

**SBERBANK
OF RUSSIA**

APPROVED BY
a Resolution of the Supervisory Board
of Sberbank
Minutes No. 47 dated December 30, 2020_____

**REGULATION
on the Supervisory Board Committees
(Version 4)**

MOSCOW, 2020

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1. General Provisions

1.1. This Regulation on Sberbank Supervisory Board Committees (hereinafter, the Bank and the Regulation, respectively) is a document governing the activities of the committees of the Bank's Supervisory Board (hereinafter, the Committees) and setting their goals, objectives and functions, as well as the procedure for formation thereof.

1.2. The Committees are advisory and consultative bodies of the Bank's Supervisory Board (hereinafter, the Supervisory Board) established to conduct preliminary reviews of matters related to the Bank's activities that fall within the purview of the Supervisory Board and to prepare recommendations for the Supervisory Board on making decisions on such matters. The Committees are not management bodies of the Bank and may not act on behalf of the Bank or its Supervisory Board.

1.3. The Committees' resolutions are of an advisory nature. The Committees report and are accountable to the Supervisory Board. The Committees facilitate the performance by all Supervisory Board members of their legally established duties, as well as working cooperation with the Bank's management bodies.

1.4. The Committees operate within the powers granted to them by the Supervisory Board in accordance with this Regulation, and are guided by the legislation of the Russian Federation (hereinafter, the RF legislation), regulatory documents of the Bank of Russia, and the Bank's Charter and internal documents governing the activities of the Supervisory Board. The Supervisory Board may decide to submit any other matters not stipulated in this Regulation for consideration by the Committees.

1.5. Any matters stipulated in this Regulation may be submitted for consideration by the Supervisory Board after their preliminary consideration by the relevant Committees.

1.6. In order to obtain opinions on any matters requiring special professional expertise, the Committees may engage independent consultants (experts). The procedure for their engagement and remuneration for their services is established in accordance with the requirements of the RF legislation and the Bank's internal documents.

1.7. The Supervisory Board establishes the following standing Committees:

- Audit Committee
- HR and Remuneration Committee
- Strategic Planning and Sustainable Development Committee
- Technology Committee, and
- Risk Management Committee.

If necessary, the Supervisory Board may establish any other committees, either standing or ad hoc.

1.8. In accordance with the functions of the Committees set forth in this Regulation, matters that they consider may include information containing evidence of insider information in accordance with the requirements of Federal Law No. 224-FZ¹ and the Bank's Insider Information Schedule.

The right of access to any materials or Committee resolutions containing insider information may only be granted to persons included in the Bank's insiders list in accordance with the established procedure.

Any violation of the requirements for protection of insider information or any illegitimate use thereof is prosecuted in accordance with the RF legislation.

¹Federal Law No. 224-FZ dated 27.07.2010 On Counteracting Illegitimate Use of Insider Information and Market Manipulation, and on Introducing Amendments into Certain Legislative Acts of the Russian Federation.

2. Committee Formation Procedure

2.1. The number of Committee members is determined by a resolution of the Supervisory Board and may not be fewer than three (3) Supervisory Board members.

2.2. The Audit Committee, the HR and Remuneration Committee, and the Risk Management Committee may only include independent Supervisory Board members (hereinafter, Independent Directors), and if this requirement cannot be met due to objective reasons, Independent Directors must constitute a majority of such Committee members, while other Committee members may be Supervisory Board members who are not members of the Bank's executive bodies (hereinafter, Non-Executive Directors). The Strategic Planning and Sustainable Development Committees and the Technology Committee must also include Independent Directors.

2.3. Upon election of Committee members, the following must be taken into account: their professional background, knowledge and expertise in the areas of activities of the respective Committees, any other specialist knowledge required for Committee members to exercise their powers, and the possibilities and available time for serving on several Committees.

2.4. No Supervisory Board member may be elected to more than three (3) Committees.

2.5. The powers of Committee members terminate simultaneously with election of a new Supervisory Board. The Supervisory Board may prematurely terminate the powers of one or several members of any Committee (subject to the minimum Committee membership referred to in paragraph 2.1. of this Regulation). Persons elected to the Committees may be re-elected any number of times without limitation.

