

INNOVATE & RESILIENCE



INNOVATE & RESILIENCE

The Indonesian economy continues to demonstrate resilience amidst challenging global dynamics. In these conditions, PT Bank BCA Syariah "BCAS" has also managed to remain steadfast, grow, and innovate, recording positive performance. We actively develop adaptive business models and solutions that remain relevant and aligned with Sharia principles and evolving customer needs. In 2025, BCAS strengthened its digital banking application, Bsya, by developing various features to streamline customer transactions. Additionally, BCAS launched BIQ and Virtual Account Management (VAM) as services to simplify transactions for our business partners.

By strengthening innovations for products, services, and business processes, BCA Syariah establishes a solid foundation of resilience that enables the Company to manage risks in a measured manner while capturing growth opportunities. This resilience is realized through prudent risk management, the effective utilization of digital technology, and the implementation of strong corporate governance, enabling BCA Syariah to sustain performance growth while creating long-term value for its stakeholders.

Theme Continuity



2021

Strengthening Synergy and Maintaining Sustainable Growth

After a challenging year in 2020 due to the COVID-19 pandemic, Indonesia entered 2021 with optimism but remained alert. The pandemic began to subside in early 2021 as a result of the government's handling of the pandemic and accelerated vaccinations, however the Delta variant posed new challenges in the middle of the year, including for the economy and humanity. Until later, the policy of limiting people's activities affected the business world and the financial industry.

BCAS is aware of the importance of understanding and anticipating our customers' needs, particularly as digital transactions continue to increase. BCAS improved its synergies with BCA and other strategic partners in 2021 to develop leading technology infrastructure and services. In distributing financing, BCAS focused on the best solutions for its customers' situation and consistently applying prudent banking practices and sound risk management. Strengthening synergy and prioritizing the needs of customers and other stakeholders are key to BCAS's success in maintaining quality and sustainable growth momentum for long term business development.



2022

Move Faster, Grow Stronger

Two years post the COVID-19 pandemic, we embarked on the year 2022 with renewed hope for economic recovery for Indonesia and the world. However, global geopolitical turmoil, has kept the year challenging with rising inflation. Nevertheless, the Indonesian Government managed to maintain economic performance amid global volatility, while BCAS continued to support the economy by realizing solid performance.

As a Sharia bank, BCAS offers solutions for customers while supporting the nation's economy. As the economy rebounds, BCAS remains committed to being a solid partner for all customers, including those affected by the pandemic by upholding prudential principles. In 2022, BCAS upgraded the BCA Syariah Mobile application with additional features for enhanced customer experience. BCAS also focused on simplifying its financing processes by implementing Robotic Process Automation (RPA) technology. We also improved public financial literacy and supported women-owned MSMEs through the WEpreneur program. We reinforced our sustainable finance initiative to support eco-friendly businesses. The year 2022 became a momentum for BCAS to move faster and grow stronger to create high value for our customers and stakeholders.



2023

Optimizing Acceleration

Various challenges in 2023 have driven BCAS to adapt to change by continuously innovating. To achieve quality and sustainable performance, BCAS implemented various strategies with acceleration in all areas such as increasing customer base, financing disbursement, and adoption of Information Technology.

In 2023, BCAS launched an online account opening feature on BCA Syariah Mobile, accelerating new customer growth. BCAS also ensures the convenience and security of our customers' transactions by modernizing Information Technology infrastructure and ensuring Information Security Management System is compliant with global standards.

We are committed to accelerating and strengthening growth to maximize added value for all stakeholders, especially in providing product and service excellence for customers.



2024

Evolve with Agility

The year 2024 reflected PT Bank BCA Syariah's (BCAS) commitment to remain agile in transforming and adapting quickly to dynamic customer needs. Our continuous improvement of employee capabilities and leveraging the latest information technology enables us to offer faster, easier, and safer Sharia banking solutions that meet customer needs. Our commitment is to be a trusted partner that supports our customers every step of the way by continuously innovating and improving our service quality.

BCAS released the latest mobile banking application, BSya by BCA Syariah. We developed the features in BSya based on our recognition of customer needs and their feedback through various review channels as part of our commitment to listen to and understand their needs. Powered by technology infrastructure development focusing on modernizing infrastructure and internal process efficiency, we are optimistic that BCAS can be more agile in anticipating the ever-evolving customer needs while delivering quality and sustainable growth.

Table of Contents

4	Theme Continuity	64	Business Area Map and Branch Locations	105	Access to Company Information
9	KEY HIGHLIGHTS	66	Organizational Structure	106	Other Information
10	Performance Overview	68	Profile of the Board of Commissioners	109	MANAGEMENT DISCUSSION & ANALYSIS
13	Bsya by BCA Syariah	71	Profile of the Board of Directors	110	Economic, Banking Sector, and BCAS Financial Overview
15	Overview Of Important Financial Data	76	Changes in the Composition of the Board of Commissioners, the Board of Directors, and the Sharia Supervisory Board	111	Operating Review by Business Segment
21	Stock Information	78	Independence Statement of Independent Commissioners	118	Financial Review
23	MANAGEMENT REPORT	79	Profiles of the Sharia Supervisory Board	140	Capital Structure and Management Policy on Capital Structure
24	Board Of Commissioners Report	82	Executive Officer Profiles	141	Comparison of Targets and Realization for 2025 and Projections for 2026
32	Sharia Supervisory Board Report	84	Human Resources Management	146	Material Commitments for Capital Goods Investment
38	Board Of Directors Report	87	Shareholder Composition	147	Capital Goods Investment
49	Statement by Members of the Board of Directors and Members of the Board of Commissioners Regarding Responsibility for the Annual Report	89	Corporate Group Structure	147	Information and Material Facts After Accountant Report's Date
50	A Special Touch In The Harmony Of Sustainability	90	Subsidiaries, Associates, and Joint Venture Companies	148	Dividend Policy
53	COMPANY PROFILE	90	Information on the Use of Public Accountant (AP) and Public Accounting Firm (KAP) Services	148	Employee and/or Management Stock Ownership Programs
54	General Information Company	91	Supporting Institutions and Professionals	148	Use of Proceeds from Public Offering
55	Brief History of BCAS	92	Association Membership	149	Material Information
56	Company Vision, Mission, and Core Values	93	Awards, Ratings, and Certifications	149	Other Material Information
58	Milestone				
60	Significant Events				
62	Business Activities				
63	Products and Services				

149	Material Transactions Involving Conflicts of Interest and/or Transactions with Affiliated Parties	284	Diversity in the Composition of the Board of Commissioners, Board of Directors, and Sharia Supervisory Board	394	Performance-Based Long-Term Compensation Policy
152	Changes in Regulations and/or Laws	286	Nomination and Remuneration Policy	394	Corporate Action
153	Changes in Accounting Policy	293	Committees Under the Board of Commissioners	394	Provision of Funds to Related Parties and Large Exposures
155	Business Support	319	Executive Committees of the Board of Directors	396	Strategic Plan
158	Risk Management Practices	344	Corporate Secretary	396	Transparency of Financial and Non-Financial Conditions Not Disclosed in Other Reports
196	Marketing Aspects	350	Internal Audit Function	398	Non-Halal Income and Its Use
198	Business Outlook for 2026	360	Public Accountant (External Audit)	399	Implementation of Integrated Corporate Governance
199	Business Continuity Information	362	Consultants and/or Advisors	401	Report on the Implementation of Governance and Governance Assessment
200	Disclosure of Governance, Management, and Control Framework for Taxation Aspects	362	Compliance Function	433	Corporate Social and Environmental Responsibility
203	CORPORATE GOVERNANCE	368	Implementation of Risk Management	434	SEOJK Regulation No. 10/SEOJK.03/2020 on Transparency and the Publication of Reports by Sharia Commercial Banks and Sharia Business Units
204	Implementation of Good Corporate Governance	376	Internal Control System	441	Reference: SEOJK No. 16 POJK. 04/2021 on the Form and Content of Reports by Issuers or Public Companies
210	General Meeting of Shareholders	379	Implementation of Anti-Fraud Strategies	455	Implementation of the ASEAN Corporate Governance Scorecard (ACGS)
218	Board of Commissioners	381	Whistleblowing System	468	Branch Network Address
234	Independent Commissioner	385	Anti-Corruption Policy and Control of Gratification	479	FINANCIAL STATEMENTS
236	Sharia Supervisory Board	388	Regulations on the Use of Inside Information		
251	Board of Directors	388	Affiliated Transactions and Conflict of Interest Transactions		
270	Meetings of the Board of Commissioners, Board of Directors, Sharia Supervisory Board, and Joint Meetings	389	Legal Cases		
283	Affiliation Relationships	390	Administrative Sanctions		
		390	Code of Ethics		
		392	Corporate Culture		



KEY HIGHLIGHTS



Total Assets

 15.4% YoY

Rp **19,207.4**
billion

Net profit

 15.4% YoY

Rp **212.0**
billion

BCAS recorded solid growth with financial performance marking tangible results from its ongoing transformation strategy.

Performance Overview

Quality Financing

FINANCING GROWTH IN ALL SEGMENTS

Financing Portfolio

23.1% YoY
Rp 13,191
billion

Macroprudential Inclusive Financing Ratio

28.8%

Sustainable Financing

6.8% YoY
Rp 3,022
billion

22.9% of total financing



ASSET QUALITY

Financing at Risk

5.3%
Better than 6.3%
in 2024

NPF

0.03% YoY
1.57%

Solid Capital and Liquidity

Capital Adequacy Ratio (CAR)

27.7%

Financing to Deposit Ratio (FDR)

85.5%





Reliable Digital Transactions

Development of Online Account Opening Feature via Bsy

130,948

users

new online account opening

Mobile Banking User Growth

767.1% YoY

148,019

users

QRIS Payment Transactions

127.9% YoY

4.2

million transactions

Mobile Banking Transactions

20.9% YoY

17.38

million transactions

Mobile Banking Transaction Nominal Value

9.3% YoY

Rp 21,565.7

billion

BI Fast Transactions

18.6% YoY

2.3

million transactions



73.7%

CUSTOMER TRANSACTIONS VIA MOBILE AND INTERNET BANKING

2025 Performance Achievement

Total Assets

 **15.4% YoY**
Rp **19,207.4**
billion

Net Profit

 **15.4% YoY**
Rp **212.0**
billion

Equity

 **6.4% YoY**
Rp **3,383.0**
billion

Third-Party Funds

 **17.1% YoY**
Rp **15,432.4**
billion

Customer Growth

16.5%
YoY

CASA

40.7%

Awards and Appreciation



Overall Winner in the Under Rp1 Trillion Cluster Non-State-Owned Enterprise/ Non-Regional-Owned Enterprise Winner in the Under Rp1 Trillion Cluster

KNKG: Annual Report Award 2024



Top 3 Best Stellar Workplace Award in Medium Size Organisation Category

Stellar Workplace Recognition in Employee Satisfaction

Stellar Workplace Recognition in Employee Commitment

Stellar Workplace Awards 2025



Financial Services Institutions Providing the Best Halal Program Support, Subcategory: Banks as Halal Banking Pioneers

Indonesia Halal Industry Awards (IHYA) 2025

BSya by BCA Syariah



BSya by BCA Syariah

The latest mobile banking application from BCAS to serve customer transaction needs



Online Account Opening

Easy online account opening via BSya



Cardless Cash Withdrawal & Deposit

Cardless cash deposits and withdrawals via BCA ATMs/CRMs



QRIS

BSya provides payment transaction methods by scanning QR codes displayed by merchants (MPM/Merchant Presented Mode) and displaying QR codes for customers to be scanned by merchants (CPM/Customer Presented Mode)



BI Fast

A transfer channel to all other banks in Indonesia, real-time, 24/7, standardized by Bank Indonesia



E-Wallet

Top up your e-wallet for easy payment processing



Top Up Flazz

Top up multi-function transaction cards for non-cash payment processes



Online Gold Financing

Supporting the investment-literate generation with online gold financing applications



Online Hajj Fee Deposit

An Islamic feature for the convenience of online Hajj fee deposit services



Prayer Schedule

An Islamic feature providing easily accessible prayer time information at any time



Qibla Direction

An Islamic feature to facilitate Qibla direction guidance



E-Branch

Large-amount cash withdrawal service without a card or passbook at branch offices



e-Deposito iB

Convenience of fund investment through iB deposit products via the BSya by BCA Syariah app



Zakat Fitrah

An Islamic feature providing the convenience of online Zakat Fitrah payments



Qurban

An Islamic feature providing the convenience of online Qurban (sacrificial animal) purchases



Virtual Account

A feature providing easy payment processes via virtual accounts for customers and corporate partners



Purchase

Convenient feature for purchasing tickets and PLN (electricity) tokens



Payment

Convenient feature for paying internet, mobile postpaid, and PDAM (water) bills



BSya Reward

A special loyalty program for BCAS customers

Overview of Important Financial Data

Statements Of Financial Position

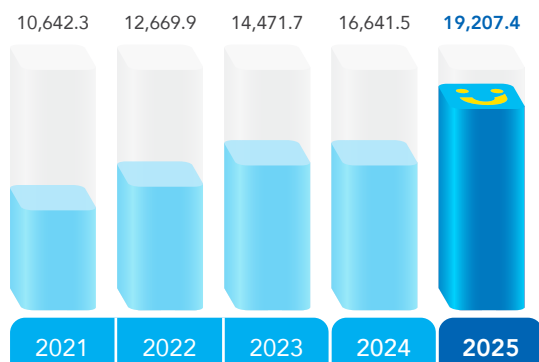
In billions of rupiah, unless stated otherwise

Description	2025	2024	2023	2022	2021	Growth 2024-2025 (%)
TOTAL ASSETS	19,207.4	16,641.5	14,471.7	12,669.9	10,642.3	15.4
Total earning assets	19,042.7	16,599.0	14,434.8	12,679.1	10,269.3	14.7
• Current Account and Placement at Bank Indonesia	967.0	880.5	1,056.6	935.4	1,138.2	9.8
• Marketable Securities	4,884.8	4,915.6	4,288.9	4,110.9	3,103.5	(0.6)
• Financing	13,190.9	10,717.2	9,013.6	7,585.9	6,248.5	23.1
TOTAL LIABILITY	15,824.4	13,460.7	11,389.2	9,739.0	7,801.5	17.6
Third-Party Funds	15,432.4	13,176.2	10,949.5	9,481.6	7,677.9	17.1
• Current accounts	3,595.6	2,511.1	2,076.1	2,104.0	1,209.5	43.2
• Savings accounts	2,666.2	2,471.6	2,096.6	1,556.1	1,373.0	7.9
• Time deposit	9,170.6	8,193.6	6,776.8	5,821.6	5,095.3	11.9
Financing received	-	-	-	-	-	-
TOTAL EQUITY	3,383.0	3,180.8	3,082.5	2,930.9	2,840.8	6.4

