

## 4. Company Organization

### Governing Bodies and Organizational Structure

#### Board of Directors & Organizational Structure

#### 4.1

Óscar Ribas Reig  
Honorary Chairman

Manel Cerqueda Donadeu  
Chairman

Oriol Ribas Duró  
Vice Chairman

### Board of Directors

Enric Palmitjavila Ribó  
Director

Manel Ros Gener  
Director

Xavier Santamaría Mas  
Director

Josep Vicens Torradas  
Director

CEDO, SA. Director (represented by  
Pere Grau Hoyos)

Reig Finances, SA.  
Director (represented by Germán Castejón  
Fernández)

Jordi Comas Planas  
Director

Jaume Sabater Rovira  
Director

Josep Sansa Torres  
Secretary (not director)

### Organizational Structure

Jordi Comas Planas  
Chief Executive Officer - Director

Ricard Tubau Roca  
Deputy Chief Executive Officer  
Business

José Luis Muñoz Lasuén  
Chief Executive Operations

Josep M. Cabanes Dalmau  
Deputy General Manager  
Business Andorra

Josep Casanovas Arasa  
Deputy General Manager  
Risk Control and Finance

Jordi Checa Gutés  
Deputy General Manager  
Resources

José Ignacio García Fernández  
Deputy General Manager  
International Private Banking

Josep García Nebot  
Deputy General Manager  
Compliance and Operational Support

Enrique Gracià Cerdà  
Deputy General Manager  
Private Banking

Santiago Mora Torres  
Deputy General Manager  
Investment

Carles Ransanz Ciriano  
Deputy General Manager  
Organization and Systems