

IV. Conglomerate Matrix

<i>1. Organisational Structure, Corporate Governance and Management Oversight</i>	
A Legal Structure and General Information	
1. <i>GENERAL INFORMATION (Type of organisation, range of asset size, countries in which active, indication of general supervisory framework)</i>	[Information available to supervisors, or obtained during mapping]
2. <i>ORGANISATIONAL STRUCTURE- CORPORATE (list major subsidiaries and branches, locations, types of activities, indication of whether subsidiary is supervised). Attach in annex a "legal entities" corporate tree.</i>	[Information available to supervisors, or obtained during mapping]
3. <i>ORGANISATIONAL STRUCTURE- BUSINESS LINE (list major business lines e.g., fx, swaps, equity sales & trading, fixed income, derivatives, retail banking, private banking, custody, personal/commercial lines general insurance, reinsurance, individual/group life, pension, corporate banking, others). Attach in annex a "business line" organisational structure.</i>	[Information available to supervisors, or obtained during mapping]

4. <i>DISCLOSURES (extent of legal and business line public disclosures-compare to information disseminated within the conglomerate)</i>	Question IA1
5. <i>FACTORS INFLUENCING LEGAL / BUSINESS LINE STRUCTURE (if divergent, explain reasons.)</i>	Question IA2
6. <i>TREND IN CORPORATE LEGAL AND BUSINESS LINE STRUCTURE (e.g., status quo vs. current and planned changes, management's views of optimal structure)</i>	Question IA3
7. <i>RESPONSIBILITY FOR COORDINATING REGULATORY RELATIONSHIPS (include how, who and location(s)). Attach in annex a listing of major regulated entities and relevant regulators.</i>	Question IA4
B. Management Structure	
1. <i>TYPE OF OVERALL MANAGEMENT STRUCTURE(including major corporate committees and their role)</i>	Question IB1 and information available to supervisors, or obtained during mapping
2. <i>DISCLOSURES (extent of public disclosures as to management structure-compare to information disseminated within the conglomerate)</i>	Question IB1

3. <i>MANAGEMENT STRUCTURE OF LEGAL ENTITIES (at what level and location is firm being run?; authority of legal entities)</i>	Question IB2
4. <i>MANAGEMENT STRUCTURE OF MAJOR BUSINESS LINES (alignment of such structure to corporate legal structure)</i>	Question IB2
5. <i>KEY BUSINESS LINE MANAGERS, LOCATIONS AND REPORTING LINES (indicate top business line managers, area of responsibility, location (home office vs. other -- sub. or branch?))</i>	[Information available to supervisors, or obtained during mapping]
6 <i>KEY FUNCTION MANAGERS' LOCATIONS, AND REPORTING LINES (e.g., Risk Management, Audit, Financial Control, etc., location(s), and whether manager has dual responsibilities)</i>	[Information available to supervisors, or obtained during mapping]
7. <i>DOES THE FIRM HAVE REGIONAL MANAGERS? (Indicate geographic location and area of responsibility)</i>	[Information available to supervisors, or obtained during mapping]
8. <i>FACTORS INFLUENCING MANAGEMENT STRUCTURE-LEGAL / BUSINESS LINE</i>	Question IB2
9. <i>TREND IN MANAGEMENT STRUCTURE (e.g., status quo vs. current and planned changes, management's strategy with respect to its structure)</i>	Question IB2

C. Corporate Governance and Management Oversight	
1. <i>DISCUSSION OF RELATIONSHIP BETWEEN MANAGEMENT OF BUSINESS LINES AND LEGAL ENTITIES (discussion of global business lines and how firm manages businesses that cut across geographic and legal boundaries)</i>	Question IC1
2. <i>GENERAL DISCUSSION OF MANAGEMENT RESPONSIBILITY FOR CONTROL ENVIRONMENT (including role of senior management/entity management; does the firm run like one entity or multiple different businesses?)</i>	Questions IC1 and IC2
3. <i>GENERAL DISCUSSION OF COMPOSITION AND ROLE OF BOARD OF DIRECTORS AND MAJOR BOARD-LEVEL COMMITTEES</i>	Question IC3
4 <i>PRINCIPAL INCENTIVES/ DISINCENTIVES TO MANAGEMENT, COMPENSATION AND RECRUITMENT STRATEGY (relate to the firm's goals and objectives)</i>	Questions IC4, IC5 and IC6
D. Capital Resources	

