



Digitalisering av virksomhetens kompass for fremtiden

Owe Lie-Bjelland, Director GPRC

G R C

GPRC

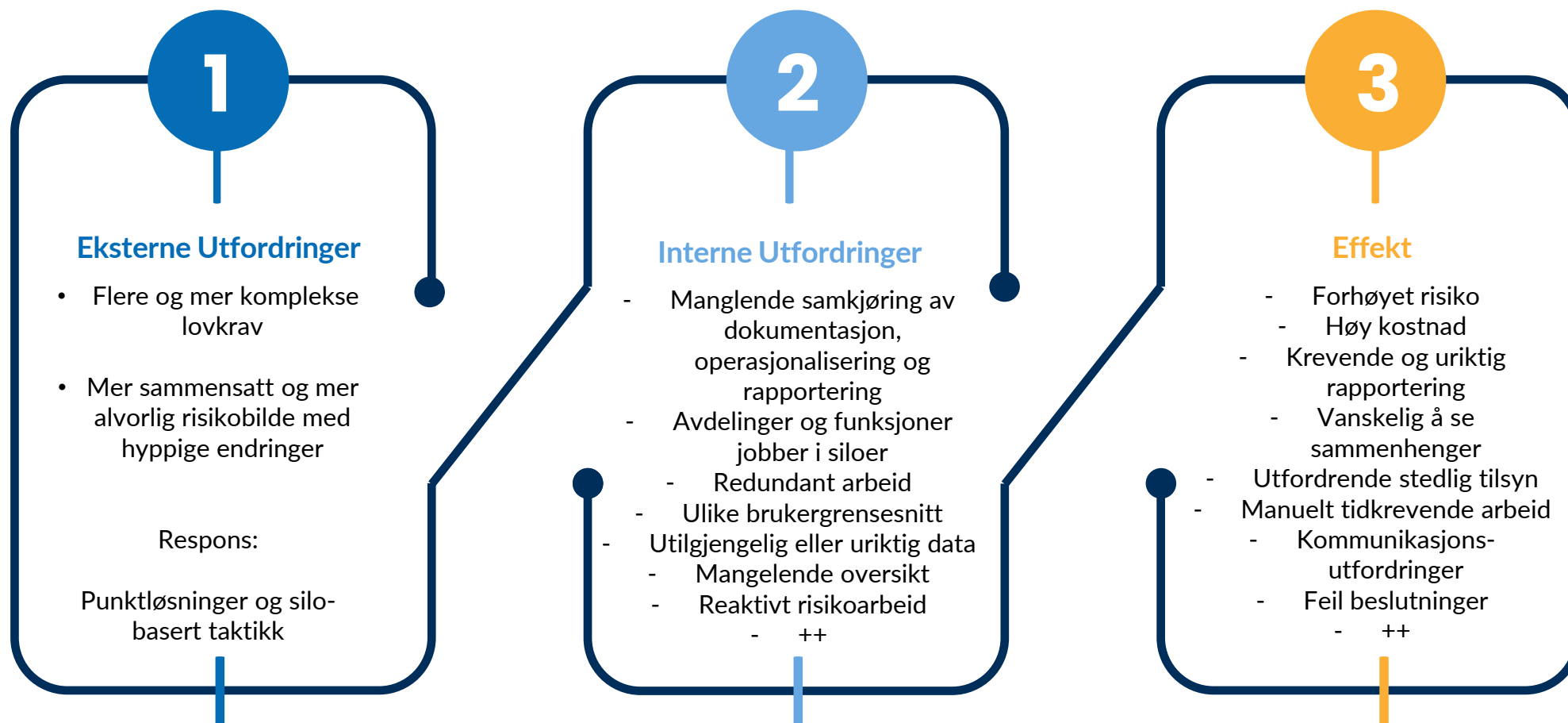
Til tross for utmerkede beste praksis-rammeverk,
kompetente fagpersoner og detaljstyrte forskrifter med
gode intensjoner og retningslinjer,

**...har kompleksiteten akselerert til et nivå der
utfordringene i dagens forretningskontekst har overgått
kapasiteten til organisasjonens GRC-program.**

Hvorfor?



