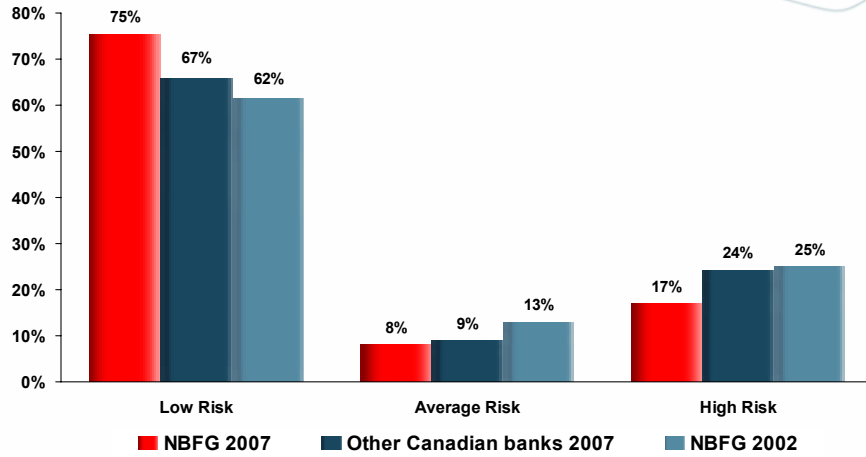


Risk Profile - Personal and Commercial Loan Portfolio Portfolio Distribution by Industry Risk

one client
one bank



Source: NCFG industry rating by level of risk



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Risk Management Proactive and Integrated Approach

one client
one bank

- New responsibilities will provide more levers to manage enterprise risks in an integrated fashion



