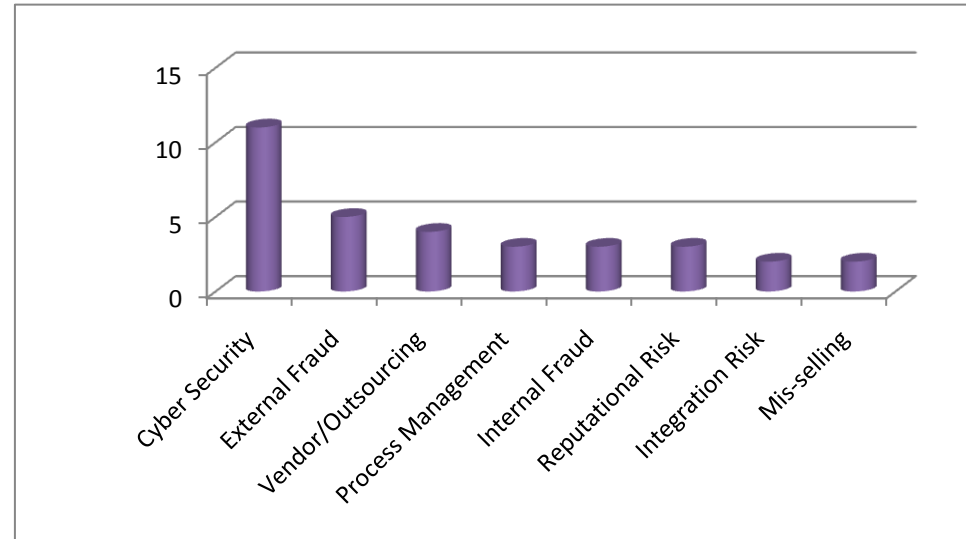




Results from Voting at RMA ORMDG (February 29, 2012)

External Event Risk	Votes
Cyber Security	11
External Fraud	5
Vendor/Outsourcing	4
Process Management	3
Internal Fraud	3
Reputational Risk	3
Integration Risk	2
Mis-selling	2
	33



Low Votes for the following Risks:

LDC	1
RCSAS	1
Emerging Payment Risk	1
Velocity Risk	1
Risk Management Governance	1
Reps/Warranty	1
Stress Test/ Scenarios	0
O/R Reporting	0
Social Media	0
Loan Pricing Risk	0
Interest Rate Risk	0
Breach Incident Response	0
Pandemics	0
Complaint Management	0
Technology	0

ORMDG participants (26 people) were asked to identify their top external risk and then vote for top 3 external risks from the compiled list. This exercise has been conducted during the Operational Risk Management Discussion Group (ORMDG) meeting.