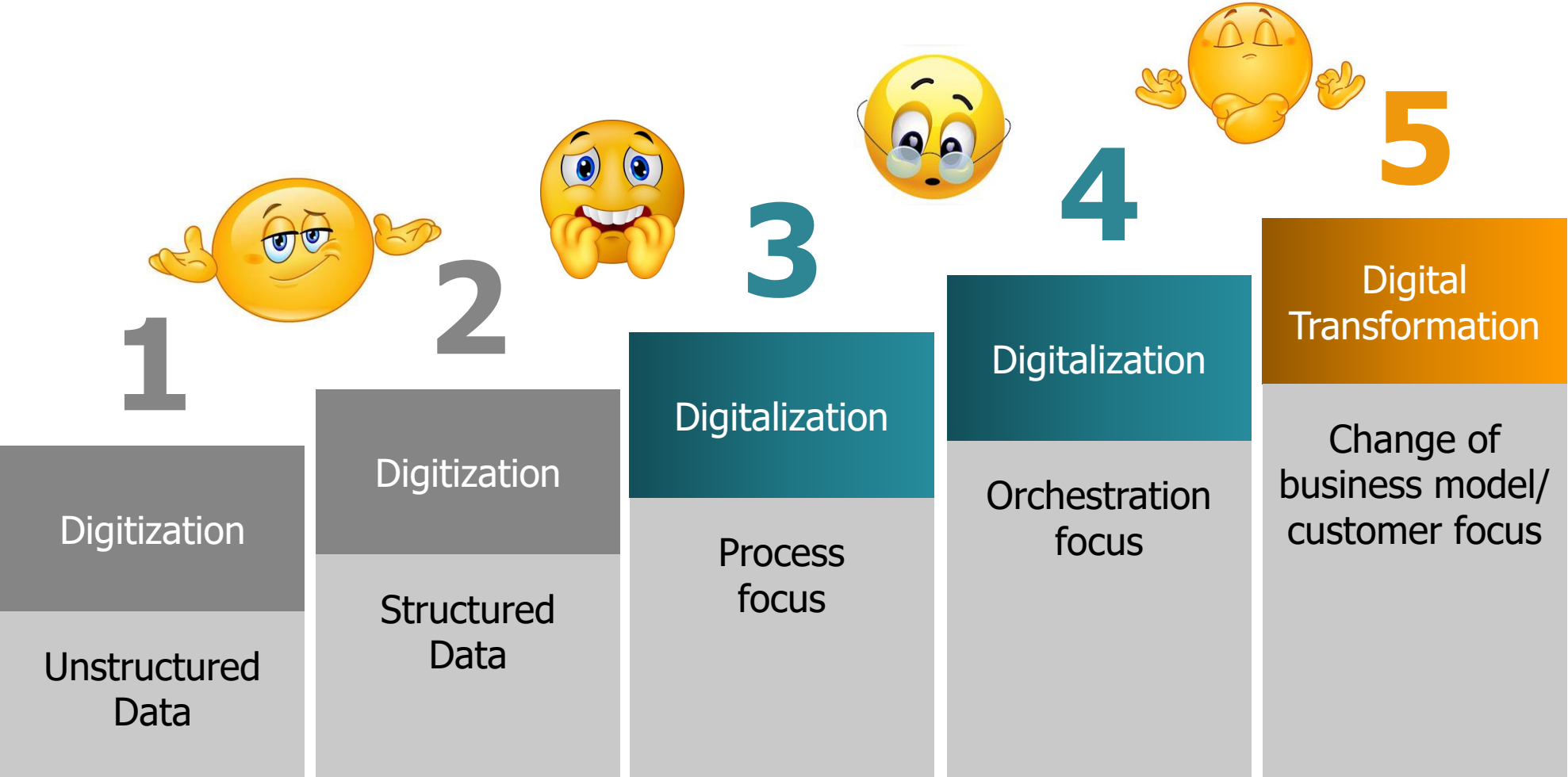
Utfordringer og effekt



Kompleksiteten har akselerert til et nivå der utfordringene i dagens forretningskontekst har overgått kapasiteten til organisasjonens GRC-program.



Digital GRC Maturity, Psychology, & Ambition



Eksempel Resultat av Digital Transformasjon i GRC

- Viser GRC's bidrag til verdiskaping mot forretningsmål (Performance)
 - Alltid samlet oppdatert risikobile på tvers av virksomhet
 - Oppdatert link til internkontroll
 - Link mellom risk, etterlevelsekrav og internkontroll
 - Assuranseportal
 - Ferske rapporter, ett klikk
 - Tidsbesparende og levende gap analyser
 - Live dashboards for alle endringer
 - Samkjøring av tidligere silo-enheter og avdelinger
 - Etablering av formålsdrevet ledelse
 - Retningslinjer, risikoapetitt, strategi, forretningsmål, ansvar
 - Audit univers tilgjengelig fra risk, internkontroll, compliance
- Full oversikt over GRC/audit programmets store bilde og ned til ønsket detaljenivå
- Prosesseiere og risikoeiere kan løfte blikket og fokusere på prosesser og tjenester (resilience)
 - Internrevisjon kan innta en tillitskapende rolle for å gi ledelse ekte trygghet/tillit

Hvordan?



