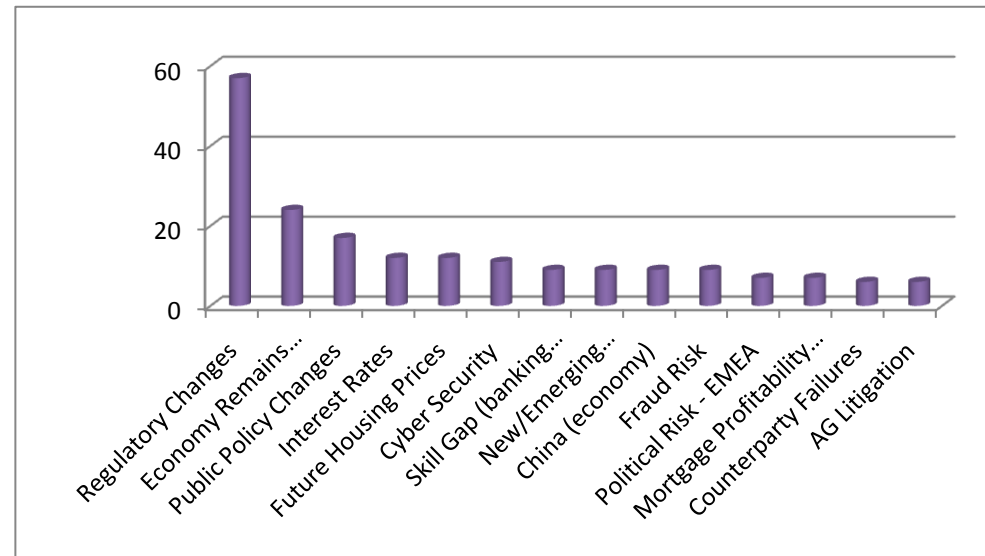




Results from Voting at RMA Operational Risk Forum (October 16, 2011)

External Event Risk	Votes
Regulatory Changes	57
Economy Remains Weak	24
Public Policy Changes	17
Interest Rates	12
Future Housing Prices	12
Cyber Security	11
Skill Gap (banking industry)	9
New/Emerging Competitors	9
China (economy)	9
Fraud Risk	9
Political Risk - EMEA	7
Mortgage Profitability (challenges)	7
Counterparty Failures	6
AG Litigation	6
	195



Low Votes for the following Risks:

Natural Disasters	4
Reputation Risk in Internet Age	4
Secondary Market for Mortgages	4
Rapid Technology Changes	4
Moral Hazard / Attitude to Repay Loans	4
US Federal, State, Municipal Austerity/Debt	3
Legal System Changes	3
2012 Election Changes	3
Access to Capital Markets	3
Civil Unrest	3
Terrorism	2
Social Media	2
Supplier Risk	2
Concentration Risk	1
Political Stalemate	1
Commodity Prices	0
Pandemic	0
Oil Crisis	0
Wire Transfers	0
Trade War	0

Operational Risk Forum participants (42 people) were asked to identify top 3 external risks.

This exercise has been conducted by Richard Parsons, EVP & Operational Risk Executive- Bank of America during the session on "The Importance of Operational Risk to Regional and Community Bankers in the Wake of Financial Crisis".