

## Internal Control System

- b. Field of credit  
BRI has Credit Manual (PPK) and other credit policies as guidelines for Loan Officers in conducting lending.
  - c. HR field  
BRI has the architecture of human capital, human capital management policies, human capital policy development, performance appraisal and remuneration policies.
  - d. Information technology  
In order to develop and manage information technology operations, BRI has compiled information technology policy with reference to the principles of IT Governance.
4. Cultural Interest Risk
- BRI has adequate organizational structure to support the application of risk management. Furthermore, to optimize the application of risk management, there is a risk management function in each work unit responsible for coordinating the implementation of Risk Management processes in their respective Work Unit.
- BRI has several policies, strategies and risk management framework include:
- a. General Risk Management Policy
  - b. Guidelines for Implementation of the Action Plan (Recovery Plan)
  - c. Environmental Risk Management Policy, Social, and Governance (LST) Palm Oil
  - d. General policy and Implementation of Sustainability strategy (Sustainability)

BRI has ensured the implementation of corrective measures on operational issues through the updating books regularly top risk issues are communicated to all operational working units. In order to manage the risks faced, BRI is supported by a system application that integrates with core banking system, among others: BRIOPRA, LAS and Guava.

### Statement of Directors and Commissioners Adequacy of Internal Control Over BRI

Based on the review and based on discussions with management, the Audit Committee, Independent Auditor, Internal Auditor, and several Division Related that the Board of Directors and Board of Commissioners considers that the system of internal control and risk management company has been adequate in identifying the risks that the Company is able to identify and manage these risks.