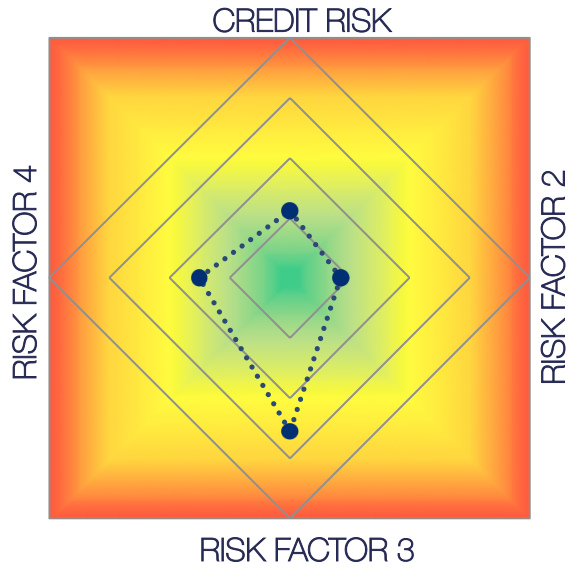


PUTTING RISK IN PERSPECTIVE

The key risk factor which should be devoted most attention for Company XYZ is risk factor 3. Drivers of profile fee are XXXX sensitivity and sensitivity to XXXX which contribute 45% and 55% of risk factor 3 cost respectively. Cost of credit risk and cost of risk factor 2 are relatively low, especially compared to other drivers of markup.



OVERALL RISK OF COMPANY XYZ:



COMPANY XYZ RISK RELATIVE TO PORTFOLIO AVERAGES:

	COMPANY XYZ		PORTFOLIO	
Credit risk		0,2263		0,05
Risk factor 2		0,1711		0,142
Risk factor 3		0,5116		0,2842
Risk factor 4		0,3015		0,55
TOTAL		2,710		2,5257

