



## Lines of responsibility in decision-making and distribution of functions in the organisation

October 2022



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Compliance and Control responsibilities are carried out, reporting directly to the Board of Directors, with support from the following areas:

- The **Internal Audits Division** is responsible for providing independent and objective assurance to BCC's Audit Committee about Grupo Cooperativo Cajamar's (GCC) internal control framework, also ensuring that the most relevant risks to which the Group is exposed are adequately controlled by those responsible for their management.
- The **Control Division** ensures adequate compliance with the risk appetite, that the solvency of the institution is protected, and that it is equipped with the necessary tools to identify, measure and independently assess the risks facing GCC, based on the risk propensity framework, which sets out the in-house policies and controls and contributes to a solid risk culture within our organisation.
- The **Cyber Resilience Division** establishes and ensures compliance with directives on Information Security in accordance with both legal and internal regulations and aligned with the business objectives of GCC.

The organisational structure beneath the Board of Directors is complemented by the following areas:

- The **Sustainable Development Division** promotes policies, measures and instruments related to sustainable finance, agri-food innovation and the social economy that contribute to sustainable development and the transition to a low-carbon economy through the incorporation of Environmental, Social and Governance (ESG) criteria in risk management and business opportunities. Especially in the agri-food sector, it promotes technological and organisational innovation initiatives that lead to more efficient and sustainable production.
- The **Communications Division** establishes, plans and manages the activities and tasks that make up the institutional communications issued by BCC and Group entities to their different stakeholders related to their financial activity, as well as other actions specific to their social, environmental and good governance (ESG) commitment, contributing to the maintenance and improvement of a good image and reputation in different channels and social media.
- And the units that make up **GCC Coordination**, which convey and promote the Bank's strategy within the Cooperative Group's entities, so that they are developed with maximum efficiency, ensuring the application of risk policies, as well as the fulfilment of commercial targets.

The following divisions report directly to the CEO:

- **Secretariat General.** Legal Advisory is a technical-legal unit within GCC, which provides legal advice and management in order to ensure all actions are carried out in accordance with the law and legal security. Its remit, however, excludes fiscal matters.
- The **Finance Division** defines guidelines that ensure the proper and efficient design and coordination of financial information systems, so that they reflect the true image of GCC and respond to the economic projections necessary for management and to the different tax requirements, regulations and internal and external information. It develops, implements and maintains credit risk models, and leads dialogue with the Single Supervisory Mechanism and Resolution Mechanism. It manages wholesale financing, relationships with institutional investors, short- and medium-term liquidity, fixed income, equity and equity investment portfolios, as well as the financial management of GCC's balance sheet for interest rate and exchange risk.
- The **Investments Division** defines and implements GCC's policy for the admission, monitoring and recovery of credit investments. It defines policies for the use of credit risk models for the purpose of granting and monitoring credit, ensuring their application.
- The **Business Division** draws up, implements and evaluates the Group's Strategic Plan, designing and executing a customer-focused commercial strategy. To this end, it defines the organisation's



commercial targets, ensuring the existence of an optimal catalogue of products and services that guarantees the best customer experience. It also leads the process of digitisation within the organisation regarding the different lines of interaction with the end customer. It assumes responsibility for ensuring the smooth running of the Group's strategic partnerships.

- The **Efficiency and Transformation Division** provides the means and resources necessary to carry out GCC's strategic plans, optimising spending, supervising and facilitating the implementation of improvements in processes and adequate technological endowment, as well as the procedures to meet the information needs of the organisation ensuring the quality thereof.
- The **Human Resources Division** provides the organisation with processes, procedures and policies that guarantee optimal talent management within the group in a healthy working environment, focusing on the motivation and professional development of all the people who are part of the Group.

The Chief Executive Officer chairs the Committee where the highest-level decisions are made.

- The **Steering Committee** develops and designs action plans, making decisions regarding policies and strategic lines, setting targets that will enable the achievement of goals established by the highest governing bodies, while acting as a support and advisory element for them.

The lines of responsibility for other collegial decisions are developed in other Committees, the main ones being those related to the area of audits, regulatory compliance and control (Risk Monitoring Committee, Control Committee, Data Protection Committee, and the Anti Money Laundering and Combating the Financing of Terrorism Committee), business (Assets and Liabilities Committee), risk (Investments Committee), resource management (Resources Committee and Strategic Contingencies Committee), supervision and banking resolution (resolutions committee), and sustainability (Sustainability Committee and Essential Rights Committee).

The Bank channels other types and levels of decision-making through other committees, which have established reporting lines according to their needs.