Total Assets

In billions of rupiah

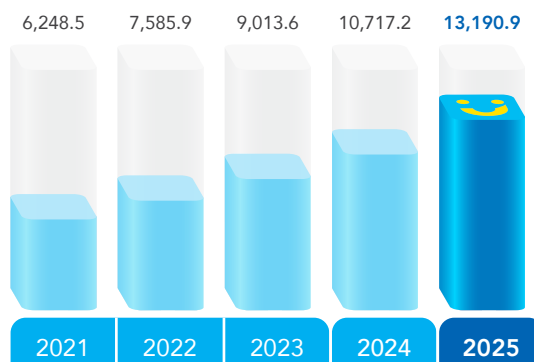
15.4% YoY



Total Financing

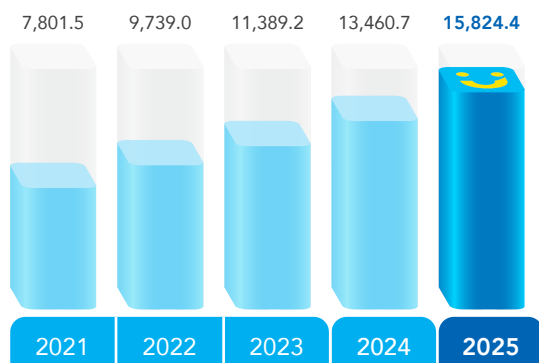
In billions of rupiah

23.1% YoY

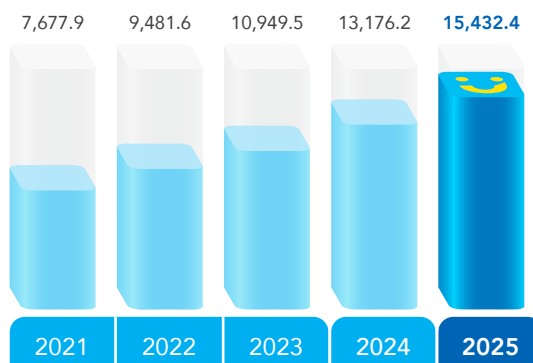


Total Liability

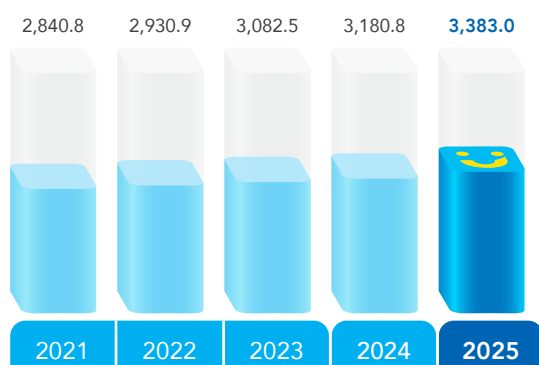
In billions of rupiah

 **17.6% YoY**
**Total Third-Party Funds**

In billions of rupiah

 **17.1% YoY**
**Total Equity**

In billions of rupiah

 **6.4% YoY**
**Statement Of Profit And Loss And Other Comprehensive Income**

In billions of rupiah, unless stated otherwise

Description	2025	2024	2023	2022	2021	Growth 2024-2025 (%)
Bank's share in profit/ Operational income	832.4	738.1	658.3	588.4	478.0	12.8
Income after distribution of profit sharing, benefit, and bonuses	763.6	688.9	613.8	563.3	454.3	10.9
Other operating income	59.2	45.1	70.7	54.6	44.7	31.2
Operating expenses	518.1	436.4	410.6	254.2	212.5	18.7
Allowance for Impairment Losses	42.6	65.6	57.9	212.2	169.5	(35.1)
Income from operation	262.1	232.0	216.0	151.4	117.0	13.0
Income before tax	258.4	229.6	191.4	146.2	107.5	12.6
Net Profit	212.0	183.7	153.8	117.6	87.4	15.4

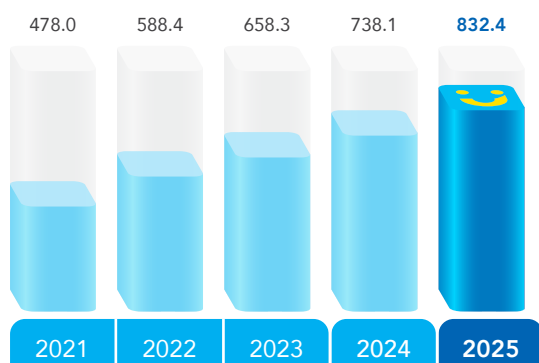
In billions of rupiah, unless stated otherwise

Description	2025	2024	2023	2022	2021	Growth 2024-2025 (%)
Other comprehensive loss net of income tax	81.1	(9.6)	(2.1)	(27.5)	1.2	(943.8)
Comprehensive profit (loss)	293.0	174.1	151.7	90.1	88.6	68.3
Profit (loss) attributable to owners of the parent entity	293.0	174.1	151.7	90.1	87.4	68.3
Operating profit before allowance for impairment losses	301.0	295.3	249.3	358.5	277.0	2.0
Comprehensive profit attributable to owners of the parent entity	293.0	174.1	151.7	90.1	88.6	68.3
Total outstanding shares (in full amount)	2,255,183,207.0	2,255,183,207.0	2,255,183,207.0	2,255,183,207.0	2,255,183,207.0	0.0
Profit (loss) per share (in full rupiah amount)	94.0	81.5	68.2	52.1	38.8	15.4

Operating Income

In billions of rupiah

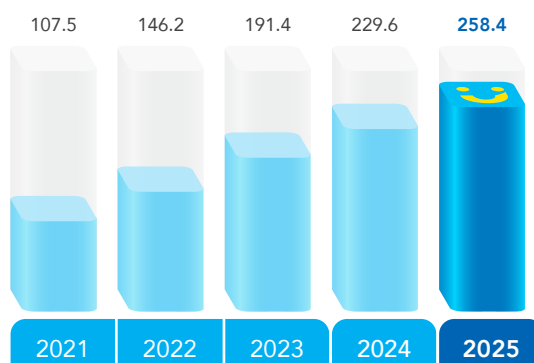
↑ 12.8% YoY



Income Before Tax

In billions of rupiah

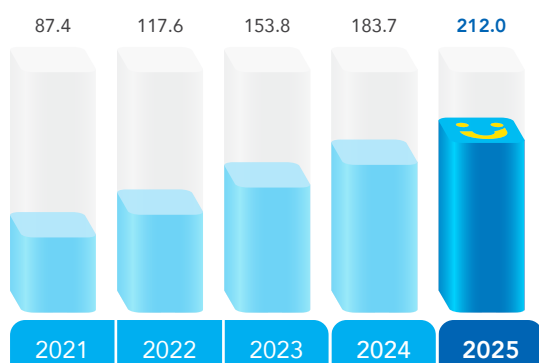
↑ 12.5% YoY



Net Income

In billions of rupiah

↑ 15.4% YoY



Financial Ratios (%)

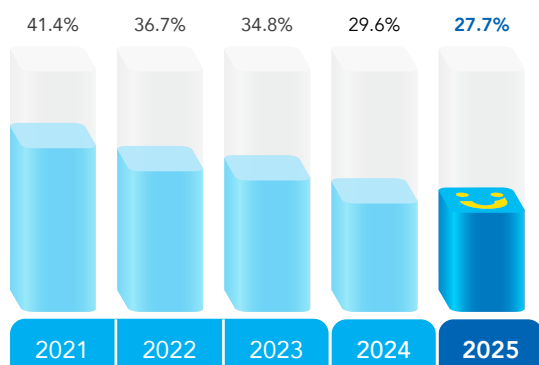
Description	2025	2024	2023	2022	2021	Growth 2024-2025 (%)
CAPITAL						
Capital Adequacy Ratio (CAR)	27.7	29.6	34.8	36.7	41.4	(1.9)
Fixed Assets to Capital	11.7	11.8	9.3	7.7	7.5	(0.1)
ASSET QUALITY						
Non-performing Earning Assets and Non-Performing Non-Earning Assets to Total Earning Assets and Non-Earning Assets	1.3	1.1	0.8	1.7	1.4	0.1
Non-performing Earning Assets to Total Earning Assets	1.2	1.0	0.7	0.9	0.7	0.3
Allowance for Impairment Losses on Financial Assets to Earning Assets	2.8	3.3	3.3	3.9	2.5	0.5
NPF Gross	1.57	1.54	1.04	1.42	1.13	0.0
NPF Net	0.22	0.33	0.00	0.01	0.01	(0.1)
PROFITABILITY						
Return on Asset (ROA)	1.5	1.6	1.5	1.3	1.1	(0.1)
Return on Equity (ROE)	6.7	5.9	5.2	4.1	3.2	0.7
Net Reward (NI)	4.4	4.7	4.7	5.1	4.9	(0.3)
Net Operating Margin (NOM)	1.5	1.6	1.7	1.4	1.2	(0.1)
Operating Expenses to	80.6	79.6	78.6	81.6	84.8	1.1
Operating Income (BOPO)	63.0	59.5	60.0	41.2	42.8	3.5
Cost to Income Ratio (CIR)	20.0	21.1	20.5	19.5	16.2	(1.1)
LIQUIDITY						
Financing with Profit Sharing	71.9	73.2	74.9	76.5	73.0	1.7
to Total Financing	85.5	81.3	82.3	80.0	81.4	1.0
Financing to Deposits Ratio (FDR)	93.8	98.3	87.7	95.0	88.4	10.6
Macroprudential	21.5	23.5	32.7	62.9	73.7	9.2
Intermediation Ratio (RIM)	467.8	423.2	369.5	332.3	274.6	53.7
Current assets to current liabilities ratio	82.4	80.9	78.7	76.9	73.3	2.2
COMPLIANCE						
Percentage of BMPD Violations						
• Related Parties	0.0	0.0	0.0	0.0	0.0	0.0
• Non-related Parties	0.0	0.0	0.0	0.0	0.0	0.0

Description	2025	2024	2023	2022	2021	Growth 2024-2025 (%)
Percentage of BMPD Exceedances						
• Related Parties	0.0	0.0	0.0	0.0	0.0	0.0
• Non-related Parties	0.0	0.0	0.0	0.0	0.0	0.0
Reserve Requirement						
• Reserve Requirement - Rupiah	4.3	3.6	4.6	6.4	3.6	0.7
• Reserve Requirement - Foreign Currency	0.0	0.0	0.0	0.0	0.0	0.0
Total Net Open Position (PDN)	0.0	0.0	0.0	0.0	0.0	0.0
Macroprudential Inclusive Financing Ratio (RPIM)	28.8	28.8	28.7	28.5	-	0.02

CAR

In billions of rupiah,

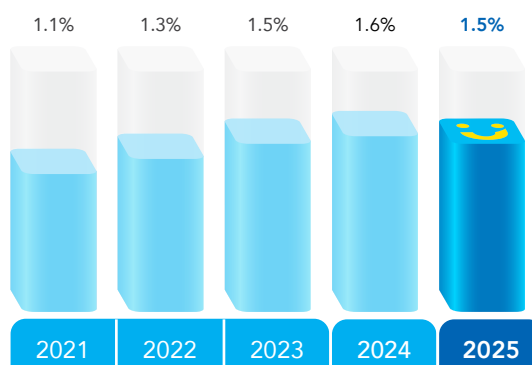
▼ (1.9%) YoY



ROA

In billions of rupiah,

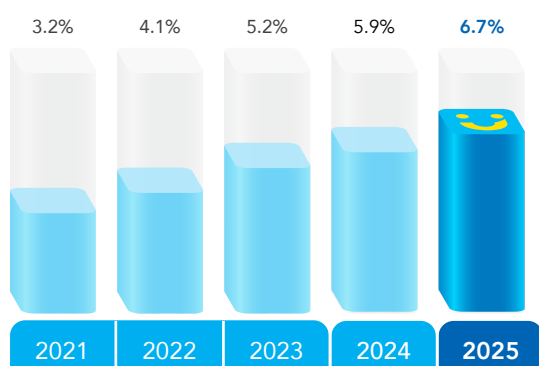
▼ (0.1%) YoY



ROE

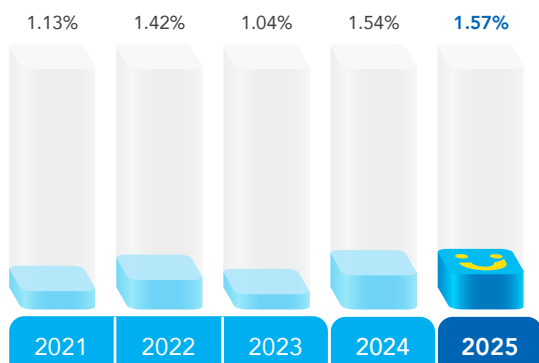
In billions of rupiah,

▲ 0.8% YoY

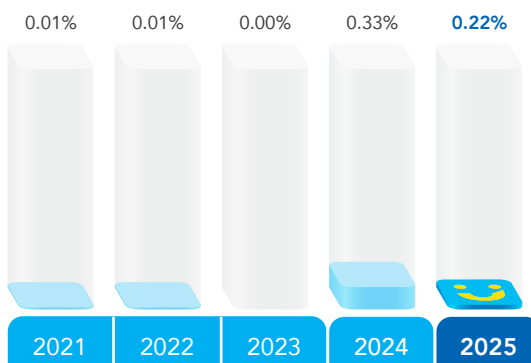


NPF Gross

In billions of rupiah,

 **0.03% YoY**
**NPF Net**

In billions of rupiah,

 **(0.11%) YoY**
**Non-Financial Operational Overview**

Description	2025	2024	2023	2022	2021	Growth 2024-2025 (%)
Office Network	77	76	76	73	73	1.3
Employees (Excluding Management)	1,037	1,017	944	823	757	5.2
• Permanent Employees	740	708	618	519	496	4.5
• Contract Officers	101	114	153	143	119	(11.4)
• Outsourced Employees	196	195	173	161	142	0.5
Total Funding Customers	707,836	607,686	530,839	196,531	144,244	16.5
Total Financing Customers	16,247	12,196	11,492	10,386	10,945	33.2

Beyond the branch network presented in the table, BCAS provides Sharia banking services, including the Hajj Pilgrimage Fee Deposit Service (LPS BPIH). This service is accessible through 100 Sharia Banking Services (LSBU) available at 100 BCA branches located across DKI Jakarta, West Java, Central Java, and East Java.

Stock Information

As of 2025, BCAS has not conducted a public offering of its shares on the stock exchange. Accordingly, this report does not present information related to:

- 1. Number of shares outstanding;
- 2. Market capitalization;
- 3. Share price (highest, lowest, and closing prices); and
- 4. Trading volume of shares.

Nevertheless, information regarding the Company’s share capital over the past three years is presented as follows:

STOCK PRICE TABLE

In billion rupiah, unless stated otherwise

Description	2025	2024	2023
Share capital - nominal value of Rp1,000 per share (full amount)			
Authorized capital – 5,000,000,000 shares (full amount)	2,255,183.2	2,255,183.2	2,255,183.2
Issued and fully paid capital – 2,255,183,207 shares as of 31 December 2025, 2024, and 2023			

Information on Bonds, Sukuk or Convertible Bonds

As of December 31, 2025, BCAS has not issued any bonds, sukuk, or convertible bonds in the capital market. Accordingly, this report does not present information regarding:

- 1. Number of bonds/sukuk/convertible bonds outstanding;
- 2. The interest/return rate;
- 3. Maturity date;
- 4. Bond/sukuk ratings.