1. <i>TYPES AND SOURCES OF CAPITAL</i>	[Information available to supervisors, or obtained during mapping]
2. <i>DISCLOSURE OF CAPITAL ALLOCATION WITHIN CONGLOMERATE AND OF CAPITAL ADEQUACY OF REGULATED ENTITIES (public disclosure and management reporting)</i>	Question ID1
3. <i>ALLOCATION METHODOLOGY (factors, including regulatory requirements, determining allocation of capital and management strategy)</i>	Question ID2
4. <i>RESPONSIBILITY FOR CAPITAL RESOURCES AND ALLOCATION</i>	Question ID2
5. <i>DISCUSSION OF CAPITAL ALLOCATION : BUSINESSES LINES VERSUS LEGAL ENTITIES</i>	Question ID3
6. <i>RESTRICTIONS ON CAPITAL INSTRUMENTS AND ON FLOWS OF CAPITAL WITHIN THE CONGLOMERATE</i>	Question ID4
<i>E. Intra-group and related entity transactions and financial exposures</i>	
1. <i>DISCLOSURE (extent of public disclosure on intra-group transactions and exposures and other intra-group arrangements)</i>	Question IE1

4. <i>MANAGEMENT INFORMATION AND REPORTING SYSTEMS (including a discussion of location and responsibility for monitoring, types of reports, frequency and distribution)</i>	Question IE1
2. <i>DISCUSSION OF TYPES OF INTRA-GROUP TRANSACTIONS AND REASONS FOR TRANSACTIONS (management rationale for intra-group transactions.)</i>	Question IE2
3. <i>OTHER TYPES OF INTRA-GROUP RELATIONSHIPS (e.g., discussion of service agreements, etc.)</i>	Question IE2
4. <i>VOLUME OF INTRA-GROUP TRANSACTIONS AND EXPOSURES AND LIMIT STRUCTURES (including limits for participations of less than 100%)</i>	Question IE3
6. <i>FACTORS THAT AFFECT LEGAL ENTITY BOOKING DECISIONS</i>	Question IE4
<i>II. Risk Management</i>	
<i>A. Risk Profile</i>	
1. <i>PRINCIPAL RISKS OF CONGLOMERATE</i>	Question IIA1

2. <i>MAJOR RISK TAKING ENTITIES (relate principal risks being undertaken to the legal entities where such risks are borne)</i>	Question IIA2
3. <i>MANAGEMENT'S PERCEPTIONS OF RISKS TO FIRM AND TRENDS/CHANGES</i>	[Information available to supervisors, or obtained during mapping]
B. New Products	
1. <i>PROCESS FOR INTRODUCTION OF NEW PRODUCTS (initiation , development, approval implementation, reporting)</i>	Question IIB1
2. <i>MANAGEMENT RESPONSIBILITY (role of legal entity/business line manager)</i>	Question IIB2
3. <i>PLANS FOR THE INTRODUCTION OF NEW PRODUCTS (e.g. one year timeframe)</i>	Question IIB3
Risk Management <i>For each type of risk , the following information should be recorded, as applicable.</i>	
1. <i>STRUCTURE OF RISK MANAGEMENT</i>	
a. <i>Management Structure, Reporting Lines and Responsibilities (e.g. centralised/decentralised, role of geographic and regional managers)</i>	Question IIA3c and IIC2
b. <i>Role of Board of Directors</i>	Question II A3c

c. <i>Current and Future Risk Appetite (management's views as to the conglomerate's willingness to accept risk)</i>	[Information available to supervisors, or obtained during mapping]
2. METHODOLOGIES AND MEASUREMENT TOOLS	
a. <i>Discussion of Risk Measurement (e.g. types of models, legal entity, business line, conglomerate-wide approach)</i>	Questions IIA3a and IIC2
b. <i>Discussion of Risk Control Mechanisms including Limit Structures (responsibilities for setting and monitoring the application of limits and for remedial action)</i>	Questions IIA3d and IIC2
c. <i>Stress Testing, Contingency Planning and Back Testing (including discussion of crisis and contingency funding planning)</i>	Question IIA3e and IIC3
3. RISK MANAGEMENT REPORTS	
a. <i>Types of Risk Management Reports</i>	Questions IIA3b and IIC2
b. <i>Frequency and Distribution of Reports (e.g. to risk takers, risk managers, senior managers and the Board of Directors)</i>	Questions IIA3b and IIC2

