

RISK MANAGEMENT POLICY

It is a fact that the Company's growth since 2006 up to today has been quite significant, in terms of growth in revenues, profitability, assets, investment, workforce, business network, information technology, and other fronts. These fronts have certainly positively affected the entire stakeholders of the Company, but on the same note signify a more complex impact on the management of the Company, especially in terms of the risks faced by the Company.

As the manifestation of the commitment of the Board of Commissioners and the Board of Directors to implementing an integrated and comprehensive risk management system, and also to comply with the regulations of the Financial Services Authority (OJK), in particular on issues related to governance and risk management implementation within the company, the Special Task Force and Risk Monitoring Committee were established.

Risk management implementation includes the following:

1. Active supervision of the Board of Directors and the Board of Commissioners
2. Adequacy of policies, procedures and establishment of risk limit
3. Adequacy of risk identification, measurement, monitoring and control processes
4. Risk management information system
5. A comprehensive internal control system