GRC Definition
OCEG

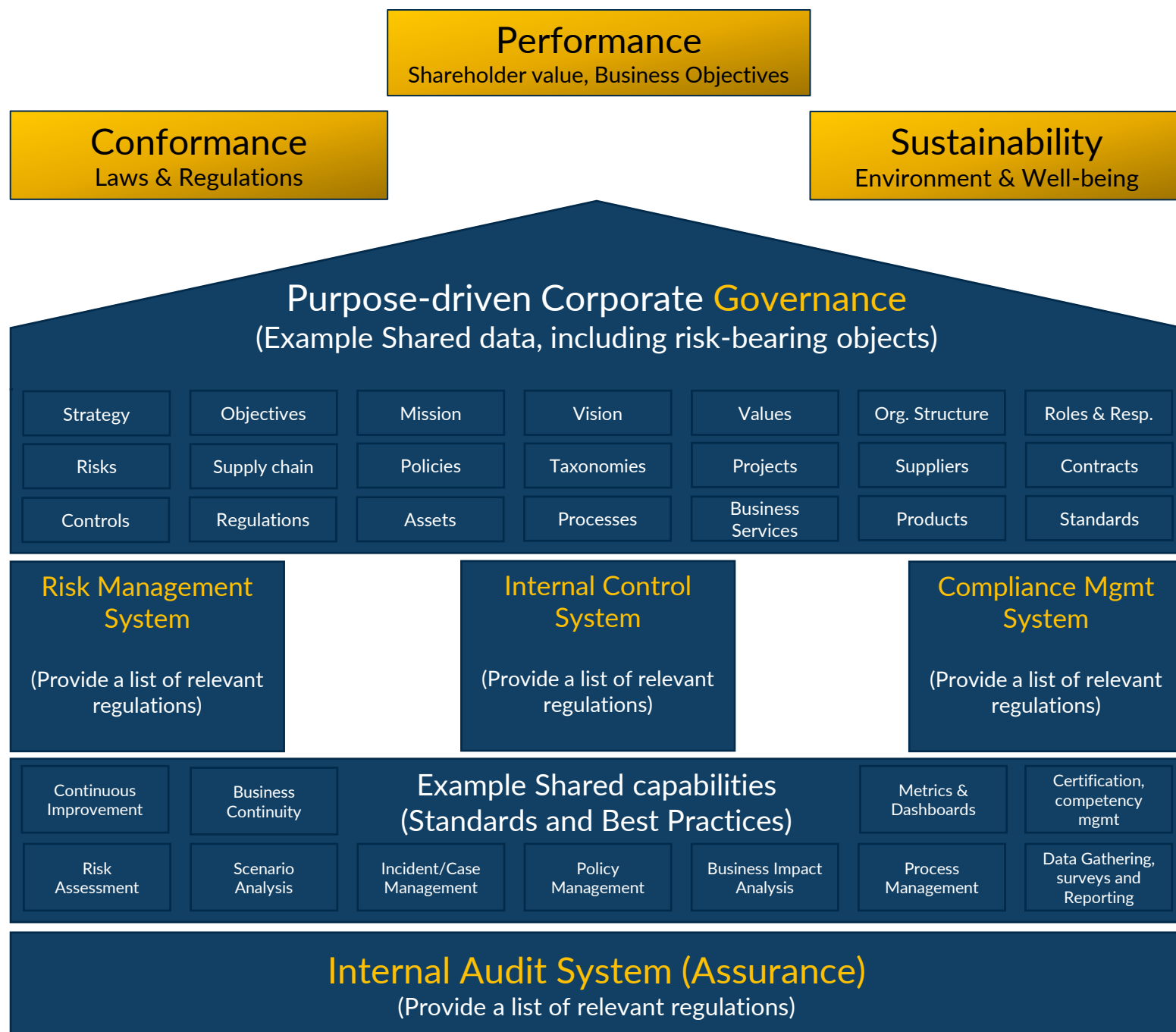
GRC (Governance, Risk, and Compliance)
is the integrated collection of capabilities
that enable an organization to reliably
achieve objectives, address uncertainty,
and act with integrity

GRC Definition
OCEG

GRC (Governance, Risk, and Compliance) is the **integrated collection of capabilities** that enable an organization to reliably **achieve objectives**, address uncertainty, and act with integrity

