

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	5 Juni 2024 June 5, 2024	OJK Institute	Online Seminar "Digital Marketing Strategy in the Digital Age: Effective Tactics and Steps to Make Optimal Profits"
		21 Agustus 2024 August 21, 2024	PT Sumitomo Indonesia	HR Synergy Forum
		5 September 2024 September 5, 2024	OJK Institute	Online Seminar "How to Prevent Money Laundering and Terrorism Financing"
		12 September 2024 September 12, 2024	OJK Institute	Online Seminar "The Future of Data Analytics in the Financial Industry: Trends and Innovations"
		21 November, 2024 November 21, 2024	OJK Institute	Online Seminar "Strengthening Financial Integrity: Advanced Strategies and Innovations in Anti-Fraud"

KOMITE PEMANTAU RISIKO

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 dan diperbaharui pada tanggal 25 Maret 2024. 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.

RISK MONITORING COMMITTEE

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 and revised on March 25, 2024. 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 dengan pelaksanaan kebijakan tersebut;
14. Tugas-tugas lain yang diberikan oleh Dewan Komisaris.

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 its policy implementation;
14. 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	<ul style="list-style-type: none"> Komisaris Independen Ketua Komite Nominasi dan Remunerasi Independent Commissioner Chairman of the Nomination and Remuneration Committee 	Keputusan Rapat Dewan Komisaris No. 021/KOM-SOF/XI/2022 Board of Commissioners Meeting Resolutions No. 021/KOM-SOF/XI/2022	12 Desember 2022- 12 Desember 2027 December 12, 2022- December 12, 2027
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 January 27, 2021 – January 27, 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 70.

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 70.

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	57 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"> Anggota Komite Audit di PT Oto Multiartha (2022 – Saat Ini) Anggota Komite Pemantau Risiko di PT Oto Multiartha (2021 - Saat Ini) Anggota Komite Pemantau Risiko di PT Summit Oto Finance (2021 - Saat Ini) Finance Manager di PT Immunotec Profarmasia (Apotek Roxy Group) (2014 – 2020) Direktur di PT Sari Pusaka (Apotek Roxy Group) (2016 – 2017) HRD Manager di PT Kreanova Pharmanet (Apotek Roxy Group) (2014 – 2014) Audit IT Dept Head di PT Oto Multiartha (2008 – 2011) Research & Development di PT Oto Multiartha (2003 – 2008) TL Coordinator ICU di PT Oto Multiartha (2000 – 2003) Internal Audit Officer & Team Leader ICU (Internal Control Unit) di PT Oto Multiartha (1999 – 2000) Administration Head di PT Oto Multiartha (1996 – 1999) Collection Head di PT Oto Multiartha (1995 – 1996) Supporting & AR Control di PT Oto Multiartha (1995 – 1996) Accounting Staff di Bank Tamara (1994 – 1995) Accounting Staff di Bank Shinta (1993 – 1994) Accounting Staff & System Operator Computer di 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.

Frekuensi dan Tingkat Kehadiran

Sepanjang 2024, Komite Pemantau Risiko telah melaksanakan 2 (dua) 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

Laporan Pelaksanaan Tugas Komite Pemantau Risiko Tahun 2024

Selama tahun 2024, Komite Pemantau Risiko telah melakukan tugas dan tanggung jawab sesuai dengan Pedoman dan Tata Tertib Komite Pemantau Risiko, salah satunya adalah dengan mengevaluasi penerapan manajemen risiko per bulan Desember 2023, Januari 2024, dan Juli 2024.

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.

Frequency and Attendance Rate

Throughout 2024, the Risk Monitoring Committee has held 2 (two) internal meetings with the following descriptions:

Report on the Implementation of the Risk Monitoring Committee's Duties for 2024

During 2024, the Risk Monitoring Committee has performed its 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 2023, January 2024, and July 2024.

Program Pengembangan Kompetensi Komite Pemantau Risiko Tahun 2024

Risk Monitoring Committee Competency Development Program 2024

Nama Name	Jabatan Title	Tanggal Date	Penyelenggara Organizer	Workshop/Training/ Seminar
Murniaty Santoso	Ketua Komite Pemantau Risiko Chairperson of Risk Monitoring Committee	22 Februari 2024 February 22, 2024	OJK Institute	Online Seminar "Economic and Financial Outlook for 2024"
		15 Februari 2024 February 15, 2024	OJK Institute	Online Seminar "The Role of the P2SK Law in Providing a Deterrent Effect for Illegal Financial Services Actors"
		29 Februari 2024 February 29, 2024	OJK Institute	Online Seminar "Strategies to Prevent Cyber Attacks"
		7 Maret 2024 March 7, 2024	OJK Institute	Online Seminar "Artificial Intelligence Changes The Face of Financial Sector"
		21 Maret 2024 March 21, 2024	OJK Institute	Online Seminar "Strategies to Accelerate Islamic Finance Market Share"
		28 Maret 2024 March 28, 2024	OJK Institute	Online Seminar "The Role of Indonesia's Taxonomy for Sustainable Finance in Driving the Energy Transition Towards NZE Indonesia"
Imam Pramudji	Anggota Komite Pemantau Risiko Member of Risk Monitoring Committee	27 Juni 2024 June 27, 2024	OJK Institute	Online Seminar "The Role of Innovative Credit Scoring (ICS) in Improving Access to Funding"
		4 Juli 2024 July 4, 2024	OJK Institute	Online Seminar "How to Mitigate Transition and Physical Risks in the Financial Sector"
		25 Juli 2024 July 25, 2024	OJK Institute	Online Seminar "Driving Corporate Performance Through Artificial Intelligence"
		8 Agustus 2024 August 8, 2024	OJK Institute	Online Seminar "Market Conduct Implementation Strategy to Build Trust and Improve Financial Services Industry Performance"
		12 September 2024 September 12, 2024	OJK Institute	Online Seminar "The Future of Data Analytics in the Financial Industry Trends and Innovation"
		26 September 2024 September 26, 2024	OJK Institute	Online Seminar "UNEP FI Climate Mitigation Journey (CMJ)"