3. Committee Chairpersons

3.1. At its first meeting after the General Meeting of Shareholders at which the Supervisory Board was elected, the Supervisory Board establishes the Committees consisting of its members and appoints their Chairpersons whose key objectives include managing the activities of the relevant Committee, ensuring the efficiency and objectivity of its operations, and ensuring that the Committee members form a collective opinion on matters under consideration. The Chairpersons are personally accountable for the performance of their Committees.

3.2. The Audit Committee and the Risk Management Committee must be chaired by Independent Directors.

The HR and Remuneration Committee, the Strategic Planning and Sustainable Development Committee, and the Technology Committee may be chaired by Independent or Non-Executive Directors.

The Chairperson of the Supervisory Board may not chair any Committee.

3.3. Committee Chairpersons organize the work of their Committees, convene and chair Committee meetings, ensure that minutes are taken, and submit resolutions adopted by their Committees to the Supervisory Board.

3.4. Committee Chairpersons may, on behalf of their Committees, request through the Corporate Secretary or the Secretary of the Supervisory Board and obtain information they need on any matters falling within the purview of their Committees. Any information so requested must be provided within up to five (5) business days from the date the query is received, provided that this period of time may be extended depending on the complexity of the query.

3.5. Committee Chairpersons submit annual progress reports on their Committees to the Supervisory Board.

4. Committee Meetings

4.1. Committee meetings are held in accordance with action plans approved by the Committees.

Committee action plans are drafted by Chairpersons of the relevant Committees on the basis of the Action Plan of the Bank's Supervisory Board and proposals initiated by Committee members and relevant business units of the Bank in accordance with the objectives of each Committee as set forth in this Regulation.

Committee meetings may be initiated by the Chairperson of the relevant Committee or by its members, based on a resolution of the Supervisory Board, or in accordance with a proposal of the Chairperson of the Supervisory Board or his/her deputies.

4.2. Committee meetings are normally held in-person. Committee members who are unable to attend an in-person Committee meeting may participate in the meeting remotely, by means of a conference or a secure video conference call. The Audit Committee must hold in-person meetings at least (4) four times a year and other Committees, at least (3) three times a year.

Certain resolutions may be adopted by the Committees at absentee voting meetings (where members of the relevant Committees fill in and sign voting ballots (questionnaires)).

4.3. Where needed, the Committees may invite Supervisory Board members who are not members of the relevant Committee, representatives of the Bank's auditors, members of the Bank's collegial executive body (the Executive Board), heads of the Bank's structural units as well as other persons to Committee in-person meetings. Such invited persons have no voting rights on Committee resolutions.

If any agenda items of Committee meetings contain confidential information, Committee members and any persons invited to the meetings are liable for disclosing this information in accordance with the RF legislation.

4.4. Decisions on convening a meeting, its date, time, venue, agenda and the list of invited persons are made by the Chairperson of the relevant Committee.

4.5. The Secretary of the Supervisory Board (hereinafter, the Secretary) notifies Committee members (and, if necessary, any persons invited at the meetings) about meetings to be held and sends them any relevant materials within the time frame and in the manner set forth in the Bank's internal documents for convening and holding Supervisory Board meetings.

4.6. Committee meetings are quorate (have the quorum) if attended by at least half the members of the relevant Committee. Written opinions of absent Committee members, personally signed by them and presented before the opening of the meeting, are taken into account when the quorum and the voting results regarding matters under consideration are determined.

4.7. Committee resolutions are adopted by a majority of votes of Committee members taking part in a meeting. Committee resolutions are adopted in the form of recommendations and are recorded in the minutes of Committee meetings. Dissenting opinions of Committee members (if any) are also recorded in the minutes.

Recommendations made by the Committees are included in the minutes of a Supervisory Board meeting that considered the matter for which the relevant Committee made its recommendation.

4.8. Minutes of Committee meetings are taken by the Secretary and signed by the Chairperson and the Secretary. Supervisory Board members may review any materials or minutes of Committee meetings.

4.9. The Secretary is responsible for organizational, technical and documentary support of Committee meetings and for keeping minutes.

4.10. Information on the number of each Committee's meetings, their form, and attendance of Committee members is disclosed in the Bank's annual report published in the Internet, including on the Bank's official corporate website as stipulated in the Bank's Charter (www.sberbank.com).

