

RISK MANAGEMENT POLICY

1. Legal Basis

Under the Regulation of the Financial Services Authority Number 17/POJK.03/2014 on the Application of Integrated Risk Management to Financial Conglomerates, Trimegah Group encompassing PT Trimegah Securities Tbk as the holding company and PT Trimegah Asset Management as the subsidiary is obligated to implement the Integrated Risk Management. Therefore, by virtue of the Decision of the Board of Commissioners of PT Trimegah Securities Tbk No. 009/LGL/SKDEKOM/VI/2015.TRIM dated June 18, 2015 on the Application of Integrated Risk Management to Financial Conglomerates the Integrated Risk Management Committee ("IRMC") and the Integrated Risk Management Work Unit ("IRMWU") shall be established in PT Trimegah Securities Tbk, and Decree Letter of the Board of Commissioners of PT Trimegah Securities Tbk No. 004/LGL/SKDEKOM/V/2016.TRIM dated May 9, 2016 on Amendment to the Decree Letter of the Board of Commissioners No. 009/LGL/SKDEKOM/VI/2015.TRIM regarding the Application of Integrated Risk Management to Financial Conglomerates the Integrated Risk Management Committee ("IRMC") and the Integrated Risk Management Work Unit ("IRMWU") shall be established in PT Trimegah Securities Tbk, the process, activities, and implementation of the Integrated Risk Management in Trimegah Group shall be based on the Regulation of the Financial Services Authority Number 17/POJK.03/2014, and the Circular Letter of the Financial Services Authority Number 14/SEOJK.03/2015 on Integrated Risk Management.

2. Purpose of Establishing the IRMC dan the IRMWU

To support, ensure, and integrate the application of Integrated Risk Management to Financial Conglomerates, which shall be coordinated by PT Trimegah Securities Tbk as the holding company of the financial conglomerate.

3. Structure of the IRMC and the IRMWU

Members of the Integrated Risk Management Committee shall be appointed and dismissed by the Board of Commissioners. The composition of members of the IRMC shall be as follows:

- Chairman : President Director of PT Trimegah Securities Tbk
- Member : Chief Operating Officer of PT Trimegah Securities Tbk
Director of PT Trimegah Asset Management
Director of PT Trimegah Securities Tbk

Members of the Integrated Risk Management Work Unit shall be appointed and dismissed by IRMC. The composition of members of the IRMWU shall be as follows:

- Chairman : Head of the Risk Management Division at PT Trimegah Securities Tbk
- Member : All staff of the Company's Risk Management Division

4. Responsibilities of the IRMC and the IRMWU

The IRMC shall be responsible for providing recommendations to the Board of Directors of the Company and shall have the following duties:

- To prepare Integrated Risk Management policy;
- To improve or perfect the application of the Integrated Risk Management based on the results of the implementation evaluation.

The IRMWU is a working unit under the IRMC, which shall have the following duties:

- To give input to the Board of Directors of the Company in the preparation of Integrated Risk Management policy;
- To monitor the implementation of the Integrated Risk Management policy;
- To monitor the risk profile of the financial conglomerate;
- To conduct stress testing;
- To periodically make a review of the implementation of integrated risk management;
- To assess the proposed new business lines, which are strategic, and significantly impacting on the risk exposure of the financial conglomerate;
- To provide information to the IRMC on the matters necessary to follow up in relation to the results of an evaluation of the implementation of Integrated Risk Management.
- To provide input to the IRMC, in the framework of the preparation and improvement of Integrated Risk Management policy;
- To prepare and submit an Integrated Risk profile report periodically to the Director of the Company in charge of the Integrated Risk Management function and to the IRMC.

5. Types of Risk Supervised

In the implementation of Integrated Risk Management, the IRMWU shall conduct supervision over the associated risk types, namely Credit Risk, Market Risk, Liquidity Risk, Operational Risk, Legal Risk, Reputation Risk, Strategic Risk, Compliance Risk, Intra-group Risk.