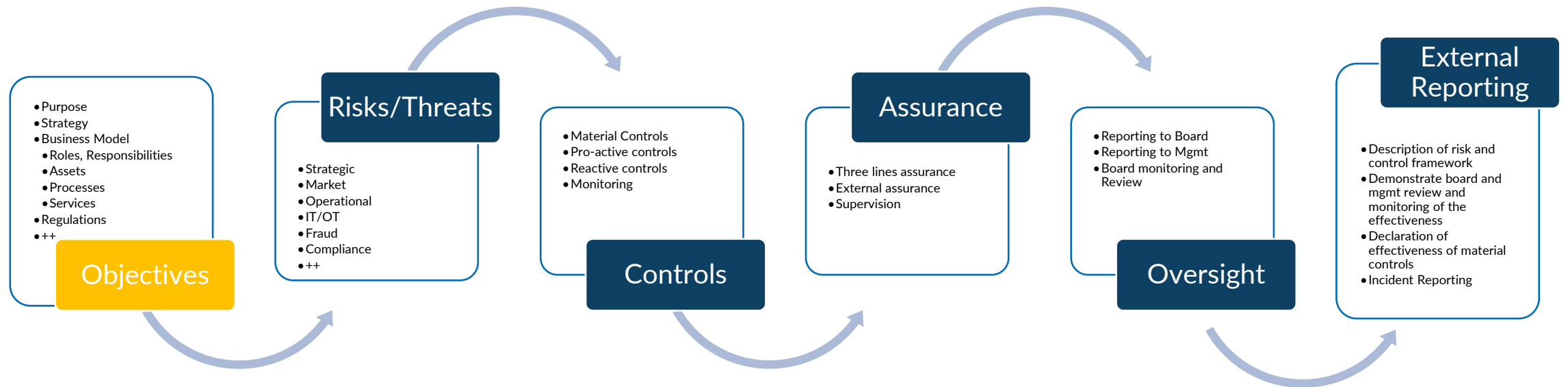
INTEGRATED

	P	R	C
	PERFORMANCE	RISK	COMPLIANCE
G GOVERN 2nd line	▪ Strategy Planning & Execution ▪ Roles & Responsibilities ▪ Performance objectives ▪ Targets	▪ Risk Context & Criteria ▪ Risk Tolerance & Appetite ▪ Roles & Responsibilities ▪ Risk Strategy	▪ Policy Management ▪ Roles & Responsibilities ▪ Risk-based approach ▪ Objectives and thresholds ▪ Ethics, Values & Code of conduct
M MANAGE 1st line	▪ Corporate Performance Management ▪ Employee Performance Management ▪ Project & Portfolio Management	▪ Enterprise and Integrated Risk Management ▪ Operational & IT Risk Management ▪ Project, 3rd party, and Portfolio Risk Management ▪ Barrier & Hazard Risk Management	▪ Regulatory Compliance Management ▪ Organizational Compliance Management ▪ Legal Compliance Management ▪ Incident Management
A ASSURE 3rd line	▪ KPIs, Dashboards, and Analytics ▪ Capability Maturity & Continuous Improvement	▪ KRIs, Dashboards, and Analytics ▪ Capability Maturity & Continuous Improvement ▪ Self Assessment ▪ Internal Audit ▪ Risk Effectiveness	▪ KCIs, Dashboards, and Analytics ▪ Capability Maturity ▪ Continuous Improvement ▪ Internal Audit ▪ Management Review ▪ Business Integrity Monitoring