5. Rights and Duties of Committee Members

5.1. Committee members may:

- submit matters falling within the purview of the Committees for consideration by the Committees

- express dissenting opinions on any matters considered by the Committees
- suggest that Committee Chairpersons invite persons who are not members of the relevant Committees to attend meetings; return any materials under consideration for revision for cause; draft requests addressed to persons indicated in paragraph 3.4. hereof for providing information necessary for more detailed and complete consideration of any matters by the Committees
- take part in Committee meetings by means of a conference or a secure video conference call or send written opinions on the matters under consideration if it is impossible for them to participate in the meetings in person, and
- provide explanations and comments on agenda items of Committee meetings.

5.2. Committee members must:

- participate actively in the work of the Committees
- make balanced and rational decisions on any matters under consideration
- refrain from any actions that will or could potentially result in a conflict of interest
- disclose any information on a conflict of interest (including a potential one) to their Committee members in a timely manner before the start of consideration and adopting a resolution on a matter with regard to which such Committee members have a conflict of interest (including a potential one)
- refrain from attending Committee meetings that consider any matters with regard to which they have a conflict of interest (including a potential one), as well as from participating in discussions and voting on any such matters
- avoid any situations that may call into question their competence or professionalism
- not disclose or use in their personal interests or in the interests of any third parties any confidential information that has become known to them (including any banking secret, a commercial secret of the Bank or any of its partners or persons or entities controlled by the Bank, insider information, or personal data), and
- comply with the requirements of the RF legislation.

6. Purpose of Establishment, Objectives and Functions of the Audit Committee

6.1. The main purpose of establishment of the Committee is to ensure effective control by the Supervisory Board over the financial and business activities of the Bank.

6.2. The key objectives of the Committee are as follows: to monitor the completeness, accuracy and reliability of accounting (financial) records and consolidated financial statements of the Bank; to monitor the reliability and efficiency of the risk management and internal control systems and the corporate governance system, and to improve their performance; to ensure that the Supervisory Board performs its management and control functions with regard to operation of these systems; and to ensure the independence and objectivity of the internal and external audit functions.

6.3. The main functions of the Committee are as follows:

6.3.1. In the area of accounting (financial) records and consolidated financial statements:

a) to ensure that the Bank's accounting (financial) records and consolidated financial statements are complete, accurate and reliable, including preliminary review of the Bank's statements submitted for approval to the Bank's Supervisory Board

b) to analyze the material aspects of the accounting policy used by the Bank in preparation of accounting (financial) records, and

c) to participate in consideration of material matters and judgments regarding accounting (financial) records and consolidated financial statements.

6.3.2. In the area of risk management, internal controls, and corporate governance:

a) to monitor the reliability and efficiency of operation of the risk management and internal control systems, in particular:

- to assess the completeness of control over preparation and filing of accounting (financial) records, the compliance with the requirements of the RF legislation, regulations of the Bank of Russia, and the Bank's internal documents, the effectiveness of operations and transactions, and the safeguarding of assets, and
- to assess the effectiveness of the Bank's risk management and internal control procedures and their fitness for the nature and scope of transactions and the level and combination of assumed risks, and to prepare proposals for their improvement

b) to monitor the reliability and efficiency of the corporate governance system, including the assessment of corporate governance practices and preparation of proposals for their improvement

c) to conduct preliminary consideration and approval of any changes to the Internal Control Policy, and to analyze and assess the execution of the Bank's policies in the areas of risk management and internal controls

d) to monitor procedures that ensure the Bank's compliance with the requirements of the RF legislation, the Bank's internal documents, and the requirements of exchanges, and

e) to analyze and assess the execution by the Bank of the Conflict of Interest Management Policy.

6.3.3. In the area of internal and external audit:

a) to ensure the independence and objectivity of the external and internal audit functions

b) to conduct preliminary consideration and approval of any changes to the Regulation on the Internal Audit Service, to review annual action plans and budgets of the Internal Audit Service, and to analyze the results of inspections carried out by the Internal Audit Service

c) to conduct preliminary consideration of any matters regarding the appointment (removal) of the head of the Internal Audit Service and the amount of his/her remuneration, and to assess the performance of the head of the Internal Audit Service in carrying out his/her functions

d) to consider any existing limitations on the powers or the budget of the internal audit function that may have a negative impact on effective performance of the internal audit function

