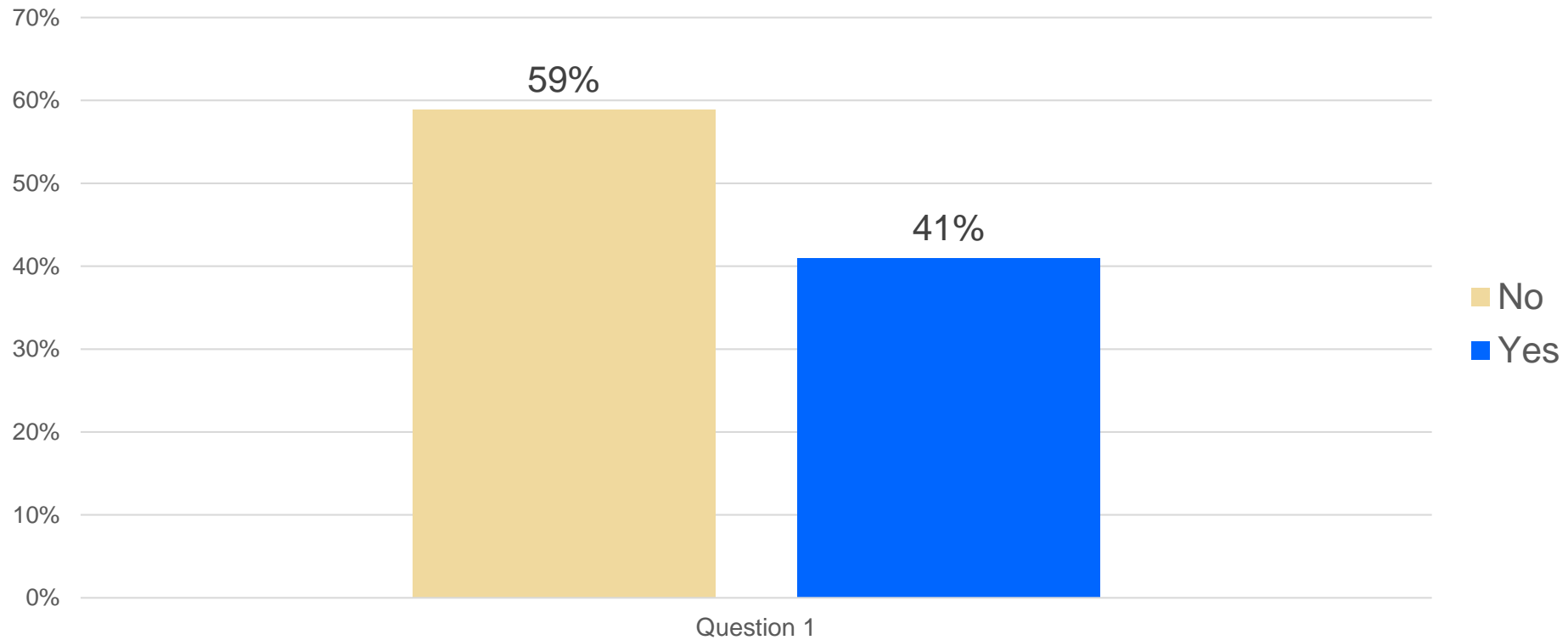


# FRMSTF Survey Responses

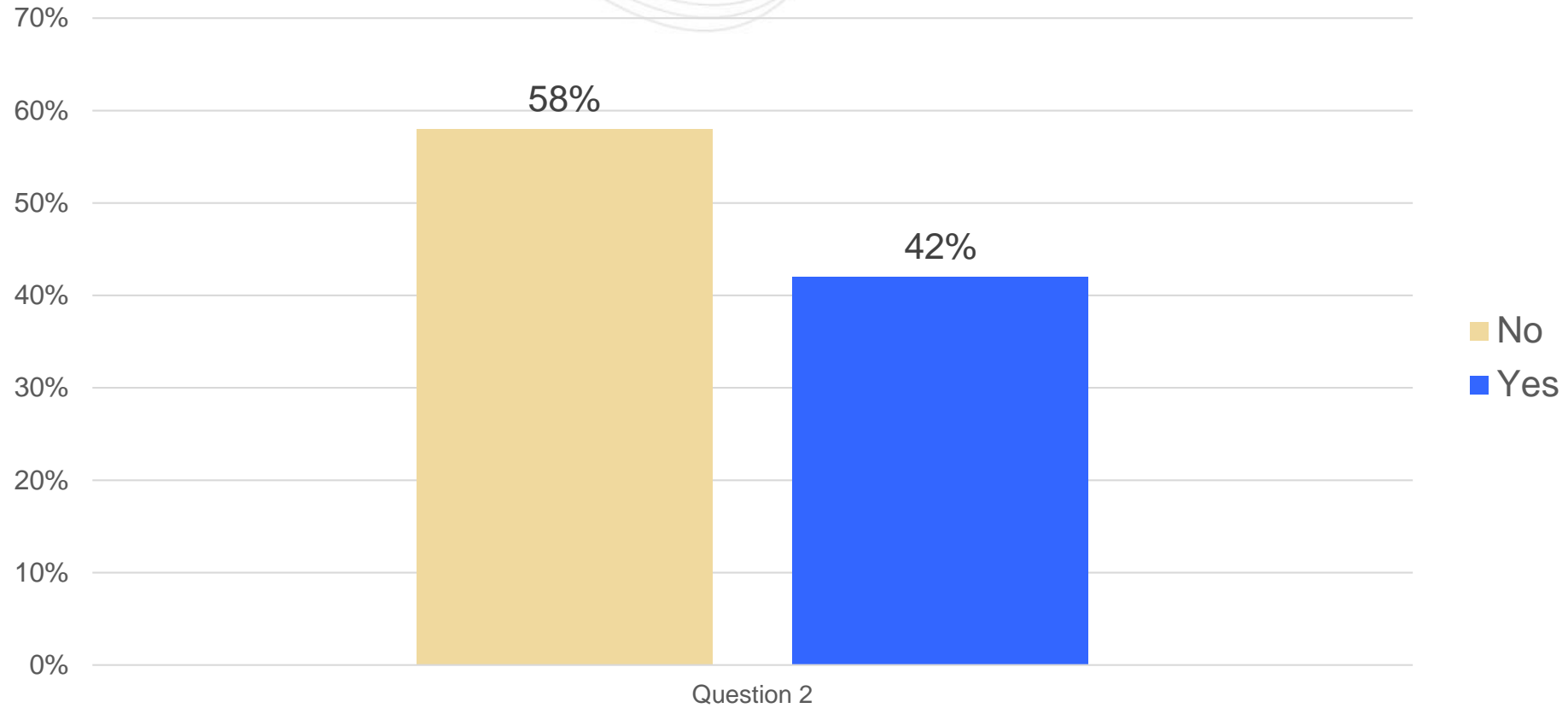
## Credit Best Practices

Nigeria Bloczynski  
Chief Risk Officer  
Financial Risk Mitigation Sr. Task Force  
November 7, 2019

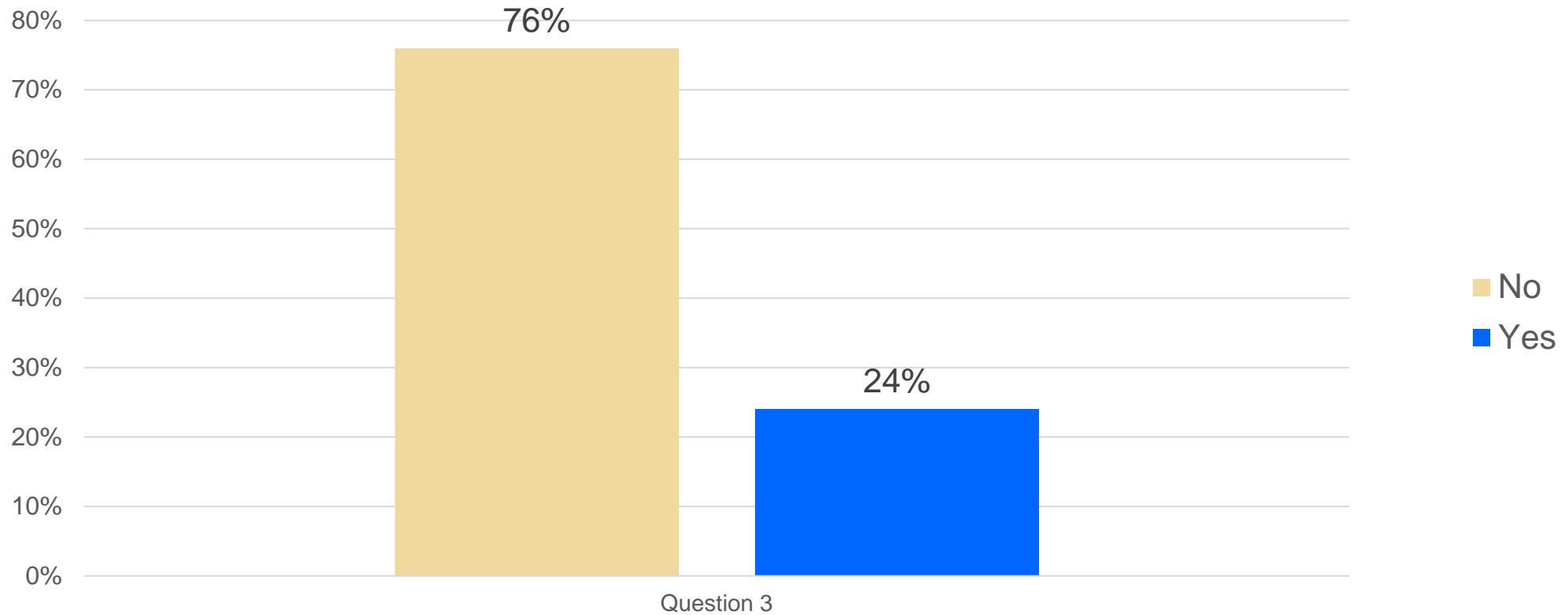
### Do you have concerns with the proposed concept of PJM requiring audited financials for Market Participants? (Slides 7 and 8)



**Do you have concerns with the proposed concept of PJM implementing best practices around Know-Your-Customer (KYC) rules? (Slides 9 - 22)**



### Do you have concerns with the proposed concept of PJM incorporating knowledge of default history for Market Participants? (Slides 23 - 25)



**Do you have concerns with the proposed concept of PJM implementing credit risk scoring models that incorporate various financial ratios and other factors such as, industry characteristics, financial risks, and the nature of the business? (Slides 26 - 30)**

