APRA Chair

Section 1: Accountable person details

Name	Wayne Byres
Role title	APRA Chair
Role start date	July 2014
Reports to	Treasurer of the Commonwealth of Australia
Last updated	July 2021
Part or aspect of APRA's operations which the accountable person has actual or effective management or control	The APRA Chair is APRA's 'accountable authority'[1] appointed by the Governor-General of the Commonwealth of Australia. As the accountable authority, the APRA Chair has ultimate responsibility for APRA's operations. The APRA Chair is an official under the *Public Governance Performance and Accountability Act 2013* (PGPA Act) responsible for leading, governing and setting the strategic direction for APRA. The Chair also leads the oversight of matters related to overall financial system stability.
APRA committees / groups	Chair of APRA's Executive Board (EB), Executive Committee (ExCo) and Prudential Policy Committee (PPC).
External committee representation	Council of Financial Regulators (CFR), Reserve Bank of Australia Payments System Board, Trans-Tasman Council on Banking Supervision, Basel Committee on Banking Supervision, Governors and Heads of Supervision, and Financial Stability Board Standing Committee on Supervisory and Regulatory Cooperation.

Section 2: Accountabilities

Section 2 outlines the accountabilities of the APRA Chair.

Description of accountability		Joint? (Yes/No)
STATUTORY OBLIGATIONS	Adhering to the relevant governance, reporting and accountability requirements, duties and other legal obligations specified in the PGPA Act, APRA Act, and other applicable legislation.	No

[1] As per Section 7 of the APRA Act.

Description of accountability		Joint? (Yes/No)
EXECUTIVE BOARD RESPONSIBILITIES	Achieving APRA's statutory objectives, meeting the requirements in the Government's Statement of Expectations and APRA's Statement of Intent, and decisions made by APRA's Executive Board including approval of APRA's Corporate Plan, prudential policies / priorities and supervision model.	Yes, with all other members of APRA's Executive Board.
CHAIR OF GOVERNANCE COMMITTEES	Conducting meetings as Chair of a number of APRA's key governance forums, such that agenda items align with APRA's vision, mission, strategic direction and operating requirements; and that meetings provide an environment that support constructive debate, discussion and challenge.	No
RISK MANAGEMENT	Overseeing APRA's risk framework, ExCo's risk management, emerging strategic risks & out-of-tolerance risk.	Yes, with all other members of APRA's Executive Board.
	Overseeing the management, monitoring and mitigation of APRA's risks, within agreed risk appetite and risk tolerances.	Yes, with all other members of APRA's ExCo.
ORGANISATIONAL EFFECTIVENESS	Developing APRA's Corporate Plan and approving major frameworks, policies, processes and infrastructure that support APRA's organisational effectiveness (other than those approved by APRA's Executive Board).	Yes, with all other members of APRA's ExCo.
	Establishing and driving APRA's desired organisational culture.	
	Ensuring understanding of and adherence to standards of personal and professional behaviour, ethical behaviour and APRA's values, as outlined in APRA's Code of Conduct, across APRA.	
PRUDENTIAL POLICY	Endorsing consultation packages and prudential policy (including prudential standards, regulations and guidance). Approving major internal policies and processes relevant to the development of prudential policy.	Yes, with all other members of APRA's PPC.
	Approving the issuance of consultation packages, other interpretive guidance and final prudential policy.	Yes, with all other members of APRA's Executive Board.
TALENT MANAGEMENT	Selecting, appointing and evaluating the performance of Executive Directors. Succession planning for critical roles in APRA including Executive Directors.	Yes, with all other members of APRA's Executive Board.
	Selecting, appointing, evaluating the performance of, and succession planning for, non-executives that occupy positions on APRA's Audit and Risk Committee.	No

Description of accountability		Joint? (Yes/No)
GOVERNMENT AND REGULATORY COOPERATION	Engaging with Government to pursue APRA's objectives. Briefing the Government, through the Treasurer or other Ministers on APRA's activities, operations, resourcing needs and other significant matters.	Yes, with all other members of APRA's Executive Board.
	Ensuring open and constructive working relationships are established and maintained with peer regulatory agencies, both domestically and internationally.	
EXTERNAL REPRESENTATION	Building APRA's profile and reputation amongst external stakeholders ensuring APRA's purpose, strategy and prudential policy is well understood.	Yes, with all other members of APRA's Executive Board.
	Fulfilling the role of APRA's representative on respective domestic and international committees / forums, ensuring that APRA's views and interests are appropriately conveyed and actively pursued.	No
PROVISION OF INFORMATION	Providing accurate and timely information and advice (subject to APRA's confidentiality obligations) to the Australian Parliament (including through Parliamentary Committees), the Auditor-General, the Commonwealth Ombudsman and Government Ministers.	No

APRA Deputy Chair

Section 1: Accountable person details

Name	Helen Rowell
Role title	APRA Deputy Chair
Role start date	November 2015
Reports to	APRA Chair, Wayne Byres
Last updated	April 2022
Part or aspect of APRA's operations of which the accountable person has actual or effective management or control	APRA's Deputy Chair, Helen Rowell is appointed by the Governor-General of the Commonwealth of Australia. The Deputy Chair leads the oversight of prudential regulation and supervision of Australia's insurance industry, including all general insurers, life insurers, private health insurers, friendly societies and reinsurance companies, and APRA's policy direction, striving to protect the financial well-being and improve outcomes for the Australian community. The Deputy Chair also oversees APRA's Criss Industries Division (CID) whose objectives are to maintain strong analytical capabilities using available data and specialist expertise to support well-founded, risk-based decisions.
APRA committees / groups	Chair of APRA's Supervisory Oversight Committee (SOC). Member of APRA's Executive Board, Executive Committee (ExCo) and Prudential Policy Committee (PPC).
External committee representation	International Organisation of Pension Supervisors (President) and OECD Working Party on Private Pensions. International Association of Insurance Supervisors (IAIS).

Section 2: Accountabilities

Section 2 outlines the accountabilities of APRA's Deputy Chair, Helen Rowell.

Description of accountability		Joint? (Yes/No)
STATUTORY OBLIGATIONS	Adhering to the relevant governance, reporting and accountability requirements, duties and other legal obligations specified in the PGPA Act, APRA Act and other applicable legislation.	No
EXECUTIVE BOARD RESPONSIBILITIES	Achieving APRA's statutory objectives, meeting the requirements in the Government's Statement of Expectations and APRA's Statement of Intent, and decisions made by APRA's Executive Board including approval of APRA's Corporate Plan, prudential policies / priorities and supervision model.	Yes, with all other members of APRA's Executive Board.

