

## Business Review

4.33 billion

### Operational Review

The Group's operations were reviewed in the 2013-2014 Annual Report. The review was conducted by the Group's internal audit function, which is independent of the Group's management. The review was conducted in accordance with the Group's internal audit policy, which is available on the Group's website.

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Environmental, Social & Governance  
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# Samba Financial Group Annual Report

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