



Risk Management Policy

The Board of Directors is committed to managing the Company's risks to be within an acceptable risk appetite to drive the organization to grow sustainably according to the established objectives, goals, and strategic plans, as well as defining the enterprise's risk management process to be in accordance with internationally accepted standards by referring to the 2017 COSO-ERM (The Committee of Sponsoring Organizations of The Treadway Commission-Enterprise Risk Management). Additionally, the Company also intends to conduct monitoring of the ongoing situation and risk factors that may change over time. In this regard, the Company has established a risk management policy to ensure that the Board of Directors, Management team, as well as all of the Company's employees, are fully aware of their respective responsibilities and comply with the risk management policy, as per the following guidelines:

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1. The Risk Management and Investment Committee is tasked with the duty of considering risks, both internal and external, by establishing policies and guidelines consistent with operational strategies and monitoring the Company's risk management to ensure it aligns with the specified policy.
2. Establish an organizational risk management process that aligns with internationally accepted standards to manage risks that may affect the Company's operations effectively and efficiently. The related objectives and acceptable risk appetite will be determined to avoid any potential impact on business operations.
3. Conduct an assessment of risks that may result in the inability to achieve the established objectives, covering at least the following four risk factors:
 - 3.1 Strategic Risk
 - 3.2 Operation Risk
 - 3.3 Compliance Risk
 - 3.4 Financial Risk
4. Stipulate that risk management is the responsibility of every employee, who must always be aware of the risks inherent in the operations of their respective work units, as well as those of the organization. Emphasis should also be considered regarding the management of various risks to ensure that it is at a sufficient and appropriate level.

5. The Risk Management Working Group, or the individual assigned to monitor, assess, and report on risk management operations, is responsible for ensuring that the organization's established goals are achieved.