Description of accountability		Joint? (Yes/No)
RISK MANAGEMENT	Overseeing APRA's risk framework, ExCo's risk management, emerging strategic risks & out-of-tolerance risk.	Yes, with all other members of APRA's Executive Board.
	Overseeing the management, monitoring and mitigation of APRA's risks, within agreed risk appetite and risk tolerances.	Yes, with all other members of APRA's ExCo.
ORGANISATIONAL EFFECTIVENESS	Developing APRA's Corporate Plan and approving major frameworks, policies, processes and infrastructure that support APRA's organisational effectiveness (other than those approved by APRA's Executive Board).	Yes, with all other members of APRA's ExCo.
	Establishing and driving APRA's desired corporate culture.	
	Ensuring understanding of and adherence to standards of personal and professional behaviour, ethical behaviour and APRA's values, as outlined in APRA's Code of Conduct, across APRA.	
CHAIR OF APRA'S SOC	Conducting meetings as Chair of APRA's SOC, such that agenda items align with APRA's vision, mission, strategic direction and operating requirements; and that meetings provide an environment that support constructive debate, discussion and challenge.	No
PRUDENTIAL SUPERVISION	Endorsing APRA's supervision model, industry strategies and quality assurance framework prior to approval by APRA's Executive Board. Approving major internal policies and processes relevant to prudential supervision. Monitoring the risk profile of APRA's regulated portfolio.	Yes, with all other members of APRA's SOC.
PRUDENTIAL POLICY	Endorsing consultation packages and prudential policy (including prudential standards, regulations and guidance). Approving major internal policies and processes relevant to the development of prudential policy.	Yes, with all other members of APRA's PPC.
	Approving the issuance of consultation packages, other interpretive guidance and final prudential policy.	Yes, with all other members of APRA's Executive Board.
TALENT MANAGEMENT	Selecting, appointing and evaluating the performance of Executive Directors. Succession planning for critical roles in APRA including Executive Directors.	Yes, with all other members of APRA's Executive Board.
GOVERNMENT AND REGULATORY COOPERATION	Engaging with Government to pursue APRA's objectives. Briefing the Government, through the Treasurer or other Ministers on APRA's activities, operations, resourcing needs and other significant matters.	Yes, with all other members of APRA's Executive Board.
	Ensuring open and constructive working relationships are established and maintained with peer regulatory agencies, both domestically and internationally.	
EXTERNAL REPRESENTATION	Building APRA's profile and reputation amongst external stakeholders ensuring APRA's purpose, strategy and prudential policy is well understood.	Yes, with all other members of APRA's Executive Board.

	Fulfilling the role of APRA's representative on respective domestic and international committees / forums, ensuring that APRA's views and interests are appropriately conveyed and actively pursued.	No
PROVISION OF INFORMATION	Providing accurate and timely information and advice (subject to APRA's confidentiality obligations) to the Australian Parliament (including through Parliamentary Committees), the Auditor-General, the Commonwealth Ombudsman and Government Ministers.	No

APRA Deputy Chair

Section 1: Accountable person details

Name	John Lonsdale
Role title	APRA Deputy Chair
Role start date	October 2018
Reports to	APRA Chair, Wayne Byres
Last updated	July 2021
Part or aspect of APRA's operations of which the accountable person has actual or effective management or control	APRA's Deputy Chair, John Lonsdale is appointed by the Governor-General of the Commonwealth of Australia. The Deputy Chair leads the oversight of prudential regulation and supervision of Australia's banking and general insurance industries, and APRA's policy direction, striving to protect the financial well-being and improve outcomes for the Australian community.
APRA committees / groups	Chair of APRA's Resolution and Enforcement Committee (REC). Member of APRA's Executive Board, Executive Committee (ExCo), Prudential Policy Committee (PPC) and Supervision Oversight Committee (SOC).
External committee representation	Council of Financial Regulators (CFR) and Trans-Tasman Council on Banking Supervision.

Section 2: Accountabilities

Section 2 outlines the accountabilities of APRA's Deputy Chair, John Lonsdale.

Description of accountability		Joint (Yes/ No)
STATUTORY OBLIGATIONS	Adhering to the relevant governance, reporting and accountability requirements, duties and other legal obligations specified in the PGPA Act, APRA Act and other applicable legislation.	No
EXECUTIVE BOARD RESPONSIBILITIES	Achieving APRA's statutory objectives, meeting the requirements in the Government's Statement of Expectations and APRA's Statement of Intent, and decisions made by APRA's Executive Board including approval of APRA's Corporate Plan, prudential policies / priorities and supervision model.	Yes, with all other members of APRA's Executive Board.

Description of accountability		Joint (Yes/ No)
RISK MANAGEMENT	Overseeing APRA's risk framework, ExCo's risk management, emerging strategic risks & out-of-tolerance risk.	Yes, with all other members of APRA's Executive Board.
	Overseeing the management, monitoring and mitigation of APRA's risks, within agreed risk appetite and risk tolerances.	Yes, with all other members of APRA's ExCo.
ORGANISATIONAL EFFECTIVENESS	Developing APRA's Corporate Plan and approving major frameworks, policies, processes and infrastructure that support APRA's organisational effectiveness (other than those approved by APRA's Executive Board).	Yes, with all other members of APRA's ExCo.
	Establishing and driving APRA's desired corporate culture.	
	Ensuring understanding of and adherence to standards of personal and professional behaviour, ethical behaviour and APRA's values, as outlined in APRA's Code of Conduct, across APRA.	
CHAIR OF APRA'S REC	Conducting meetings as Chair of APRA's REC, such that agenda items align with APRA's vision, mission, strategic direction and operating requirements; and that meetings provide an environment that support constructive debate, discussion and challenge.	No
RESOLUTION AND ENFORCEMENT	Approving major internal policies and processes relevant to resolution and enforcement and advising delegated decision makers on the use of APRA's enforcement powers.	Yes, with all other members of APRA's REC.
PRUDENTIAL POLICY	Endorsing consultation packages and prudential policy (including prudential standards, regulations and guidance). Approving major internal policies and processes relevant to the development of prudential policy.	Yes, with all other members of APRA's PPC.
	Approving the issuance of consultation packages, other interpretive guidance and final prudential policy.	Yes, with all other members of APRA's Executive Board.
PRUDENTIAL SUPERVISION	Endorsing APRA's supervision model, industry strategies and quality assurance framework prior to approval by APRA's Executive Board. Approving major internal policies and processes relevant to prudential supervision. Monitoring the risk profile of APRA's regulated portfolio.	Yes, with all other members of APRA's SOC.
TALENT MANAGEMENT	Selecting, appointing and evaluating the performance of Executive Directors. Succession planning for critical roles in APRA including Executive Directors.	Yes, with all other members of APRA's Executive Board.