GRC done correctly will help us achieve business objectives

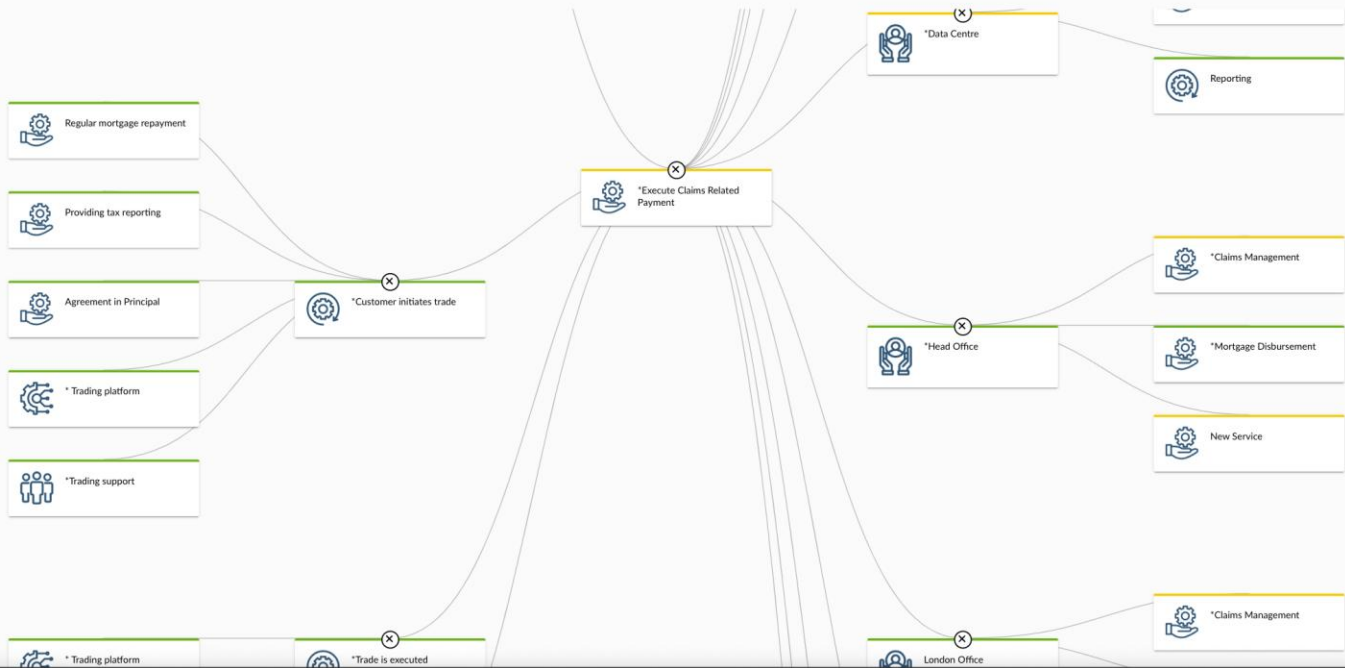
Linking everything to corporate governance





Name	Data when last mapping was reviewed	Dependency Mapping Expiry Date	Dependency Mapping Validity Status
*Execute Claims Related Payment	Aug 13, 2024	Aug 13, 2025	

DEPENDENCY EXPLORER



DEPENDENT PROCESS

DEPENDENT PROCESS

*Customer logs in

*Customer initiates trade

*Trade is executed

*Trade Settlement

DEPENDENT RESOURCES - PEOPLE

DEPENDENT RESOURCES - PEOPLE

*Completions Team

Accounts

Claims Technical

Head of Claims

DEPENDENT RESOURCES - TECHNOLOGY

DEPENDENT RESOURCES - TECHNOLOGY

*Primary system (mortgage)

