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**Comments:**

As Chair of the Risk Committee for the Provident Bank, a community bank in New Jersey USA, I highly recommend the inclusion by reference of the DCRO's Qualified Risk Director guidelines in your Corporate Governance Principles for Banks. It makes life as a risk committee chair much more comfortable knowing that committee members (and the board as a whole) have appropriate qualifications to understand and anticipate both the risks that the organization is facing and the strategies that it is employing to mitigate or monetize same.