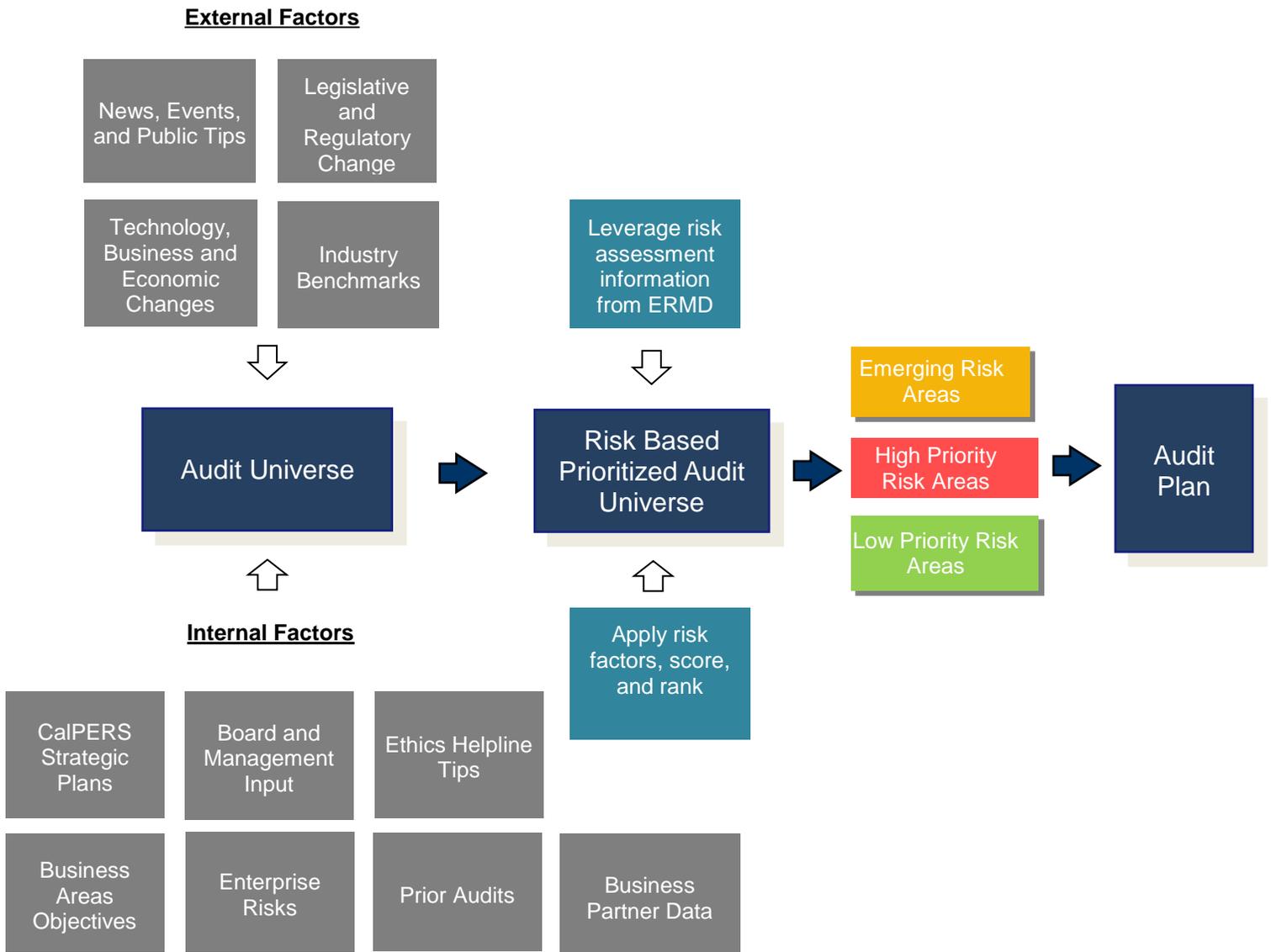




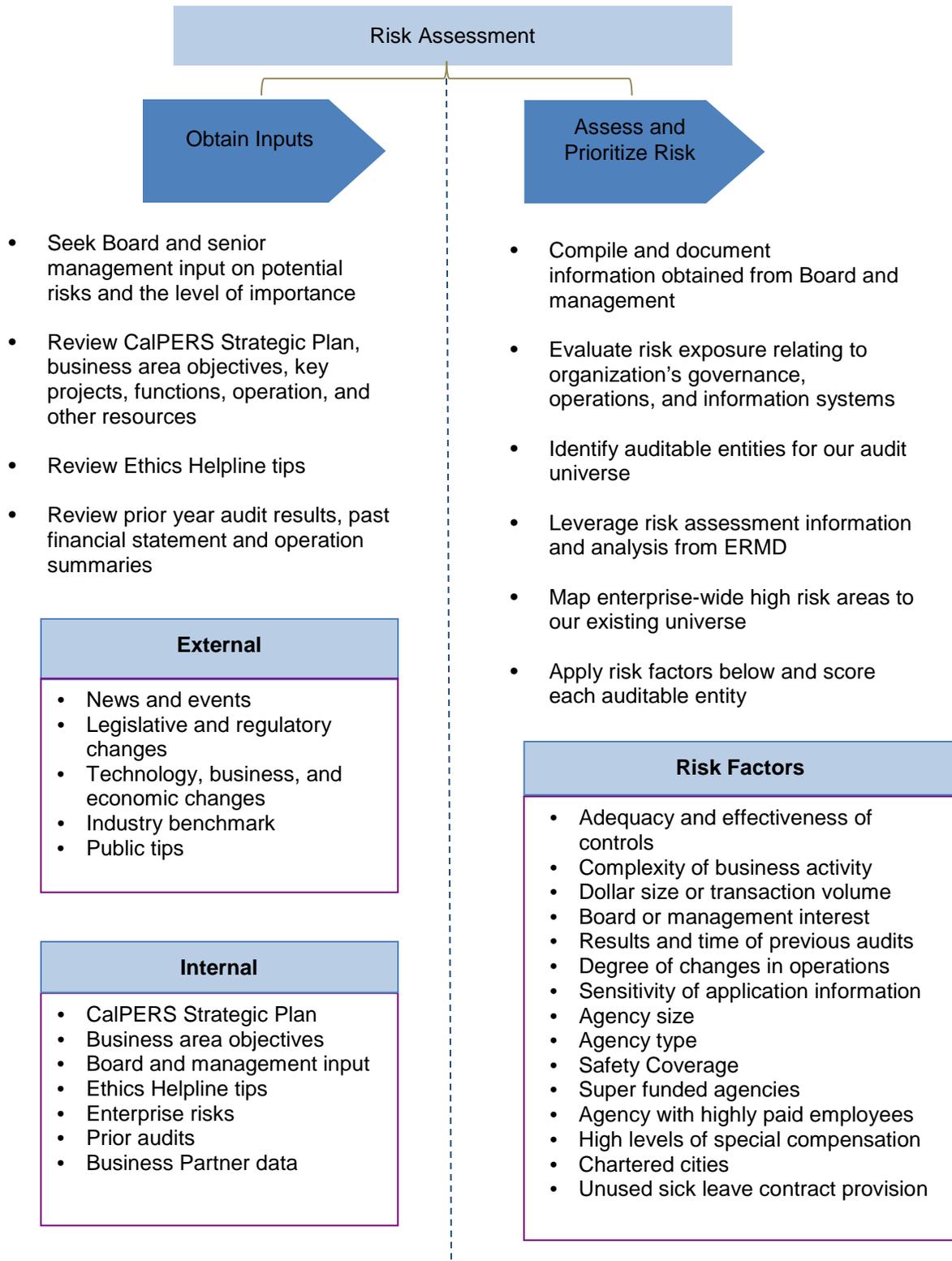
OVERVIEW OF OFFICE OF AUDIT SERVICES RISK ASSESSMENT PROCESS

The Office of Audit Services risk assessment process begins with a general risk framework which includes analyzing both internal and external risks, and extends to seeking input of the Board and senior management, as well as considering various risk factors.



