



# Christine Palmer

Group Chief Risk Officer



Joined the Executive Committee on 1 December 2025.

## Skills, experience and expertise

Christine was appointed ANZ's Group Chief Risk Officer on 1 December 2025.

Christine has more than three decades of global experience in enterprise risk management, governance and credit risk. She joined ANZ from Santander UK where she was Chief Risk Officer and Executive Director for Cater Allen Private Bank and Santander UK Consumer Finance.

Prior to this she spent more than four years with Aldermore Group, where she was an executive director and Group Chief Risk Officer for the holding company, banking and consumer car finance business.

Christine has held senior risk management and leadership roles at ING and Ernst & Young as well as 14 years at the Royal Bank of Scotland/NatWest where she was Global Head of Operational Risk and Divested Businesses and Chief Risk Officer for the Group's Non-Core Division and its UK Corporate and Commercial Bank.

Christine holds a Bachelor of Science in Economics (Honours) from the University of Wales.

## Key dates

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| 2025 | Appointed Group Chief Risk Officer   |
| 2020 | Chief Risk Officer - Santander Bank UK   |
| 2016 | Group Chief Risk Officer - Aldermore Group   |
| 2014 | Global Head of Operational Risk, Support Functions & Divested Businesses and Director of Risk, Services - The Royal Bank of Scotland Group PLC |
| 2012 | Chief Risk Officer, Corporate Banking Division - The Royal Bank of Scotland Group PLC  |
| 2008 | Chief Risk Officer, Non-Core Division & Asset Protection Scheme – The Royal Bank of Scotland Group PLC   |