Corporate Actions

Throughout 2025, BCAS did not undertake any corporate actions that would result in changes to its share capital structure, including stock splits, share consolidations, bonus share distributions, changes in the nominal value of shares, the issuance of convertible securities, or increases or decreases in capital.

In the same year, BCAS realized the distribution of cash dividends to its shareholders. Based on the approval of the Annual General Meeting of Shareholders (AGMS) held on 4 March 2025, the Company distributed cash dividends amounting to Rp90,872,553,200.00, sourced from the Company’s retained earnings that had not been appropriated as of the fiscal year ended 31 December 2024. The dividends were paid to shareholders in 15 December 2025 and represented a dividend payout ratio of 50% of the Company’s net profit for 2024, amounting to Rp183.7 billion.

Suspension and/or Delisting Actions

As of December 31, 2025, BCAS is not listed as a public company on the stock exchange. Therefore, there have been no instances of Temporary Trading Suspension and/or Delisting of shares.



MANAGEMENT REPORT



Financing Portfolio

▲ 23.1% YoY

Rp **13,191**
billion

Sustainable Financing

▲ 6.8% YoY

Rp **3,022**
billion

Solid growth in lending reflects the Bank's business expansion and intermediary role

Board Of Commissioners Report



Ratna Yanti

President Commissioner Independent



PERFORMANCE GROWTH IN 2025 REFLECTS BCAS'S ABILITY TO ANTICIPATE CHALLENGES AND RESPOND TO THEM WITH APPROPRIATE STRATEGIES. FINANCING GREW IN A MEASURED MANNER, OPERATIONAL EFFICIENCY CONTINUED TO BE STRENGTHENED, AND GOVERNANCE WAS CONSISTENTLY UPHELD, REFLECTING BCAS'S COMMITMENT TO SUSTAINABILITY AND STAKEHOLDER TRUST.



*Bismillahirrahmanirrahim
Assalamu'alaikum Warahmatullahi Wabarakatuh*

Dear Esteemed Stakeholders,

Praise and gratitude be to Allah SWT for His blessings and grace, through which BCA Syariah (hereinafter referred to as "BCAS" or "the Company") was able to record increasingly solid performance throughout 2025. Through this report, the Board of Commissioners presents the implementation of its supervisory and advisory duties to the Board of Directors regarding the management of the Bank during the 2025 fiscal year.

Remaining Resilient Amid Challenges

The year 2025 was marked by challenging global and domestic economic dynamics. Geopolitical uncertainty, including changes in United States government policies, exerted pressure on international trade through economic sanctions and higher tariffs. Domestically, Bank Indonesia (BI) pursued monetary policies focused on maintaining inflation and exchange rate stability, while supporting economic growth through measures such as lowering monetary instrument interest rates, improving market liquidity, and strengthening financing support for MSMEs. Despite these challenges, Indonesia's economy remained resilient, recording economic growth of 5% YoY in the third quarter of 2025, with inflation kept under control at 2.7% as of November 2025.

In a challenging economic environment throughout 2025, the national banking sector continued to demonstrate resilience, recording credit growth of 7.7% YoY as of November 2025. In line with these conditions, BCAS delivered strong and prudent financing growth in accordance with Sharia principles, with total financing increasing by 23.1% YoY surpassing the industry average while maintaining sound asset quality, as reflected in a gross Non-Performing Financing (NPF) ratio of 1.57%. Meanwhile, the Sharia Commercial Bank industry as a whole posted solid performance, with aggregate asset growth of 12.7% YoY and Third-Party Funds increasing by 16.4% YoY as of October 2025. Within this context, BCAS recorded asset and Third-Party Funds growth above the industry average, demonstrating its ability to sustain growth and resilience while delivering positive overall performance.

Assessment of the Board of Directors' Performance in 2025 and Basis of Evaluation

The Board of Commissioners is responsible for assessing the performance of the Board of Directors and, throughout 2025, provided direction, oversight, and evaluation of the implementation of business strategies, governance, risk management, as well as compliance with regulations and Sharia principles in an integrated manner. Based on the evaluation results, the Board of Directors was deemed to have managed the Bank in line with the Bank Business Plan (RBB), which serves as one of the key performance assessment

criteria. Overall, BCAS's performance exceeded the RBB targets, as reflected in total assets reaching Rp19.2 trillion, growing by 15.4% YoY; Third-Party Funds amounting to Rp15.4 trillion, up 17.1% YoY; and financing increasing by 23.1% YoY to Rp13.2 trillion. This growth was followed by a 15.4% YoY increase in net profit to Rp212 billion. Financing quality remained well maintained, with a gross Non-Performing Financing (NPF) ratio of 1.57% and a net NPF ratio of 0.22%.

The Board of Directors was also considered to have been capable of maintaining sustainable and sound business growth while consistently upholding prudential banking principles and adequate risk management, thereby positively influencing the Bank's Soundness Level. The performance assessment procedures were carried out by taking into account risk management based on the Risk-Based Bank Rating (RBBR), particularly with respect to the risk profile, governance, and the adequacy of supporting systems and operational processes. In the second half of 2025, the Bank's soundness level was rated at Composite Rating 2, reflecting that the Bank was generally considered "Healthy" and capable of withstanding significant adverse impacts arising from changes in business conditions and other external factors.

We appreciate the performance of the Board of Directors in addressing various challenges throughout 2025, including those related to cybersecurity, the inclusion and literacy of Sharia products, infrastructure strengthening, and human capital management amid generational gaps. The Board of Commissioners supports the initiatives and strategies undertaken by the Board of Directors to enhance information technology (IT) and cybersecurity by conducting regular application vulnerability assessments, as well as overseeing IT Security functions that monitor malware within BCAS systems. In line with the increasing digitalization of services and the growing need for the processing of customers' personal data, BCAS has also established internal policies on personal data protection as a follow-up to the implementation of Law No. 27 of 2022 on Personal Data Protection (PDP Law).

In addressing challenges related to inclusion and literacy, BCAS pursued synergies with institutions, regulators, and its parent company to strengthen the Sharia finance ecosystem. To elevate customer transaction experience, BCAS continued to reinforce its infrastructure, including the development of features for the BSya mobile banking application, modernization of the core banking system through the adoption of a cloud-native core banking system, provision of open APIs for business partners, development of e-channels, virtual account management, and the utilization of ABIYA, which enables end-to-end, data-

driven and automated financing processing to improve efficiency. Meanwhile, in responding to human capital challenges, including generational gaps, BCAS fostered a professional culture through the key behaviour of "Competence and Continuous Improvement," strengthened employees' digital competencies, and refined key performance indicators (KPIs) to boost team engagement.

To enhance operational performance and strengthen its funding structure, BCAS consistently promoted the growth of CASA and Third-Party Funds through the expansion of its customer base. These efforts were carried out by strengthening marketing strategies, optimizing the branch network, and leveraging synergies with the parent company. This approach enabled the Bank to maintain sustainable growth of Third-Party Funds while simultaneously improving cost of funds efficiency.

In line with efforts to strengthen operational capabilities, BCAS continued to enhance service quality for customers through the development of call center services, acceleration of digital transformation, and enrichment of features across digital service channels. Throughout 2025, BCAS also launched several new services and features, including Virtual Account Management (VAM), BCAS internet banking (BIQ), as well as enhanced features within the BSya application, aimed at improving convenience and the overall customer transaction experience.

The Board of Commissioners is of the view that there has been a balance between improvement in operational performance and strengthened risk mitigation and organizational readiness, encompassing the development of human capital competencies, the readiness and reliability of information technology infrastructure, the reinforcement of data and cybersecurity systems, as well as enhanced literacy and inclusion of Sharia banking products and services. This approach ensures that the Bank's operational growth continues in a prudent and sustainable manner.

The Board of Commissioners also fully supports the designation of BCAS as a Sharia Financial Institution for Cash Waqf (LKS PWU), as stipulated in the Decree of the Minister of Religious Affairs of the Republic of Indonesia No. 600 of 2025, which was considered to be supported by the Bank's readiness in terms of governance and internal controls. In addition, the Board of Commissioners oversaw the process of obtaining the license to provide foreign exchange (FX) services, which was successfully granted to BCAS at the end of 2025. As of January 2026, cash waqf services remained in the pilot phase, while FX services are planned to run effective in 2026.

Oversight of the Formulation and Implementation of the Bank's Strategy

The Board of Commissioners actively oversees over the formulation, implementation, and evaluation of the Bank's strategy through meetings of the Board of Commissioners, joint meetings with the Board of Directors and the Sharia Supervisory Board (SSB), as well as other strategic forums. Such oversight was conducted based on the criteria applied in the performance assessment, including performance achievements during the fiscal year, competencies, and meeting attendance levels. Throughout 2025, a total of 13 meetings between the Board of Commissioners and the Board of Directors were convened to discuss progress in the implementation of plans and strategies, the setting of RBB performance targets, risk management, audit findings, and compliance matters, while also serving as a forum for providing input, advice, and direction to the Board of Directors.

Monitoring was conducted through periodic evaluations of the realization of the Bank Business Plan (RBB), the provision of opinions based on the evaluation of management reports, including internal audit findings and the Whistleblowing System (WBS), as well as oversight of the integrity of financial reporting. Throughout 2025, the Board of Commissioners focused on financing growth strategies, risk management, digital transformation, and organizational readiness in responding to regulatory and technological changes, and deemed that synergies with BCA had been implemented effectively. Based on the overall oversight activities carried out, the Board of Commissioners concluded that the Board of Directors had managed BCAS in accordance with the business plan and strategic policies, and had remained responsive to industry dynamics throughout 2025.

View on ESG Management and the Implementation of Sustainable Finance

The Board of Commissioners considers that the management of environmental, social, and governance (ESG) aspects are an integral part of the Company's sustainability strategy and good corporate governance. Furthermore, effective ESG management serves as a critical foundation for maintaining business resilience, driving performance growth, and creating long-term value for stakeholders. BCAS's sustainability performance in 2025 was reflected in the increase in financing for Sustainable Business Activities (KUB) category, which achieved the targets set out in the Sustainable Finance Action Plan (SFAP). Sustainable financing amounted to Rp3.0 trillion, growing by 6.8%

YoY and contributing 23% to total financing. The Bank further strengthened its environmental commitment by expanding financing prohibitions to business activities that pose ESG risks (Exclusion List).

Commitment to inclusive economic sustainability is manifested in the MSME development through the WEpreneur and mustahik micropreneur programs, as part of efforts to promote economic self-reliance based on Sharia principles. In line with green banking initiatives, BCAS continued to implement various environmentally oriented programs, including energy efficiency initiatives and greening activities. On the internal social aspect, BCAS applies inclusive human capital management and promotes work-life balance. In addition, BCAS consistently carries out social responsibility programs through the BCA Syariah Peduli initiative, which encompasses Sharia finance education, MSME empowerment, and community social activities to create sustainable social impact.

To strengthen climate risk management, BCAS has conducted financing emission measurements, as well as implemented Climate Risk Management & Scenario Analysis (CRMS) and Climate Risk Stress Testing (CRST). The measurement results show that BCAS's financing emissions in 2024 were recorded at 391,133 tCO₂e and, overall, BCAS's capital structure remains strong enough to absorb the potential impacts of climate risk. These steps reflect BCAS's readiness to integrate sustainable risks and opportunities into business decision-making, in line with regulatory policy directions and sustainable banking practices that need to be implemented consistently.

View on the Implementation of Corporate Governance

The Board of Commissioners is of the view that the implementation of good corporate governance (GCG) at BCAS throughout 2025 was carried out effectively. In line with the increasing digitalization of banking services, governance strengthening was focused on BCAS's readiness to address technology and information security risks in accordance with OJK regulations, including the implementation of information technology risk management, cybersecurity, and system resilience.

In support of these efforts, BCAS refined its technology risk management policies and procedures, including strengthening controls over the core banking system and supporting infrastructure to ensure system reliability, service continuity, and the protection of customer data. BCAS consistently conducts periodic system testing, encompassing system security testing,

business continuity testing, and disaster recovery simulations. These initiatives are supported by enhanced cybersecurity awareness and the strengthening of crisis management processes through the review of procedures, escalation mechanisms, and emergency response simulations. All of these efforts are under the active oversight of the Board of Commissioners, the Board of Directors, and the relevant committees.

As part of strengthening governance and a culture of compliance, the Board of Commissioners appreciates the implementation of the Anti-Bribery Management System (ABMS) and the Whistleblowing Management System, both of which refer to the international standards ISO 37001 and ISO 37002. The certification process for both systems is planned to be carried out in 2026.

In addition, BCAS regularly conducts self-assessments on the implementation of GCG. Based on the results of the second half 2025 self-assessment, BCAS achieved a composite rating of "Very Good," reflecting that governance principles have been implemented in a disciplined, effective, and comprehensive manner across all levels of the organization. The Board of Commissioners also reaffirmed its role in ensuring the integrity of financial reporting through oversight of the effectiveness of internal control over financial reporting, which was deemed to have been implemented adequately in accordance with applicable regulations and based on prudential principles.

Performance Assessment of Committees under the Board of Commissioners

In carrying out its oversight function, the Board of Commissioners is supported by the Audit Committee, the Risk Monitoring Committee, and the Remuneration and Nomination Committee, each of which plays a role in supporting the effectiveness of the Bank's governance and controls. The Board of Commissioners is of the view that all committees have properly performed their duties and responsibilities throughout 2025 in accordance with applicable regulations.

The Audit Committee assists the Board of Commissioners in carrying out oversight related to financial reporting, internal control systems, the implementation of internal and external audit functions, the application of bank governance, and compliance with laws and regulations. The Audit Committee consistently monitors, reviews, and evaluates internal controls, anti-fraud strategies, and the implementation of compliance functions, including coordinating with the Bank's Financial

Reporting Integrity and Public Accounting Firm (KAP) work units and providing input and recommendations that support the integrity of the Bank's financial reporting. Throughout 2025, the the Audit Committee held 21 meetings.

The Risk Monitoring Committee supports the Board of Commissioners in the implementation of risk management. The Committee actively conducts reviews and provides opinions, evaluations, and recommendations on the Risk Profile Report, the Bank's soundness level, risk management policies and their implementation, stress testing results, the implementation of AML-CFT & CPFWMD strategies, consumer protection, as well as the preparation of the recovery plan. Throughout 2025, the Risk Monitoring Committee convened 15 meetings.

Meanwhile, the Remuneration and Nomination Committee plays a role in providing recommendations on nomination and remuneration policies for BCAS's management and independent committee members. The Committee conducted evaluations of remuneration policies, assessed the performance of management, and ensured compliance with independence requirements in accordance with the latest regulatory provisions. The Committee also provided updates on labor regulations and human capital developments within the Sharia banking sector. In 2025, the Remuneration and Nomination Committee convened six meetings.

