

Type of risk	Event	Probability	Impacts	Most likely outcome
Monetary	Increase/ decrease in interest rate	■ LOW	■ LOW	Our loan note is not dependent on the central bank base rate. All our term loans are on fixed interest rates.
Covid-19	Another lockdown in the UK	■ LOW	■ HIGH	Lockdowns may delay court hearings and decisions. This may have an impact on Woodville activity. However, the vaccine's successes make the event unlikely.
Political	Terrorist attack in the UK	■ AVERAGE	■ LOW	No loss at all.
Climate	Natural calamities	■ LOW	■ AVERAGE	No loss at all.
Company	Bankruptcy of Woodville	■ LOW	■ HIGH	Just as for any other company - the assets will be liquidated by the Official Receiver and the creditors paid back.
Company	Insufficient funding demands from law firms	■ LOW	■ AVERAGE	Unlikely, given that there is a sustained demand from law firms and corporate clients.
Company	Woodville do not raise enough capital	■ AVERAGE	■ LOW	This would not have a significant impact on existing clients.
Company	Law firms are not able to make the payment back to Woodville	■ LOW	■ HIGH	Woodville have the full assignments of the rights. If the case is not successful, the ATE pays back the legal costs (loan included).
Financial	Systemic financial crisis (2008 year)	■ AVERAGE	■ LOW	Woodville ATE note is not a liquid instrument, therefore it is not correlated to the stock markets.
Economic	Rise of the pound sterling vs EUR or vs USD	■ AVERAGE	■ LOW	Woodville hedge the currency risk.
Economic	Recession of the UK economy	■ HIGH	■ LOW	Recessions are generally beneficial for law firms as they increase the need for funding.
Geopolitical	High/ low oil price	■ AVERAGE	■ LOW	No relationship.
Geopolitical	Ukraine/Russia war	■ HIGH	■ LOW	No loss at all.