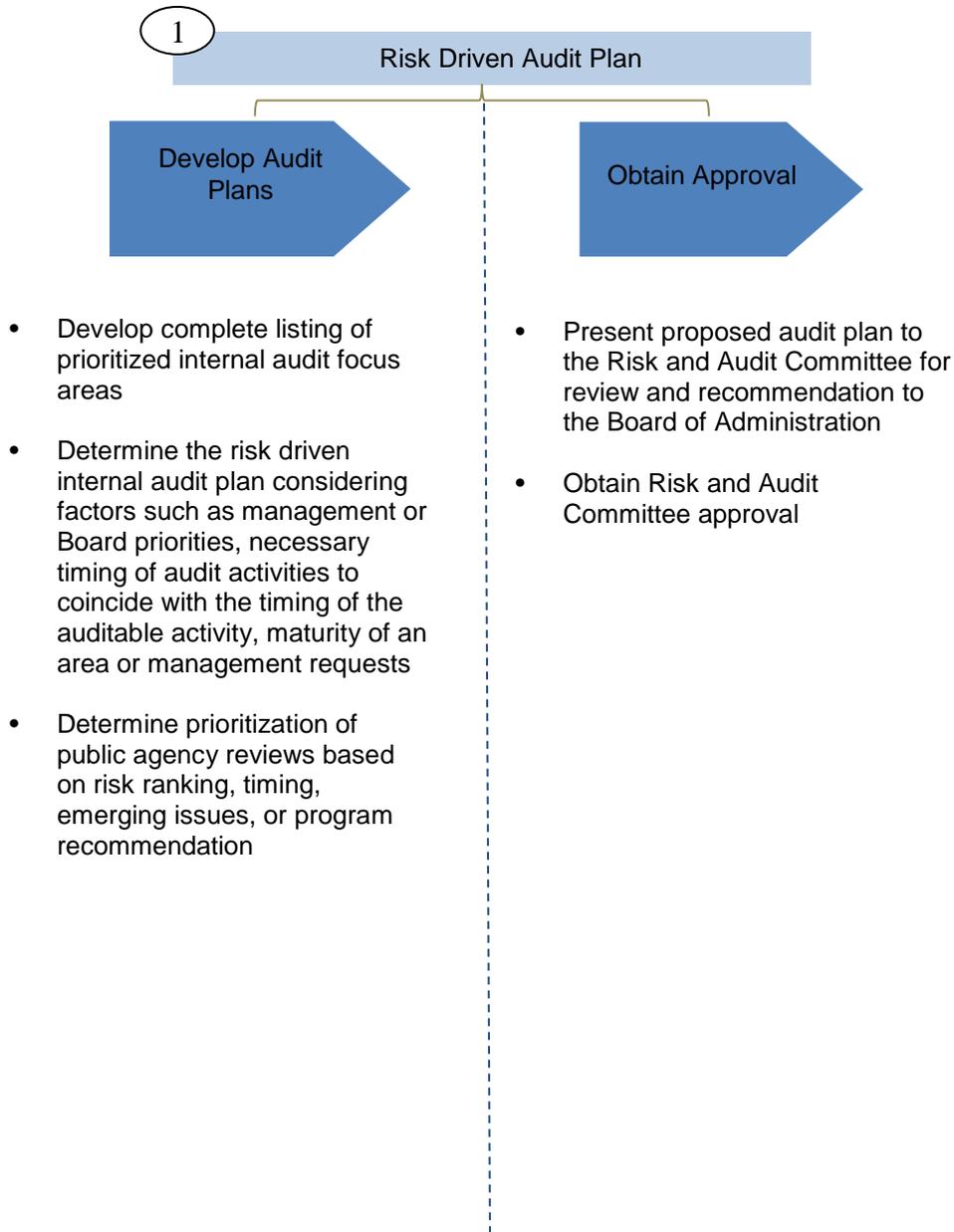


OVERVIEW OF OFFICE OF AUDIT SERVICES RISK ASSESSMENT PROCESS (continued)





OVERVIEW OF OFFICE OF AUDIT SERVICES RISK ASSESSMENT PROCESS (continued)



¹ Please note risk assessment process is an ongoing activity. We continually reassess the auditable entities and refresh our audit plan to respond to changing conditions as needed.