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.