Description of accountability		Joint (Yes/ No)
GOVERNMENT AND REGULATORY COOPERATION	Engaging with Government to pursue APRA's objectives. Briefing the Government, through the Treasurer or other Ministers on APRA's activities, operations, resourcing needs and other significant matters.	Yes, with all other members of APRA's Executive Board.
	Ensuring open and constructive working relationships are established and maintained with peer regulatory agencies, both domestically and internationally.	
EXTERNAL REPRESENTATION	Building APRA's profile and reputation amongst external stakeholders ensuring APRA's purpose, strategy and prudential policy is well understood.	Yes, with all other members of APRA's Executive Board.
	Fulfilling the role of APRA's representative on respective domestic and international committees / forums, ensuring that APRA's views and interests are appropriately conveyed and actively pursued.	No
PROVISION OF INFORMATION	Providing accurate and timely information and advice (subject to APRA's confidentiality obligations) to the Australian Parliament (including through Parliamentary Committees), the Auditor-General, the Commonwealth Ombudsman and Government Ministers.	No

APRA Member

Section 1: Accountable person details

Name	Margaret Cole
Role title	APRA Member
Role start date	July 2021
Reports to	APRA Chair, Wayne Byres
Last updated	July 2021
Part or aspect of APRA's operations of which the accountable person has actual or effective management or control	APRA Member, Margaret Cole, (hereby referred to as APRA Member in this statement), is appointed by the Governor-General of the Commonwealth of Australia. The APRA Member leads the oversight of prudential regulation and supervision of Australia's superannuation industry, and promotes a collaborative approach both within and outside APRA to achieve regulatory objectives, striving to protect the financial well-being and improve outcomes for the Australian community.
APRA committees / groups	Member of APRA's Executive Board, Executive Committee (ExCo), Prudential Policy Committee (PPC), and Resolution and Enforcement Committee (REC).

Section 2: Accountabilities

Section 2 outlines the accountabilities of the Executive Director Policy and Advice.

Description of accountability		Joint? (Yes/No)
STATUTORY OBLIGATIONS	Adhering to the relevant governance, reporting and accountability requirements, duties and other legal obligations specified in the PGPA Act, APRA Act and other applicable legislation.	No
EXECUTIVE BOARD RESPONSIBILITIES	Achieving APRA's statutory objectives, meeting the requirements in the Government's Statement of Expectations and APRA's Statement of Intent, and decisions made by APRA's Executive Board including approval of APRA's Corporate Plan, prudential policies / priorities and supervision model.	Yes, with all other members of APRA's Executive Board.
RISK MANAGEMENT	Overseeing APRA's risk framework, ExCo's risk management, emerging strategic risks & out-of-tolerance risk.	Yes, with all other members of APRA's Executive Board.

Description of accountability		Joint? (Yes/No)
	Overseeing the management, monitoring and mitigation of APRA's risks, within agreed risk appetite and risk tolerances.	Yes, with all other members of APRA's ExCo.
ORGANISATIONAL EFFECTIVENESS	Developing APRA's Corporate Plan and approving major frameworks, policies, processes and infrastructure that support APRA's organisational effectiveness (other than those approved by APRA's Executive Board).	Yes, with all other members of APRA's ExCo.
	Establishing and driving APRA's desired organisational culture.	
	Ensuring understanding of and adherence to standards of personal and professional behaviour, ethical behaviour and APRA's values, as outlined in APRA's Code of Conduct, across APRA.	
PRUDENTIAL SUPERVISION	Endorsing APRA's supervision model, industry strategies and quality assurance framework prior to approval by APRA's Executive Board. Approving major internal policies and processes relevant to prudential supervision. Monitoring the risk profile of APRA's regulated portfolio.	Yes, with all other members of APRA's SOC.
PRUDENTIAL POLICY	Endorsing consultation packages and prudential policy (including prudential standards, regulations and guidance). Approving major internal policies and processes relevant to the development of prudential policy.	Yes, with all other members of APRA's PPC.
	Approving the issuance of consultation packages, other interpretive guidance and final prudential policy.	Yes, with all other members of APRA's Executive Board.
RESOLUTION AND ENFORCEMENT	Approving major internal policies and processes relevant to resolution and enforcement and advising delegated decision makers on the use of APRA's enforcement powers.	Yes, with all other members of APRA's REC.
TALENT MANAGEMENT	Selecting, appointing and evaluating the performance of Executive Directors. Succession planning for critical roles in APRA including Executive Directors.	Yes, with all other members of APRA's Executive Board.
GOVERNMENT AND REGULATORY COOPERATION	Engaging with Government to pursue APRA's objectives. Briefing the Government, through the Treasurer or other Ministers on APRA's activities, operations, resourcing needs and other significant matters.	Yes, with all other members of APRA's Executive Board.
	Ensuring open and constructive working relationships are established and maintained with peer regulatory agencies, both domestically and internationally.	
EXTERNAL REPRESENTATION	Building APRA's profile and reputation amongst external stakeholders ensuring APRA's purpose, strategy and prudential policy is well understood.	Yes, with all other members of APRA's Executive Board.
	• Fulfilling the role of APRA's representative on respective domestic and international committees / forums, ensuring that APRA's views and interests are appropriately conveyed and actively pursued.	No

Description of accountability		Joint? (Yes/No)
PROVISION OF INFORMATION	Providing accurate and timely information and advice (subject to APRA's confidentiality obligations) to the Australian Parliament (including through Parliamentary Committees), the Auditor-General, the Commonwealth Ombudsman and Government Ministers.	No

Executive Director Policy and Advice

Section 1: Accountable person details

Name	Renée Roberts
Role title	Executive Director Policy and Advice
Role start date	May 2020
Reports to	APRA Deputy Chair, John Lonsdale
Last updated	July 2021
Part or aspect of APRA's operations of which the accountable person has actual or effective management or control	The Executive Director Policy and Advice has senior executive responsibility for the management and control of: APRA's policy development; advice and approvals; legal and investigations; resolution; regulatory affairs; and licensing functions. The objective of APRA's policy function is to protect the Australian community by establishing minimum expectations for financial institutions and empowering APRA's supervisors to achieve desired outcomes. APRA's resolution function is directed at protecting the Australian community from financial loss and disruption by planning for and implementing prompt and effective responses to a crisis in the financial system.
APRA committees / groups	Member of APRA's Executive Committee (ExCo) and APRA's Prudential Policy Committee (PPC).

