



KASAGANA-KA
Mutual Benefit Association, Inc.

RISK MANAGEMENT COMMITTEE

The Risk Management Committee shall be composed of five (5) members. Three from the Board members and Two from the Coordinators. The functions of Risk Management Committee are as follows.

Roles and Responsibility:

- Review KMBA's risk management framework and recommend appropriate policies and standards to the Board of Trustees for approval;
- Perform regular reviews of KMBA's risk exposures (i.e., market, insurance, credit, operations, liquidity, regulatory capital, etc.) and recommend the necessary mitigation and other management actions to limit, control or monitor such exposures;
- Coordinate with the Audit Committee in reviewing and confirming the disclosures on KMBA's risk governance activities in its annual report are fair and understandable;
- Advise the BoT on risks inherent in KMBA's transactions and business plans, and monitoring its management's responsiveness to the committee's inputs/recommendations; and
- Regularly report on risk-related material issues, findings, and matters to BoT.

Chairperson: Alma D. Gilbaliga

Term: One (1) year

Type of Directorship: Non-Executive

Members	Type of Directorship	Term
Enriqueta V. Navarro	Non-Executive	1 year
Emerenciana A. Manalo	Non-Executive	1 year
Teresita D. Padel	Non-Executive	1 year
Luzviminda R. Bata	Non-Executive	1 year