

Functions of the Risk Committee:

The main objective of the Risk Committee is to assist the Board of Directors in its responsibility to oversee the management of risks. The internal regulation of the Risk Committee assigns it the following functions:

1. At the General Assembly of Shareholders, provide information on issues that the shareholders raise on matters within the committee's competence.
2. Examine and assess the comprehensiveness and adequacy of the Bank's risk management function.
3. Examine the adequacy of the economic and regulatory capital of each company, when appropriate, and their assignment to the different lines of business and/or products.
4. Examine the risk limits and the reports on risks; make pertinent recommendations to the Board of Directors and/or Audit Committee.
5. Propose to the Board of Directors the risk policy for the Bank.
6. Assess systematically the Bank's risk strategy and general policies, as they translate into the setting of limits by types of risk and business, with the level of disaggregation set forth for businesses, business or economic groups, customers, and areas of activity.
7. Analyze and assess the Bank's ordinary risk management, in terms of limits, risk profile (expected loss), profitability, and map of capitals (capital at risk).
8. Analyze and assess the Bank's risk-control systems and tools.
9. Recommend any improvement initiatives deemed necessary for the risk- control and risk management internal systems and infrastructure.
10. Submit to the Board of Directors any proposed norms to delegate the approval of different types of risks that the Board or lower corporate levels must assume.
11. Inform to the Board of Directors about transactions that it must authorize, when those transactions exceed the powers granted to other corporate levels.
12. Upon request of the Board of Directors, provide it with information on transactions that it must authorize under the law, regulations, internal or external dispositions.
13. Assess and comply with any guidelines issued by the supervisory authorities in fulfillment of their duties.
14. Promote the adjustment of the Bank's risk management to an advanced model that permits the setting of a risk profile consistent with the strategic objectives as well as monitoring the coherence of the risks assumed with that profile.

DISCLAIMER: The English version is only a translation from the original in Spanish and should be used for information purposes. In case of discrepancies, the Spanish original shall prevail.