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These and numerous other trends spawn new risks, altering risk profiles and exposing business models to disruptive change. Because of this dynamic environment, enterprise risk management should provide the discipline to ensure a fresh look at the organization's risk management capabilities from time to time. 10 Questions for Management and Boards

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Vijay Kumar, Sonnet Bank's Chief Risk Officer, writes in the management discussion and analysis (MD&A) section of bank's annual report that Sonnet Bank, at all times, devotes its human and financial resources to the improvement of risk data aggregation as it considers data aggregation and reporting a part of the bank's planning processes.

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Question: 42. If an un-identified risk occurs: (a) You will use the management reserve to manage it (b) You will use the contingency reserve to manage it (c) You will not take any action (d) You will log it into the risk registers. Go to the Answer. Question: 43. Who contributes, develops and updates the Lessons Learned document? (a) Client

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