

Adrienne/dear all.

Please find enclosed my final comments for amendments.

Adrienne/Emily: As per Sheffalis email from earlier this morning I understand that deck needs to be completed and handed out to Fabrizio by 10am tomorrow hence we may have a chance to review again via call.

Having said that please call me for final questions you have while also taking into consideration that I will be on my way to Jax tomorrow morning hence airborne most of the time (ETA9am)

Thanks.

Exec summary slide 2

In general can we pls make sure that all numbers listed here match with follow up slides and tables.

Example: first bullet refers to May HR cases having been reversed back to 60 which is reflected on slide 2 but not on slide 7, latter stating 79. Since both slides 2 and 7 refer to smooth out schedule (slide 7 also shared with Irwin for global AFC approval) neutral reader should expect those numbers to match it provide foot note why they deviate. AB: Already addressed

Second bullet.

Apologies but while I can reconcile 199 approved YTD through may I cannot recon the 258. Summarizing numbers on slide 3 is 342 vs 312 slide 7, none show 258. AB: Already addressed

Second bullet on process and quality:

Can we pls add and specify that 48hr rejection turnaround only applies to "cases where no client engagement is required". AB: Added wording / appended latest version

Third bullet under ABR section. Typo at last line, should say "expected" not "excepted" correct? AB: Already addressed

4th bullet offboarding: open suggestion but should we also refer to idea that we consider synergies by piggybacking off CRP client closure program? Should we also mention that new offboarding KOP are in process of being finalized (Armen)? AB: there is no real-state left on slide 1 and this is something that we can talk to

If space can we add one more bullet referring to "global AFC review and KYC sample testing completed last week with upcoming recommendation also to be embedded in SII filing" AB: Added wording / appended latest version (last bullet on slide 2 although it does not topically fit under the 3 Levers heading)

As mentioned I can we make sure that numbers on slides 2 and 7 match to most possible extent or provide Asterix to explain any deviations. AB: Already addressed

Adrienne, can we also add the last slide 6 for. Irwin's deck from May 31st as additional appendix slide in this deck? This was the excellent color chart comparing smooth out with policy target dates for HR Jan has asked for several times. While we shared this with afc (I also forwarded to Jan Wa and Julie) we should add here showing that we covered this task. AB: This was included in the original deck, Sheffali required to remove it

That's all I have (for now) :-)

Thanks everybody

Oliver

On Jun 9, 2018, at 14:01, Emily Craig <[emily.craig@db.com](mailto:emily.craig@db.com)> wrote:

Classification: **Confidential**