

RISK MAP OF JSC "FUND OF PROBLEM LOANS"

influence	5-catastrophic					
	4-critical	2-CS PLF				
	3-large					
	2-noticeable					
	1 - minor					
		1 - very rare	2- rarely	3 - from time to time	4- often	5 - very often
probability						

№	Risk code	Name and risk factors
1	2-CS PLF	Corruption risk: 1) Abuse of official authority; 2) Conflict of interest in concluding contracts; 3) Receiving and giving illegal remuneration (bribery).

Frequency of risk/Probability

Score	Value	Frequency of occurrence	Probability of occurrence
1	Very rare/low	Individual events registered in the activity of the analyzed object over the past 5 years.	An event can occur in very rare cases or with a probability of up to 1%.

Influence

Score	Degree of influence	General description of the consequences	Compliance/Adherence to requirements
4	Critical	The consequences of implementing the risk are very significant, but can be corrected to a certain extent	A serious violation of regulatory requirements, as a result of which the object of analysis is required to pay fines, penalties, penalties, etc. Bringing employees of the object of analysis to administrative or criminal responsibility. Violation of the rights and interests of individuals and legal entities.

Interpretation

		Risks that are critical and / or catastrophic for the object of analysis, either due to the high probability of occurrence, or due to a serious potential for consequences that can affect the level of corruption in the object of analysis, or due to both factors.
		Risks that have a high probability of occurrence or a large potential impact on the level of corruption in the object of analysis.
	*	Risks that have an average probability of occurrence or an average potential impact on the level of corruption in the object of analysis.
		Risks that have a low probability of occurrence and /or do not significantly affect the level of corruption in the object of analysis.