Section 2: Accountabilities

Section 2 outlines the accountabilities of the Executive Director Policy and Advice.

Description of accountability		Joint (Yes/No)
ORGANISATIONAL EFFECTIVENESS	Developing APRA's Corporate Plan and approving major frameworks, policies, processes and infrastructure that support APRA's organisational effectiveness (other than those approved by APRA's Executive Board).	Yes, with all other members of APRA's ExCo.
	Establishing and driving APRA's desired corporate culture.	
	Ensuring understanding of and adherence to standards of personal and professional behaviour, ethical behaviour and APRA's values, as outlined in APRA's Code of Conduct, across APRA.	

Description of accountability		Joint (Yes/No)
RISK MANAGEMENT	Overseeing the management, monitoring and mitigation of APRA's risks, within agreed risk appetite and risk tolerances.	Yes, with all other members of APRA's ExCo.
PRUDENTIAL POLICY	Endorsing consultation packages and prudential policy (including prudential standards, regulations and guidance). Approving major internal policies and processes relevant to the development of prudential policy.	Yes, with all other members of APRA's PPC.
POLICY	Recommending changes to APRA's prudential framework (including prudential standards, regulations and guidance) to APRA's Prudential Policy Committee (PPC) or Executive Board to ensure that it remains fit for purpose. Ensuring recommendations relating to the prudential framework reflect best regulatory practice.	No
	Providing advice to Government on policy matters and relevant legislation. Advising APRA's Executive Board on emerging domestic and global prudential policy issues, and recommending policy priorities for approval.	No
LEGAL	Ensuring legal advice is provided to the APRA Members, decision makers and governance bodies on the appropriate exercise of APRA's powers and related matters.	No
LICENSING	Ensuring APRA's licensing framework / guidelines that apply across all APRA regulated industries remain fit for purpose and in doing so, recommending any changes to APRA's PPC or Supervision Oversight Committee (SOC) for approval.	No
	Maintaining an effective process for assessing licence applications and recommending approval or rejection to APRA decision makers consistent with APRA's risk appetite.	No
RESOLUTION	Ensuring APRA's resolution and crisis management capabilities are fit for purpose.	No
	Ensuring the effective administration of the Financial Claims Scheme.	No
ENFORCEMENT	Ensuring the effective conduct of formal enforcement actions including litigation as instructed by APRA decision makers.	No
	Recommending for approval by APRA's Resolution and Enforcement Committee (REC), APRA's enforcement strategies, framework, policies and associated procedures and once approved, ensure they are communicated and remain fit for purpose.	No
ADVICE	Ensuring high quality technical advice on prudential matters is provided to APRA decision makers.	No
REGULATORY AFFAIRS	Ensuring the effective management of processes for APRA's engagement with external regulator stakeholders, both domestically and internationally.	No
STRATEGY	Driving execution and implementation of APRA's Corporate Plan.	Yes, with all other members of APRA's ExCo.

Description of accountability		Joint (Yes/No)
	Delivering components of APRA's Corporate Plan where approved by APRA's Executive Committee as an 'accountable owner'.	No
	Developing, obtaining approval from APRA's Executive Board, and executing the Policy and Advice Divisional Plan.	No
DIVISIONAL MANAGEMENT	Ensuring all decisions made are in accordance with applicable legislation and internal frameworks (including delegated authority).	No
	Ensuring appropriate systems, processes and controls are in place to support delivery of Policy and Advice divisional initiatives and operations.	No
	Ensuring that the selection, appointment and performance evaluation of employees within Policy and Advice is in line with internal policies.	No
	Ensuring appropriate succession plans are in place for key roles in APRA's Policy and Advice Division.	No
	Managing Policy and Advice Division's expenditure in line with the budget approved by APRA's Executive Board and internal policies and procedures.	No
	Identifying and managing divisional risks (and enterprise risks, where relevant), controls and compliance obligations within APRA's Policy and Advice Division in accordance with APRA's risk management framework ensuring appropriate action plans are in place to remediate actual or potential breaches or non-compliance.	No
	Maintaining an up to date Business Continuity Plan for APRA's Policy and Advice Division.	No
	Escalating matters of significance to the relevant APRA Member(s) for notification and advice where needed.	No

Executive Director Banking

Section 1: Accountable person details

Name	Therese McCarthy Hockey
Role title	Executive Director Banking
Role start date	December 2019
Reports to	APRA Deputy Chair, John Lonsdale
Last updated	July 2021
Part or aspect of APRA's operations which the accountable person has actual or effective management or control	The Executive Director Banking has senior executive responsibility for the management and control of APRA's Banking Division. The Executive Director of Banking is responsible for implementation of legislative requirements and prudential policy which applies to entities authorised to carry on banking business under the *Banking Act 1959*; supervision of these entities in accordance with the supervisory framework and strategies; and responding to significant entity and industry issues as they emerge.
APRA committees / groups	Member of APRA's Executive Committee (ExCo) and Supervision Oversight Committee (SOC).

Section 2: Accountabilities

Section 2 outlines the accountabilities of the Executive Director Banking.

Description of accountability		Joint? (Yes/No)
ORGANISATIONAL EFFECTIVENESS	Developing APRA's Corporate Plan and approving major frameworks, policies, processes and infrastructure that support APRA's organisational effectiveness (other than those approved by APRA's Executive Board).	Yes, with all other members of APRA's ExCo.
	Establishing and driving APRA's desired corporate culture.	
	Ensuring understanding of and adherence to standards of personal and professional behaviour, ethical behaviour and APRA's values, as outlined in APRA's Code of Conduct, across APRA.	
RISK MANAGEMENT	Overseeing the management, monitoring and mitigation of APRA's risks, within agreed risk appetite and risk tolerances.	Yes, with all other members of APRA's ExCo.