e) to monitor and analyze the performance of the Internal Audit Service

f) as part of selection of the Bank's auditors: to assess the independence of auditors and the absence of any conflict of interest, to assess auditor selection criteria, to assess auditor candidates, and to draft recommendations for the Supervisory Board on selection of auditors to be approved by the Bank's General Meeting of Shareholders and on the terms of an agreement to be concluded with the auditors and on their reappointment

g) to oversee external audits, and to assess the quality of audits and auditor's opinions, including preliminary review of auditor's opinions and provision of results of the review (assessment) as information (materials) to be provided for familiarization to persons entitled to participate in the Bank's Annual General Meeting of Shareholders

h) to ensure an effective interaction between the Internal Audit Service and the Bank's auditors

i) to draft recommendations on prompt measures to be taken for elimination of any flaws in the internal control system or violations of the requirements of the RF legislation and the Bank's internal documents, or any other flaws identified by the regulators, the auditors, or the Internal Audit Service

j) to assess the compliance of the Bank's executive bodies with the Bank's internal documents approved by the Supervisory Board based on reports of the Internal Audit Service, and

k) to develop principles of providing and combining audit and non-audit services by the auditors and to monitor compliance with them.

6.3.4. In the area of combating unscrupulous practices on the part of the Bank's employees or any third parties:

a) to assess and monitor the efficiency of the operation on the alarm system signaling potential unscrupulous actions by the Bank's employees (including improper use of insider or confidential information) or by any third parties, or any other violations at the Bank

b) to monitor the implementation of measures taken by the Bank's executive bodies in response to reported potential unscrupulous actions of employees or any other violations, and

c) to monitor the conduct of special investigations into potential incidents of fraud or improper use of insider or confidential information.

6.4. The functions of the Audit Committee also include:

- preliminary review of the Bank's annual report and preparation of recommendations to the Supervisory board for its preliminary approval;
- interaction with organizations that provide audit services to the Bank and the Bank's Internal Audit Service to draft joint recommendations on the matters of the Bank's financial and business activities;
- reviewing information about any cases where heads of the Bank's units or executive bodies assume risks that are unacceptable for the Bank, and
- monitoring compliance with the Bank's Information Policy.

7. Purpose of Establishment, Objectives and Functions of the HR and Remuneration Committee

7.1. The main purpose of establishment of the Committee is to facilitate the engagement of qualified specialists for managing the Bank and the creation of incentives required for their successful activities.

7.2. The main objectives of the Committee are to facilitate the recruitment and improve the performance of the Supervisory Board members, and to draft proposals for creating an efficient remuneration system for the Supervisory Board members, the Bank's executive bodies and other employees of the Bank².

7.3. The main functions of the Committee are as follows:

7.3.1. In the area of succession planning and development of the professional composition of the Supervisory Board, the executive bodies and other key executives³ of the Bank:

a) to assess the membership of the Supervisory Board in terms of professional expertise, experience, independence and involvement of its members in the activities of the Supervisory Board, to determine priority areas for reinforcing the Supervisory Board membership, to analyze on a regular basis the compliance of independent Supervisory Board members with the independence criteria, and to ensure immediate disclosure of any information about any discovered circumstances due to which a particular member of the Supervisory Board ceases to be independent

b) to establish criteria for selecting candidates for the Supervisory Board and the executive bodies of the Bank

c) to analyze the professional qualifications and independence of candidates nominated to the Supervisory Board, to form opinions on their independence and professionalism, and to interact with shareholders, not to be limited to major shareholders, in order to draft and communicate to shareholders recommendations on voting to elect candidates to the Bank's Supervisory Board

²The criteria for establishing a list of other employees of the Bank for whom the HR and Remuneration Committee is involved in creating an efficient remuneration system are established in an internal regulatory document of the Bank approved by the Supervisory Board.

³Other key executives of the Bank include executives to whom the Bank of Russia is entitled to apply qualification and business reputation requirements in accordance with Article 60 of Federal Law No. 86-FZ dated 10.07.2002 On the Central Bank of the Russian Federation (the Bank of Russia).

