



MCA
Empowering Lives
for Generations

RISK MANAGEMENT POLICY

P-RCC-005

Context

MCA is organized by business verticals and is present in several markets, assuming the challenge of executing its activity to be the best partner of its stakeholders, acting based on a consistent structure of identification, evaluation, treatment, and communication/monitoring of the main risks, in line with good practices risk management and government.

Principles of risk management policy

MCA commits to:

- Establish, in an integrated perspective, a process of treatment of risks and opportunities based on KPIs that promotes the continuous improvement of risk management, respecting risk appetite and risk tolerance.
- Ensure that risk management is robust, systematic, integrated into the most relevant business verticals and is aligned with best practices, adopting the "three lines of defence" model.
- Promote risk management as an integral part of Government practices, defining roles and responsibilities throughout the MCA, with the aim of generating a transversal atmosphere of trust and commitment.
- Focus on the risks and opportunities inherent to the strategy, seeking to optimize the risk/return ratio across all business verticals, to create value and strengthen positioning in the markets in which MCA operates.
- Integrate the analysis, informed and supported, of the main risks in the most relevant business verticals and in the decision processes, namely as a component of the strategic development process, investment decisions and operations management.
- Inform stakeholders, in a timely manner and with transparency, accuracy and clarity, about the risks and opportunities to make informed decisions at the various levels of responsibility of MCA.

Final declaration

MCA is committed to maintain a culture of risk management in all decision-making and at all functional and hierarchical levels, ensuring that risks and opportunities are monitored at appropriate intervals and that inherent exposure is managed according to appetite and risk tolerance, ensuring compliance with legal and regulatory requirements and in line with good risk management and government practices.