

Risk Culture in Grupo Aval

Grupo Aval is convinced that proper **risk management** leads to **positive outcomes** and the **stability of the entities** that comprise it. Therefore, it maintains a risk management strategy aimed at ensuring that every employee, both within the Financial Holding and its subsidiary entities, understands their role in this process.

As part of strengthening our risk culture, we foster



faced by the Financial Holding and its various entities in their business development.

Grupo Aval employs a comprehensive risk management model that includes governance elements such as



designed to guide the management of different risk types:

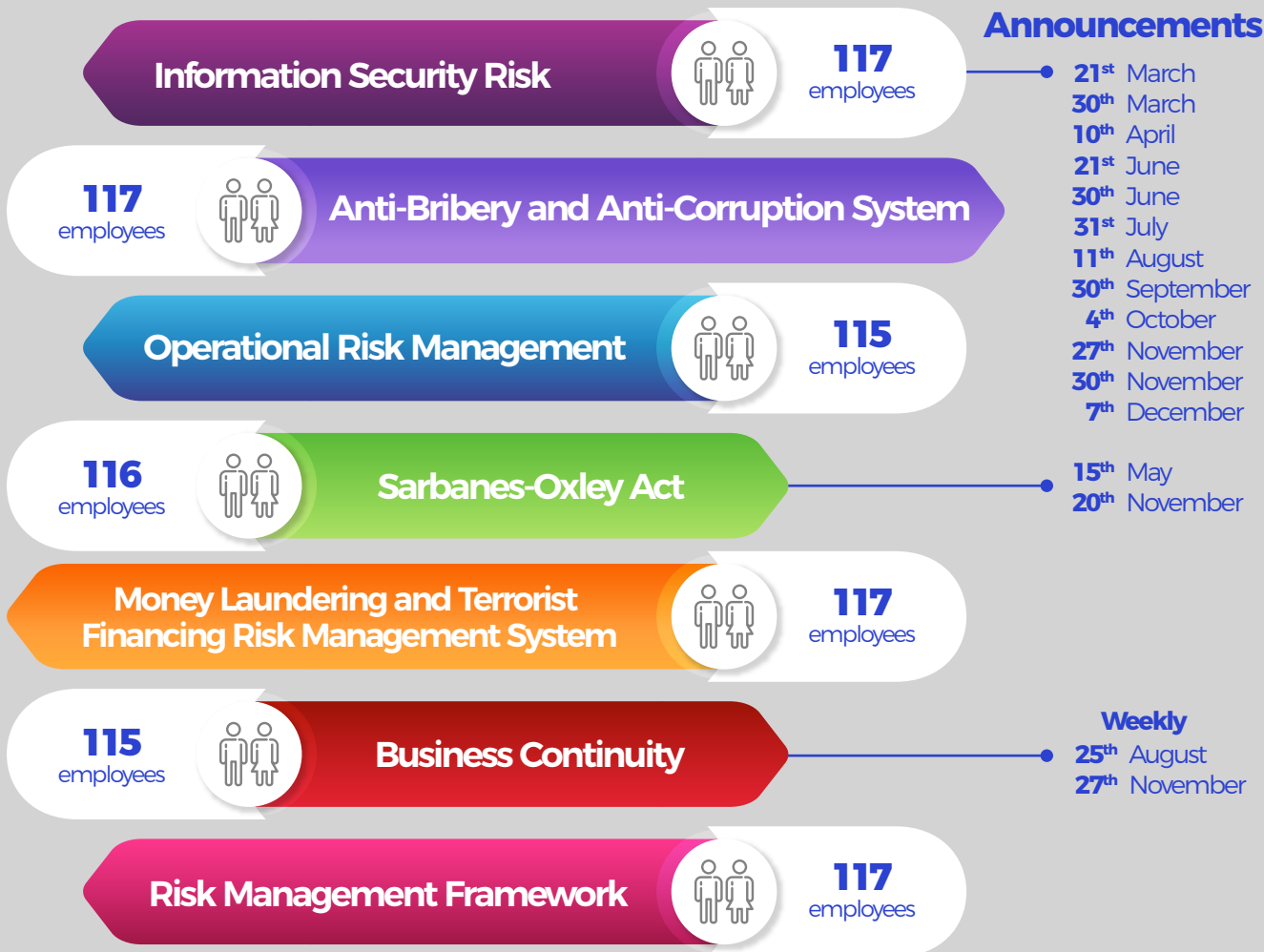


and the adoption of mechanisms to monitor the various risk levels faced by the Financial Holding and its subsidiaries.



through the new hire onboarding program, annual refresher training, and knowledge assessments for existing employees.

Below, we detail the risk systems, the number of employees trained, and the frequency with which the messages are reinforced:



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