

As a company operating in the banking sector based on Sharia principles, BCA Syariah is mandated to disclose both financial and non-financial conditions to stakeholders. Furthermore, BCA Syariah engages in transactions with related parties. All transactions and balances that have a significant impact involving related parties, whether conducted under normal conditions or otherwise, must be transparently disclosed and detailed to stakeholders and the public.

Information Disclosure

The types of information that must be communicated to the public are as follows:

a. Corporate Information:

- **BCA Syariah Performance**

Pertains to the reporting of BCA Syariah's financial performance, including Quarterly, Annual, Sustainability Reports, and other public disclosures.

- **Corporate Actions**

Relates to corporate actions such as the convening of the General Meeting of Shareholders (GMS), Extraordinary General Meeting of Shareholders (EGMS), and other corporate activities.

b. Business Information:

- **Products and Services**

Information related to products and services, such as the launch of new products/services, campaign programs, advertisements, and more.

- **Distribution**

Information concerning BCA Syariah's branch network, such as the inauguration of new branches and branch activities.

- Customer Relationship

Information regarding efforts to maintain customer relationships, such as responses to customer complaints published in the mass media.

- Technology

Pertains to technological advancements at BCA Syariah through activities that support the overall performance of BCA Syariah.

- Image

Efforts to enhance the image of BCA Syariah through activities encompassing extensive communication aspects.

c. Employment Information / BCA Syariah Personnel

Related to employment information/news at BCA Syariah that is available to the public.

d. Corporate Governance

Concerns efforts to ensure BCA Syariah's management adheres to applicable laws and regulations, and awareness of the corporate social responsibility towards stakeholders.

Transparency of BCA Syariah's Condition

Public Reports

- a. The Bank is required to prepare, publish, and submit Public Reports.

- b. Public Reports consist of:
- Financial publications and financial performance information;
 - Publications on risk exposure and capital;
 - Publications of material information or facts; and
 - Other reports.
- c. Public Reports must be presented in Indonesian Rupiah.

Sustainability Report

To implement Sustainable Finance, BCAS prepares an Annual Sustainable Finance Action Plan which is submitted to the Financial Services Authority:

- a. at the same time as the submission of the business plan, either as part of the business plan or in a separate document; and
- b. no later than January 31st for Financial Services Institutions that are not required to submit a business plan.

The Sustainable Finance Action Plan must be prepared by the Board of Directors and approved by the Board of Commissioners.

BCAS prepares the Sustainability Report and publishes it on the website www.bcasyariah.co.id no later than April 30th of the following year.

Information Transparency

Below is the information transparency regarding products and the use of customer personal data.

- a. Product Information Transparency at BCA Syariah is one of the efforts to enhance good governance in the banking industry and to provide clarity to customers regarding the benefits, risks, and costs associated with BCA Syariah products, terms and conditions, and consequences. Meanwhile, the use of customer personal data is necessary to protect customers' personal rights in their dealings with BCA Syariah.
- b. Based on these considerations, transparency concerning BCA Syariah product information and the use of customer personal data is essential to maintain BCA Syariah's credibility while protecting the rights of customers as banking service users, as mandated by the Consumer Protection Act and the Personal Data Protection Act.
- c. BCA Syariah is obligated to implement transparency of information regarding products and the use of customer data by adhering to the requirements and procedures stipulated in the regulations governing transparency of bank product information and the use of customer personal data, as well as the relevant authority regulations on consumer protection in the financial services sector.
- d. BCA Syariah is required to:
 - Implement transparency of information regarding BCA Syariah products and the use of customer personal data.
 - Establish provisions and have written procedures that include:
 - Transparency of information regarding BCA Syariah products; and
 - Transparency of the use of customer personal data, which must be applied in all BCA Syariah offices by adhering to the requirements and procedures in accordance with the regulations governing transparency of bank product information and the use of customer personal data, as well as the Financial Services Authority regulations

governing consumer protection in the financial services sector. The BCA Syariah Board of Directors is responsible for the implementation of these provisions and information procedures.

Affiliate Transactions and Conflicts of Interest

Categories of Transactions with Affiliated Parties:

- a. Transactions that must be announced to the public and accompanied by proof of announcement and supporting documents submitted to the Financial Services Authority no later than the end of the second business day after the occurrence of the transaction with the affiliated party.
- b. Transactions that are not required to be announced to the public but must be reported to the OJK:
 - Transactions carried out in compliance with statutory regulations or court decisions.
 - Transactions with a value not exceeding 0.5% of BCA Syariah's paid-up capital and not exceeding IDR 5 billion.
 - Transactions among Controlled Companies where at least 99% (ninety-nine percent) of their shares are owned by the Controlling Company.
- c. Loan transactions received directly from banks, venture capital companies, financing companies, or infrastructure financing companies, whether domestic or foreign.
- d. Transactions exempted from the obligation to disclose information to the public and report to the OJK, including:

- Compensation, including salaries, pension fund contributions, and/or special benefits given to members of the board of commissioners, board of directors, and major shareholders, in the event that the major shareholder also serves as an employee, provided that the total compensation is disclosed in the periodic financial statements.
- The use of any facilities provided by BCA Syariah to members of the board of commissioners, board of directors, and/or major shareholders in the event that the major shareholder also serves as an employee, where such facilities are directly related to their responsibilities to BCA Syariah, conform to BCA Syariah's regulations, and have been approved by the General Meeting of Shareholders (Rapat Umum Pemegang Saham, RUPS).
- Transactions between BCA Syariah and its employees, members of the board of directors, or board of commissioners, or with employees, members of the board of directors, or board of commissioners of Controlled Companies under the same terms, provided such transactions have been approved by the RUPS.
- Transactions constituting business activities carried out to generate operating income that are routine, recurring, and/or continuous.