Oversight of Risk Management and Internal Control Systems

The Board of Commissioners considers risk management to be a key element in maintaining the Bank's business sustainability. Throughout 2025, the Board of Directors implemented integrated risk management, encompassing credit risk, market risk, liquidity risk, operational risk, compliance risk, legal risk, reputational risk, and strategic risk, to support the Bank's stability and resilience. The Board of Commissioners, together with the Board of Directors, the Risk Monitoring Committee, and the Audit Committee, conducted periodic evaluations of the implementation of risk management policies and internal control systems, as well as oversight of the follow-up actions on internal and external audit findings. The Sharia Supervisory Board also carried out evaluations of the implementation of risk management policies and internal controls related to compliance with Sharia principles. Based on the results of this oversight, the Board of Commissioners is of the view that the Bank's risk management and internal control systems have been implemented effectively.

View and Role of the Board of Commissioners in the Whistleblowing System

The Board of Commissioners views the implementation of the whistleblowing system (WBS) as an important component in strengthening governance and transparency. BCAS has established adequate WBS policies and procedures to detect potential violations or fraud. The Board of Commissioners is of the view that the implementation of the WBS at BCAS has been carried out effectively and reflects the Bank's commitment to transparency, compliance, and appropriate responses to potential violations or fraud.

View on Sharia Compliance and the Role of the Sharia Supervisory Board

Compliance with Sharia principles is a core mandate of BCAS. The Board of Commissioners is of the view that the Sharia Supervisory Board (SSB) has played an effective role in overseeing the Bank's products, activities, and policies in accordance with Sharia provisions. In 2025, BCAS established a Sharia compliance function, a Sharia risk management function, and a Sharia internal audit function to enhance transparency in Sharia compliance oversight. The Board of Commissioners considers the synergy among the Board of Directors, the Sharia Supervisory Board, and the Board of Commissioners to be a key factor in safeguarding integrity and maintaining stakeholder trust in BCAS.

Composition of the Board of Commissioners

There were no changes in the composition of the Board of Commissioners up to the end of the 2024 reporting period and as of the submission deadline of the Annual Report. The composition of the BCAS Board of Commissioners is as follows:

President Independent Commissioner	: Ratna Yanti
Commissioner	: Rickyadi Widjaja
Independent Commissioner	: Inge Setiawati

View on the Company's Business Prospects as Prepared by the Board of Directors

The Board of Commissioners is of the view that Indonesia's economic outlook in 2026 remains on a path of moderate and sustainable growth, despite ongoing global uncertainties. Resilient domestic demand, financial system stability, and a well-maintained fiscal and monetary policy mix are expected to be the main supporting factors. In this context, the national

banking sector, including Sharia banking, is considered to remain resilient with solid capital and increasingly mature risk management, while still requiring prudent and adaptive management in response to interest rate risks, global volatility, and changes in customer behavior. The Board of Commissioners believes that Sharia banking continues to offer significant growth potential, supported by Indonesia's demographic profile, increasing literacy in Sharia financial products, and the growing halal industry ecosystem. Government and regulators' support, particularly in promoting financial literacy and inclusion, strengthening education, expanding access, and developing digital services, is regarded as a key factor in driving sustainable industry growth.

In addressing these prospects, the Board of Commissioners encourages the Board of Directors to continue safeguarding capital adequacy, liquidity, and profitability through strengthened risk management and the consistent implementation of stress testing. A continued focus on strengthening CASA and managing the cost of funds is considered essential to maintaining competitiveness in financing distribution. In addition, optimizing the use of reliable and secure information technology, as well as developing product and service innovations that are aligned with customer needs, remain key priorities.

Taking into account the Bank's past performance achievements, the business strategies formulated for 2026, as well as the relatively conducive macroeconomic and industry conditions, the Board of Commissioners is of the view that BCAS's future business prospects remain positive. The Board of Commissioners is optimistic that the Board of Directors will be able to manage existing challenges and taking advantage on available opportunities to sustain business continuity and drive the Bank's sustainable growth.

Appreciation to All Stakeholders

The Board of Commissioners would like to extend our appreciation to the Board of Directors, the Sharia Supervisory Board, the Committees, all employees, regulators, and stakeholders for their continued dedication and support to BCAS. With a strong foundation of Sharia values and sound governance, we are confident that BCAS will continue to deliver sustainable value for all stakeholders, shareholders, and the wider community.

*Wabillahi Taufik Wal Hidayah
Wassalamu'alaikum Warahmatullahi Wabarakatuh.*

Jakarta, February 2026
On behalf of the Board of Commissioners



Ratna Yanti

Independent President Commissioner

Rickyadi Widjaja
Commissioner

Ratna Yanti
Independent
President Commissioner

Inge Setiawati
Independent
Commissioner



Sharia Supervisory Board Report



**Prof. Dr. H. Fathurrahman
Djamil, M.A.**

Chairman of the Sharia Supervisory Board



THE SHARIA SUPERVISORY BOARD IS COMMITTED TO ENSURING THAT EVERY STEP OF THE BANK'S BUSINESS REMAINS ALIGNED WITH SHARIA PRINCIPLES THROUGH CONSISTENT AND INTEGRITY-DRIVEN SUPERVISION.



*Bismillahirrahmanirrahim
Assalamu'alaikum Warahmatullahi Wabarakatuh*

Dear Esteemed Stakeholders,

All praise and gratitude to Allah Subhanahu Wata'ala for His grace and blessings, that have enabled PT Bank BCA Syariah ("BCAS") to record solid and adaptive performance throughout 2025. During this period, the Sharia Supervisory Board ("SSB") carried out its supervisory function independently to ensure that all BCAS business activities were consistently conducted in accordance with Sharia principles. In addition to performing its supervisory role, the SSB also contributed to strengthening Sharia governance through the provision of strategic guidance, the integration of Sharia values into business management, and support for the development of systems and human resources to promote the Bank's sustainable growth.

Implementation of Sharia Supervisory Board Oversight in 2025

The Sharia Supervisory Board ("SSB") conducted oversight of the Bank's policies and management by the Board of Directors to ensure continued alignment with Sharia principles, while also providing Sharia advice and opinions on the implementation of BCAS's business activities. Such oversight included the review of internal policies, operational guidelines, as well

as the development of products and services with reference to DSN-MUI fatwas and regulatory provisions. In line with the updated SSB Charter through the Board of Directors' Decree No. 082/SK/DIR/2025, the SSB also carried out its consultative function by providing opinions to the Sharia Compliance Function, Sharia Risk Management Function, and Sharia Internal Audit Function.

Throughout 2025, the supervisory activities carried out by the Sharia Supervisory Board ("SSB") included the following:

1. During 2025, the SSB held 29 SSB meetings, 12 joint meetings between the SSB and the Board of Directors, 12 joint meetings between the SSB and the Board of Commissioners, and 12 joint meetings of the SSB, the Board of Commissioners, and the Board of Directors, as part of its supervisory duties and the provision of Sharia advice and opinions on the Bank's operational activities.
2. Conducting supervision over the process of developing new products or activities of the Bank. SSB issued opinions on all product developments or new activities during 2025.
3. Providing Sharia opinions through the issuance of SSB Opinions. In 2025, the SSB issued 19 (nineteen) SSB opinions related to the issuance or development of new products and activities, funding activities, financing disbursement, and other banking activities.

4. Assessing the quality of compliance with Sharia principles through sampling reviews. The scope of the sampling reviews included examinations of samples of financing customers, transactions of deposit products and services, and other banking activities. In conducting the sampling reviews, the SSB was supported and assisted by the Sharia Internal Audit Function/Internal Audit Unit.
5. Conducting evaluations of Standard Operating Procedures (SOPs) related to Sharia aspects. The SSB evaluated Sharia aspects of the Bank's procedures and internal regulations covering all core banking activities, namely funding, financing disbursement, and banking services, as well as other internal procedures and regulations. In conducting the evaluation, the SSB was supported and assisted by the Sharia Risk Management Function.
6. Reviewing reports submitted by and/or requested from the Board of Directors, the Internal Audit Function, the Compliance Function, and the Risk Management Function to assess the quality of compliance with Sharia principles in fund mobilization and financing disbursement activities, banking services, and the implementation of risk management.
7. Conducting evaluations of risk management policies and procedures related to compliance with Sharia principles, as well as evaluations of the implementation of risk management policies related to compliance with Sharia principles. In conducting the evaluations, the SSB was supported and assisted by the Sharia Risk Management Function.
8. Conducting supervision over follow-up actions on audit findings or examination results related to the implementation of Sharia principles, whereby the Board of Directors had followed up on all findings and/or recommendations from internal audits, the SSB, external auditors, as well as the results of supervision by the Financial Services Authority (OJK), with a follow-up deadline up to December 31, 2025.
9. Directing, monitoring, and evaluating the implementation of Sharia governance. The SSB assessed that the implementation of Sharia governance, the application of the Sharia Compliance Function, the Sharia Risk Management Function, and the Sharia Internal Audit Function had been carried out properly in 2025.
10. Providing consultation services and opinions to the Sharia Compliance Function, the Sharia Risk Management Function, and the Sharia Internal Audit Function through various means or media, both informally and formally through SSB meeting mechanisms.
11. Providing opinions regarding compliance with Sharia Principles to committees supporting the duties of the Board of Commissioners, both informally and formally through the committees' meetings attended by the SSB. In 2025, one discussion related to Sharia principles was conducted by a committee supporting the duty implementation of the Board of Commissioners, and the meeting was attended by the SSB.
12. Providing training on the implementation of Sharia contracts in financing to employees of Head Office and Branch Office units. In addition, the SSB also conducted sharing sessions on understanding Sharia principles in banking together with the Internal Audit Unit, attended by the Compliance Department and the Risk Management Unit.
13. Other duties carried out by the SSB included attending exit meetings of branch office examinations, during which the SSB delivered education and recommendations related to the fulfillment of Sharia aspects at branch offices, namely the Palembang and the Bandar Lampung Branch Offices.
14. Submitting semi-annual SSB supervisory reports to the Board of Directors and the Board of Commissioners, which were subsequently reported to the Financial Services Authority (OJK) and the National Sharia Council – Indonesian Ulema Council (DSN-MUI).

With regard to the supervision of the development of new products and services, the supervisory activities carried out by the Sharia Supervisory Board ("SSB") included, among others:

1. Requesting explanations from authorized officials regarding the objectives, characteristics, and Sharia contracts applied in the new products to be launched.
2. Examining whether the Sharia contracts used in the new products are supported by relevant DSN-MUI fatwas.
3. Reviewing the systems and procedures of the new products to be launched in relation to compliance with Sharia principles.
4. Providing Sharia opinions on the new products to be launched.

The results of SSB's oversight conducted in 2025 on the launch of new products and/or services indicated that the Sharia contracts and procedures applied were in accordance with DSN-MUI Fatwas. The SSB did not identify any issues related to Sharia aspects in the features or provisions of the new products. Furthermore, no indications of any violations of Sharia principles were found.

Strengthening Sharia Governance

We fully support the Board of Directors' efforts to strengthen the implementation of Sharia governance integrated with risk management, the compliance function, and internal audit. The Sharia Supervisory Board ("SSB") also actively keeps abreast of regulatory developments and the latest fatwas related to Sharia finance, and plays a role in enhancing understanding of Sharia aspects across all levels of the organization through dissemination, discussions, and consultations.

Close synergy between the SSB, the Board of Directors, and the Board of Commissioners is a key factor in maintaining governance integrity and stakeholder trust in BCAS, particularly in addressing business dynamics, digital transformation, climate change challenges, and increasing demands for transparency.

Performance Evaluation of the Sharia Supervisory Board

The SSB's performance evaluation is conducted through a self-assessment method carried out by each SSB member individually as well as collectively. The results of the self-assessment are subsequently evaluated by the Board of Commissioners, assisted by the Remuneration and Nomination Committee, and reported to the Shareholders.

Based on the results of the individual and collective assessment, as well as the recommendations of the Remuneration and Nomination Committee, in 2025 the SSB was considered to have carried out its duties and responsibilities properly.

Composition of the Sharia Supervisory Board

As of the end of the 2025 reporting period and up to the deadline for the submission of the Annual Report, there were no changes in the composition of the Sharia Supervisory Board. The composition of the SSB remains as follows:

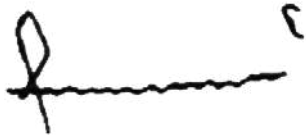
Chairman : Prof. Dr. H. Fathurrahman Djamil, M.A.
Member : Sutedjo Prihatono
Member : Nenny Kurnia Noersal

Closing

We would like to express our appreciation to the Board of Directors, the Board of Commissioners, and all BCAS personnel for their commitment and synergy in maintaining compliance with Sharia principles and implementing good governance principles. We believe that strengthening Sharia governance will serve as an vital foundation for BCAS's inclusive, resilient, and sustainable growth.

*Wabillahi Taufik Wal Hidayah
Wassalamu'alaikum Warahmatullahi Wabarakatuh.*

Jakarta, February 2026
On behalf of the Sharia Supervisory Board,



Prof. Dr. H. Fathurrahman Djamil, M.A.

Chairman of the Sharia Supervisory Board

Sutedjo Prihatono
Member of the Sharia
Supervisory Board

**Prof. Dr. H. Fathurrahman
Djamil, M.A.**
Chairman of the Sharia
Supervisory Board

Nenny Kurnia Noersal
Member of the Sharia
Supervisory Board



Board Of Directors Report



Yuli Melati Suryaningrum

President Director



BCAS'S COMMITMENT TO MAQASHID SHARIA IS DEMONSTRATED THROUGH ITS CONSISTENT INTEGRATION INTO THE BANK'S SUSTAINABILITY STRATEGY. THIS APPROACH IS REFLECTED IN THE ESG MANAGEMENT AND PERFORMANCE ACHIEVEMENTS THAT EXCEEDED THE BANK'S BUSINESS PLAN TARGETS, SERVING AS A FOUNDATION FOR HIGH-QUALITY GROWTH.



*Bismillahirrahmanirrahim
Assalamu'alaikum Warahmatullahi Wabarakatuh*

Our Esteemed Stakeholders,

Praise and gratitude to Allah SWT, for His grace and blessings have made it possible for PT Bank BCA Syariah (hereinafter referred to as "BCAS" or "the Bank") to successfully conclude the 2025 fiscal year with solid and adaptive performance. Amidst economic uncertainty and global economic pressures, BCAS's performance demonstrated resilient strength, recording a 15.4% growth in net profit to Rp212 billion.

BCAS continues to strengthen the integration of Maqashid Sharia into its sustainability strategy, aligning it with Environmental, Social, and Governance (ESG) management. In the context of Islamic banking, sustainability is understood as the realization of the primary objectives of Sharia (Maqashid), which encompass the protection of faith, life, intellect, lineage, and wealth. These values serve as the foundation for driving responsible, long-term business practices that align with the sustainable development agenda.

Macroeconomic and Sharia Banking Industry Overview

Throughout 2025, the global economy exhibited moderate growth despite persistent global pressures, including geopolitical tensions, financial market volatility, and uncertainties in international trade policies.

