



Managing Risks in a Changing Environment

Mark McKeown

Group General Manager and Chief Risk Officer, Asia Pacific
The Hongkong and Shanghai Banking Corporation Ltd.

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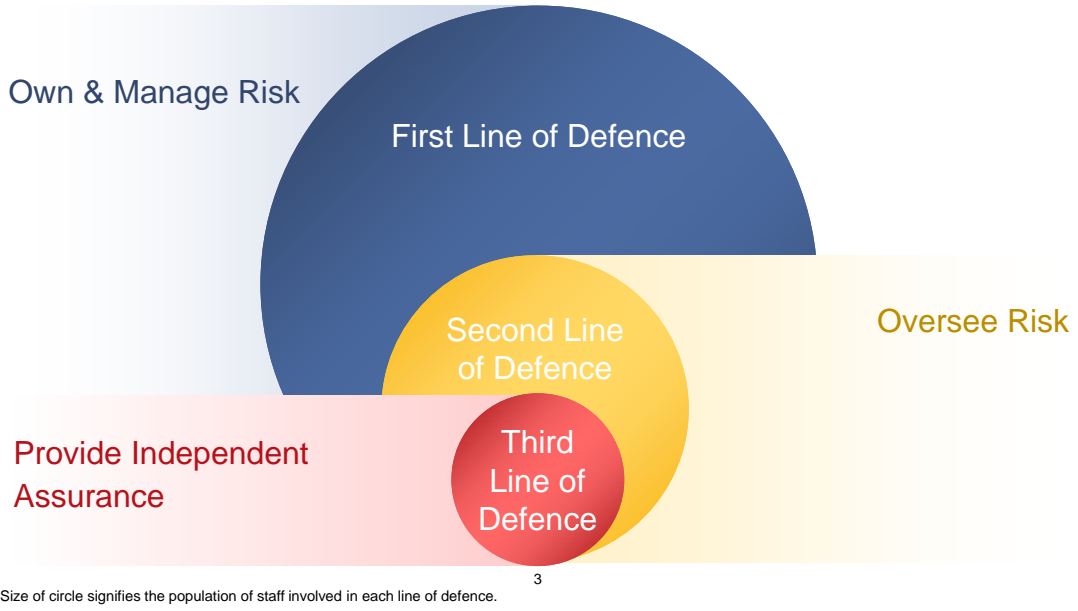
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Agenda

1. Accountability and Responsibility
2. Active Risk Management
3. Risk Culture
4. Evolving Risk Landscape

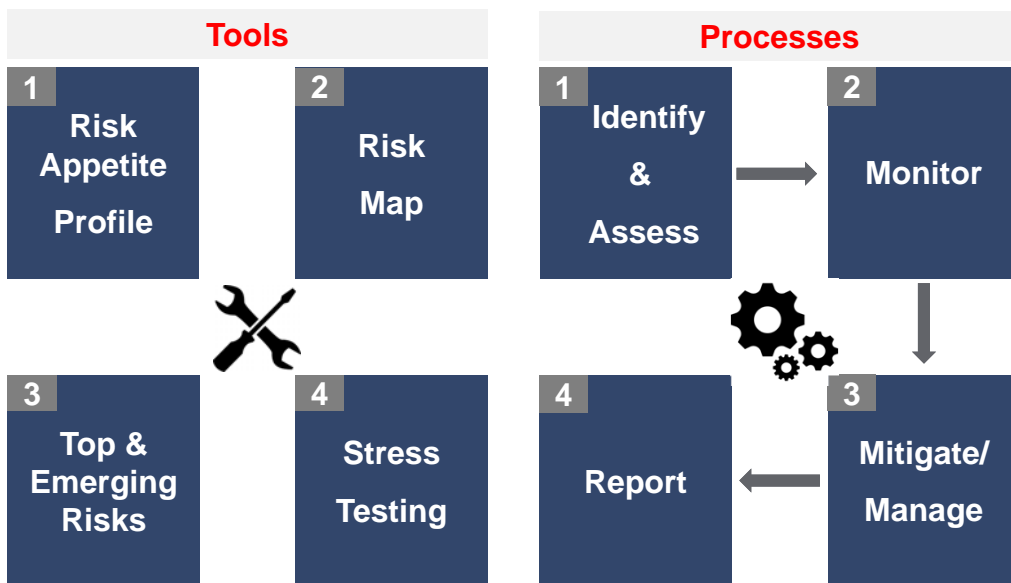
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Accountability and Responsibility



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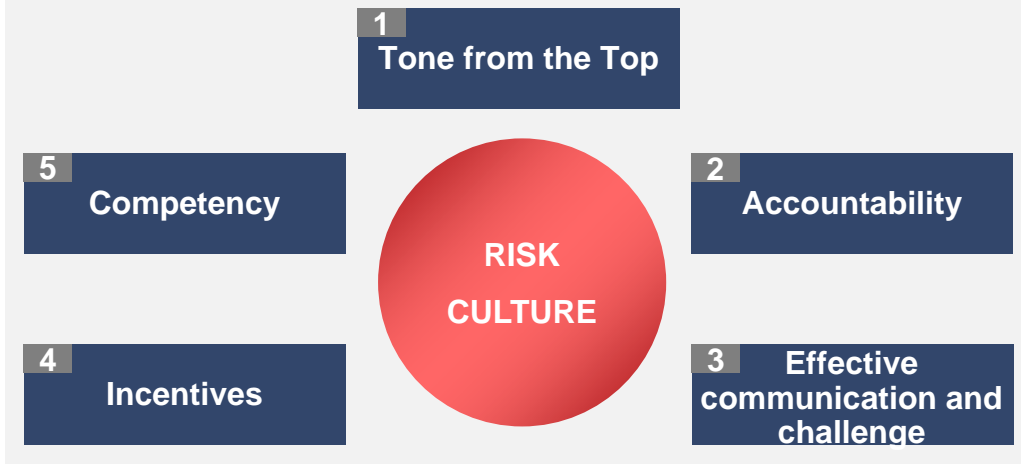
Active Risk Management



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Are we aware?

Risk Culture- The key elements



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Managing Risks in a Changing Environment

Evolving Risk Landscape

1 Changing customer expectations

2 Technology and analytics as the driving force

3 Emergence of nonfinancial risk types



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* Adapted from McKinsey&Company report titled "The future of bank risk management" July 2016

