

PT Mizuho Leasing Indonesia Tbk

POLICY KEBIJAKAN

RISK MONITORING COMMITTEE CHARTER

PEDOMAN DAN TATA TERTIB KERJA KOMITE PEMANTAU RISIKO

Kode dan Nama Dokumen	P-RCA-005/XI/25 PEDOMAN DAN TATA TERTIB KERJA KOMITE PEMANTAU RISIKO
Klasifikasi Dokumen	LB
Pemilik Kebijakan	Risk Management
Penyimpanan Kebijakan	Business Process
Unit	Risk Management
Versi	02
Tanggal Efektif	15 DEC 2025
Kode dan Versi Sebelumnya	P-RCA-005/IX/22

Document Code and Name	P-RCA-005/XI/25 RISK MONITORING COMMITTEE CHARTER
Document Classification	LB
Policy Owner	Risk Management
Policy Keeper	Business Process
Unit	Risk Management
Version	02
Effective Date	15 DEC 2025
Code and Version Before	P-RCA-005/IX/22

PT MIZUHO LEASING INDONESIA Tbk	Document No.	P-RCA-005/XI/25
	Doc. Classification	LB
	Unit	Risk Management
	Effective Date	15 December 2025
POLICY	Page	1 of 5
	PEDOMAN DAN TATA TERTIB KERJA KOMITE PEMANTAU RISIKO RISK MONITORING COMMITTEE CHARTER	

DAFTAR ISI Table of content		Halaman Page
BAB I Chapter I	LANDASAN HUKUM Legal Basis	2
BAB II Chapter II	PENGERTIAN Definitions	2
BAB III Chapter III	KETENTUAN UMUM General Provision	2
BAB IV Chapter IV	KOMPOSISI DAN STRUKTUR ORGANISASI Composition and Organizational Structure	3
BAB V Chapter V	TUGAS, TANGGUNG JAWAB, DAN WEWENANG Duties, Responsibilities, and Authority	4
BAB VI Chapter VI	TATA CARA DAN PROSEDUR KERJA Working Procedures And Procedures	4
BAB VII Chapter VII	PENYELENGGARAAN RAPAT Meeting Organization	5
BAB VIII Chapter VIII	SISTEM PELAPORAN KEGIATAN Activity Reporting System	5
BAB IX Chapter IX	TANGGAL EFEKTIF DAN KAJI ULANG BERIKUTNYA Effective Date and Next Review	6

*Apabila terdapat perbedaan penulisan, makna, dan penafsiran antara Bahasa Indonesia dan Bahasa Inggris, maka yang berlaku adalah **Bahasa Indonesia**.
*If there is any difference in writing, meaning, and interpretation between Indonesian and English, the prevailing version is **Indonesian**.

PT MIZUHO LEASING INDONESIA Tbk	Document No.	P-RCA-005/XI/25
	Doc. Classification	LB
	Unit	Risk Management
	Effective Date	15 December 2025
POLICY	Page	2 of 5
	PEDOMAN DAN TATA TERTIB KERJA KOMITE PEMANTAU RISIKO <i>RISK MONITORING COMMITTEE CHARTER</i>	

