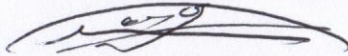




RISK MANAGEMENT POLICY

We firmly believe that an effective Risk Management process is the key to sustain operations, hence protecting our interested parties, improving our processes, achieving strategic objectives and being well prepared for unplanned situations by:

- Putting in place a framework as an **integral part of the organizational processes**
- Optimizing risk situations in a **systematic, structured and timely manner** to manage adverse exposure and bring them in line with acceptable risk appetite of the organization
- Leading to an environment with the right attitude in decision making and considering the interested parties' culture and needs
- Identifying risks and allocating adequate resources to mitigate them, hence **creating value** in the organization
- Communicating this policy to the required **interested parties** through suitable means and periodically review its relevance in a continuously changing business environment
- Youthfully striving towards strengthening the Risk Management System to **facilitate continual improvement and enhancement** of the organization

Alain Ng 
Chief Operating Officer
ABC Motors Company Limited