Description of accountability		Joint? (Yes/No)
PRUDENTIAL SUPERVISION	Endorsing APRA's supervision model, industry strategies and quality assurance framework prior to approval by APRA's Executive Board. Approving major internal policies and processes relevant to prudential supervision. Monitoring the risk profile of APRA's regulated portfolio.	Yes, with all other members of APRA's SOC.
PRUDENTIAL SUPERVISION OF BANKING	Applying APRA's supervision model and adhering to APRA's sign off protocols and delegations framework for the prudential supervision of all ADIs	No
	Approving (or rejecting) new licence applicants relevant to the Banking Division in accordance with APRA's Licensing Guidelines and relevant delegations.	No
	Determining supervisory actions to address major risks within ADIs including consideration of enforcement actions or proceedings, escalating where appropriate, and seeking advice from APRA's Resolution and Enforcement Committee (REC).	No
STRATEGY	Driving execution and implementation of APRA's Corporate Plan.	Yes, with all other members of APRA's ExCo.
	Delivering components of APRA's Corporate Plan where approved by APRA's Executive Committee as an 'accountable owner'.	No
	Developing, obtaining approval from APRA's Executive Board, and executing the Banking Divisional Plan.	No
DIVISIONAL MANAGEMENT	Ensuring all decisions made are in accordance with applicable legislation and internal frameworks (including delegated authority).	No
	Ensuring appropriate systems, processes and controls are in place to support delivery of APRA's Banking divisional initiatives and operations.	No
	Ensuring that the selection, appointment and performance evaluation of employees within APRA's Banking Division is in line with internal policies.	No
	Ensuring appropriate succession plans are in place for key roles in APRA's Banking Division.	No
	Managing the Banking Division's expenditure in line with the budget approved by APRA's Executive Board and internal policies and procedures.	No
	Identifying and managing divisional risks (and enterprise risks, where relevant), controls and compliance obligations within APRA's Banking Division in accordance with APRA's risk management framework ensuring appropriate action plans are in place to remediate actual or potential breaches or non-compliance.	No
	Maintaining an up to date Business Continuity Plan for APRA's Banking Division.	No

Description of accountability		Joint? (Yes/No)
	Escalating matters of significance to the relevant APRA Member(s) for notification and advice where needed.	No

Executive Director Insurance

Section 1: Accountable person details

Name	Sean Carmody
Role title	Executive Director Insurance
Role start date	December 2019
Reports to	APRA Deputy Chair Helen Rowell
Last updated	April 2022
Part or aspect of APRA's operations of which the accountable person has actual or effective management or control	The Executive Director Insurance has senior executive responsibility for the management and control of APRA's Insurance Division. The Executive Director of Insurance is responsible for implementation of legislative requirements and prudential policy which applies to entities authorised to carry on insurance business under the *Insurance Act 1973, Life Insurance Act 1995 and Private Health Insurance (Prudential Supervision) Act 2015*; supervision of these entities in accordance with the supervisory framework and strategies; and responding to significant entity and industry issues as they emerge.
APRA committees / groups	Member of APRA's Executive Committee (ExCo) and Prudential Policy Committee.
External committee representation	International Network for Greening the Financial System (NGFS) International Association of Insurance Supervisors (IAIS) Climate Risk Steering Group

Section 2: Accountabilities

Section 2 outlines the accountabilities of the Executive Director Insurance.

Description of accountability		Joint (Yes/No)
ORGANISATIONAL EFFECTIVENESS	Developing APRA's Corporate Plan and approving major frameworks, policies, processes and infrastructure that support APRA's organisational effectiveness (other than those approved by APRA's Executive Board).	Yes, with all other members of APRA's ExCo.
	Establishing and driving APRA's desired corporate culture.	

Description of accountability		Joint (Yes/No)
	Ensuring understanding of and adherence to standards of personal and professional behaviour, ethical behaviour and APRA's values, as outlined in APRA's Code of Conduct, across APRA.	
RISK MANAGEMENT	Overseeing the management, monitoring and mitigation of APRA's risks, within agreed risk appetite and risk tolerances.	Yes, with all other members of APRA's ExCo.
PRUDENTIAL POLICY	Endorsing consultation packages and prudential policy (including prudential standards, regulations and guidance). Approving major internal policies and processes relevant to the development of prudential policy.	Yes, with all other members of APRA's PPC.
PRUDENTIAL SUPERVISION OF INSURANCE	Applying APRA's supervision model and adhering to APRA's sign off protocols and delegations framework for the prudential supervision of all insurers (general insurers, life insurers, private health insurers, friendly societies and reinsurers).	No
	Approving (or rejecting) new licence applicants relevant to the Insurance Division in accordance with APRA's Licensing Guidelines and relevant delegations.	No
	Determining supervisory actions to address major risks within insurers including consideration of enforcement actions or proceedings, escalating where appropriate, and seeking advice from APRA's Resolution and Enforcement Committee (REC).	No
STRATEGY	Driving execution and implementation of APRA's Corporate Plan.	Yes, with all other members of APRA's ExCo.
	Delivering components of APRA's Corporate Plan where approved by APRA's Executive Committee as an 'accountable owner'.	No
	Developing, obtaining approval from APRA's Executive Board, and executing the Insurance Divisional Plan.	No
DIVISIONAL MANAGEMENT	Ensuring all decisions made are in accordance with applicable legislation and internal frameworks (including delegated authority).	No
	Ensuring appropriate systems, processes and controls are in place to support delivery of APRA's Insurance divisional initiatives and operations.	No

Description of accountability		Joint (Yes/No)
	Ensuring that the selection, appointment and performance evaluation of employees within APRA's Insurance Division is in line with internal policies.	No
	Ensuring appropriate succession plans are in place for key roles in APRA's Insurance Division.	No
	Managing the Insurance Division's expenditure in line with the budget approved by APRA's Executive Board and internal policies and procedures.	No
	Identifying and managing divisional risks (and enterprise risks, where relevant), controls and compliance obligations within APRA's Insurance Division in accordance with APRA's risk management framework ensuring appropriate action plans are in place to remediate actual or potential breaches or non-compliance.	No
	Maintaining an up to date Business Continuity Plan for APRA's Insurance Division.	No
	Escalating matters of significance to the relevant APRA Member(s) for notification and advice where needed.	No

Executive Director Superannuation

Section 1: Accountable person details

Name	Suzanne Smith
Role title	Executive Director Superannuation
Role start date	December 2019
Reports to	APRA Member, Margaret Cole
Last updated	July 2021
Part or aspect of APRA's operations of which the accountable person has actual or effective management or control	The Executive Director Superannuation has senior executive responsibility for the management and control of APRA's Superannuation Division. The Executive Director of Superannuation is responsible for implementation of legislative requirements and prudential policy which applies to entities authorised to carry on superannuation business under the *Superannuation Industry (Supervision) Act 1993*; supervision of these entities in accordance with the supervisory framework and strategies; and responding to significant entity and industry issues as they emerge.
APRA committees / groups	Member of APRA's Executive Committee (ExCo) and Supervision Oversight Committee (SOC).