Amidst these conditions, Indonesia's economy remained resilient, economic stability was maintained, and growth continued to strengthen. According to the Coordinating Ministry for Economic Affairs, economic growth in the third quarter of 2025 was 5.0% YoY. Inflation remained under control within the target range of 2.5±1%, and was recorded at 2.7% YoY as of November 2025.

In line with the stable economic environment, BCAS successfully recorded positive financial performance, bolstered by an increase in financing across all segments—commercial, SME, and consumer—which grew by 23.1% YoY, outperforming the industry. Furthermore, BCAS continues to innovate in providing Sharia banking services aligned with Maqashid Sharia, as reflected in the increasing customer trust and the growth of Third-Party Funds (DPK).

This performance achievement is inseparable from our continuous service innovations, notably through the enhancement of Bsyah, the BCAS's mobile banking feature. Launched in 2024, the application offers the convenience of online account opening and seamless transactions, including Virtual Account transfers to BCA, QRIS payment convenience, and Flazz balance top-ups. To further support the needs of business customers, BCA Syariah also launched the BIQ internet banking service and developed the Virtual Account Management application, which facilitates the integration of digital transactions for business partners.

The strategies implemented throughout 2025 were not only aimed at achieving the Bank's Business Plan (RBB) targets but also served as the Bank's response to the current state of the Sharia banking industry. We believe that the national Shariabanking industry's growth potential shows positive signals, although inclusion and literacy regarding Sharia products remain a challenge. According to the OJK, the Indonesian Islamic banking industry continued its positive growth trend, supported by rising public interest in value-based financial services and regulatory policy support.

OJK noted that as of October 2025, Sharia Commercial Banks (BUS) overall demonstrated stronger performance compared to the national banking growth. This is reflected in the 12.7% YoY growth in BUS assets, reaching Rp699 trillion, and a 16.4% YoY growth in

Third-Party Funds (DPK) to Rp561 trillion. This growth was driven by the rapid digital transformation within the Sharia banking industry, increased funding, and the distribution of financing to productive sectors.

Analysis of Bank Performance and Achievements

Alhamdulillah, BCAS recorded positive performance that exceeded the targets set in the 2025 Bank's Business Plan (RBB), reflecting the effectiveness of the sustainable growth strategy implemented consistently. Amidst the increasingly competitive dynamics of the banking industry, BCAS has been able to maintain its expansion momentum while simultaneously preserving the quality of its growth.

COMPARISON OF ACTUAL RESULTS VS. COMPANY TARGETS (%)

Financial Performance	2025 Performance Target	R2025 Actual Performance
Asset growth	8-10	15.4
Financing growth	10-12	23.1
Third-Party Funds (DPK) growth	13-15	17.1
Net profit growth	10-12	15.4
Growth of income from fund management as mudharib	10-12	18.7

The achievement of these performance targets was driven not only by an increase in business volume but also by the strengthening of a healthier and more balanced business structure. In 2025, BCAS recorded total assets of approximately Rp19.2 trillion, growing 15.4% YoY compared to the previous year's Rp16.6 trillion. On the funding side, Third-Party Funds (DPK) reached Rp15.4 trillion, an increase of 17.1% YoY from Rp13.2 trillion in 2024. The composition of low-cost funds (CASA), which reached 40.6%, strengthened the Bank's funding structure efficiency and provided flexibility in supporting financing expansion. This strengthening of the funding base was supported by the expansion of the customer base, development of digital services, integrated marketing activities, loyalty programs, digital-based promotions, and strategic collaborations with business partners.

In line with the growth of funds, BCAS's financing distribution also showed positive performance. Total financing reached Rp13.2 trillion, grew 23.1% from

Rp10.7 trillion in 2024, with contributions from the commercial, SME, and consumer segments. This growth was executed prudently by consistently implementing risk management, ensuring that asset quality maintained and the Non-Performing Financing (NPF gross) ratio stood at a healthy level of 1.57%. Consumer financing grew to Rp2.1 trillion, an increase of 47.1% annually, while productive financing, particularly the commercial segment, reached Rp10.1 trillion, growing 20.3% and contributing 76.8% to the Bank's total financing portfolio.

This solid intermediation performance ultimately resulted in stronger financial performance. Operating income (the Bank's portion of profit sharing) was recorded at Rp832.4 billion, growing 12.8% compared to the previous year, in line with financing expansion and efficient cost management. Net profit reached Rp212 billion, increasing 15.4% year-on-year, reflecting sound business fundamentals. The Capital Adequacy Ratio (CAR) stood at 27.7%, indicating adequate capital

resilience, while the Financing to Deposit Ratio (FDR) of 85.5% reflected optimal liquidity management.

All of BCAS's business activities are conducted based on Sharia principles, encompassing fund raising, financing distribution, fund placement, and the provision of banking services to the public. As of the end of 2025, the Bank serves customers through a network of 77 offices, consisting of 14 Branch Offices (KC), 18 Sub-Branch Offices (KCP), and 45 Sharia Service Units (ULS) across Java, Sumatra, and Sulawesi. BCAS synergizes with BCA through 100 Commercial Bank Sharia Services (LSBU), aimed at expanding access to Sharia services, including Hajj Pilgrimage Fee (BPIH) payment services. Comprehensive information on our branch network locations can be found in the Company Profile chapter of this Annual Report.

BCAS's positive performance is inseparable from the contribution of all BCAS employees. Therefore, BCAS continues to invest in optimal Human Resources (HR) management, covering fair recruitment systems, competency development, training opportunities, career paths, and healthy industrial relations. Recruitment is a vital part of maintaining the quality of our human capital. By the end of 2025, BCAS's total workforce stood at 841 employees.

One of our efforts to produce professional individuals is by continuing the BCA Syariah Development Program - Islamic Banking (BDP-iB). Through this program, we recruit talents with strong individual values to fill strategic functions such as marketers (Account Officers), financing analysts, Information Technology (IT) specialists, and auditors who are reliable and competent to face challenges in the digital era and business developments. During 2025, 14 participants successfully completed the BDP-iB program. Meanwhile, to improve the quality of existing HR, capacity building through sustainable training programs continues to be carried out.

Efforts to improve HR quality are conducted not only through continuous training programs but also through various other development approaches, such as coaching, mentoring, and assignments. These approaches are designed to strengthen the capabilities, leadership, and readiness of BCAS employees in supporting the Bank's performance and long-term goals.

Our commitment to developing HR talent is further strengthened by incorporating employee training levels into the Key Performance Indicators (KPIs) of BCAS leaders. Both new and existing employees participate in various training programs, upskilling, and orientations as needed to ensure that BCAS personnel possess

the necessary skills and knowledge to grow. In 2025, all BCAS employees participated in training. BCAS ensured comprehensive capacity building by organizing 390 training topics/programs, with an average of 9.5 training hours per employee. Furthermore, HR management emphasizes work-life balance to create a work environment that is comfortable, safe, supports productivity, and is a future-ready workplace.

The organizational culture is strengthened through various programs that encourage teamwork and a spirit of continuous improvement. These efforts are directed toward preparing an agile workforce through the application of experiential learning, including the formation of cross-functional task force teams to responsively support organizational needs and strengthen collaboration between units. In line with these efforts, to maintain leadership continuity and HR regeneration, BCAS implements a talent development strategy with the "grow within" concept based on the 3T principles: Tepat Sasaran (on Target), Tepat Guna (Effective), and Terus Menerus (Continuous). This strengthening of organizational culture is further balanced with attention to employee well-being, manifested through various religious programs, healthy lifestyle promotion, and the provision of counseling services with psychologists.

In addition to HR strengthening, BCAS consistently maintains high service standards as part of its efforts to bolster the Bank's long-term competitiveness. Service standard measurement and evaluation programs are continuously implemented to ensure optimal service quality, both for customers and within the organization. Comprehensive information regarding BCAS employees and our HR training and development programs is presented in the Company Profile chapter of this Annual Report.

Business Strategy and Strategic Policies

The Board of Directors established BCAS's business strategies and policies for 2025 by focusing on achieving inclusive and sustainable growth, aligned with prudential principles and the values of Maqashid Sharia. The formulation of these strategies took into account the dynamics of the national economy and the Sharia banking industry, regulatory requirements, and strategic directives from the parent company. These strategies are directed toward strengthening the Bank's business fundamentals through the development of transaction channels, enhancing high-quality financing distribution, and reinforcing infrastructure and digital transformation as key enablers for long-term growth.

Transaction Channel Development

BCAS views a strong customer base and long-term customer relationships as the primary foundation for building a sound funding structure. In line with changes in customer behavior, BCAS continues to develop digital transaction channels to provide ease, speed, and convenience in transactions. Mobile and internet banking channels remain the primary means of customer transactions; therefore, enriching features and enhancing the user experience are the focus of our development.

Since the launch of the BSya by BCA Syariah mobile banking application in 2024, we have continued to enrich its features, developed based on the needs of customers and partners. In 2025, BCAS enhanced BSya with various additional features, including online gold financing applications, cardless cash deposits, online Hajj fee payments, E-Deposits, Virtual Accounts, Zakat Al-Fitr, Qurban, and BSya Rewards. In addition to strengthening digital transaction features, BCAS has introduced Islamic features as a one of the best features that reflects the company's commitment to supporting customers' religious needs. The development of these transaction channels is supported by integrated marketing activities, collaboration with educational institutions, religious organizations, communities, and network synergies with the parent company to broaden the reach of Sharia services. We continuously encourage customers to utilize BCAS electronic banking transaction services.

In line with BCAS's efforts to improve the customer digital experience, effective July 1, 2025, the BCA Syariah Mobile application is no longer available on the Play Store or App Store. As a step to enhance features and optimize services, customers can now access all BCA Syariah Mobile Banking services through BSya. Customers still using the older application version can continue to use it temporarily. However, for the convenience, security, and ease of transaction, customers are urged to migrate to BSya immediately. This move supports BCA Syariah's strategy to provide digital services that are integrated, efficient, and responsive to customer needs, while strengthening the foundation for future digital innovation development.

Along with the strengthening of service digitalization, Tahapan iB can now be accessed through the BSya application, which is managed based on Wadiah (deposit) and Mudharabah (profit-sharing) principles. The integration of Tahapan iB with BSya application allows customers to manage their accounts more easily and efficiently through digital channels, including convenience for purchases and payments, transaction information, ease of shopping at hundreds of merchants accepting BCA debit cards, as well as automatic transfer and zakat auto-debit features.

Aside from adding features to BSya, this year we also developed the BIQ application, which replaces the Klik BCA Syariah application as our internet banking channel. The BIQ comes with more complete and updated features compared to the previous application, making it easier for business customers to perform various transactions more efficiently, reliably, and securely. BCAS also offers a Virtual Account Management (VAM) application, which has been utilized by various institutions in the fields of education, healthcare, and construction to facilitate transactions within their respective organizations. The integration of this virtual account system is carried out on a system-to-system and online basis.

Beyond strengthening digital services, we also strive to expand our customer base through collaboration with various institutions, including educational institutions, religious organizations, and other communities for collective account opening. These efforts are supported by marketing activities through the branch office network, digital channels, and promotional programs conducted in partnership with various merchants.

Financing Distribution Growth

BCAS's financing performance throughout the reporting period showed solid results, with total financing reaching Rp13.2 trillion and a growth rate of 23.1% YoY, which is higher than the industry average. Financing growth was supported by the commercial financing segment, which accounted for 76.8% of the total financing portfolio; the consumer segment contributed a 16.0% share; and SME financing accounted for 7.1%. In 2025, the commercial segment grew by 20.3% YoY to Rp10.1 trillion, consumer financing grew by 47.1% YoY to Rp2.1 trillion, and SME financing grew by 9.7% YoY to Rp946 billion.

The financing strategy is aimed at strengthening an inclusive Sharia financing portfolio, encompassing the commercial, consumer, SME, and MSME segments. Financing distribution is conducted selectively, prioritizing prudential principles and consistent risk management, while considering business sustainability aspects and the social impact of customer financing activities. A customer deepening approach continues to be applied to expand productive financing through existing customer business ecosystems, supply chain financing, and exploring customer needs to support business ecosystems. BCAS also optimizes synergy with PT Bank Central Asia Tbk in large-scale financing, product development, and the utilization of the BCA Group ecosystem, enabling the prudent expansion of Sharia financing while maintaining asset quality and the Bank's risk profile.

In financial literacy and inclusion implementation, BCAS continues its support for MSMEs, accompanied by educational programs and entrepreneurship mentoring as part of its social and environmental responsibility through the WEpreneur Program and Mustahik Micropreneur in collaboration with BAZNAS.

BCAS again collaborated with the National Board of Zakat (Baznas) to implement the Mustahik Micropreneur program, aimed at enhancing skills, particularly related to financial management, for MSME entrepreneurs from the mustahik (zakat recipient) category. In 2025, this program was attended by 30 MSME entrepreneurs from the Greater Jakarta (Jabodetabek) and West Java regions.

The WEpreneur Program, aimed at increasing the skills of women MSME entrepreneurs, has been implemented since 2022. By the end of 2025, this program has reached 85 women MSME entrepreneurs and impacted 3,095 participants through micro-mentoring activities within the participants' communities. With MSME financing distribution reaching 12.4% of the total portfolio, BCAS contributed to the achievement of the Macropprudential Inclusive Financing Ratio (RPIM) of 28.8%, while supporting the national financial inclusion agenda.

Infrastructure and Digital Transaction Development

Digital transformation has become a strategic pillar for BCAS in supporting sustainable business growth, enhancing service quality, and improving the Bank's operational efficiency. Throughout 2025, BCAS continued its targeted information technology investments through the development and migration of a cloud-based core banking system capable of integrating operational processes more comprehensively. This infrastructure development also includes expanding data center capacity and optimizing the use of the BCA Private Cloud to increase system flexibility, ensure data security, and strengthen the Bank's readiness in responding to evolving business needs.

On the internal process side, technology development is focused on enhancing efficiency through end-to-end automation across various operational activities. This is implemented through the use of end-of-day job automation, including for treasury transactions and financing support processes, while maintaining adequate control and approval mechanisms. The utilization of digital systems, application integration, and management dashboards drives faster, more accurate, and data-driven decision-making, while simultaneously enhancing the effectiveness of performance management across all business units.

In line with the strengthening of service channels, BCAS continues to develop digital transaction services through mobile banking and other digital channels by adding key features that support the needs of both retail customers and business entities. The integration of payment services, virtual accounts, and the enhancement of transaction features on the BSya application and BIQ internet banking broadens access to Sharia banking services while enhancing customer convenience and experience.

To maintain system reliability and resilience, BCAS consistently strengthens its information technology and cyber security governance through the implementation of international security standards, routine oversight by the IT Steering Committee at the Board level, and the periodic implementation of cyber security simulations and disaster recovery drills. These efforts are supported by independent audits, penetration tests, and synergy with BCA in 24-hour security monitoring, ensuring that risks of service disruption and data security breaches can be effectively mitigated.

