

C. Disclosure and Transparency



Number	Principles and Recommendations	Answer
C.	Disclosure and Transparency	
C.1	Transparent ownership structure	
C.1.1	Does the information on shareholdings reveal the identity of beneficial owners, holding 5% shareholding or more?	Information on the identities of beneficial owners, shareholders holding 5% or more, has been disclosed in the annual report and BCAS website. Documents Document: - annual report page 178 - annual report page 187
C.1.2	Does the company disclose the direct and indirect (deemed) shareholdings of major and/or substantial shareholders?	BCA Syariah discloses direct/indirect ownership by majority shareholders Document: - annual report page 178 - annual report page 187
C.1.3	Does the company disclose the direct and indirect (deemed) shareholdings of directors (commissioners)?	BCA Syariah discloses share ownership by members of the Board of Directors and Board of Commissioners, whether direct or indirect. Document: - annual report page 178 - annual report page 187
C.1.4	Does the company disclose the direct and indirect (deemed) shareholdings of senior management?	BCA Syariah discloses share ownership by Senior Management, particularly Directors and Commissioners, whether direct or indirect Document: - annual report page 178 - annual report page 187
C.1.5	Does the company disclose details of the parent/holding company, subsidiaries, associates, joint ventures and special purpose enterprises/ vehicles (SPEs)/ (SPVs)?	BCA Syariah discloses details of the parent company, subsidiaries, associates, joint ventures, and special purpose enterprises Document: - annual report page 54 - annual report page 81

C.2	Quality of Annual Report	
	<i>Does the company's annual report disclose the following items:</i>	
C.2.1	Corporate objectives	BCAS has disclosed its vision, mission, and corporate objectives Document: - annual report page 56 - annual report page 60
C.2.2	Financial performance indicators	BCAS has disclosed financial performance indicators Document: - annual report page 16 - 26
C.2.3	Non-financial performance indicators	BCAS has disclosed non-financial performance indicators Document: - annual report page 263
C.2.4	Dividend policy	Dividend Policy is included in the Articles of Association Document: - company's articles of association page 56-57 - annual report page 112
C.2.5	Biographical details (at least age, academic qualifications, date of first appointment, relevant experience, and any other directorships of listed companies) of all directors/commissioners	Profiles of the Board of Commissioners and Directors are available in the Annual Report Document: - annual report page 66 - 73
	Corporate Governance Confirmation Statement	
C.2.6	Does the Annual Report contain a statement confirming the company's full compliance with the code of corporate governance and where there is non-compliance, identify and explain reasons for each such issue?	BCAS is committed to implementing good corporate governance. Statements regarding corporate governance have been included in the annual report under the corporate governance section. Document: - annual report page 164 - 275
C.3.	Remuneration of Members of the Board and Key Executives	
C.3.1	Is there disclosure of the fee structure for non-executive directors/commissioners?	BCA Syariah discloses the remuneration structure for Non-Executive Directors/Commissioners. Document: - annual report page 202
C.3.2	Does the company publicly disclose [i.e. annual report or other publicly disclosed documents] details of remuneration of each non-executive director/commissioner?	BCAS discloses remuneration policies for all Directors, Board of Commissioners, and DPS. Document: - annual report page 200

C.3.3	Does the company disclose its remuneration (fees, allowances, benefit-in-kind and other emoluments) policy/practices (i.e. the use of short term and long term incentives and performance measures) for its executive directors and CEO?	BCA Syariah discloses Remuneration Policy/Practice (costs, allowances, benefits, and other compensation) (including short-term and long-term incentives and performance measures) for Executive Directors and CEOs Document: - annual report page 200
C.3.4	Does the company publicly disclose [i.e. annual report or other publicly disclosed documents] the details of remuneration of each of the executive directors and CEO [if he/she is not a member of the Board]?	BCAS discloses the amount of remuneration for all Directors, Board of Commissioners, and DPS Document: - annual report page 200
C.4. Disclosure of related party transactions (RPT)		
C.4.1	Does the company disclose its policy covering the review and approval of material RPTs?	BCA Syariah discloses the name, policy regarding review and approval of transactions with related parties that are material Document: - annual report page 113 - annual report page 261
C.4.2	Does the company disclose the name, relationship, nature and value for each material RPTs?	BCA Syariah discloses the name, relationship, nature, and value of each transaction with related parties that are material Document: - annual report page 113 - annual report page 261
C.5. Directors and commissioners dealings in shares of the company		
C.5.1	Does the company disclose trading in the company's shares by insiders?	BCAS has not yet conducted an IPO
C.6. External auditor and Auditor Report		
<i>Where the same audit firm is engaged for both audit and non-audit services</i>		
C.6.1	Are the audit and non-audit fees disclosed?	BCAS discloses audit and non-audit fees Document: - annual report page 240 - 241
C.6.2	Does the non-audit fee exceed the audit fees?	No non-audit fees incurred. Document: - annual report page 240 - 241

C.7	Medium of communications	
	<i>Does the company use the following modes of communication?</i>	
C.7.1	Quarterly reporting	Document: - Quarterly reporting - annual report page 234
C.7.2	Company website	Document: - Company website - annual report page 85
C.7.3	Analyst's briefing	BCA Syariah has not yet conducted an IPO
C.7.4	Media briefings /press conferences	BCAS holds public presentations for media briefings for journalists and/or mass media annually and proactively provides the latest news about activities organized by BCAS Document: - Media briefings /press conferences - annual report page 231
C.8	Timely filing/release of annual/financial reports	
C.8.1	Are the audited annual financial report / statement released within 120 days from the financial year end?	The audited Annual Financial Statements were reported to the OJK on April 25, 2024 (less than 120 days from the end of the fiscal year) Document: - report receipt from OJK
C.8.2	Is the annual report released within 120 days from the financial year end?	The audited Annual Financial Statements were uploaded to the website on April 29, 2024 (less than 120 days from the end of the fiscal year). Document: - annual report
C.8.3	Is the true and fairness/fair representation of the annual financial statement/reports affirmed by the board of directors/commissioners and/or the relevant officers of the company?	The 2023 Financial Statements include a Director's Statement Document: - annual report page 295
C.9	Company website	
	<i>Does the company have a website disclosing up-to-date information on the following:</i>	
C.9.1	Financial statements/reports (latest quarterly)	BCAS has disclosed quarterly financial reports on the company's website. Document: - https://www.bcasyariah.co.id/laporan-keuangan-triwulan

C.9.2	Materials provided in briefings to analysts and media	BCAS has disclosed presentation materials for public presentations on the company's website. Document: - Media briefings /press conferences - annual report page 232
C.9.3	Downloadable annual report	The Annual Report available on the company's website can be downloaded by the public. Document: - https://www.bcasyariah.co.id/laporan-tahunan
C.9.4	Notice of AGM and/or EGM	BCAS has sent out notices/invitations for the Annual General Meeting to shareholders. Document: - meeting invitation BCA Tbk - meeting invitation BCA Finance
C.9.5	Minutes of AGM and/or EGM	BCAS has disclosed the minutes of the Annual General Meeting on the company's website. Document: - Company Deed No. 101
C.9.6	Company's constitution (company's by-laws, memorandum and articles of association)	BCAS has disclosed the company's Articles of Association on the company's website. Document: - company's articles of association
C.10	Investor relations	
C.10.1	Does the company disclose the contact details (e.g. telephone, fax, and email) of the officer / office responsible for investor relations?	BCA Syariah has not yet conducted an IPO