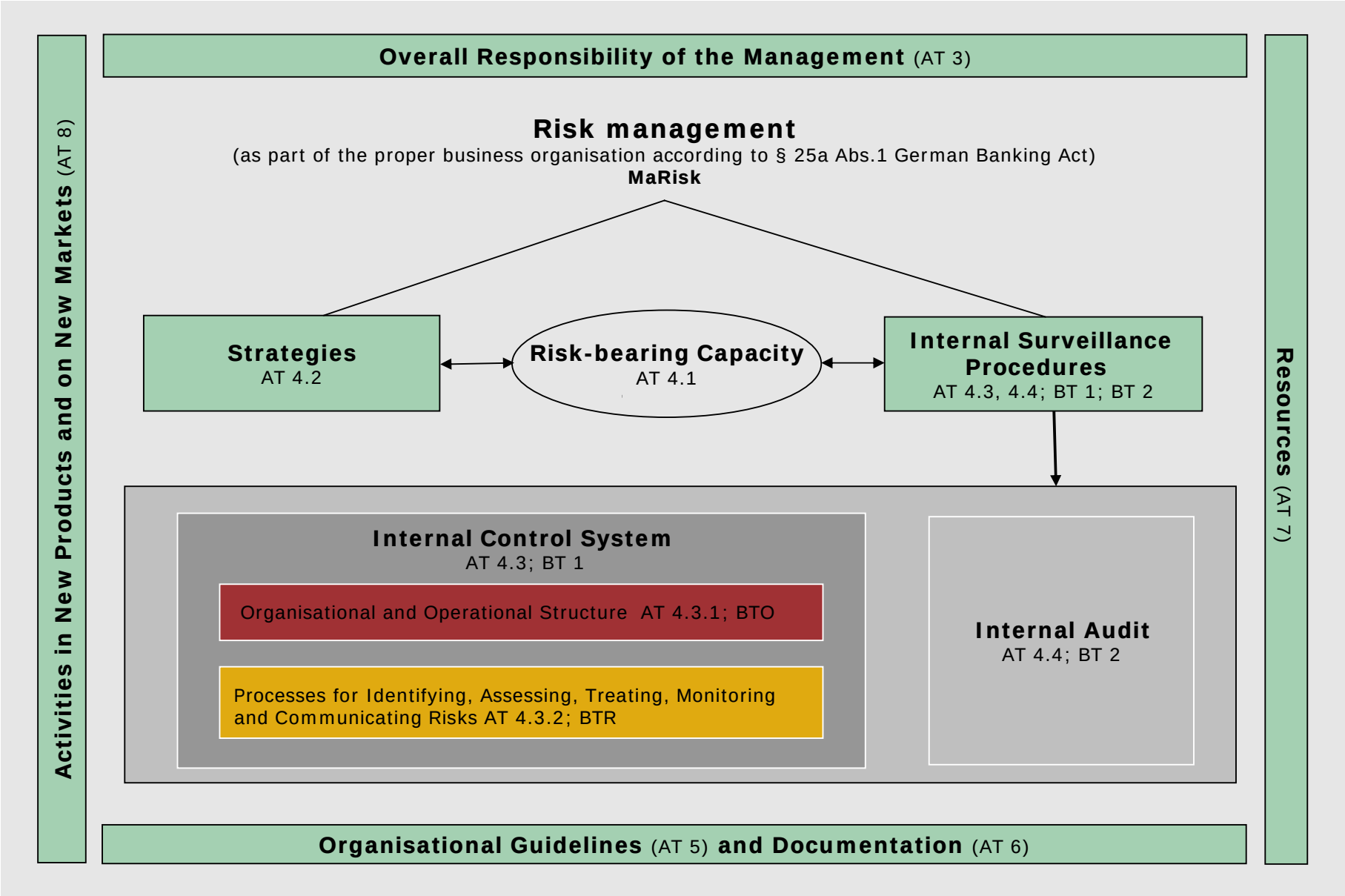Annex 4: Hierarchy of terms used in the MaRisk