

RISK MANAGEMENT UNIT

Risk Management Unit Director

Mr. Fco. Javier Lorente Salmeron.

- Director of the Risk Management Unit of Banco Inversis, S.A.
- Date of appointment: 30 September 2015.
- Business Administration and Management from the Universidad Autonoma of Madrid.
- Accounts Auditor registered in the Official Register of Auditors (ROAC).
- He has developed his professional career as Inspector of the Bank of Spain, where currently he is on leave of absence.
- He has participated in various international forums related to risk management and solvency regulations such as the European Banking Authority (European Banking Authority -EBA-) and the BCBS (Basel Committee on Banking Supervision -BCBS-). He has also participated in several national forums, such as the Accounting Advisory Committee of the Instituto de Contabilidad y Auditoría de Cuentas (ICAC). In addition, he teaches at different institutions such as the Institute of Market Studies (IEB) and CUNEF.

FUNCTIONS:

It shall correspond to the Risk Management Unit of Banco Inversis, S.A.:

1. Identify, quantify and adequately report all material risks.
2. Actively participate in the development of the risk strategy of Banco Inversis, S.A. and in all the important risk management decisions.
3. Present a complete picture of the full range of risks to which Banco Inversis, S.A. is exposed.
4. Report directly to the board of directors on specific risk developments that affect or may affect Banco Inversis, S.A.