Section 2: Accountabilities

Section 2 outlines the individual accountabilities of the Executive Director Superannuation.

Description of accountability		Joint (Yes/No)
ORGANISATIONAL EFFECTIVENESS	Developing APRA's Corporate Plan and approving major frameworks, policies, processes and infrastructure that support APRA's organisational effectiveness (other than those approved by APRA's Executive Board).	Yes, with all other members of APRA's ExCo.
	Establishing and driving APRA's desired corporate culture.	
	Ensuring understanding of and adherence to standards of personal and professional behaviour, ethical behaviour and APRA's values, as outlined in APRA's Code of Conduct, across APRA.	

Description of accountability		Joint (Yes/No)
RISK MANAGEMENT	Overseeing the management, monitoring and mitigation of APRA's risks, within agreed risk appetite and risk tolerances.	Yes, with all other members of APRA's ExCo.
PRUDENTIAL SUPERVISION	Endorsing APRA's supervision model, industry strategies and quality assurance framework prior to approval by APRA's Executive Board. Approving major internal policies and processes relevant to prudential supervision. Monitoring the risk profile of APRA's regulated portfolio.	Yes, with all other members of APRA's SOC.
PRUDENTIAL SUPERVISION OF SUPERANNUATION	Applying APRA's supervision model and adhering to APRA's sign off protocols and delegations frameworks for the prudential supervision of all Registrable Superannuation Entities (RSEs) and RSE Licensees.	No
	Approving (or rejecting) new licence applicants relevant to the Superannuation Division in accordance with APRA's Licensing Guidelines and relevant delegations.	No
	Determining supervisory actions to address major risks within superannuation regulated entities including consideration of enforcement actions or proceedings, escalating where appropriate, and seeking advice from APRA's Resolution and Enforcement Committee (REC).	No
STRATEGY	Driving execution and implementation of APRA's Corporate Plan.	Yes, with all other members of APRA's ExCo.
	Delivering components of APRA's Corporate Plan where approved by APRA's Executive Committee as 'accountable owner'.	No
	Developing, obtaining approval from APRA's Executive Board, and executing the Superannuation Divisional Plan.	No
DIVISIONAL MANAGEMENT	Ensuring all decisions made are in accordance with applicable legislation and internal frameworks (including delegated authority).	No
	Ensuring appropriate systems, processes and controls are in place to support delivery of APRA's Superannuation divisional initiatives and operations.	No
	Ensuring that the selection, appointment and performance evaluation of employees within APRA's Superannuation Division is in line with internal policies.	No
	Ensuring appropriate succession plans are in place for key roles in APRA's Superannuation Division.	No
	Managing the Superannuation Division's expenditure in line with the budget approved by APRA's Executive Board and internal policies and procedures.	No

Description of accountability		Joint (Yes/No)
	Identifying and managing divisional risks (and enterprise risks, where relevant), controls and compliance obligations within APRA's Superannuation Division in accordance with APRA's risk management framework ensuring appropriate action plans are in place to remediate actual or potential breaches or non-compliance.	No
	Maintaining an up to date Business Continuity Plan for APRA's Superannuation Division	No
	Escalating matters of significance to the relevant APRA Member(s) for notification and advice where needed.	No

Executive Director Cross-Industry Insights and Data

Section 1: Accountable person details

Name	Brandon Khoo
Role title	Executive Director Cross-Industry Insights and Data
Role start date	December 2019
Reports to	APRA Deputy Chair Helen Rowell
Last updated	April 2022
Part or aspect of APRA's operations of which the accountable person has actual or effective management or control	The Executive Director Cross-Industry Insights and Data (CID) Division has senior executive responsibility for the management and control of: the data analytics and insights; operational resilience; accountability regime; and governance, culture, remuneration and accountability (GCRA) cross-industry specialist functions. The objective of the functions within CID are to maintain strong analytical capabilities using available data and specialist expertise to support well-founded, risk-based decisions. The Executive Director CID also oversees the Supervision Approach and Systems (SAS) team which has responsibility for the development of APRA's supervisory tools, coordinating quality assurance across frontline and the Supervision Training Academy.
APRA committees / groups	Member of APRA's Executive Committee (ExCo) and Resolution and Enforcement Committee.

Section 2: Accountabilities

Section 2 includes the accountabilities of the Executive Director Cross-Industry Insights and Data.

Description of accountability		Joint (Yes/ No)
ORGANISATIONAL EFFECTIVENESS	Developing APRA's Corporate Plan and approving major frameworks, policies, processes and infrastructure that support APRA's organisational effectiveness (other than those approved by APRA's Executive Board).	Yes, with all other members of APRA's ExCo.
	Establishing and driving APRA's desired corporate culture.	
	Ensuring understanding of and adherence to standards of personal and professional behaviour, ethical behaviour and APRA's values, as outlined in APRA's Code of Conduct, across APRA.	

Description of accountability		Joint (Yes/ No)
RISK MANAGEMENT	Overseeing the management, monitoring and mitigation of APRA's risks, within agreed risk appetite and risk tolerances.	Yes, with all other members of APRA's ExCo.
RESOLUTION AND ENFORCEMENT	Approving major internal policies and processes relevant to resolution and enforcement and advising delegated decision makers on the use of APRA's enforcement powers.	Yes, with all other members of APRA's REC.
CROSS-INDUSTRY INSIGHTS AND DATA	Provision of specialist risk advice, forward looking analytics and other intelligence to drive risk based supervisory judgements and strategic decisions. This includes: Figure 1. ensuring specialist teams have the relevant skills to provide expertise and advice on operational resilience, including operational and cyber risk; Figure 2. ensuring analysis, insights and tools are provided to enable data driven decision making in supervision, resolution and policy implementation; and Figure 3. implementing APRA's strategy to transform data to facilitate greater and more effective use and sharing of data in the oversight of the Australian financial system.	No
	Recommending for approval by APRA's Executive Committee (including changes thereto) APRA's data strategy; cyber strategy; stress testing strategy; and GCRA strategy and once approved, ensure they are communicated, implemented, remain fit for purpose and aligned to associated frameworks, policies and procedures.	No
	Developing, monitoring and implementing tools to enable cross-industry risks to be identified early and ensuring regulated entities respond appropriately.	No
	Advising APRA's ExCo, Audit and Risk Committee and Executive Board on cross-industry risks which may impact APRA's statutory objectives.	No
SUPERVISION APPROACH & SYSTEMS	Oversee the Supervision Approach & System (SAS) team that has responsibility for APRA's supervisory framework. This includes: • driving the ongoing development and implementation of APRA's supervisory tools; • coordinating quality assurance across frontline; and • facilitating the training conducted by the Supervision Training Academy.	No
STRATEGY	Driving execution and implementation of APRA's Corporate Plan.	Yes, with all other members of APRA's ExCo.
	Delivering components of APRA's Corporate Plan where approved by APRA's Executive Committee as an 'accountable owner'.	No

