

Map of Risks of JSC "Problem Loans Fund"

Influence	5 - Catastrophic					
	4 - Critical	1- SK PLC				
	3 - Major					
	2 - Noticeable					
	1 - Insignificant					
		1 - Very rarely	2 - Rarely	3 - From time to time	4 - Frequently	5 - Very frequently
Probability						

№	Risk Code	Name and Risk Factors
1	1- SK PLC	Corruption Risk: Damage to the interests of the Fund due to abuse of official powers by Fund employees, appropriation (theft) of material assets

Risk Frequency / Probability

Score	Value	Risk Frequency	Probability of Occurrence
1	Very Rarely / Low	Single events registered in the activities of the object of analysis over the past 5 years.	The event may occur in very rare cases or with a probability of occurrence up to 1%.

Influence

Score	Degree of Influence	General Characteristics of Consequences	Compliance / Adherence to Requirements
4	Critical	The consequences of the risk materialization are very significant, but can be mitigated to a certain extent.	Serious violation of regulatory requirements, as a result of which the object of analysis is obligated to pay fines, penalties, forfeit, etc. Involvement of the employees of the object of analysis in administrative or criminal liability. 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 the serious potential consequences, which may affect the level of corruption in the object of analysis, or because of both factors.
		Risks that have a high probability of occurrence or a significant potential impact on the level of corruption in the object of analysis.
	*	Risks that have a medium probability of occurrence or a medium potential impact on the level of corruption in the object of analysis.
		Risks that have a low probability of occurrence and/or do not have a significant impact on the level of corruption in the object of analysis.