Primary Insurance System

DEPENDENT RESOURCES - FACILITIES

DEPENDENT RESOURCES - FACILITIES

*Head Office

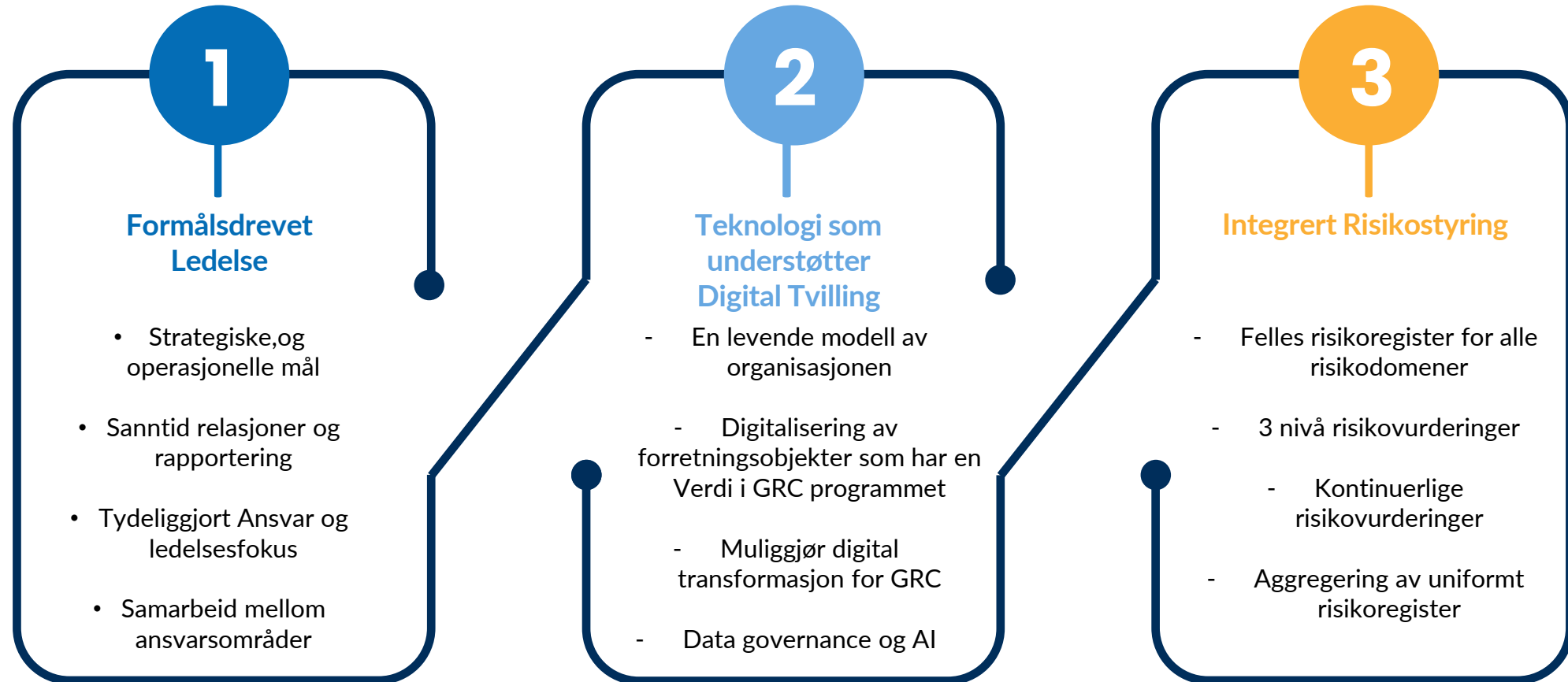
London Office

*Data Centre

DEPENDENT RESOURCES - DATA

https://opresgold.corporatercloud.com/CorpoWebserver/?rid=6256862900442153669&selectedPeriod=1733011200000&selectedPeriodType=D&selectedY=2024&selectedYStart=1704067200000&ytd=false