Description of accountability		Joint (Yes/ No)
	Developing, obtaining approval from APRA's Executive Board, and executing the Cross-Industry Insights and Data Divisional Plan.	No
DIVISIONAL MANAGEMENT	Ensuring all decisions made are in accordance with applicable legislation and internal frameworks (including delegated authority).	No
	Ensuring appropriate systems, processes and controls are in place to support delivery of APRA's Cross-Industry Insights and Data divisional initiatives and operations.	No
	Ensuring that the selection, appointment and performance evaluation of employees within APRA's Cross-Industry Insights and Data Division is in line with internal policies.	No
	Ensuring appropriate succession plans are in place for key roles in APRA's Cross-Industry Insights and Data Division.	No
	Managing the Cross-Industry Insights and Data Division's expenditure in line with the budget approved by APRA's Executive Board and internal policies and procedures.	No
	Identifying and managing divisional risks (and enterprise risks, where relevant), controls and compliance obligations within APRA's Cross-Industry Insights and Data Division in accordance with APRA's risk management framework ensuring appropriate action plans are in place to remediate actual or potential breaches or non-compliance.	No
	Maintaining an up to date Business Continuity Plan for APRA's Cross-Industry Insights and Data Division.	No
	Escalating matters of significance to the relevant APRA Member(s) for notification and advice where needed.	No

Chief Operating Officer Enterprise Services

Section 1: Accountable person details

Name	Steve Matthews
Role title	Chief Operating Officer Enterprise Services
Role start date	December 2019
Reports to	APRA Chair, Wayne Byres
Last updated	July 2021
Part or aspect of APRA's operations of which the accountable person has actual or effective management or control	The Chief Operating Officer, Enterprise Services has senior executive responsibility for the management and control[2] of: APRA's Finance; Information Technology; Corporate Affairs; People and Culture; Security and Information Governance; Strategy and Performance; Project and Change Delivery; and Risk Management and Compliance functions. The objective of these functions are to maintain robust and efficient business support; transparent and accountable practices; secure and reliable premises and systems; and a highly skilled and engaged workforce, supported by strong leaders, within a values-aligned corporate culture.
APRA committees / groups	Member of APRA's Executive Committee (ExCo).

Section 2: Accountabilities

Section 2 outlines the accountabilities of the Chief Operating Officer Enterprise Services.

Description of accountability		Joint (Yes/No)
ORGANISATIONAL EFFECTIVENESS	Developing APRA's Corporate Plan and approving major frameworks, policies, processes and infrastructure that support APRA's organisational effectiveness (other than those approved by APRA's Executive Board).	Yes, with all other members of APRA's ExCo.
	Establishing and driving APRA's desired corporate culture.	

[2] APRA's Chief Operating Officer Enterprise Services manages but does not control APRA's Risk Management and Compliance function.

Description of accountability		Joint (Yes/No)
	Ensuring understanding of and adherence to standards of personal and professional behaviour, ethical behaviour and APRA's values, as outlined in APRA's Code of Conduct, across APRA.	
RISK MANAGEMENT	Overseeing the management, monitoring and mitigation of APRA's risks, within agreed risk appetite and risk tolerances.	Yes, with all other members of APRA's ExCo.
ENTERPRISE SERVICES	Maintaining APRA's frameworks / methodologies / policies relating to the following areas and ensuring they remain fit for purpose and are embedded through supporting systems, processes and controls: • Strategic / portfolio planning and performance reporting; • Program / project and change delivery; • Finance; • Information Technology (IT); • People and culture; • Property, procurement and facilities; • Security and information governance; and • Corporate affairs (internal and external communication strategies).	No
FINANCIAL OVERSIGHT AND CONTROL	Managing APRA's financial resources including financial control, management reporting and analysis, statutory reporting and tax matters, in line with the Chair's Finance Instructions.	No
	Recommending Budget allocations for approval by APRA's Executive Board and providing advice on budget proposals prior to / at respective governance committees.	No
	Exercising financial approvals and Budget allocations within delegation and ensure appropriate reporting to APRA's Executive Board.	No
	Recommending APRA's Budget estimates and financial accounts for endorsement by APRA's Audit and Risk Committee (ARC), approval by APRA's Executive Board and sign off by APRA's Accountable Authority.	No
STRATEGY	Driving execution and implementation of APRA's Corporate Plan.	Yes, with all other members of APRA's ExCo.
	Delivering components of APRA's Corporate Plan where approved by APRA's Executive Committee as an 'accountable owner'.	No
	Developing, obtaining approval from APRA's Executive Board, and executing the Enterprise Services Divisional Plan.	No

Description of accountability		Joint (Yes/No)
DIVISIONAL MANAGEMENT	Ensuring all decisions made are in accordance with applicable legislation and internal frameworks (including delegated authority).	No
	Ensuring appropriate systems, processes and controls are in place to support delivery of Enterprise Services divisional initiatives and operations.	No
	Ensuring that the selection, appointment and performance evaluation of employees within APRA's Enterprise Services Division is in line with internal policies.	No
	Ensuring appropriate succession plans are in place for key roles in APRA's Enterprise Services Division.	No
	Managing the Enterprise Services Division's expenditure in line with the budget approved by APRA's Executive Board and internal policies and procedures.	No
	Identifying and managing divisional risks (and enterprise risks, where relevant), controls and compliance obligations within APRA's Enterprise Services Division in accordance with APRA's risk management framework ensuring appropriate action plans are in place to remediate actual or potential breaches or non-compliance.	No
	Maintaining an up to date Business Continuity Plan for APRA's Enterprise Services Division.	No
	Escalating matters of significance to the relevant APRA Member(s) for notification and advice where needed.	No

Chief Internal Auditor

Section 1: Accountable person details

Name	Philip Wang
Role title	Chief Internal Auditor
Role start date	May 2019
Reports to	APRA Deputy Chair, John Lonsdale in addition to a direct reporting line to the Chair of APRA's Audit and Risk Committee (ARC)
Last updated	July 2021
Part or aspect of APRA's operations of which the accountable person has actual or effective management or control	The Chief Internal Auditor has senior executive responsibility for the management and control of APRA's Internal Audit function. The objective of the Internal Audit function is to independently evaluate the effectiveness of internal controls, risk management and governance processes throughout APRA and provide independent challenge and escalation where required.