Disclosure and Execution of Conflict of Interest Transactions.

- a. BCA Syariah must disclose the outcomes of Affiliate Transactions and/or Conflict of Interest Transactions that have been approved by independent shareholders in the annual report. Should Affiliate Transactions and/or Conflict of Interest Transactions approved at the General Meeting of Shareholders (GMS) not be executed within 12 (twelve) months from the date of the GMS approval, BCA Syariah must:

- Disclose this in the annual report; and
 - Provide a specific explanation for the non-execution of such Affiliate Transactions and/or Conflict of Interest Transactions at the upcoming GMS.
- b. More detailed provisions regarding Affiliate Transactions and/or Conflict of Interest Transactions are stipulated in BCA Syariah's internal regulations and the Financial Services Authority Regulation concerning Affiliate Transactions and Conflict of Interest Transactions.

Conflict of Interest

Decision-making in Conflict of Interest Transactions

- a. In accordance with the law, regulations of the Financial Services Authority, and internal regulations of BCA Syariah, in the event of a Conflict of Interest, members of the Board of Commissioners, members of the Board of Directors, the Sharia Supervisory Board, and/or Executive Officers with such Conflict of Interest are prohibited from making decisions and/or taking actions and/or being involved in the implementation process of transactions that may harm BCA Syariah or reduce BCA Syariah's profits. They are required to disclose the aforementioned conflict of interest in every decision.
- b. The disclosure of the conflict of interest in the meeting minutes shall, at minimum, include the names of the parties with a Conflict of Interest, the core issue of the conflict of interest, and the basis for decision-making consideration.

Provision of Funds to Related Parties and Provision of Large Funds

Provisions regarding the principle of prudence in the disbursement of funds to Related Parties

- a. To avoid the potential failure of business due to the concentration of fund disbursement, BCA Syariah needs to regulate the disbursement of funds in accordance with the principle of prudence.
- b. BCA Syariah is obligated to apply the principle of prudence and risk management in providing Fund Disbursements, including Fund Disbursements to Related Parties, Large Fund Disbursements, and Fund Disbursements to other parties that have an interest in the Bank.

Provisions Regarding the Guidelines for Large Exposure Fund Disbursements:

- a. BCA Syariah is required to establish written provisions, guidelines, and procedures concerning Fund Disbursements to Related Parties, Large Fund Disbursements, and/or Fund Disbursements to other parties with interests in BCA Syariah.
- b. The aforementioned Guidelines and written procedures must, at minimum, encompass:
 - standards and criteria for the selection and assessment of the eligibility of customer recipients of facilities and groups of customer recipients of facilities;
 - standards and criteria for establishing Fund Disbursement limits;
 - Fund Disbursement management information systems;
 - Fund Disbursement monitoring systems; and
 - the establishment of control measures to address Fund Disbursement concentration.

- c. The written provisions, guidelines, and procedures concerning Fund Disbursements must be as cautious as or more cautious than the provisions and procedures for general risk management implementation.
- d. The written provisions, guidelines, and procedures concerning Fund Disbursements to Related Parties must be periodically reviewed at least once every 3 (three) years, or more frequently in the event of significant changes.
- e. The written provisions, guidelines, and procedures concerning Fund Disbursements are an integral and inseparable part of the provisions, procedures, and risk determinations in accordance with the Financial Services Authority Regulation regarding the implementation of risk management for Sharia commercial banks.

Disclosure of Material Information or Facts

The disclosure of material information and facts shall be announced at minimum through:

- a. BCA Syariah's website, in Bahasa Indonesia; and
- b. The Financial Services Authority's website through the Financial Services Authority's reporting system.

Material information or facts in reports and announcements shall minimally include:

- a. the date and time of the event;
- b. the type of material information or facts;
- c. a description of the material information or facts;
- d. the impact of the material information or facts on operational activities, legal matters, financial conditions, or business continuity; and

- e. other explanations, including actions taken and follow-up plans.

Material information or facts reported to authorities and announced to the public include:

- a. mergers, separations, business mergers, or joint venture formations;
- b. the acquisition or loss of significant contracts;
- c. new discoveries or new products that add value to the company;
- d. changes in the board of directors and/or board of commissioners members;
- e. the replacement of public accountants currently tasked with auditing the company; and/or
- f. other material information or facts.