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**Graeme Hepworth**  
Chief Risk Officer



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**BIOGRAPHY**

As Chief Risk Officer, Graeme oversees the strategic management of risk on an enterprise-wide basis. He is a member of Group Executive, which sets the overall strategic direction of RBC. He was appointed Chief Risk Officer in 2018.

Graeme joined RBC in 1997 as an analyst in Group Risk Management, focusing on foreign exchange products. In 2001, he took on the role of Vice President for GRM's Portfolio Management team focused on loan portfolio risk analysis, economic capital and policy. Graeme moved to New York in 2004 to become Head of Market Risk for the Capital Markets trading businesses in the U.S. In 2011, Graeme moved to London to take on the role as Chief Risk Officer for Europe & Asia.

Most recently, Graeme was EVP, Retail & Commercial Credit Risk, where he led a number of teams that provide the primary risk management support to RBC's Insurance, Wealth Management and Personal and Commercial Banking (P&CB) businesses.

Graeme is a qualified Chartered Financial Analyst and has a Masters in Mathematics from the University of Waterloo.

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