I. LANDASAN HUKUM - Peraturan Otoritas Jasa Keuangan (“OJK”) Nomor 48 Tahun 2024 Tentang Tata Kelola Yang Baik Bagi Lembaga Pembiayaan, Perusahaan Modal Ventura, Lembaga Keuangan Mikro, dan Lembaga Jasa Keuangan Lainnya. - Peraturan OJK Nomor 42 Tahun 2024 tentang Penerapan Manajemen Risiko bagi Lembaga Pembiayaan, Perusahaan Modal Ventura, Lembaga Keuangan Mikro, dan Lembaga Jasa Keuangan Lainnya. - Peraturan OJK Nomor 28/POJK.05/2020 tentang Penilaian Tingkat Kesehatan Lembaga Jasa Keuangan Nonbank. - Surat Edaran OJK Nomor 7/SEOJK.05/2021 tentang Penerapan Manajemen Risiko bagi Perusahaan Pembiayaan dan Perusahaan Pembiayaan Rakyat Syariah. - Surat Edaran OJK Nomor 11/SEOJK.05/2020 tentang Penilaian Tingkat Kesehatan Perusahaan Pembiayaan dan Perusahaan Pembiayaan Syariah. - Anggaran Dasar Perusahaan tentang tugas dan wewenang Dewan Komisaris.	I. LEGAL BASIS - Financial Services Authority (“OJK”) Regulation Number 48 of 2024 Concerning Good Governance for Financing Institutions, Venture Capital Companies, Microfinance Institutions, and Other Financial Services Institutions. - OJK Regulation Number 42 of 2024 concerning the Implementation of Risk Management for Financing Institutions, Venture Capital Companies, Microfinance Institutions, and Other Financial Services Institutions. - OJK Regulation Number 28/POJK.05/2020 concerning Assessment of the Soundness of Non-Bank Financial Services Institutions. - OJK Circular Letter Number 7/SEOJK.05/2021 concerning the Implementation of Risk Management for Financing Companies and Sharia Financing Companies. - OJK Circular Letter Number 11/SEOJK.05/2020 concerning Assessment of the Soundness Level of Financing Companies and Sharia Financing Companies. - The Company's Articles of Association concerning the duties and authorities of the Board of Commissioners.
II. PENGERTIAN - Perusahaan adalah PT Mizuho Leasing Indonesia Tbk; - Direksi adalah Direksi PT Mizuho Leasing Indonesia Tbk; - Dewan Komisaris adalah Dewan Komisaris PT Mizuho Leasing Indonesia Tbk; - Pihak Independen adalah pihak di luar Perusahaan yang tidak memiliki hubungan keuangan, kepengurusan, kepemilikan saham, dan/atau hubungan keluarga dengan anggota Direksi, anggota Dewan Komisaris, dan/atau PSP, atau hubungan dengan Perusahaan yang dapat memengaruhi kemampuan yang bersangkutan untuk bertindak independen.	II. DEFINITIONS - The Company is PT Mizuho Leasing Indonesia Tbk; - Board of Directors is the Board of Directors of PT Mizuho Leasing Indonesia Tbk; - Board of Commissioners is the Board of Commissioners of PT Mizuho Leasing Indonesia Tbk; - Independent Parties are parties outside the Company who do not have financial, management, share ownership, and/or family relationships with members of the Board of Directors, members of the Board of Commissioners, and/or PSP, or relationships with the Company that could affect the person's ability to act independently.
III. KETENTUAN UMUM - Pedoman Komite Pemantau Risiko wajib dimuat dalam website internal Perusahaan. - Komite Pemantau Risiko wajib menyusun pedoman yang bersifat mengikat bagi setiap anggota Komite Pemantau Risiko dan paling kurang memuat: - Tujuan pembentukan komite. - Tugas, tanggung jawab, dan wewenang komite. - Struktur dan keanggotaan komite. - Rapat komite, kuorum, dan pengambilan keputusan. - Masa tugas anggota komite dari Pihak Independen. - Mekanisme evaluasi kinerja. - Periode reviu pedoman dan tata tertib kerja komite secara berkala.	III. GENERAL PROVISION - The Risk Monitoring Committee Charter must be published on the Company's internal website. - The Risk Monitoring Committee is required to establish a binding charter applicable to all of its members, which shall at a minimum include the following: - The purpose of establishing the Committee. - The duties, responsibilities, authorities of the Committee. - The structure and composition of the Committee. - Committee meetings, quorum requirements, and decision-making procedures. - The term of office for Committee members originating from Independent Parties. - The mechanism for performance evaluation. - The periodic review of the Committee's charter and rules of procedure.