BCAS has begun preparing the foundation for the utilization of new technologies, including exploring the application of Artificial Intelligence (AI) and AI-based security reinforcement, as part of the Bank's medium-term strategy to enhance efficiency, system resilience, and the long-term competitiveness of its digital services. Furthermore, BCAS will continue to expand its operational scope by strengthening its office network and developing new products, including foreign exchange and waqf services, to further enhance the Bank's service quality and competitiveness.

The Board of Directors' Role in Formulating Strategy and Strategic Policy

The formulation of a business growth strategy aligned with BCAS's vision and mission is a key priority for the Board of Directors amidst uncertainty of economic dynamics. The implementation of the established strategies is consistently monitored and evaluated periodically.

Formulating Strategy and Strategic Policies

The Board of Directors plays an active role in leading the strategy formulation process through various discussion forums and meetings with executive officers. The resulting strategic direction is set forth in the Bank's Business Plan (RBB) and to obtain approval from the Board of Commissioners.

Established strategies are then cascaded into relevant targets across all organizational levels and implemented through Key Performance Indicators (KPIs) in each work unit. As part of the strategic formulation process, the Board of Directors ensures the availability of adequate policies, procedures, and risk management frameworks to support the Bank's operations and business development. The Board also ensures compliance with Sharia principles across all BCAS operational activities, including engaging the Sharia Supervisory Board (SSB) through consultation mechanisms and opinion requests for every new product development and initiative.

Ensuring Strategy Implementation

The Board of Directors (BOD) actively observes economic developments, banking industry trends, regulatory policy changes, and industry best practices. This approach enables BCAS to remain adaptive and responsive to changes in the business environment through precise and measured decision-making. Evaluation of target achievements is conducted through Board of Directors meetings with relevant Heads of Work Units, meetings with committees under the BOD, and through periodic internal reporting systems. The BOD also actively follows up on audit findings by coordinating with the relevant work units.

In executing the strategy, the Board of Directors maintains intensive communication with the Board of Commissioners and the SSB through various meeting mechanisms. These forums serve as a platform for the BOD to report on the progress of strategy implementation while discussing strategic issues related to business, risk management, audit, compliance, and the application of Sharia principles. Through effective communication and oversight, the Board of Directors ensures that BCAS's strategy is implemented consistently, prudently, and sustainably.

Environment, Social, and Governance (ESG)

BCAS believes that the implementation of ESG principles inherently aligns with Maqashid Sharia as the value foundation in conducting business activities. ESG integration at BCAS is managed through sustainable finance policies that emphasize a balance between economic performance, social responsibility, and environmental preservation, as well as the strengthening of prudent and high-integrity governance.

On the Environmental aspect (*hifz al-bi'ah*), BCAS implements green banking principles through resource efficiency, strengthening an eco-friendly culture, optimizing digital banking services, and distributing financing to Sustainable Business Activities (KUB). The Bank has also begun to strengthen climate risk management through the measurement of financing emissions, the development of a Climate Risk Management & Scenario Analysis (CRMS) framework, and Climate Risk Stress Testing (CRST) as part of its response to the risks and opportunities of transitioning toward a low-carbon economy.

On the Social aspect (*hifz al-nafs and hifz al-nasl*), BCAS conducts various community empowerment and Sharia financial literacy programs, including inclusive financing and social responsibility programs through "BCAS Peduli". These initiatives are designed to deliver sustainable social impact and contribute to

the achievement of Sustainable Development Goals (SDGs), particularly through MSME capacity building and community economic empowerment.

Meanwhile, the Governance aspect (*hifz al-mal and hifz al-'aql*) is manifested through the implementation of Good Corporate Governance (GCG), transparency, and responsible risk management. The integration of ESG aspects into internal policies and performance indicators is carried out gradually to ensure that sustainability principles become an integral part of the Bank's business and operational decision-making.

Sustainable Financing

BCAS distributes financing for Sustainable Business Activities (KUB) as a form of compliance with regulatory requirements and support for the national low-carbon development agenda. The enhancement of the sustainable financing portfolio is carried out consistently, referring to the targets outlined in the Sustainable Finance Action Plan (SFAP). In 2025, sustainable financing reached Rp3.0 trillion, or approximately 22.9% of the total financing portfolio, representing a 6.8% YoY increase compared to the Rp2.8 trillion achieved in 2024.

This financing is channeled into various eco-friendly projects, including energy efficiency, eco-efficient applications, sustainable natural resource and land use management, pollution prevention and control, environmentally friendly transportation, as well as water and wastewater management. BCAS also consistently maintains the quality of its sustainable financing by ensuring the Non-Performing Financing (NPF) ratio remains at a healthy level, reflecting our commitment to prudential principles and operational sustainability.

Community Involvement and Development

BCAS's contribution to promoting community welfare is an integral part of our social responsibility. Throughout 2025, BCAS continued the implementation of the "BCA Syariah Peduli" (BCA Syariah Care) program and the distribution of customer zakat funds, focused on three main pillars: BCA Syariah Peduli Sosial (Social), Peduli Prestasi (Achievement), and Peduli Sejahtera (Prosperity).

The Social and Environmental Responsibility (CSR) programs are conducted by involving various stakeholders. In 2025, the total fund realization reached Rp1.7 billion, which included donation activities, Sharia financial education and literacy, Halal certification, environmental programs for sanitation improvement and tree planting, MSME and mustahik mentoring, as well as natural disaster relief.

In supporting the enhancement of national financial literacy, the BCA Syariah Mengajar educational program successfully conducted 127 literacy activities, a 125% increase compared to 2024. These activities involved 20,700 participants (growing by 36%) and reached 36 cities/regencies, demonstrating the expanding reach of our educational efforts across various regions in Indonesia.

Implementing an Eco-Friendly Culture

We instill sustainability values into the daily lives of all BCAS employees through a green lifestyle campaign that encourages eco-friendly practices as part of operational activities. These initiatives include the utilization of digital systems, such as digital signing and digital approval, to reduce paper consumption; energy and water conservation efforts; the elimination of bottled drinking water in the workplace; and the implementation of waste sorting. Furthermore, we consistently measure resource consumption, including electricity, paper, and water with increasingly wider scope, and integrate resource efficiency into unit performance indicators. This commitment to sustainability is also reinforced through the optimization of digital banking services with the development of various e-channels. In 2025, the frequency of transactions through mobile and internet banking continued to rise, reaching 17.5 million transactions (a 21.2% increase from 2024), which was aligned with efforts to support carbon emission reduction and broaden access to more inclusive financial services.

Implementation of Governance and Risk Management

The Board of Directors views the implementation of robust governance as the primary foundation for BCAS's business sustainability. Throughout 2025, the Bank continued to strengthen the comprehensive implementation of Good Corporate Governance (GCG) across the organization's entire value chain. This was achieved by enhancing the roles and effectiveness of the Board of Commissioners and the Sharia Supervisory Board (SSB), optimizing the functions of committees under the Board of Commissioners and the Board of Directors, and reinforcing internal control systems and risk management.

BCAS has implemented integrated risk management covering financing risk, operational risk, information technology risk, and cyber security risk. The Bank maintains a risk management framework supported by adequate monitoring systems, the formation of crisis teams, regular simulations, external penetration tests, and independent assessments to ensure system resilience and the protection of customer data. Through this approach, BCAS keeps the Bank's risk profile under control, including maintaining healthy levels for the non-performing financing and Financing at Risk (FAR) ratios.

In an effort to foster a clean working environment, BCAS implemented the Anti-Bribery Management System (ABMS) and the Whistleblowing Management System throughout 2025, referring to international standards ISO 37001 and ISO 37002. Both systems have been integrated into the Bank's policies, procedures, and internal control mechanisms to support business practices characterized by integrity and transparency. In line with the commitment to continuous improvement, the certification process for both systems is scheduled for 2026.

As part of strengthening GCG implementation, BCAS periodically evaluates, updates, and refines policies and procedures related to governance, risk management, and the Bank's operations. The effectiveness of GCG implementation is also measured through regular self-assessment mechanisms. Based on the self-assessment conducted in accordance with SEOJK Number 14/SEOJK.03/2025, the Bank's GCG implementation achieved a 'Very Good' rating. As part of its commitment to continuous improvement, the Bank also proactively measures governance quality by referring to the ASEAN Corporate Governance Scorecard (ACGS) and the General Guidelines for Indonesian Sharia Governance (PUGESI) for internal assessment mechanisms, ensuring the Bank's governance practices remain aligned with national and regional best practices.

Performance Evaluation of Committees Under the Board of Directors

Committees under the Board of Directors play a strategic role in supporting the Board in fulfilling its duties and responsibilities regarding the Bank's management. These committees include the Asset and Liability Committee (ALCO), Financing Policy Committee, Financing Committee, Risk Management Committee, IT Steering Committee, Human Resources Committee, and the Personnel Case Advisory Committee.

The Board of Directors, who performs evaluation on the Committees, considered all committees have effectively performed their functions and mandates, provided significant contributions to strategic decision-making. The performance evaluation procedure is conducted based on criteria such as the frequency of meetings and the effectiveness of each Committee's role in providing insights and recommendations to the Board. Throughout the year, these Committees regularly held meetings, actively participated in discussing various strategic issues, and provided recommendations regarding business management, target achievement, risk management, economic dynamics, and regulatory policy developments.

► Composition of the Board of Directors

There were no changes to the composition of the Board of Directors. The current composition of the BCAS Board of Directors is as follows:

President Director	: Yuli Melati Suryaningrum
Director	: Ina Widjaja
Director	: Pranata
Director	: Lukman Hadiwijaya
Director	: Eduard Guntoro Purba

► Challenges and Obstacles Faced

Throughout 2025, BCAS faced various external and internal challenges that required strategic responses. Externally, the Bank was faced with economic uncertainty, intensifying competition in both the conventional and Sharia banking industries, and the continuing need to improve Sharia financial inclusion and literacy among the public. Internally, key challenges included strengthening cyber security, ensuring the readiness and resilience of information technology infrastructure, and managing human resources amidst the dynamics of generational gaps. These conditions demanded that BCAS remain adaptive, responsive, and innovative in developing products, services, and business models relevant to customer needs and industry developments.

In responding to these challenges, BCAS implemented an adaptive and prudent framework by adjusting policies and business processes in line with regulatory dynamics without compromising service quality. The Bank also strengthened collaboration and synergy with regulators, banking associations, and the parent company to anticipate industry developments and ensure the implementation of best practices in Sharia banking management.

As service digitalization and the need for customer personal data processing increased, BCAS consistently strengthened its information technology and cyber security systems. These efforts included regular application vulnerability assessments, 24-hour system monitoring against potential malware, and the strengthening of personal data protection governance in accordance with Law Number 27 of 2022 concerning Personal Data Protection (PDP Law), which has been followed up with internal Bank regulations. This step is part of BCAS's commitment to maintaining customer trust and ensuring the Bank's operational continuity.

To address the challenges of Sharia financial inclusion and literacy, BCAS carried out various synergistic initiatives with regulators, relevant institutions, and the parent company to strengthen the Sharia financial ecosystem. Efforts to enhance the customer transaction experience were also supported by infrastructure reinforcement, including the development of features on BSya mobile

banking, the modernization of the core banking system into a cloud-native core banking system, the provision of open API for business partners, the development of e-channels and delivery channel management, and the utilization of ABIYA, which enables digital data-based financing processing and end-to-end automation to improve operational efficiency.

Regarding human resources, BCAS recognizes the challenges of generational gaps and the need for digital competency enhancement. Therefore, the Bank built a professional work culture through the implementation of key behaviors of Competence and Continuous Improvement, strengthening employees' digital competencies, and adjusting KPIs to drive team engagement and sustainable performance.

Despite these challenges, BCAS successfully recorded positive performance. This achievement was supported by the implementation of sound business strategies, effective risk mitigation, and consistency in applying Good Corporate Governance. In 2025, BCAS exceeded the key financial targets set in the Bank's Business Plan (RBB), while also building a stronger foundation for growth and resilience in the future.

► Outlook Analysis and 2026 Strategy

The national banking sector demonstrated strong resilience throughout 2025, supported by domestic economic stability and conducive macroprudential policies. With well-maintained fundamentals, the performance projection for Indonesian banking in 2026 shows moderate optimism. Bank Indonesia projects national economic growth of approximately 5.3% in 2026, slightly higher than the 2025 projection, reflecting stronger growth momentum. In this context, Bank Indonesia targets banking credit growth within the range of 8–12% YoY in 2026, slightly higher than the 2025 target, reflecting expectations of accelerated financing distribution to support broader economic activities.

On the other hand, the national Sharia banking industry continues to show a positive growth trend in terms of both assets and financing, with a market share that has the potential to increase in 2026. Sharia banking continues to strengthen its position as an integral part of the national financial system, supported by the industry development roadmap formulated by the OJK and other stakeholders. Nevertheless, Sharia banking still faces structural challenges related to Sharia financial literacy and inclusion levels, which remain relatively low compared to national indicators. This condition indicates that while public understanding of Sharia products is increasing, the adoption and use of Sharia services still require further impetus through education, expanded access, and relevant product innovation.

The Sharia economic sector as a whole continues to show strong growth momentum, including the halal industry and Islamic financial services, which serve as primary drivers for expanding the Sharia banking market share. Indonesia's demographic potential and the strengthening of the national Sharia economic ecosystem provide strategic opportunities to expand Sharia banking's contribution to national economic development.

Considering the consistently strong macroeconomic foundation, the trends of the Sharia industry growth, and a commitment to inclusion and digital innovation, BCAS views the 2026 business outlook as a promising period to reinforce sustainable growth. The Bank will continue to focus on:

- Prudent and inclusive financing expansion;
- Development of digital services and information technology;
- Strengthening human resource quality; and
- Optimizing customer experience through solutions that are adaptive to changing market needs.

BCAS has set its 2026 targets as part of its commitment to continue growing in line with Indonesia's long-term economic prospects. The targets are as follows:

- Assets : 10-12%
- Financing : 13-15%
- Third-Party Funds (DPK): : 10-12%
- Net Profit : 10-12%
- Mudharib Fund Income : 10-12%

The Board of Directors is optimistic about BCAS's growth prospect in 2026. Under the theme "Innovate and Resilience," the Bank will continue to build an inclusive, adaptive, and competitive Sharia business foundation. The focus will be on increasing low-cost funding, strengthening quality financing, digital transformation, and integrating sustainability and Maqashid Sharia into all business processes.

Appreciation and Closing

The Board of Directors wishes to express our highest appreciation to the Board of Commissioners, the Sharia Supervisory Board, all employees, customers, regulators, and stakeholders for their continued trust and support. We remain committed to delivering sustainable value to all stakeholders and making a meaningful contribution to sustainable development in Indonesia.

With the guidance of Allah SWT, the trust of our customers, and the support of all stakeholders, BCAS is optimistic that we can continue growing and delivering high-quality performance. May Allah SWT always give us strength, blessings, and grace in our efforts to realize our vision of becoming the leading and preferred Sharia bank for the people, while contributing to the Sharia banking industry as a whole.