d) to draft recommendations on duties of the members and the Chairperson of the Supervisory Board

e) to determine a methodology for self-assessment and to make recommendations on selecting an independent consultant hired to conduct an external assessment of the performance of the Supervisory Board and its Committees

f) to conduct a detailed and formalized self-assessment or an external assessment of the Supervisory Board and its Committees on an annual basis in terms of their overall performance, as well as individual contributions of each member to the activities of the Supervisory Board and its Committees, to draft recommendations for the Supervisory Board on improvement of the operating procedures of the Supervisory Board and its Committees, in particular with regard to determining priority areas for reinforcing the membership of the Bank's Supervisory Board, to draft recommendations on professional development of certain members of the Supervisory Board, and to draft reports on the results of self-assessment or external assessment to be included in the Bank's annual report

g) to develop an introductory course for newly elected members of the Supervisory Board to make the directors aware of the Bank's key assets, strategy, corporate governance system, business practices, and organizational structure, as well as the working procedures of the Supervisory Board, and to oversee the delivery of the introductory course

h) to develop adaptation and professional development programs for the Supervisory Board members taking into account the individual needs of each of them, and to oversee the delivery of these programs

i) to analyze the Bank's current and expected needs in the area of professional qualifications of members of its executive bodies and other key executives of the Bank, and to plan appointments of those persons taking into account the need to ensure the succession of activities

j) to conduct a preliminary assessment of candidates for membership of the executive bodies and other key executives of the Bank and candidates for the position of Corporate Secretary, and to draft recommendations for the Supervisory Board regarding such candidates

k) to regularly assess the performance of members of the Bank's executive bodies, including taking ESG indicators into account, and

l) preparation of recommendation on the candidacy an Officer in Charge of ESG and Sustainable Development from among Supervisory Board members.

7.3.2. In the area of establishing an effective system of remuneration of members of the Supervisory Board, the executive bodies and other employees of the Bank:

a) to develop and periodically review the Bank's remuneration policy for members of the Supervisory Board and the executive bodies and other employees of the Bank, and to oversee its introduction and implementation in compliance with the requirements of the RF legislation for remuneration policies of credit institutions for members of the Supervisory Board and the executive bodies and other employees of the Bank

b) to develop criteria and a procedure for determining the amount of remuneration of members of the Supervisory Board and the executive bodies of the Bank, and to develop parameters for the long-term remuneration program for the members of the executive bodies of the Bank

c) to analyze and draft recommendations for the Supervisory Board on each portion of remuneration of members of the executive bodies and other employees of the Bank, as well as the proportion thereof

d) to conduct a preliminary performance assessment of the executive bodies and other employees of the Bank based on annual results in accordance with the criteria included in the remuneration policy for members of the Supervisory Board and the executive bodies and other employees of the Bank, and to draft proposals for the Supervisory Board regarding the adjustment of remuneration under the long-term remuneration program for members of the executive bodies of the Bank

e) to draft proposals for determining material terms and conditions of agreements with members of the executive bodies of the Bank, including the terms of their early termination (including any financial obligations of the Bank and the conditions for their fulfillment)

f) to draft proposals for selecting an independent consultant on remuneration of members of the executive bodies and other employees of the Bank

g) to draft recommendations for the Supervisory Board on determining the amount of remuneration and the principles for paying bonuses to the Bank's Corporate Secretary, to conduct a preliminary performance assessment of the Corporate Secretary based on annual results, and to draft proposals regarding the amount of additional remuneration of the Corporate Secretary based on annual results, and

h) to monitor disclosure of information about the policy and practices of remuneration and the Bank's shares held by members of the Supervisory Board and the executive bodies and other employees of the Bank in the annual report of the Bank.

8. Purpose of Establishment, Objectives and Functions of the Strategic Planning and Sustainable Development Committee

8.1. The main purpose of establishment of the Committee is to conduct comprehensive studies of matters considered by the Supervisory Board and related to the Bank's strategic development, including in the area of sustainable development, and to make substantiated decisions on them aimed at improving the Bank's performance in the long term.

8.2. The main objective of the Committee is to draft and present recommendations (opinions) to the Supervisory Board on any matters related to the Bank's business strategy and policy in the area of sustainable development that fall within the purview of the Supervisory Board or are considered by the Supervisory Board in order to monitor the activities of the Bank's executive bodies.

