

Integrated Risk Management Committee

Legal Basis Establishment of Integrated Risk Management Committee

In order to support, ensure, and integrate the implementation of Integrated Risk Management to Financial Conglomerates, which shall be coordinated by PT Trimegah Sekuritas Indonesia Tbk (“the Company”) as the Holding Company of the financial conglomerate, in 2015, the Company established Integrated Risk Management Committee (“IRMC”) and Integrated Risk Management Work Unit (“IRMWU”) according to Decree of the Board of Commissioners No. 009/LGL/SKDEKOM/VI/2015.TRIM concerning Implementation of Integrated Risk Management to Financial Conglomerates by Establishment of IRMC and IRMWU, which was later updated by the Decree of the Board of Commissioners No. 004/LGL/SKDEKOM/V/2016.TRIM on Amendment of the Board of Commissioners Decree Letter 009/LGL/ SKDEKOM/VI/2015.T RIM concerning Implementation of Integrated Risk Management for IRMC and IRMWU.

The implementation of the Integrated Risk Management in the Company is based on the Financial Services Authority Regulation No. 17/POJK. 03/2014, and the Financial Services Authority Circular Letter No. 14/SEOJK.03/2015 on Integrated Risk Management.

Integrated Risk Management Committee Charter

Integrated Risk Management Committee has the guidelines and work procedures as the guidance that binds its members. In the guidelines, the Integrated Risk Management Committee needs to pay attention to the following:

- a. Risk Management Culture
- b. Risk Management Principles
- c. Information Flow and Risk Management Controls
- d. Risk Management Process
- e. Risk Management Reporting

The guidelines of Integrated Risk Management Committee will be updated if necessary by the Board of Commissioners.

Responsibilities of IRMC and IRMWU

IRMC shall be responsible to provide recommendations to the Board of Directors of the Company, and shall have at least the following duties:

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

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

- To give input to the Board of Directors of the Company in the preparation of Integrated Risk Management policy;
- To monitor implementation of the Integrated Risk Management policy;
- To monitor risk profile of the financial conglomerates;
- To conduct stress testing;
- To periodically review the implementation of integrated risk management;
- To assess new proposed business lines that are strategic and significantly impact on risk exposure of the conglomerate;

- To provide information to the IRMC on matter necessary to follow up related to the results of evaluation on the implementation of Integrated Risk Management;
- To provide input to the IRMC in preparation and improvement of Integrated Risk Management policy;
- To periodically prepare and submit Integrated Risk profile report to the Director of the Company in charge in the Integrated Risk Management function and to the IRMC.

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 is as follows:

- Chairman : President Director of the Company
- Member : Director of the Company
the
President Director of the Company's Subsidiary

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

- Chairman : Head of Risk Management
- Member : All Staff of the Company's Risk Management Division

Composition of Integrated Risk Management Committee

Name	Position in the Committee	Decree Letter	Term of Office	Position in Trimegah
Stephanus Turangan	Chairman	Decree of the Board of Commissioners No. 009/LGL/SKDEKOM/VI/2015.TRIM dated June 18, 2015 which was later updated by No. 009/LGL/SKDEKOM/I/2018.TRIM dated January 3, 2018.	June 18, 2015 - present	President Director of The Company
David Agus	Member	Decree of the Board of Commissioners No. 004/LGL/SKDEKOM/VI/2015.TRIM dated May 9, 2016 which was later updated by No. 009/LGL/SKDEKOM/I/2018.TRIM dated January 3, 2018	May 9, 2016 - present	Director of the Company
Syafriandi Armand Saleh	Member	Decree of the Board of Commissioners No. No. 009/LGL/SKDEKOM/I/2018.TRIM dated January 3, 2018	January 3, 2018 - present	Director of the Company
Antony Dirga	Member	Decree of the Board of Commissioners No. 009/LGL/SKDEKOM/VI/2015.TRIM Dated June 18, 2015 which was later updated by No. 009/LGL/SKDEKOM/I/2018.TRIM dated January 3, 2018	June 18, 2015 - present	President Director of the Subsidiary

Profile of the Integrated Risk Management Committee



Stephanus Turangan

- For complete profile, please refer to <https://www.trimegah.com/en/site/about/board-of-directors>



Syafriandi Armand Saleh

- For complete profile, please refer to <https://www.trimegah.com/en/site/about/board-of-directors>



David Agus

- For complete profile, please refer to <https://www.trimegah.com/en/site/about/board-of-directors>



Anthony Dirga

- Indonesian citizen, 46 years old, domiciled in Jakarta. Earned BSc (Summa cum Laude) in Electrical Engineering, and M.Eng in Engineering Management from Cornell University, New York, USA. Holds Chartered Financial Analyst (CFA) certificate and Fund Manager License No. KEP-164/PM.211/PJ-WMI/2018 in October 24, 2018 officiated by OJK.
- Has more than 21 years of experience in fund management. Started his career as Corporate Bond Quantitative Analyst at J.P. Morgan Investment Management Inc., New York, USA (1998-2000), Asian Macro/Equity Analyst at J.P. Morgan Fleming Asset Management Inc Singapore (2000 - 2003), Fullerton Fund Management/Temasek Holdings, Singapore (2003 - 2013) with the latest position as Senior Portfolio Manager. Served as Commissioner since December 2013 and as Director since March 2015. On October 2016, appointed as President Director PT Trimegah Asset Management.

Independence of Integrated Risk Management Committee

Integrated Risk Management Committee has fulfilled independency requirements as follows:

1. Do not have affiliated relationship with the main shareholders of PT Trimegah Sekuritas Indonesia Tbk.
2. Integrated Risk Management Committee members do not serve as director in other company who has cooperation with the Company.

Policies and Implementation of Integrated Risk Management Committee Meetings

In carrying out its duties and responsibilities, the Integrated Risk Management Committee needs to meet at least two (2) times a year.