

Nama Name	Jabatan Title	Tanggal Date	Penyelenggara Organizer	Workshop/Training/ Seminar
Dyah Idayani Jalarina	Anggota Komite Nominasi dan Remunerasi Member of Nomination and Remuneration Committee	24 Agustus 2023 August 24, 2023	OJK	Leadership in Changing Atmosphere Confirmation
		31 Agustus 2023 August 31, 2023	OJK	Online Seminar "Enhancing Financial Performance Through Data Analytics"
		16 November 2023 November 16, 2023	WTW	WTW Pension Conference 2023
		23 November 2023 November 23, 2023	OJK	Online Seminar "Understanding the Regulations of the P2SK Law in Strengthening the Literacy, Inclusion and Consumer Protection"

Komite Pemantau Risiko Risk Monitoring Committee

Komite Pemantau Risiko adalah organ pendukung di bawah Dewan Komisaris yang dibentuk oleh dan bertanggung jawab langsung kepada Dewan Komisaris dalam rangka membantu pelaksanaan tugas dan fungsi terkait pemantauan pelaksanaan manajemen risiko di Perseroan. Komite Pemantau Risiko pertama kali dibentuk sebagai Komite Manajemen Risiko berdasarkan Keputusan Rapat Umum Pemegang Saham pada tanggal 5 Juni 2003. Selanjutnya berdasarkan Keputusan Rapat Dewan Komisaris No. 006/KOM-SOF/XII/2017 tanggal 12 Desember 2017, Komite Manajemen Risiko resmi berganti nama menjadi Komite Pemantau Risiko.

Piagam Komite Pemantau Risiko

Perseroan memiliki Piagam Komite Pemantau Risiko yang diterbitkan pada tanggal 27 Januari 2021. Piagam ini mengatur perihal struktur keanggotaan komite, persyaratan dan masa tugas keanggotaan, tugas, tanggung jawab dan lainnya. Dengan uraian tersebut, maka piagam ini berfungsi sebagai acuan dalam bekerja bagi seluruh anggota Komite Pemantau Risiko.

The Risk Monitoring Committee is a supporting body under the Board of Commissioners that was established and is directly accountable to the Board of Commissioners to assist in the implementation of tasks and functions related to the Company's risk management monitoring. The Risk Monitoring Committee was originally established as the Risk Management Committee by a decision of the General Meeting of Shareholders on June 5, 2003. Subsequently, on December 12, 2017, the Risk Management Committee officially changed its name to the Risk Monitoring Committee, as per the Decision of the Board of Commissioners Meeting No. 006/KOM-SOF/XII/2017.

Risk Monitoring Committee Charter

On January 27, 2021, the Company published the Company's Risk Monitoring Committee Charter. This charter governs the structure of committee membership, membership requirements and tenure, duties, responsibilities, and other pertinent issues. With these provisions, the charter serves as a guide for all members of the Risk Monitoring Committee as they carry out their duties.

Tugas dan Tanggung Jawab Komite Pemantau Risiko

Tugas dan tanggung jawab Komite Pemantau Risiko, antara lain sebagai berikut:

1. Memberikan pendapat profesional yang independen kepada Dewan Komisaris atas laporan atau hal-hal yang disampaikan oleh Direksi kepada Dewan Komisaris serta mengidentifikasi hal yang memerlukan perhatian Dewan Komisaris sehubungan dengan manajemen risiko Perseroan;
2. Mengamati kecukupan proses identifikasi, pengukuran, pemantauan, pengendalian dan sistem informasi manajemen risiko;
3. Mengkaji cakupan, efektifitas dan objektivitas manajemen risiko;
4. Mengevaluasi kebijakan manajemen risiko Perseroan;
5. Mengevaluasi kesesuaian kebijakan manajemen risiko Perseroan dengan pelaksanaannya dalam rangka memberikan rekomendasi kepada Dewan Komisaris;
6. Memantau dan mengevaluasi Satuan Kerja Manajemen Risiko (SKMR);
7. Melaporkan kepada Dewan Komisaris berbagai risiko yang dihadapi oleh Perseroan dan penerapan manajemen risiko oleh Direksi;
8. Mengevaluasi pertanggungjawaban Direksi atas pelaksanaan kebijakan manajemen risiko;
9. Menjaga kerahasiaan seluruh dokumen, data, dan informasi Perseroan yang dimilikinya;
10. Membuat, mengkaji, dan memperbaharui Pedoman dan Tata Tertib Komite Pemantau Risiko;
11. Menyelenggarakan dan memberikan kewenangan untuk melakukan investigasi dalam ruang lingkup tugasnya;
12. Melakukan evaluasi kepatuhan Perseroan terhadap Anggaran Dasar, peraturan Otoritas Jasa Keuangan, serta peraturan-peraturan lainnya yang terkait dengan manajemen risiko;
13. Mengevaluasi kesesuaian antara kebijakan manajemen risiko Perseroan dan Kebijakan Manajemen Risiko Terintegrasi Konglomerasi Keuangan OTO Group dengan pelaksanaan kebijakan tersebut;

Duties and Responsibilities of the Risk Monitoring Committee

Duties and responsibilities of the Risk Monitoring Committee, among others, are as follows:

1. Provide professional and independent opinion to the Board of Commissioners upon reports or issues presented by the Board of Directors to the Board of Commissioners, as well as identify issues that require attention from the Board of Commissioners related to the Company's risk management;
2. Observe the adequacy of the process of identification, measurement, monitoring, control, and risk management information system;
3. Review the scope, effectiveness, and objectivity of risk management;
4. Evaluate the Company's risk management policy;
5. Evaluate the conformity of the Company's risk management policy with its implementation in order to provide a recommendation to the Board of Commissioners;
6. Monitor and evaluate the Risk Management Work Unit (SKMR);
7. Report to the Board of Commissioners on the various risks encountered by the Company and risk management implementation by the Board of Directors;
8. Evaluate the Board of Directors' accountability for the implementation of risk management policies;
9. Protect the confidentiality of all corporate documents, data, and information;
10. Prepare, review, and revise the Risk Monitoring Committee Charter;
11. Organize and delegate authority to do an investigation under its scope of duty;
12. Evaluate the Company's compliance with the Articles of Association, Financial Service Authority, and other regulations related to risk management;
13. Evaluate the sustainability of the risk management policy and the Integrated Risk Management Policy of OTO Group Financial Conglomeration and its policy implementation;

14. Pemantauan dan evaluasi pelaksanaan tugas Komite Manajemen Risiko Terintegrasi (KMRT) dan Satuan Kerja Manajemen Risiko Terintegrasi (SKMR Terintegrasi) Konglomerasi Keuangan OTO Group; dan
15. Tugas-tugas lain yang diberikan oleh Dewan Komisaris.

14. Monitor and evaluate the implementation of the duties of the Integrated Risk Management Committee (KMRT) and Integrated Risk Management Work Unit (Integrated SKMR) at OTO Group Financial Conglomeration;
15. Other duties as assigned by the Board of Commissioners.

Keanggotaan dan Masa Jabatan

Masa jabatan Komite Pemantau Risiko yang merupakan anggota Dewan Komisaris adalah sama atau tidak boleh lebih lama dari masa jabatan Dewan Komisaris.

Berikut ini adalah komposisi keanggotaan Komite Pemantau Risiko Perseroan:

No.	Nama Name	Jabatan Position	Rangkap Jabatan Concurrent Position	Dasar Pengangkatan Basis of Appointment	Masa Jabatan Term of Office
1.	Murniaty Santoso	Ketua Chairman	Komisaris Independen Independent Commissioner Ketua Komite Nominasi dan Remunerasi Chairman of the Nomination and Remuneration Committee	Keputusan Rapat Dewan Komisaris No. 004/KOM-SOF/V/2020 Board of Commissioners Meeting Resolutions No. 004/KOM-SOF/V/2020	22 April 2020- 22 Desember 2025 22 April 2020- 22 December 2025
2.	Imam Pramudji	Anggota Member	-	Keputusan Rapat Dewan Komisaris No. 002/KOM-SOF/I/2021 Board of Commissioners Meeting Resolutions No. 002/KOM-SOF/I/2021	27 Januari 2021 – 27 Januari 2026 27 January 2021 – 27 January 2026

Membership and Terms of Office

The term of office of the Risk Monitoring Committee who serves as a member of the Board of Commissioners shall be the same or may not be longer than the term of office of the Board of Commissioners.

