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**PT MIZUHO LEASING INDONESIA Tbk**  
**RISK MONITORING COMMITTEE GUIDELINES**

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**A. PROVISION GENERAL**

1. Base Law
  - a. OJK Regulation Number 29/POJK.05/2020 concerning Amendments to OJK Regulation Number 30/POJK.05/2014 concerning Good Governance for Financing Companies.
  - b. OJK Regulation Number 44/POJK.05/2020 concerning Implementation of Risk Management for Non-Bank Financial Services Institutions.
  - c. OJK Regulation Number 28/POJK.05/2020 concerning Assessment of the Soundness of Non-Bank Financial Services Institutions.
  - d. OJK Circular Letter Number 7/SEOJK.05/2021 concerning the Implementation of Risk Management for Financing Companies and Sharia Financing Companies.
  - e. OJK Circular Letter Number 11/ SEOJK.05/2020 concerning Assessment of the Soundness Level of Financing Companies and Sharia Financing Companies.
  - f. The Company's Articles of Association concerning the duties and authorities of the Board of Commissioners.
2. The Risk Monitoring Committee Guidelines must be posted on the Company's internal website.
3. The Risk Monitoring Committee is required to develop binding guidelines for each member of the Risk Monitoring Committee.

**B. DUTIES AND RESPONSIBILITIES**

1. The Risk Monitoring Committee is required to act independently in carrying out its duties.
2. In carrying out its duties, this committee is responsible to the Board of Commissioners.
3. In the mechanism of carrying out its duties, the Risk Monitoring Committee has detailed duties and responsibilities as follows:
  - a. Evaluate the conformity between risk management policies and the implementation of Company policies.
  - b. Evaluating the Risk Management Guidelines prepared by the Board of Directors.
  - c. Evaluating the self-assessment report on the Company's soundness level.

**C. COMPOSITION AND STRUCTURE MEMBERSHIP**

1. The Risk Monitoring Committee consists of at least:
  - a. 1 (one) Independent Commissioner who serves as chairman.
  - b. 1 (one) independent party with expertise in finance and/or risk management as a member

2. Members of Risk Monitoring Committee, must:
  - a. Have good integrity, character and morals.
  - b. Have good knowledge in Finance and/or Risk Management.
3. Each member of the Risk Monitoring Committee is prohibited from taking personal benefits, either directly or indirectly, from the Company's activities other than legitimate income.
4. Members of the Risk Monitoring Committee must meet the following requirements:
  - a. Members of the Risk Monitoring Committee have no affiliation with fellow members of the Risk Monitoring Committee, Members of the Board of Directors, Other Members of the Board of Commissioners, and Shareholders.
  - b. Have experience related to Finance and/or Risk Management.
5. Members of the Risk Monitoring Committee are appointed and dismissed based on the decision of the Board of Commissioners meeting
6. Members of the Risk Monitoring Committee are appointed for a certain term of office and may be reappointed.
7. Members of the Board of Directors are prohibited from being members of the Risk Monitoring Committee.
8. The term of office of members of the Risk Monitoring Committee is no longer than the term of office of the Board of Commissioners as stipulated in the articles of association.

#### **D. WORKING PROCEDURES AND PROCEDURES**

1. Duties and responsibilities of the Risk Monitoring Committee, among others, are carried out through the Risk Monitoring Committee Meeting.
2. In facilitating the implementation of tasks, the Risk Monitoring Committee is assisted by the Risk Management Work Unit.
3. If necessary, the Risk Monitoring Committee may invite resource persons from members of the Board of Commissioners, Board of Directors or other parties, both internal and external to PT Mizuho Leasing Tbk.

#### **E. MEETING ORGANIZATION**

1. Risk Monitoring Committee meetings are held periodically at least 4 (four) times a year.
2. Meetings of the Risk Monitoring Committee can only be held if attended by at least 51% (fifty-one percent) of the total members of the Risk Monitoring Committee.
3. Risk Monitoring Committee meeting decisions are made based on deliberation and consensus.
4. In the event that a decision based on deliberation and consensus is not reached, the decision is made based on the majority vote.
5. The results of the meeting of the Risk Monitoring Committee must be stated in the minutes of the meeting and documented in accordance with the laws and regulations.

6. Dissenting opinions that occur in the Risk Monitoring Committee meeting must be clearly stated in the minutes of the meeting along with the reasons for the difference of opinion.
7. The results of the meeting of the Risk Monitoring Committee must be stated in the minutes of the meeting and documented by the Company.
8. Minutes of the Risk Monitoring Committee meeting must be submitted in writing to the Board of Commissioners.

**F. ACTIVITY REPORTING SYSTEM**

1. The company is required to disclose the implementation of the activities of the Risk Monitoring Committee in the annual report.
2. The report is part of the implementation of the duties of the Board of Commissioners and submitted at the General Meeting of Shareholders.