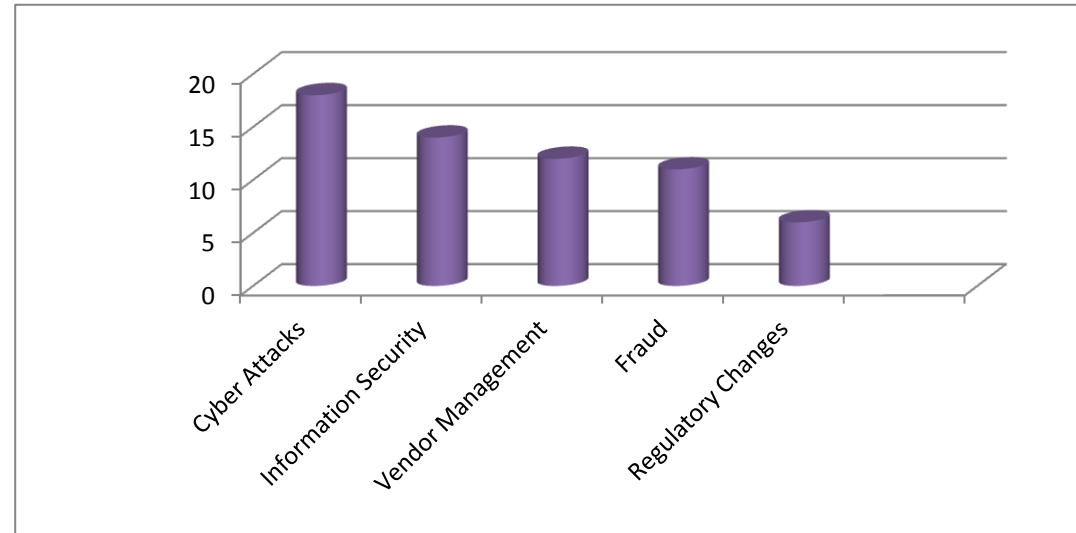




Results from Voting at RMA ORMDG (February 2013)

External Event Risk	Votes
Cyber Attacks	18
Information Security	14
Vendor Management	12
Fraud	11
Regulatory Changes	6
	61



Low Votes for the following Risks:

CFPB	2
New Products	2
Sales Practices	2
Competition	0
Inadequate Insurance Coverage	0
Natural Disasters	0

Participants of the Operational Risk Management Discussion Group were asked to identify 1 top external risk.

After we compiled the information, participants were asked to vote for their top three (3) risks.

This exercise was conducted during the Operational Risk Management Discussion Group (ORMDG) meeting in Atlanta (Feb 20-21, 2013).