*Wabillahi Taufik Wal Hidayah
Wassalamu'alaikum Warahmatullahi Wabarakatuh.*

Jakarta, February 2026
On behalf of the Board of Directors



Yuli Melati Suryaningrum

President Director

Lukman Hadiwijaya
Director

Pranata
Director

Ina Widjaja
Director

Yuli Melati Suryaningrum
President Director

Eduard Guntoro Purba
Director



Statement of the Board of Directors and Board of Commissioners Regarding Responsibility for the Annual Report

We, the undersigned, hereby declare that all information presented in the 2025 Annual Report of PT Bank BCA Syariah has been fully disclosed, and we take full responsibility for the accuracy and completeness of the contents of the Company's Annual Report.

This statement is made truthfully.

Jakarta, February 2026

Board of Commissioners



Ratna Yanti
Independent President
Commissioner



Rickyadi Widjaja
Commissioner



Inge Setiawati
President Commissioner

Board of Directors



Yuli Melati Suryaningrum
President Director



Eduard Guntoro Purba
Director



Ina Widjaja
Director



Pranata
Director



Lukman Hadiwijaya
Director

A SPECIAL TOUCH IN THE HARMONY OF SUSTAINABILITY

BCA Syariah, in collaboration with designer Adrie Basuki, once again presents a creation rooted in the spirit of circular fashion, utilizing marble-patterned fabric made from recycled BCA Syariah employee uniforms. This reflects a commitment to sustainability, integrity, and the ever-growing values of kindness, further enriched by the creation of an exclusive batik design in collaboration with neurodivergent artist Oliver Wihardja.



Batik motifs are derived from visual elements rich in symbolism, resulting in compositions that blend spiritual values, aesthetics, and innovation into a cohesive whole.

The meaning of the elements in BSya batik:



Birds
as a symbol of prosperity
and trust



Flowers & leaves
as a metaphor for the
growth of blessings



Small dots
as a representation of
harmony and sustainability



The BSya logo
as a metaphor for the
growth of blessings



The color blue
as a reflection of calmness
and trust

Creating a composition that unites spiritual values, aesthetics, and innovation into a cohesive whole.



COMPANY PROFILE



Office Network

1

Head
Office

77

Branch
Office

Number of Employees

▲ 15.0%

841

People

A robust network of offices and human resources serves as the foundation for BCAS's growth.

General Information

Name Initial

BCAS

Name



Line of Business

Sharia Commercial Bank

Name Change

After the acquisition by BCA, PT Bank Utama Internasional Bank (Bank UIB) officially changed its name to PT Bank BCA Syariah in 2009.

Company Status

Private Company

Legal Basis of Establishment

Deed of Statement of Resolution in lieu of Meeting of PT Bank UIB No.49 dated 16 December 2009, which was drawn up before Notary Pudji Rezeki Irawati, S.H., in Jakarta, and was approved by the Decree of Minister of Law and Human Rights of the Republic of Indonesia No. AHU-01929. AH.01.02 dated 14 January 2010 concerning Approval of the Deed of Amendment to the Company's Articles of Association, and has been promulgated in Addendum to the State Gazette of the Republic of Indonesia No. 23 dated 20 March 2012.

Establishment Date

2 March 2010

Operational Date

5 April 2010

Bank Code

536

Authorized Capital

Rp5,000,000,000,000

Issued and Fully Paid-up Capital

Rp2,255,183,207,000

Swift Code

BSYAIDJA

Percentage of Share Ownership

PT Bank Central Asia Tbk : 99.99995%

PT BCA Finance : 0.00005%



BCAS has updated its bank identification code or SWIFT/BIC Code in order to support the Bank in becoming a Foreign Exchange Bank. The SWIFT CODE change from SYCAIDJ1 to BSYAIDJA is effective as of October 20, 2025, based on Bank Indonesia's approval letter No.27/140/DPSP/Srt/B, regarding: Adjustment of the Effective Date of Participant Code Changes in BI-RTGS, BI-SSS, BI-ETP, and BI-Fast Membership.

Head Office Address

PT Bank BCA Syariah
Jl. Jatinegara Timur No. 72, Jakarta Timur 13310
☎ (+62 21) 8505030, 8505035

Contact

☎ Halo BCA 1500888
✉ halobcasyariah@bca.co.id

Website

www.bcasyariah.co.id

Number of Employees



841

employees

841 employees consisting of 740 permanent employees and 101 contract employees.

Networks



77

Branches

20,163

BCA ATMS

Hundreds of thousands of

EDC machines

Brief History of BCAS

The acquisition of PT Bank Utama Internasional Bank (Bank UIB) by BCA was completed on 12 June 2009, as stipulated in Deed of Acquisition No. 72. Through this acquisition, Bank UIB was subsequently transformed into PT Bank BCA Syariah, with a primary focus on providing Sharia-based banking services and solutions. The change in name and business activities was formalized through Deed of Amendment to the Articles of Association No. 49 dated 16 December 2009 and received approval from the Minister of Law and Human Rights of the Republic of Indonesia on 14 January 2010. As part of the completion of the acquisition process, one share was sold to PT BCA Finance, resulting in BCAS's shareholding structure at that time comprising 99.996% owned by BCA and 0.004% by BCA Finance.

BCAS obtained approval for the conversion of its business activities from a conventional bank into a Sharia Commercial Bank on March 2, 2010 through Decree of the Governor of Bank Indonesia No. 12/13/KEP.GBI/DpG/2010. As of April 5, 2010, BCAS officially commenced operations as a Sharia Commercial Bank. In order to strengthen its capital structure and support asset growth and business capacity, BCAS undertook a corporate action in the form of a merger with PT Bank Interim Indonesia (formerly known as PT Bank Rabobank International Indonesia) on 10 December 2020. The merger also aimed to contribute to the strengthening of the national banking architecture.

In line with the development of its business activities, BCAS has continued to expand its operational scope. Throughout 2025, BCAS served 707,835 funding customers and 16,247 financing customers through a network of 77 branch offices, comprising 14 Main Branch Offices, 19 Sub-Branch Offices, and 44 Sub-Branch Offices – Sharia Service Units. These branch offices are located across various regions, including DKI Jakarta, Bogor, Depok, Tangerang, Bekasi, Bandung, Semarang, Surakarta (Solo), Yogyakarta, Surabaya, Malang, Kediri, Pasuruan, Banyuwangi, Palembang, Lampung, Medan, Banda Aceh, and Makassar. In addition to its branch network, BCAS's Sharia banking services are also accessible through 100 BCA Sharia Service Units of Commercial Banks (LSBU) spread across Java Island.

Consistent with its role as a bank operating under Sharia principles, BCAS also continuously integrates sustainability practices across all of its business activities. The development of products and services is not only intended to meet customers' transactional and financing needs, but is also directed toward supporting financial inclusion, green financing, and environmentally and socially responsible business practices. This approach reflects BCAS's commitment to upholding the values of *maslahah* (public benefit), prudence, and long-term sustainability, in line with Sharia principles and Indonesia's sustainable development agenda.

Company Vision, Missions, and Core Values



Vision

To be the Leading and Preferred Sharia Bank for the Community

Meaning:

- All BCAS employees are dedicated to making BCAS a trusted and reliable bank by offering quality and trustworthy products, services, and human resources.
- By becoming a trusted and reliable bank, BCAS aims to become the people's preferred bank, ultimately contributing to the achievement of BCAS's dream of playing a role in the Indonesian economy.



Mission

- To develop reliable human resources and infrastructure as a provider of sharia financial services to understand our customers' needs and provide better services.
- To establish a sharia financial institution that excels in payment settlement, fund collection, and financing for businesses and individual customers.

BCA Syariah has updated its bank identification code or SWIFT/BIC Code in order to support the Bank in becoming a Foreign Exchange Bank. The SWIFT CODE change from SYCAIDJ1 to BSYAIDJA is effective as of 20 October 2025, referring to Bank Indonesia's approval letter No.27/140/DPSP/Srt/B, regarding: Adjustment of the Effective Date of Participant Code Changes in BI-RTGS, BI-SSS, BI-ETP, and BI-Fast Membership.

Review of Vision and Mission by the Board of Commissioners and Board of Directors

In order to ensure that BCAS's Vision and Mission remain relevant, the Bank conducts periodic evaluations to ensure their relevance to future business dynamics and challenges. The Vision and Mission are also consistently disseminated to all levels of the organization.

Corporate Culture and Core Values

In an effort to realize its vision and mission, BCAS has established corporate values as the moral and ethical foundation for all BCAS employees. These values are formulated and outlined in the Board of Directors' Decree No. 051/SK/DIR/2017 dated 3 November 2017, concerning the Development of the Vision, Mission, and Values of BCA Syariah. In addition, BCAS also updated its Code of Ethics as stipulated in the Board of Directors' Decree No. 058/SK/DIR/2024 concerning the BCA Syariah Banker Code of Ethics Guidelines. The core values reflected in TRIP (Teamwork, Responsibility, Integrity, and Professionalism) and the Code of Ethics serve as a reference for the behavior of each individual in carrying out their roles and actively contributing to the achievement of the company's goals, while remaining mindful of environmental harmony.



Teamwork

Teamwork is the interaction and synergy based on self-awareness and understanding of others to achieve organizational goals.

Teamwork value has 3 key behaviors:

- Understand
- Interact
- Synergy



Responsibility

Responsibility involves carrying out roles and tasks with full attention and care to meet specific customer expectations and needs.

It consists of three key behaviors:

- Act
- Aware
- Serve Sincerely



Integrity

Integrity entails a steadfast commitment to upholding honesty, commitment, and openness consistently to build the company's trust with customers.

Integrity value has 3 key behaviors:

- Honest
- Commit
- Transparent



Professional

Professionalism involves positively presenting an image, attitude, and competence consistently improved to become better in performing roles and tasks to enhance the company's image.

Professional Value consists of 3 key behaviors:

- Appearance
- Competence
- Continuous Improvement

Milestone

2010

April

BCAS commenced its operations as a Sharia Commercial Bank, following the successful acquisition and conversion of PT Bank Utama Internasional Bank (UIB) into BCA Syariah by BCA.

2012

January

BCAS launched services to support the Micro, Small, and Medium Enterprises (MSME/UMKM) segment.

2014

October

BCAS launched its mobile banking facility named BCA Syariah Mobile.

2015

March

BCAS developed the latest Core Banking System to enhance service quality for customers.

July

BCAS was appointed as the Customer Fund Account Administrator Bank by the Indonesia Central Securities Depository (KSEI).

2017

January

BCAS officially inaugurated KC Medan as its first branch office network on Sumatra Island.

March

BCAS launched the Umrah Multi-purpose Financing product to facilitate customers' Umrah travel cost needs.

April

BCAS introduced Tahapan Mabru iB, a savings product feature development to assist customers in realizing their Umrah and Hajj plans.

September

- BCAS launched the BCA Syariah FLAZZ Card as a form of support for the National Non-Cash Movement.
- BCAS inaugurated KC Palembang as its second branch office on the island of Sumatra.

October

BCAS launched the internet banking facility named Klik BCA Syariah for secure and convenient customer transactions.

November

BCAS expanded its network by opening KCP Malang.

2016

January

BCAS was designated as a BUKU II Bank by the Financial Services Authority (OJK).

2018

February

BCAS was selected as a Hajj Pilgrimage Fee Deposit Receiving Bank (BPS-BPIH) for the period April 2018 – March 2021.

2019

April

BCAS established a presence in Bandar Lampung to strengthen services in Sumatra.

June

BCAS KC Banda Aceh officially began operations as the first branch in Banda Aceh.

2020

July

- BCAS inaugurated KC Panakkukang as its first branch office on the island of Sulawesi.
- For the first time, customers can make Hajj pilgrimage fee deposits through BCA's Sharia Banking Services (LSBU), which is the result of synergy between BCAS and BCA.

December

Executed a corporate action: Merger with PT Bank Interim Indonesia (formerly PT Bank Rabobank International Indonesia).



Significant Events

February 14, 2025



BCAS launches new internet banking, BIO

February 20, 2025



BCAS launches e-Deposito feature available on BSya

February 28, 2025



BCAS reports Positive Performance Achievement for 2024

May 26, 2025



BCAS wins the Anugerah Syariah Award 2025

May 26, 2025



BCAS launches online Qurban (Sacrifice) purchase service on BSya

June 24, 2025



BCAS launches cardless cash deposit feature on BSya

June 25, 2025



BCAS wins Infobank Bank Service Excellence Awards 2025

June 26, 2025



BCAS ULS Arundina Cibubur officially begins operations

December 8, 2025



BCAS wins General Champion in the Revenue <1M and Non-SOE/Regional-Owned Category at the Annual Report Award 2024

December 1, 2025



BCAS launches Virtual Account BCA Syariah service

September 30, 2025



BCAS launches Internet/TV Payment feature on the BSya app

March 11, 2025



BCAS launches PDAM (Water Utility) payment service on BSya

March 12, 2025



MoU between BCAS and BAZNAS for easy ZIS (Zakat, Infaq, Alms) services

May 20, 2025



BCAS launches e-Wallet Top Up service on BSya

May 1, 2025



BCAS launches QRIS CPM feature on BSya

March 27, 2025



BCAS launches Islamic Features on BSya

July 10, 2025



BCAS officially appointed as a Sharia Financial Institution for Cash Waqf Receivers

August 1, 2025



BCAS launches Women's MSME Program, WEpreneur 3 by BCA Syariah

September 25, 2025



BCAS wins Halal Bank Pioneer Award from the Ministry of Industry in the Indonesia Halal Industry Award 2025

September 8, 2025



BCAS wins Top GRC Awards 2025 Stars #5

August 6, 2025



BCAS reports Positive Performance Achievement for Semester I 2025

Business Activities

BCAS conducts business activities that include fund collection, financing distribution, and the provision of various banking services carried out in accordance with sharia principles. Provisions regarding this are stipulated in Article 3 of the Deed of Declaration of Resolution in lieu of Meeting of PT Bank Utama Internasional Bank No. 49 dated December 16, 2009. Furthermore, the scope of BCAS's business activities as stipulated in the Articles of Association includes, among others:

1. Raising funds through current accounts, savings, or other similar products based on wadiah (custodian) or other sharia-compliant contracts.
2. Raising investment funds through time deposits, savings, or other similar products based on mudharabah (single-party fund contribution for profit-sharing cooperation) or other sharia-compliant contracts.
3. Distributing financing based on mudharabah, musyarakah (multiple-party fund contribution for profit-sharing cooperation), or other sharia-compliant contracts.
4. Distributing financing based on murabahah, salam (payment in advance), istishna (payment at any time), or other sharia-compliant contracts.
5. Distributing financing based on qardh (interest-free loans) or other sharia-compliant contracts.
6. Distributing financing for movable or immovable property rental based on an ijarah (leasing) contract or distributing financing for hire purchase agreement based on ijarah muntaiya bittamlik (hire purchase) or other sharia-compliant contracts.
7. Taking over debt based on hawalah (obligation transfer) or other sharia-compliant contracts.
8. Offering sharia-compliant debit and credit cards.
9. Buying, selling and providing deductible guarantee for third-party securities issued based on actual transactions and sharia-compliant contracts, including ijarah, musyarakah, mudharabah, murabahah, kafalah, or hawalah.
10. Buying government or Bank Indonesia-issued sharia-compliant securities.
11. Receiving payments from bills on securities and making calculations with a third party or between third parties under sharia law.
12. Offering services of holding assets on behalf of another party according to a sharia-compliant contract.
13. Offering a safe storage facility for storing assets and securities in accordance with sharia law.
14. Transferring money based on sharia law, for the benefit of both the Bank and the customers based on Sharia principles.
15. Acting as a trustee based on a wakalah contract.
16. Providing sharia-compliant Bank Guarantee facilities.
17. Carrying out other activities common in the banking and social sectors that are in compliance with sharia law as well as Indonesian laws and regulations.
18. Carrying out capital market activities that are in compliance with sharia law as well as Indonesian laws and regulations.
19. Melakukan kegiatan Valuta Asing berdasarkan Prinsip Syariah.
20. Offering sharia-compliant electronic banking products.
21. Providing other sharia Commercial Bank products or carrying out other sharia Commercial Bank business activities according to sharia principles.