Digitalisert Helhetlig, Integrert GRC Program



Eksempel, integrering og operasjonalisering av etterlevelseskrav

DORA

Art 4

Establish a risk management programme

Art 6

Regular testing for digital operational resilience

Art 7

Management of ICT third-party risks

Art 8

Manage concentration risks

Art 12

Setup oversight framework

Art 24

Mandatory Incident Reporting

Art 28

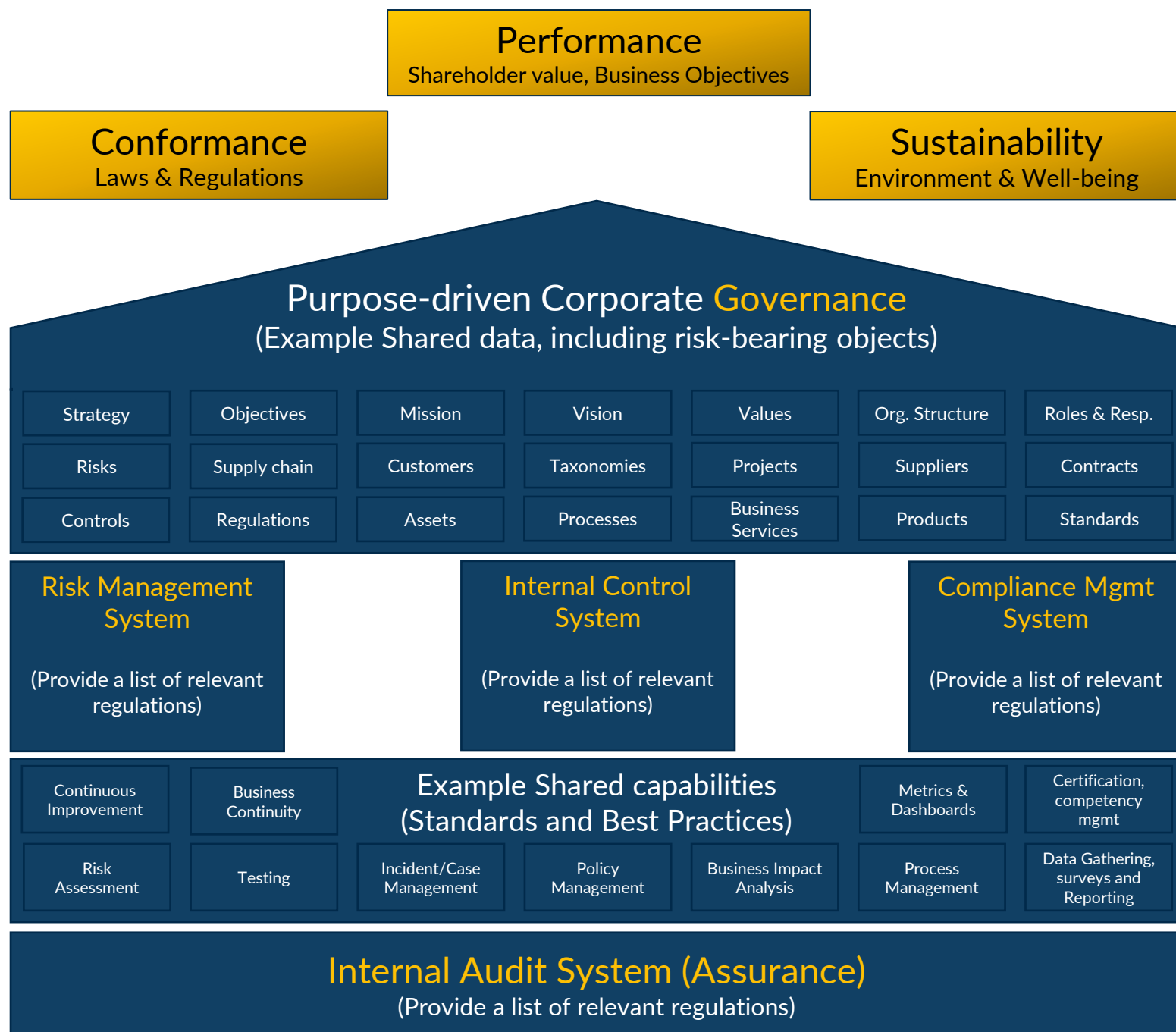
Compliance with EBA guidelines

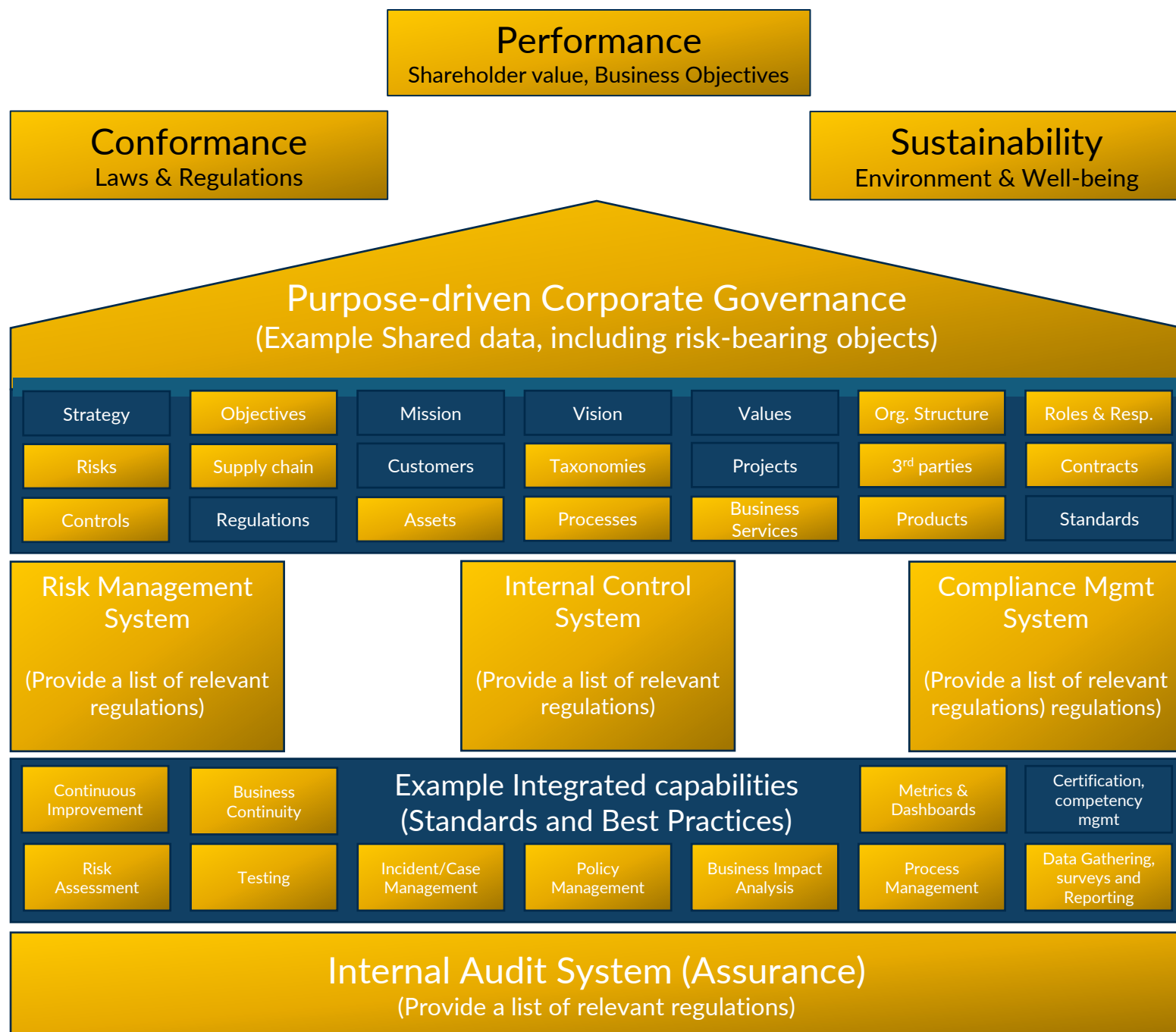
Art 31

Automates key workflows for third-party management

Art 33-36

Safeguarding financial entities operational resilience





GRC done correctly will help us achieve business objectives
e.g., operational resilience/DORA

Important Business Services

Total IBS

3

Vulnerable Services

0

IBS Assessment In Progress

5

IBS Services without Dependency Mapping

0

Services with no Identified Scenarios

35

Scenarios Test in Progress

1

Incident Reported

31

43

4

High

Medium

Low

Open Actions

5

1

4

High

Medium

Low

Navigation

IBS

SERVICE NAME	SERVICE OWNER	LAST VUL	CURRENT VUL	VUL TREND	LAST REC	CURRENT REC	REC TREND	#OPEN INCIDENTS	IBS ASSESSMENT	DEPENDENCY MAPPING	IMPACT TOLERANCE	SCENARIO TESTING	SELF ASSESSMENT
*Execute Claims Related Payment	Amelia Scott							0					
*Mortgage Disbursement	Jack Thompson							0					
*Claims Management	Jack Thompson							0					

1

Vulnerable Services

SERVICE	VUL
No rows to show.	

1

IBS Assessment List

NAME	*STATUS
New Assessment -IBS	
New Assessment -IBS	
IBS Assessment 2024	
Assessment 2024	
New Assessment -2024	

1

Services without Dependency Mapping

SERVICE
No rows to show.

1

Services With No Identified Scenarios

SERVICE	VUL	REC
VidDemService (Paul's)		
Ending the agreed mandate and closing an account		
Regular mortgage repayment		
Reserving		
Transfer Funds		

1 / 7

Test In Progress

NAME	PROGRESS
Payment Processing Cyber Attack	50%

1