The following is the composition of the Company's Risk Monitoring Committee membership:

Profil Keanggotaan Komite Pemantau Risiko

Profil lengkap anggota Komite Pemantau Risiko Perseroan yang merupakan anggota Dewan Komisaris dapat dilihat pada bab Profil Perusahaan, sub-bab Profil Dewan Komisaris, halaman 64.

Sementara itu, profil anggota Komite Pemantau Risiko yang bukan merupakan anggota Dewan Komisaris, adalah sebagai berikut:

Membership Profile of the Risk Monitoring Committee

The full profile of the Company's Risk Monitoring Committee members who concurrently serve as the Board of Commissioners can be seen in the Company Profile chapter, sub-chapter Profile of the Board of Commissioners, page 64.

Meanwhile, profiles of members of the Risk Monitoring Committee who are not members of the Board of Commissioners

Nama Name	Usia Age	Riwayat Pendidikan Education History	Riwayat Karier Career History
Imam Pramudji	56 tahun years old	Sarjana Muda Manajemen Perbankan, STIE Perbanas Jakarta (1989) Bachelor of Banking Management, STIE Perbanas Jakarta (1989)	<ul style="list-style-type: none"> • Finance Manager, PT Immunotec Profarmasia (Apotek Roxy Group) (2014 – 2020) • Director, PT Sari Pusaka (Apotek Roxy Group) (2016 – 2017) • HRD Manager, PT Kreanova Pharmanet (Apotek Roxy Group) (2014 – 2014) • Audit IT Dept Head, PT Oto Multiartha (2008 – 2011) • Research & Development, PT Oto Multiartha (2003 – 2008) • TL Coordinator ICU, PT Oto Multiartha (2000 – 2003) • Internal Audit Officer & Team Leader ICU (Internal Control Unit), PT Oto Multiartha (1999 – 2000) • Administration Head, PT Oto Multiartha (1996 – 1999) • Collection Head, PT Oto Multiartha (1995 – 1996) • Supporting & AR Control, PT Oto Multiartha (1995 – 1996) • Accounting Staff, Bank Tamara (1994 – 1995) • Accounting Staff, Bank Shinta (1993 – 1994) • Accounting Staff & System Operator Computer, Bank Summa (1989 – 1993)

Independensi Komite Pemantau Risiko

Independensi Komite Pemantau Risiko dijamin dengan adanya satu orang Komisaris Independen sebagai Ketua. Selain itu, Perseroan juga memastikan seluruh anggota Komite Pemantau Risiko tidak memiliki hubungan afiliasi dengan manajemen Perseroan. Dengan terpenuhinya persyaratan independensi formal tersebut, maka setiap anggota mampu menjalankan tugas, tanggung jawab dan wewenang secara profesional dan objektif, serta terbebas dari tanpa campur tangan oleh pihak manapun yang bertentangan dengan peraturan perundang-undangan.

Rapat Komite Pemantau Risiko

Kebijakan Rapat

Mengacu pada Piagam Komite Pemantau Risiko, rapat Komite Pemantau Risiko wajib diselenggarakan paling sedikit 1 (satu) kali dalam 6 (enam) bulan.

Independence of the Risk Monitoring Committee

The Risk Monitoring Committee's independence is ensured by the presence of one Independent Commissioner as Chairman. Furthermore, the Company ensures that all members of the Risk Monitoring Committee are not affiliated with the Company's management. With the fulfillment of these formal independence requirements, each member is capable of carrying out their duties, responsibilities, and authorities in a professional and objective manner, free of interference from any party that violates legal regulations.