Section 2: Accountabilities

Section 2 outlines the accountabilities of APRA's Chief Internal Auditor.

Description of accountability		Joint (Yes / No)
INTERNAL AUDIT	Recommending APRA's internal audit methodology for approval by APRA's Executive Board and ensuring it remains fit for purpose.	No
	Developing and maintaining the Internal Audit Plan (including strategic audit objectives) which, commensurate with business risk, evaluates the effectiveness of internal controls, risk management and governance processes throughout APRA. Once the Internal Audit Plan is developed, the Chief Internal Auditor seeks endorsement by APRA's Audit and Risk Committee (ARC) and approval by APRA's Executive Board.	No
	Delivering the approved Internal Audit Plan in accordance with APRA's internal audit methodology.	No

Description of accountability		Joint (Yes / No)
	Providing timely and quality Internal Audit reports to APRA's ARC and Executive Board that include conclusions which are accurate, unbiased and presented in a way that can be quickly and easily understood by senior stakeholders, with recommendations appropriately focused on risks to the achievement of APRA's strategic objectives.	No
	Providing regular reports to APRA's ARC and ExCo on the progress of internal audit actions.	No
	Escalating prospective and actual breaches or non-compliance with APRA's risk management framework (including risk appetite) and other material risk and compliance policies to APRA's ARC and Executive Board and ensuring that appropriate action plans are developed and implemented to correct or mitigate such breaches or non-compliance.	No
MANAGEMENT OF THE INTERNAL AUDIT FUNCTION	Ensuring all decisions are made in accordance with applicable legislation and internal frameworks (including delegated authority).	No
	Ensuring appropriate systems, processes and controls are in place to support delivery of APRA's Internal Audit function.	No
	Ensuring that the selection, appointment and performance evaluation of employees within APRA's Internal Audit function is in line with internal policies.	No
	Ensuring appropriate succession plans are in place for key roles in APRA's Internal Audit function.	No
	Managing the Internal Audit function's expenditure in line with the budget approved by APRA's Executive Board and internal policies and procedures.	No
	Identifying and managing divisional risks (and enterprise risks, where relevant), controls and compliance obligations within APRA's Internal Audit function in accordance with APRA's risk management framework ensuring appropriate action plans are in place to remediate actual or potential breaches or non-compliance.	No
	Ensuring understanding of and adherence to standards of personal and professional behaviour, ethical behaviour and APRA's values, as outlined in APRA's Code of Conduct, across the function.	No
	Maintaining an up to date Business Continuity Plan for APRA's Internal Audit function.	No
	Escalating matters of significance to the relevant APRA Member(s) for notification and advice where needed.	No

Director of Strategy and Chief Risk Officer

Section 1: Accountable person details

Name	Peter Rohde
Role title	Director of Strategy and Chief Risk Officer (CRO)
Role start date	January 2020
Reports to	APRA's Chief Operating Officer Enterprise Services, Steve Matthews for non-CRO related matters. Reporting line to the Chair of APRA's Audit and Risk Committee (ARC) for independence from Management, Chair of APRA's Executive Board and access to the nominated APRA Member for CRO related matters.
Last updated	April 2022
Part or aspect of APRA's operations of which the accountable person has actual or effective management or control	The Director of Strategy and Chief Risk Officer (CRO) has senior executive responsibility for the control of APRA's risk management and compliance function and leads APRA's security, strategy; project and change delivery; and performance reporting functions. The objective of these functions is to support APRA in achieving its purpose by facilitating the setting and shaping of APRA's strategy including its strategic objectives and priorities; supporting planning, reporting on and delivery of APRA's strategy; and developing and coordinating the implementation of APRA's risk management framework and associated policies and procedures to identify and manage risks including providing independent challenge and escalation where required.

Section 2: Accountabilities

Section 2 outlines the accountabilities of APRA's Director of Strategy and CRO.

Description of accountability		Joint (Yes / No)
STRATEGY	Driving the implementation of APRA's strategic planning framework approved by APRA's Executive Board and ensuring it remains fit for purpose.	No
	Ensuring the preparation of APRA's Corporate Plan (in line with statutory requirements) and seeking approval from APRA's Executive Board prior to sign off by APRA's Accountable Authority[3].	No
	Recommending to APRA's Chief Operating Officer Enterprise Services APRA's strategic / portfolio planning, performance reporting, program / project and change management frameworks / methodologies for approval by APRA's Executive Committee and ensuring they remain fit for purpose.	No
	Reporting on APRA's performance to internal and external stakeholders including preparation of APRA's Annual Performance Statement for approval by APRA's Accountable Authority.	No
	Providing strategic advice and support across APRA.	No
RISK MANAGEMENT	Developing and administering APRA's Enterprise Risk Management Framework (approved by the Executive Board) and maintain and embed risk, compliance, business continuity, fraud and public interest disclosure frameworks (including defining APRA's framework for identification, escalation and reporting of risk-related matters), ensuring they remain fit for purpose and align with what APRA expects of regulated institutions where relevant.	No
	Actively monitoring and providing independent oversight of APRA's enterprise risk profile for consideration by APRA's Executive Board / ARC and recommending actions for improvement where needed.	No
	Reviewing and providing effective challenge to activities and decisions that may materially affect APRA's risk profile.	No
	Promoting, measuring and reporting on APRA's risk culture.	No
	Reporting to APRA's Executive Board, ARC and/or the APRA Chair on the CRO's view of APRA's material risks, any known significant breaches, non-compliance with or material deviation from, APRA's risk management framework or risk appetite.	No

[3] As per section 7 of the *Australian Prudential Regulation Authority Act 1998 (APRA Act).*

Description of accountability		Joint (Yes / No)
Security	Developing and administering APRA's Enterprise Security Framework (approved by the Executive Board) governing policies and approaches to security governance, information security, personnel security, and physical security.	No
	Advising the Executive Board, Executive Committee and ARC, on APRA's security posture based on assessments of cyber threats and vulnerabilities in the context of APRA's processes and assets.	No
	Monitoring and responding to security threats and incidents via management of APRA's Cyber Security Operations Centre (CSOC).	No
	Conducting privacy and security assessments, reviewing security technology requirements, and performing security clearances.	No
	Reporting to APRA's Executive Committee on APRA's adherence and maturity relative to the Attorney-General's Department's Protective Security Policy Framework (PSPF).	No
	Management of relationships and information exchange with specialist agencies such the Australian Cyber Security Centre (ACSC).	No