

- **There are challenges for both the firms and the regulator.**
- **Any move to principles based regulation happens only through working together.**

Four large, light green, stylized swirls or loops are positioned vertically on the left side of the slide, partially overlapping the horizontal line.

Key theme:

behaviours

A decorative graphic on the left side of the slide consists of four large, light green, stylized swirls or loops that resemble calligraphic flourishes or a ribbon. They are arranged vertically, starting from the top left and moving downwards.

Role of HR