*Apabila terdapat perbedaan penulisan, makna, dan penafsiran antara Bahasa Indonesia dan Bahasa Inggris, maka yang berlaku adalah **Bahasa Indonesia**.
**If there is any difference in writing, meaning, and interpretation between Indonesian and English, the prevailing version is Indonesian.*

PT MIZUHO LEASING INDONESIA Tbk	Document No.	P-RCA-005/XI/25
	Doc. Classification	LB
	Unit	Risk Management
	Effective Date	15 December 2025
POLICY	Page	3 of 5
PEDOMAN DAN TATA TERTIB KERJA KOMITE PEMANTAU RISIKO <i>RISK MONITORING COMMITTEE CHARTER</i>		

3. Tujuan Pembentukan Komite Komite Pemantau Risiko dibentuk oleh Dewan Komisaris sebagai bagian dari pelaksanaan fungsi pengawasan terhadap penerapan manajemen risiko di Perusahaan.	3. Purpose of Establishing the Risk Monitoring Committee The Risk Monitoring Committee is established by the Board of Commissioners as part of the supervisory function over the implementation of risk management within the Company.
IV. KOMPOSISI DAN STRUKTUR ORGANISASI 1. Komite Pemantau Risiko beranggotakan paling sedikit terdiri dari: 1 (satu) orang Komisaris Independen yang berkedudukan sebagai ketua. 1 (satu) orang pihak independen yang memiliki keahlian di bidang keuangan dan/atau manajemen risiko yang berkedudukan sebagai anggota. 2. Keahlian Pihak Independen dibuktikan dengan: - Memiliki sertifikat kompetensi untuk mendukung pelaksanaan fungsi dan tanggung jawab komite, dan/atau - Memiliki sertifikat manajemen risiko. 3. Anggota Komite Pemantau Risiko wajib : - Memiliki integritas, akhlak, dan moral yang baik. - Memiliki pengetahuan yang baik dalam bidang Keuangan dan/atau Manajemen Risiko. 4. Setiap anggota Komite Pemantau Risiko dilarang mengambil keuntungan pribadi baik secara langsung maupun tidak langsung dari kegiatan Perusahaan selain penghasilan yang sah. 5. Anggota Komite Pemantau Risiko wajib memenuhi syarat: - Tidak mempunyai hubungan Afiliasi dengan sesama anggota Komite Pemantau Risiko, anggota Direksi, anggota Dewan Komisaris, atau Pemegang Saham. - Memiliki pengalaman terkait Keuangan dan/atau Manajemen Risiko. 6. Anggota Komite Pemantau Risiko diangkat dan diberhentikan berdasarkan keputusan rapat Dewan Komisaris. 7. Anggota Komite Pemantau Risiko diangkat untuk masa jabatan tertentu dan dapat diangkat kembali. 8. Anggota Direksi dilarang menjadi anggota Komite Pemantau Risiko. 9. Masa jabatan anggota Komite Pemantau Risiko tidak lebih lama dari masa jabatan Dewan Komisaris dan dapat diangkat kembali.	IV. COMPOSITION AND ORGANIZATIONAL STRUCTURE 1. The Risk Monitoring Committee shall consist of at least the following members: - One (1) Independent Commissioner who shall serve as the Chairman. - One (1) independent party with expertise in finance and/or risk management who shall serve as a member. 2. The expertise of the independent party shall be evidenced by: - Possession of a competency certificate that supports the execution of the Committee's functions and responsibilities, and/or - Possession of a risk management certification. 3. Members of Risk Monitoring Committee, must: - Have good integrity, character and morals. - Have good knowledge in Finance and/or Risk Management. 4. 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. 5. Members of the Risk Monitoring Committee must meet the following requirements: - 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. - Have experience related to Finance and/or Risk Management. 6. Members of the Risk Monitoring Committee are appointed and dismissed based on the decision of the Board of Commissioners meeting. 7. Members of the Risk Monitoring Committee are appointed for a certain term of office and may be reappointed. 8. Members of the Board of Directors are prohibited from being members of the Risk Monitoring Committee. 9. The term of office of members of the Risk Monitoring Committee is no longer than the term of office of the Board of Commissioners and may be reappointed.
V. TUGAS, TANGGUNG JAWAB, DAN WEWENANG 1. Komite Pemantau Risiko wajib bertindak independen dalam melaksanakan tugasnya. 2. Dalam melaksanakan tugasnya komite ini bertanggung jawab kepada Dewan Komisaris. 3. Dalam mekanisme pelaksanaan tugasnya, Komite Pemantau Risiko memiliki tugas dan tanggung jawab sebagai berikut:	V. DUTIES, RESPONSIBILITIES, AND AUTHORITY 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:

