



**ESTATE**  
CAPITAL

# Corporate Governance



# Corporate Governance

At Estate Capital, we take corporate governance and risk management very seriously and have established a dedicated department responsible for managing all types of risks. Our Risk Management function is fully integrated with all our departments and processes, and works in close collaboration with our corporate strategy team to ensure alignment and consistency in our approach. Our Risk Management department is responsible for a number of key activities, including conducting regular assessments of our overall risk profile, analyzing our portfolio using a risk-based approach, and monitoring systematic limits to mitigate potential risks. We also continuously identify both financial and non-financial risks, and conduct end-to-end risk assessments across all our departments and processes.

To maintain strong internal controls, we conduct regular checks and balances, and strive to bring the company to operational best practices by implementing robust risk management and control systems. Our aim is to create a risk-aware culture within our organization, and we achieve this by organizing workshops and knowledge transfer sessions with our business units.

Our Risk Management department also works closely with our management team and business units to mitigate high risks that have the potential to cause reputational and financial damage. To manage identified risks, we use Risk Control matrices to monitor and mitigate potential impacts.

At Estate Capital, we believe that strong corporate governance and risk management are critical to the long-term success of our business, and we are committed to maintaining the highest standards in these areas.

## **Risk Management Process:**

At Estate Capital, risk management is an integral part of our business operations. Our risk management process involves the following steps:

### **Risk Identification:**

We continuously identify and assess risks that may impact our business operations. We have a comprehensive risk register that includes both financial and non-financial risks. This register is updated regularly to reflect any changes in the business environment.

### **Risk Assessment:**

We assess the likelihood and impact of each identified risk. We use both qualitative and quantitative methods to assess risks, taking into account factors such as the probability of occurrence, potential impact, and our ability to control or mitigate the risk.

### **Risk Mitigation and Monitoring:**

We develop action plans to mitigate identified risks and define a monitoring mechanism to ensure the effectiveness of the plan. We regularly review the risk register and update it as needed to reflect any changes in the business environment.



### **Risk Quantification:**

We use advanced financial metric tools to quantify risks, such as Value at Risk (VaR) and stress testing. This helps us to understand the potential impact of risks on our business operations and make informed decisions about risk mitigation strategies.

### **Risk Reporting:**

We provide regular risk reporting to our risk and audit committee members, senior management, and regulators. Our risk reports include an overview of the current risk landscape, any changes to the risk register, and updates on the effectiveness of our risk mitigation strategies. We also provide ad-hoc reporting to stakeholders as needed.

Through our robust risk management process, we aim to proactively identify, assess, mitigate, and monitor risks to ensure the long-term sustainability of our business operations.



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