Risk Monitoring Committee Meeting

Meeting Policy

As stipulated in the Risk Monitoring Committee Charter, the Risk Monitoring Committee meeting shall be held at least once every 6 (six) months.

Frekuensi dan Tingkat Kehadiran

Sepanjang 2023, Komite Pemantau Risiko telah melaksanakan 2 kali rapat internal dengan uraian sebagai berikut:

Nama Name	Jabatan Position	Jumlah Pertemuan Number of Meetings	Kehadiran Attendance	Tingkat Kehadiran (%) Attendance Rate (%)
Murniaty Santoso	Ketua Chairman	2	2	100
Imam Pramudji	Anggota Member	2	2	100

Frequency and Attendance Rate

Throughout 2023, the Risk Monitoring Committee has held two internal meetings with the following descriptions:

Laporan Pelaksanaan Tugas Komite Pemantau Risiko Tahun 2023

Selama tahun 2023, Komite Pemantau Risiko telah tugas dan tanggung jawab sesuai dengan Pedoman dan Tata Tertib Komite Pemantau Risiko, salah satunya adalah dengan mengevaluasi penerapan manajemen risiko per bulan Desember 2022, Januari 2023, dan Juli 2023.

Report on the Implementation of the Risk Monitoring Committee's Duties for 2023

During 2023, the Risk Monitoring Committee has duties and responsibilities in accordance with Work Guidelines and Rules of Conduct for the Risk Monitoring Committee one of them is by evaluating the risk management implementation as of December 2022, January 2023, and July 2023.

Program Pengembangan Kompetensi Komite Pemantau Risiko Tahun 2023

Risk Monitoring Committee Competency Development Program 2023

Nama Name	Jabatan Title	Tanggal Date	Penyelenggara Organizer	Workshop/Training/ Seminar
Murniaty Santoso	Ketua Komite Pemantau Risiko Chairperson of Risk Monitoring Committee	2 Februari 2023 February 2, 2023	OJK	Online Seminar "Artificial Intelligence Implementation in Financial Services Industry"
		7 November 2023 November 7, 2023	APPI - Sheraton Gandaria City Hotel Jakarta	National Seminar "The Importance of Implementing GRC in the Financing Industry"

Nama Name	Jabatan Title	Tanggal Date	Penyelenggara Organizer	Workshop/Training/ Seminar
Imam Pramudji	Anggota Komite Audit Member of Committee Audit	21 Juni 2023 June 21, 2023	LSPPI	Basic Financing Certification - Commissioner
		10 Januari 2023 January 10, 2023	OJK	Online Seminar "Financial Services Industry Outlook in 2023"
		17 Januari 2023 January 17, 2023	OJK	Online Seminar "Banking Trend in 2023"
		2 Februari 2023 February 2, 2023	OJK	Online Seminar "Artificial Intelligence Implementation in Financial Services Industry"
		23 Februari 2023 February 23, 2023	OJK	Online Seminar "The Role of Risk & Compliance (GRC) in Supporting Financial Sector Performance"
		30 Maret 2023 March 30, 2023	OJK	Online Seminar "Utilization Of Big Data Analysis In Improving The Performance Of The Financial Services Industry"
		6 April 2023 April 6, 2023	OJK	Online Seminar "Anti Money Laundering in Digital Era: Lesson Learned from Selected Countries"
		13 April 2023 April 13, 2023	OJK	Online Seminar "Overcoming Challenges and Facing Change in the Financial Services Sector"
		8 Juni 2023 June 8, 2023	OJK	Online Seminar "Cloud Computing Implementation in the Financial Services Sector"
		22 Juni 2023 June 22, 2023	OJK	Online Seminar "Understanding the Regulations of the P2SK Law in Strengthening the Banking Sector"
24 Agustus 2023 August 24, 2023	OJK	Online Seminar "Leadership in Changing Atmosphere"		
14 September 2023 September 14, 2023	OJK	Online Seminar "The Usage of Internet of Things (IoT) in Financial Services Sector"		
21 September 2023 September 21, 2023	OJK	Online Seminar "Fintech P2P Lending Opportunities and Challenges in UU P2SK Era"		