8.3. The main functions of the Committee are as follows:

a) to draft recommendations for the Supervisory Board as part of setting strategic goals and targets for the Bank in the area of sustainable development, including targets in the area of social and environmental responsibility and corporate governance (hereinafter, ESG⁴), monitoring the implementation of the Bank's Development Strategy, and designing measures for its adjustment together with the executive bodies of the Bank

b) to draft recommendations for the Supervisory Board on priority areas of the Bank's activities

c) to organize management of crisis situations arising in the course of the Bank's financial and business activities

d) to draft recommendations for the Supervisory Board on the dividend policy

e) to draft recommendations for the Supervisory Board on determining measures to improve performance as part of monitoring the implementation of the Bank's Development Strategy, including in the area of ESG

f) to draft recommendations for the Supervisory Board on establishing a list of priority industries for developing new business models (including by acquiring businesses that are promising for the Bank)

g) to assess voluntary and binding offers to purchase the Bank's securities submitted to the Bank in accordance with Federal Law On Joint-Stock Companies, and

h) to review the financial model and the model for valuation of the Bank's business and its business segments.

8.4. At the initiative of the CEO, Chairman of the Executive Board of the Bank, in order to keep the Supervisory Board informed about matters falling within the purview of the Bank's

⁴Environmental, social and corporate governance.

executive bodies, the Strategic Planning and Sustainable Development Committee conducts preliminary consideration of the following matters:

- reorganization or liquidation of the Bank or entities under its control that are of material importance for the Bank⁵
- changing the organizational structure of the Bank or entities under its control that are of material importance for the Bank, and
- reorganization of business processes of the Bank or entities under its control that are of material importance for the Bank.

9. Purpose of Establishment, Objectives and Functions of the Technology Committee

9.1. The main purpose of establishment of the Committee is to assist the Bank's Supervisory Board in resolving matters related to technology development, and to make substantiated decisions on such matters aimed at improving the Bank's performance in the long term.

9.2. The main objective of the Committee is to draft and present recommendations to the Supervisory Board on implementing, using, developing and managing technology.

9.3. The main functions of the Committee are as follows:

a) to draft recommendations for the Supervisory Board on addressing any urgent matters of technology development at the Bank

b) to oversee the organization of technology management

c) to oversee the organization of monitoring processes and of an appropriate response to changes in technology, including taking their potential capabilities into account, assessing their potential effect on the Bank's activities and its Development Strategy, and creating new opportunities for the Bank's further strategic development, and

d) to consider matters related to using information for preserving and increasing the Bank's intellectual capital.

9.4. The Technology Committee's functions also include consideration, together with the Risk Management Committee, of any matters related to technology risk management.

10. Purpose of Establishment, Objectives and Functions of the Risk Management Committee

10.1. The main purpose of establishment of the Risk Management Committee is to conduct comprehensive studies of matters considered by the Supervisory Board and related to the risk management strategy of the Bank, as well as any other matters related to risk management of the Bank that fall within the purview of the Supervisory Board, and to make substantiated decisions on such matters in order to ensure that the Bank's activities are sustainable in the long term.

10.2. The main objective of the Committee is to draft and present recommendations (opinions) to the Supervisory Board on matters of risk management and capital adequacy management at the Bank that fall within the purview of the Supervisory Board.

10.3. The main functions of the Committee are as follows:

a) to oversee the development and conduct preliminary reviews of matters of the Group's⁶ risk and capital management, including:

⁵For the purposes of this Regulation, such entities are deemed to be organizations controlled by the Bank that, in the Bank's opinion, have a significant influence on the financial position, financial performance and changes in the financial position of the group of organizations which includes the Bank and legal entities under its control.

⁶The Group (Sberbank Group) is a banking group defined according to Federal Law No. 395-1 dated 02.12.1990 On Banks and Banking Activities, in which Sberbank is the parent credit institution.

- the Bank and the Group’s risk and capital management strategies, including the procedure for managing the most significant risks and the capital of the Bank and the Group
 - reviewing and overseeing compliance with the Risk Appetite of the Group and the Bank
 - approving the planned level of capital adequacy, the planned level of capital, and the planned structure of capital
 - approving stress testing scenarios for the Group and the Bank
 - approving key documents for the purposes of regulatory assessment of capital adequacy
 - approving documents specifying approaches to taking risks into account in the remuneration system, and
 - reviewing any matters related to management of certain key types of risk, including the social and environmental risk (the ESG risk) and the technology risk.
- b) to review reporting statements, including as part of the internal capital adequacy assessment procedures
- c) to oversee compliance with the RF legislation in the area of risk management
- d) to interact with other Supervisory Board Committees on matters of risk management, and
- e) to review annual reports on compliance risk management and the activities of the Internal Control Service.