





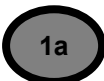








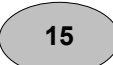




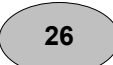
CORPORATE RESIDUAL RISK MAP - January 2015

Appendix 1

Favourable change  Adverse change 

Green rated  Amber rated  Red rated 

PROBABILITY

5 Very Likely	<u>A</u>	<u>A</u>	<u>A</u>	<u>R</u>	<u>R</u>
4 Likely	<u>G</u>	<u>A</u>	<u>A</u>	<u>R</u>  	<u>R</u>
3 Possible	<u>G</u>	<u>A</u>	<u>A</u>    	<u>A</u>    	<u>A</u> 
2 Unlikely	<u>G</u>	<u>G</u>	<u>A</u>  	<u>A</u>  	<u>A</u> 
1 Very Rare	<u>G</u>	<u>G</u>	<u>G</u>	<u>G</u>	<u>A</u>
	1 Negligible	2 Low	3 Medium	4 High	5 Very High

IMPACT