*Apabila terdapat perbedaan penulisan, makna, dan penafsiran antara Bahasa Indonesia dan Bahasa Inggris, maka yang berlaku adalah Bahasa Indonesia.
**If there is any difference in writing, meaning, and interpretation between Indonesian and English, the prevailing version is Indonesian.*

PT MIZUHO LEASING INDONESIA Tbk	Document No.	P-RCA-005/XI/25
	Doc. Classification	LB
	Unit	Risk Management
	Effective Date	15 December 2025
POLICY	Page	4 of 5
	PEDOMAN DAN TATA TERTIB KERJA KOMITE PEMANTAU RISIKO <i>RISK MONITORING COMMITTEE CHARTER</i>	

a. Melakukan evaluasi tentang kesesuaian antara kebijakan manajemen risiko dengan pelaksanaan kebijakan Perusahaan. b. Melakukan evaluasi Pedoman Manajemen Risiko yang disusun oleh Direksi. c. Melakukan evaluasi Laporan hasil penilaian sendiri terhadap tingkat kesehatan Perusahaan. d. Melakukan pemantauan dan evaluasi pelaksanaan tugas komite manajemen risiko dan unit kerja manajemen risiko. 4. Dalam mekanisme pelaksanaan tugasnya, Komite Pemantau Risiko memiliki kewenangan sebagai berikut: a. Mengakses dokumen, data, informasi, dan sumber daya Perusahaan yang relevan dengan pelaksanaan fungsi pengawasan terhadap manajemen risiko. b. Melakukan komunikasi langsung dengan unit kerja manajemen risiko, unit audit internal, eksternal, maupun pihak lain yang dianggap relevan. c. Melakukan kewenangan lain yang secara sah diberikan oleh Dewan Komisaris dalam lingkup pengawasan manajemen risiko.	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. d. Conduct monitoring and evaluation of the implementation of the duties of the risk management committee and the risk management work unit. 4. In the course of performing its duties, the Risk Monitoring Committee shall have the following authorities: a. To access documents, data, information, and Company resources that are relevant to the execution of its oversight function over risk management. b. To establish direct communication with the risk management work unit, internal and external audit functions, as well as other parties deemed relevant. c. To exercise any other authorities lawfully granted by the Board of Commissioners within the scope of risk management oversight.
VI. TATA CARA DAN PROSEDUR KERJA 1. Tugas dan tanggung jawab Komite Pemantau Risiko antara lain dilaksanakan melalui Rapat Komite Pemantau Risiko. 2. Dalam memperlancar pelaksanaan tugas, Komite Pemantau Risiko dibantu oleh Unit Kerja Manajemen Risiko. 3. Dalam hal diperlukan, Komite Pemantau Risiko dapat mengundang narasumber dari anggota Dewan Komisaris, Direksi atau pihak-pihak lain baik dari internal maupun eksternal Perusahaan. 4. Evaluasi kinerja Komite Pemantau Risiko dilaksanakan secara berkala, sekurang-kurangnya satu kali dalam satu tahun, oleh Dewan Komisaris sebagai bagian dari upaya memastikan efektivitas pelaksanaan tugas, tanggung jawab, serta kontribusi Komite dalam mendukung fungsi pengawasan terhadap penerapan manajemen risiko di perusahaan. 5. Evaluasi dilakukan berdasarkan kriteria yang mencakup, tingkat kehadiran anggota dalam rapat, kualitas dan relevansi rekomendasi yang diberikan, serta kontribusi terhadap penguatan tata kelola risiko di lingkungan perusahaan pembiayaan. Hasil evaluasi tersebut menjadi dasar untuk penyempurnaan fungsi, struktur, maupun mekanisme kerja Komite ke depan, guna mendukung pencapaian tujuan perusahaan secara berkelanjutan.	VI. WORKING 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. 4. The performance evaluation of the Risk Monitoring Committee shall be conducted periodically, at least once a year, by the Board of Commissioners as part of efforts to ensure the effectiveness of the Committee's duties, responsibilities, and contributions in supporting the oversight function of risk management implementation within the company. 5. The evaluation shall be based on criteria that include, among others, member attendance at meetings, the quality and relevance of recommendations provided, as well as contributions to strengthening risk governance within the financing company. The results of the evaluation shall serve as the basis for improving the Committee's functions, structure, and working mechanisms going forward, in order to support the company's sustainable goal achievement.
VII. PENYELENGGARAAN RAPAT 1. Rapat Komite Pemantau Risiko diselenggarakan secara berkala paling kurang 4 (empat) kali dalam setahun. 2. Rapat Komite Pemantau Risiko harus dihadiri oleh mayoritas anggota komite termasuk 1 (satu) orang Komisaris Independen dan 1 (satu) orang Pihak Independen.	VII. MEETING ORGANIZATION 1. Risk Monitoring Committee meetings are held periodically at least 4 (four) times a year. 2. Risk Monitoring Committee meetings must be attended by a majority of committee members including 1 (one) Independent Commissioner and 1 (one) Independent Party.