c. <i>Discussion of Information Systems Development</i>	Questions IIA3f and IIC2
d. <i>Trends in Risk Management (e.g., changes in reporting systems, management's direction for risk management, new tools)</i>	Questions IIA3f and IIC2

III. Control Environment	
A. Accounting Issues	
1. MAJOR ACCOUNTING RULES USED BY CONGLOMERATE (including reconciliation process for different jurisdictional requirements)	Question IIIA1
2. RESPONSIBILITY FOR ACCOUNTING DECISIONS (discuss functional responsibility lines, whether geographic location is important, whether multiple systems are used)	Question IIIA2
B. Actuarial Issues	
1. MAJOR ACTUARIAL RULES USED BY CONGLOMERATE (including reconciliation process for different jurisdictional requirements)	Question IIIB1
2. RESPONSIBILITY FOR ACTUARIAL DECISIONS (discuss functional responsibility lines, whether geographic location is important, whether multiple systems are used)	Question IIIB2
3. ROLE OF OUTSOURCING FOR ADDRESSING ACTUARIAL ISSUES	Question IIIB3

C. Financial Control Function	
1. <i>MANAGEMENT INFORMATION REPORTS (including type, frequency and whether along business lines, legal entities and/or consolidated)</i>	Question IIIC1
2. <i>STRUCTURE OF FINANCIAL CONTROL (including how the function is organised -- along business lines, legal entities; reporting lines)</i>	Question IIIC2
3. <i>ROLES AND RESPONSIBILITIES OF FINANCIAL CONTROL (including the role of business line management in the development and implementation of internal controls)</i>	Question IIIC3
D. Compliance	
1. <i>MANAGEMENT INFORMATION REPORTS (including type, frequency, distribution)</i>	Question IIID1
2. <i>STRUCTURE OF COMPLIANCE FUNCTION (including how the function is organised, e.g. centralised)</i>	Question IIID2
3. <i>REPORTING LINES OF COMPLIANCE FUNCTION</i>	Question IIID2

4. <i>DISCUSSION OF THE RESPONSIBILITIES OF COMPLIANCE (including mechanisms to identify, report and manage control and non-compliance problems)</i>	Questions IIID3 and IIID4
<i>E. Internal Audit</i>	
1. <i>MANAGEMENT INFORMATION REPORTS AS TO WORK OF INTERNAL AUDIT (including follow-up process on findings)</i>	Question IIIE1
2. <i>STRUCTURE OF INTERNAL AUDIT AND RESPONSIBILITIES (including how function is organised -- along business lines, legal entities; centralised vs. decentralised)</i>	Question IIIE2
3. <i>INTERNAL AUDIT REPORTING LINES (including independence of function)</i>	Question IIIE3
4. <i>FACTORS INFLUENCING SCOPE, COVERAGE AND FREQUENCY OF AUDITS (including management's future outlook for the conglomerate's internal audit function)</i>	Question IIIE4
5. <i>ROLE OF OUTSOURCING</i>	Question IIIE5

<i>F. External Audit</i>	
1. <i>MANAGEMENT INFORMATION AVAILABILITY AS TO EXTERNAL AUDIT WORK (including follow-up process on findings)</i>	Question IIIF1
2. <i>PRIMARY EXTERNAL AUDIT FIRM (including measures to ensure the independence of the external auditors)</i>	[Information usually available to supervisors, or obtained during mapping] and Question IIIF3
3. <i>OTHER FIRMS USED FOR OTHER LEGAL ENTITIES?</i>	[Information available to supervisors, or obtained during mapping]
4. <i>INTERACTION BETWEEN EXTERNAL AUDIT AND INTERNAL AUDIT</i>	Question IIIF2
5. <i>RESPONSIBILITIES OF EXTERNAL AUDIT (including consulting work)</i>	Question IIIF2