Incident List

NAME	CRITICALITY
Customer Data Leak	
Unauthorized Trading	
Data Privacy Violation	
Employee Data Breach	
Electrical Fire in Server Room	

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Fordeler med integrert GRC

Økt effektivitet

Økt samarbeid

Nedjusterte krav til kapitalbuffer

Bedre kapitalallokering

Helhet, oversikt, styring og kontroll

Forbedret Risikostyring

Bedre beslutninger

Forbedret motstandsdyktighet

GRC 20/20

Solution Perspective, GPRC

Implementing GPRC, an organization will be more:

Aware - They will have a finger on the pulse of the business

Aligned - Provide assurance and support/inform business objectives.

Responsive - Understanding of changes that drive decisions and actions

Agile - Decisions and actions that are quick, coordinated, and well thought out.

Resilient - Bounce back quickly from changes in context and risks with limited business impact.

Efficient - Unnecessary duplication, redundancy, and misallocation of resources

Michael Rasmussen - *The father of GRC*



OCEG GRC Maturity Survey 2025 Sneak-Peek

The Strategy Confidence Gap

The numbers tell a compelling story. Organizations with a formal GRC strategy report significantly higher confidence across all GRC dimensions compared to those without:

- **Organizations with a defined strategy:** Nearly two-thirds report being "very confident" in their GRC capabilities
- **Organizations without a defined strategy:** Only about one-third report being "very confident"

OCEG GRC Maturity Survey
2025 Sneak-Peek

“By fostering a strategic approach, organizations not only enhance their ability to assess risks and enforce governance but also empower their leadership to oversee GRC efforts with a unified, purpose-driven focus. This level of integration is key to cultivating a resilient and forward-thinking GRC ecosystem.”



Questions?

Thank you

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