PT MIZUHO LEASING INDONESIA Tbk	Document No.	P-RCA-005/XI/25
	Doc. Classification	LB
	Unit	Risk Management
	Effective Date	15 December 2025
POLICY	Page	5 of 5
PEDOMAN DAN TATA TERTIB KERJA KOMITE PEMANTAU RISIKO <i>RISK MONITORING COMMITTEE CHARTER</i>		

3. Keputusan rapat Komite Pemantau Risiko harus terlebih dahulu dilakukan berdasarkan musyawarah untuk mufakat. 4. Dalam hal tidak terjadi musyawarah untuk mufakat maka pengambilan keputusan dilakukan berdasarkan suara terbanyak. 5. Hasil rapat Komite Pemantau Risiko harus dituangkan dalam risalah rapat dan didokumentasikan dengan baik. 6. Perbedaan pendapat (dissenting opinion) yang terjadi dalam rapat Komite Pemantau Risiko harus dicantumkan secara jelas dalam risalah rapat beserta alasan perbedaan pendapat. 7. Anggota komite yang hadir maupun yang tidak hadir dalam rapat komite berhak menerima salinan risalah rapat komite.	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 Risk Monitoring Committee meeting must be stated in the minutes of the meeting and properly documented. 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. Committee members who are present or absent from committee meetings are entitled to receive a copy of the minutes of the committee meeting.
VIII. SISTEM PELAPORAN KEGIATAN 1. Perusahaan mengungkapkan pelaksanaan kegiatan Komite Pemantau Risiko serta hasil evaluasi kinerja Komite dalam Laporan Tahunan sebagai bentuk penerapan prinsip keterbukaan. 2. Laporan tersebut merupakan bagian dari pelaksanaan tugas Dewan Komisaris dan disampaikan dalam Rapat Umum Pemegang Saham. 3. Jumlah rapat komite yang telah diselenggarakan dan jumlah kehadiran masing-masing anggota komite harus dimuat dalam laporan penerapan Tata Kelola yang Baik.	VIII. ACTIVITY REPORTING SYSTEM 1. The Company discloses the implementation of the Risk Monitoring Committee's activities as well as the results of its performance evaluation in the Annual Report as part of the application of transparency principles. 2. The report is part of the implementation of the duties of the Board of Commissioners and submitted at the General Meeting of Shareholders. 3. The number of committee meetings held and the attendance of each committee member must be included in the Good Governance implementation report.
IX. TANGGAL EFEKTIF DAN KAJI ULANG BERIKUTNYA 1. Pedoman dan Tata Tertib Kerja Komite Pemantau Risiko ini berlaku efektif sejak tanggal ditandatanganinya. 2. Pedoman dan Tata Tertib Kerja Komite Pemantau Risiko ini dikaji ulang secara periodik setiap 2 (dua) tahun sekali atau dilakukan pengkinian disesuaikan dengan peraturan dan perundang-undangan yang berlaku.	IX. EFFECTIVE DATE AND NEXT REVIEW 1. These Guidelines and Rules of Procedure of the Risk Monitoring Committee shall become effective as of the date of signing. 2. These Guidelines and Rules of Procedure of the Risk Monitoring Committee shall be reviewed periodically every two (2) years or updated as necessary in accordance with the prevailing laws and regulations.

~ 00000 ~