

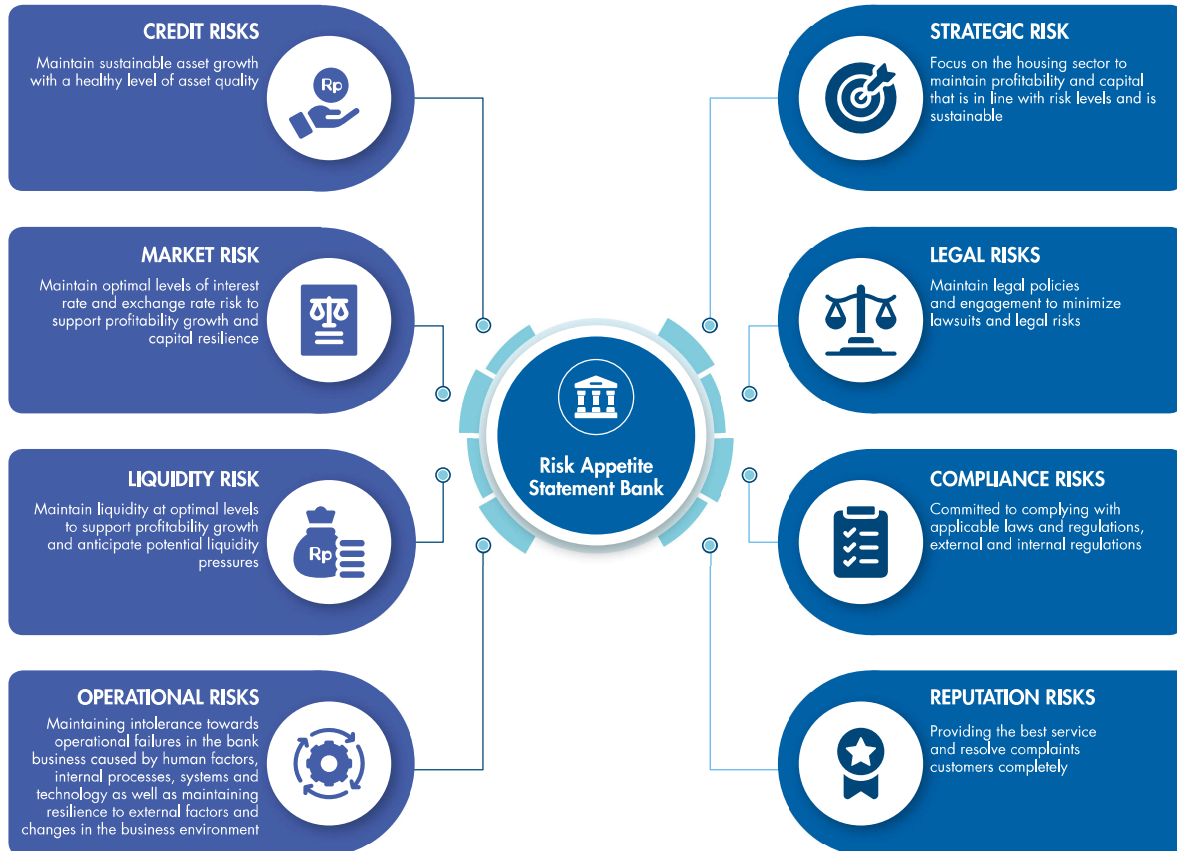
# KARENA HIDUP GAK CUMA TENTANG HARI INI



## Risk Appetite Statement

Currently, the Bank had a Risk Appetite Statement (RAS) which is a qualitative statement as well as a quantitative measure of the Bank's main risks. Disclosure of RAS was performed in writing and well documented by the Risk Management Work Unit. Determination of RAS limits is carried out by the Board of Commissioners and Directors. In determining RAS, economic, environmental and social sustainability has been taken into account which is then aligned to the preparation of the Company's Work Plan and Budget (RKAP), Risk Appetite, Risk Tolerance and Recovery Plan. The quantified risks included:

### Risk Appetite Statement Bank



## Risk Management System

In the risk management system, the Bank carries out a risk management process that is supported by 4 pillars of risk management implementation, namely:

1. Active Supervision by the Board of Commissioners and the Board of Directors.
2. Adequacy of risk management policies and procedures and application of risk limits.
3. Adequacy of risk identification, measurement, monitoring, and control processes as well as information systems.
4. A comprehensive Risk Control System.