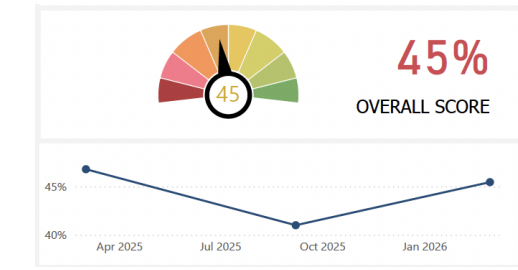
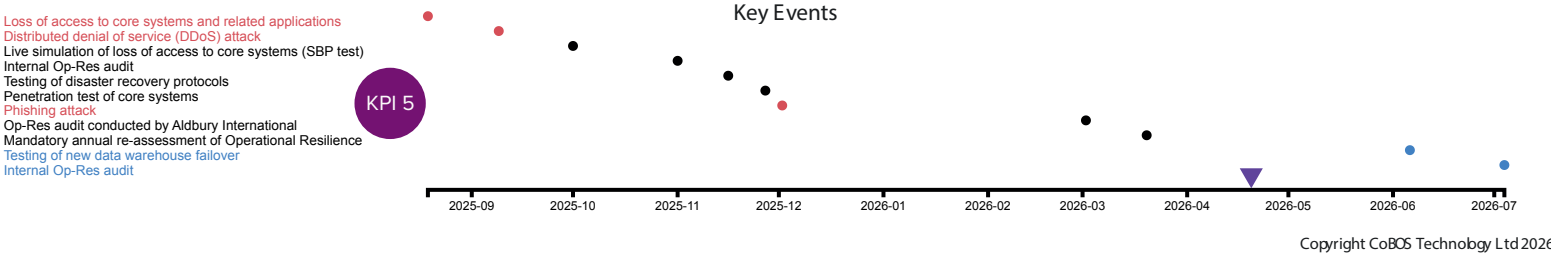


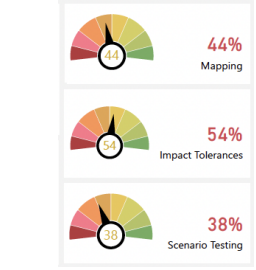
**Audit Recommendations**

Deadline	ID	Owner	Recommendation	Status
15 March 2026	2	Head of OpRes	Scope and schedule series of SPB crisis exercises	Behind schedule
31 March 2026	3	Director of Personal Banking	Review ability of staff to successfully work if head-office unavailable	Completed
01 June 2026	1	COO	Automate core processes underpinning all IBS	On schedule
31 July 2026	4	Head of Infrastructure	Increase resiliency through migration of failover provision	On schedule
01 October 2026	5	CTO	Implement real-time 24/7 monitoring of incidents	On schedule



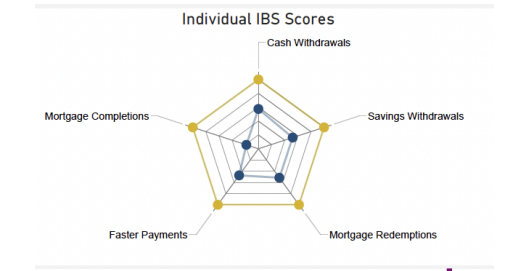
**KPI 1**

This gives the Board a high-level assessment of how well embedded OpRes is....in this case it needs work



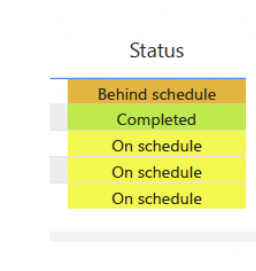
**KPI 2**

Highlights the status of each of the three key OpRes elements and where to focus...in this case "testing".



**KPI 3**

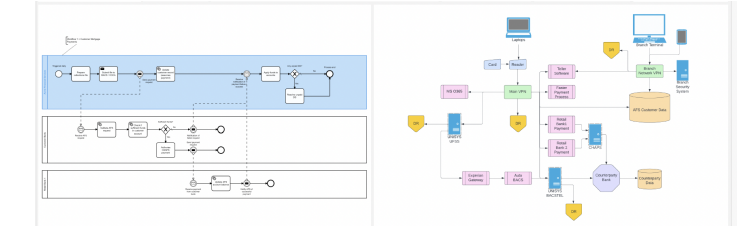
This shows how many IBS have been identified and where focus is needed.... in this case Mortgage Completions.



**KPI 4**

This gives RAG status of key activity specified under OpRes action plan

IBS 5 - Secondary page gives detail on mapping and key resources.



- Loss of access to core systems and related applications
- Distributed denial of service (DDoS) attack
- Live simulation of loss of access to core systems (SBP test)
- Internal Op-Res audit
- Testing of disaster recovery protocols
- Penetration test of core systems
- Phishing attack
- Op-Res audit conducted by Aldbury International
- Mandatory annual re-assessment of Operational Resilience
- Testing of new data warehouse failover
- Internal Op-Res audit

**KPI 5**

Tracks reported incidents and planned testing.