Since the issuance of Bank Indonesia Governor's Decree No. 12/13/KEP.GBI/DpG/2010 dated 2 March 2010, concerning the Granting of Permission to Change Business Activities from a Conventional Commercial Bank to a Sharia Commercial Bank, BCAS began operating effectively on April 5, 2010, with the following scope of business activities:

1. Funding based on the wadiah (custodian) and mudharabah (profit sharing) principles through savings, current accounts, and deposits.
2. Lending (direct and indirect) based on murabahah (selling and buying), mudharabah/musyarakah (profit sharing) and ijarah muntahiya bittamlik – IMBT (hire purchase) principles.
3. Offering sharia-compliant banking services.

Products and Services

BCAS provides a range of Sharia banking products and services designed to comprehensively meet customer needs, including fund collection, conventional financing, environmentally friendly financing, and digital banking services that comply with Sharia principles. In addition, BCAS also facilitates online account opening and digital banking services through BSya BCA Syariah to improve ease of access and strengthen services for customers.

This approach demonstrates BCA Syariah's commitment to expanding financial inclusion while maintaining sharia principles in its products and services, as well as creating a more efficient and transparent banking experience. In the context of sustainable finance, the combination of financing products and digital services can better support resources, encourage economic inclusion, and promote responsible and long-term financial practices for the community.

 Savings	 Financing	 Electronic Banking	 Banking Services
• Tahapan iB • Business Tahapan iB • Planned Tahapan iB • Mabruur Tahapan iB • Student Savings (SimPel) iB • Customer Fund Account • Deposit iB • Giro iB	• Gold iB • Home Ownership Financing (KPR) iB • Vehicle Financing (KKB) iB • Factoring Financing iB • Investment Financing iB • Working Capital Financing iB • Sharia Current Account Financing • Umrah iB • Bank Guarantee	• BSya by BCA Syariah • BIQ by BCA Syariah • Virtual Account • QRIS Payment • BCA Syariah Mobile • Klik BCA Syariah • BCA Syariah Debit Card • BCA ATM and EDC Network • Flazz BCA Syariah • Online Account Opening • Online gold murabaha financing • e-Deposit • BSya iB Reward • Ticket Purchase • e-Wallet Top Up • Islamic Features (Ziswaf, Qurban, Qibla Direction, Prayer Schedule, and Hajj Deposit)	• BPIH Deposit Services • Money Transfer (Retail and RTGS) • Clearing (Local and Intercity Clearing) • Safe Deposit Box (SDB) • Payroll Services • Collection

Business Area Map and Branch Locations

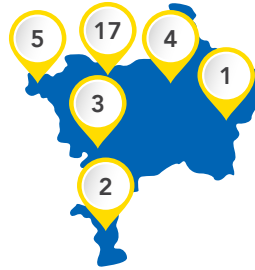
By the end of 2025, BCAS was supported by 1 Head Office and 77 branch offices, consisting of 14 Branch Offices (KC), 19 Sub-Branch Offices (KCP), and 44 Sharia Service Unit Sub-Branch Offices (KCP ULS). Details of the locations of the Head Office and all branch offices are provided in the appendix.



● 1 KC Jatinegara	● 14 KCP ULS Puri Indah	● 27 KCP ULS Cimanggis
● 2 KC Mangga Dua	● 15 KCP ULS Pluit Kencana	● 28 KCP ULS Tangerang
● 3 KC Samanhudi	● 16 KCP ULS Bintaro Utama	● 29 KCP Ciledug
● 4 KC Sunter	● 17 KCP ULS Arundina Cibubur	● 30 KCP Sentra Menteng Bintaro
● 5 KCP Kenari	● 18 KCP Bekasi	● 31 KCP Ciputat
● 6 KCP Kelapa Gading	● 19 KCP Pasar Kranji	● 32 KCP ULS Bintaro
● 7 KCP ULS Wahid Hasyim	● 20 KCP ULS Juanda Bekasi	● 33 KC Bandung
● 8 KCP ULS Metro Pondok Indah	● 21 KCP Pondok Gede	● 34 KCP ULS Asia Afrika
● 9 KCP ULS Pasar Minggu	● 22 KCP Cikarang Selatan	● 35 KCP ULS Kota Baru Parahyangan
● 10 KCP ULS Tanjung Priok	● 23 KCP Depok	● 36 KCP ULS Cimahi
● 11 KCP ULS Melawai	● 24 KCP ULS Margonda Depok	● 37 KCP ULS Buah Batu Bandung
● 12 KCP ULS Gudang Peluru	● 25 KCP Cileungsi	● 38 KC Semarang
● 13 KCP ULS Kemang Mansion	● 26 KCP ULS Bogor	● 39 KCP ULS Majapahit



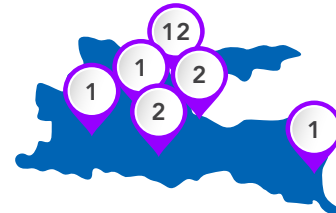
Jabodetabek



Central Java



East Java



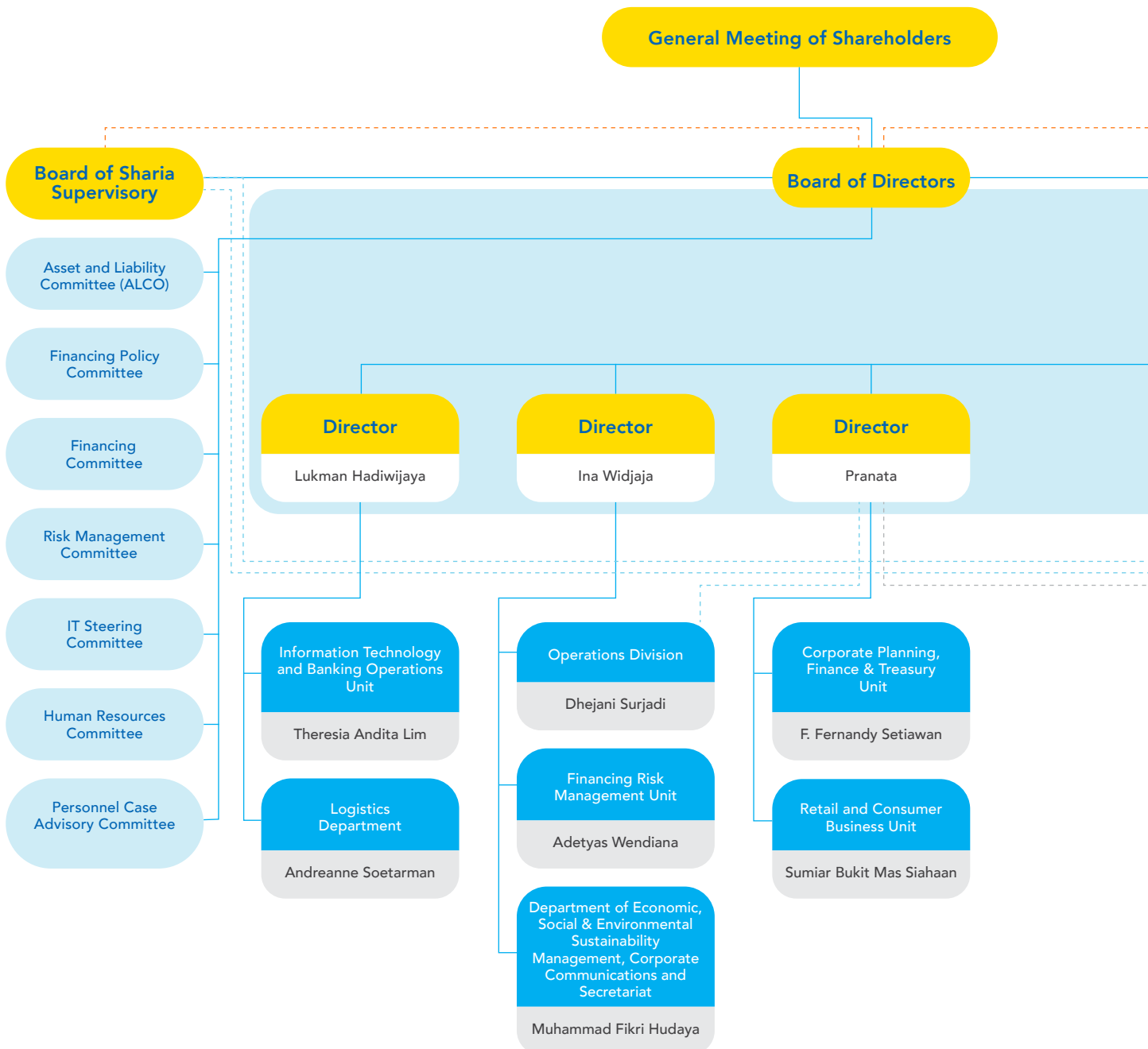
- 40 KCP ULS Pemuda Semarang
- 41 KC Solo
- 42 KCP ULS Solo Slamet Riyadi
- 43 KCP ULS Singosaren Solo
- 44 KCP ULS Sragen
- 45 KCP ULS Kudus
- 46 KC Yogyakarta
- 47 KCP ULS Sudirman Yogyakarta
- 48 KC Surabaya
- 49 KCP ULS Darmo
- 50 KCP ULS Veteran
- 51 KCP ULS Sidoarjo
- 52 KCP ULS Kapas Krampung

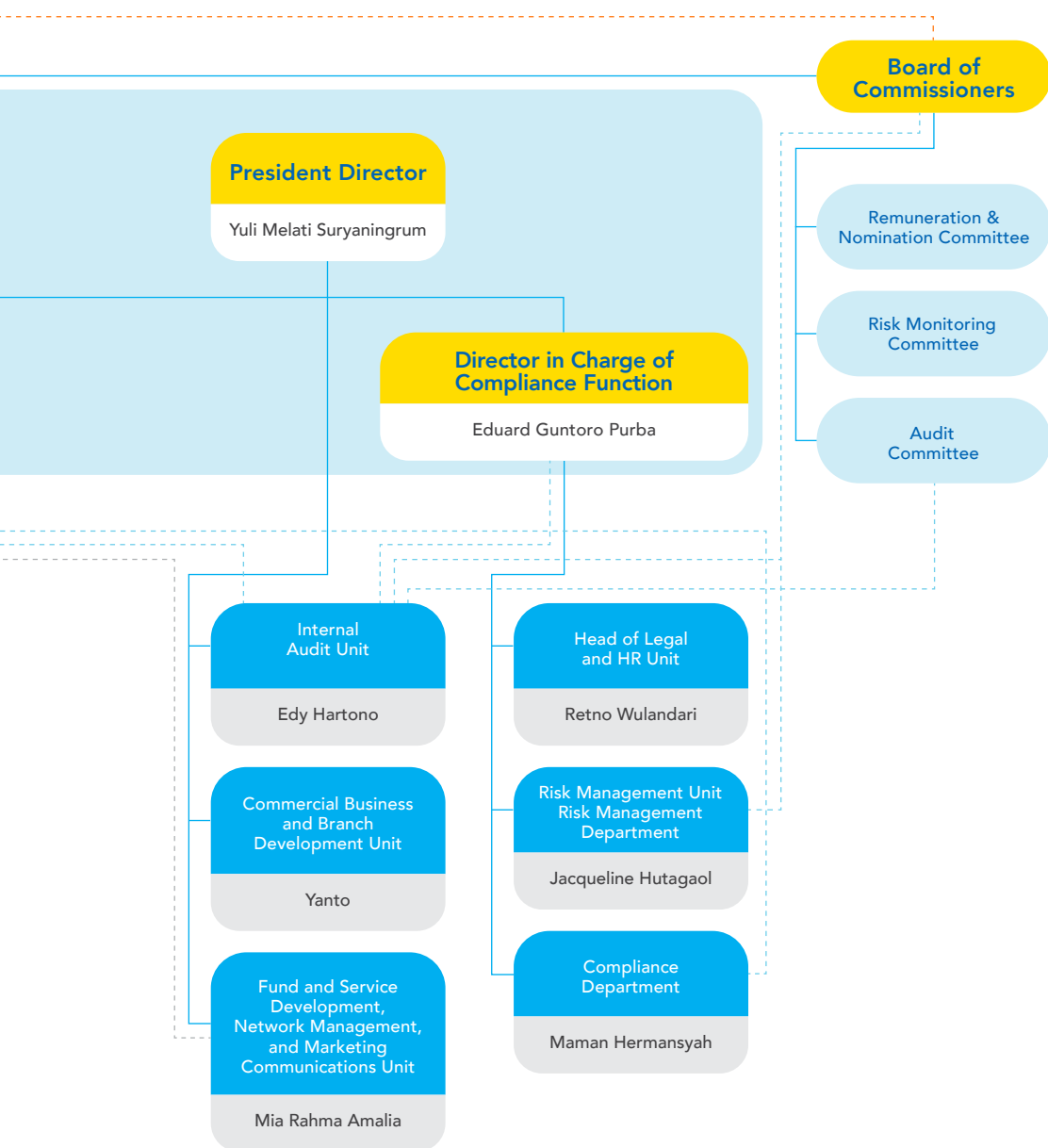
- 53 KCP ULS Pondok Chandra
- 54 KCP ULS Sepanjang
- 55 KCP ULS Perak Barat/Pucang Anom
- 56 KCP ULS Gedangan
- 57 KCP ULS Gresik
- 58 KCP Malang
- 59 KCP ULS Pandaan
- 60 KCP ULS Mojokerto
- 61 KCP ULS Kepanjen
- 62 KCP Kediri
- 63 KCP Pasuruan
- 64 KCP ULS Taman Pondok Indah
- 65 KCP Sungkono

- 66 KCP Banyuwangi
- 67 KC Bandar Lampung
- 68 KCP Metro Lampung
- 69 KC Palembang
- 70 KCP ULS A. Rivai
- 71 KCP ULS Sudirman Palembang
- 72 KC Medan
- 73 KCP ULS Setiabudi Medan
- 74 KC Banda Aceh
- 75 KCP Lhokseumawe
- 76 KCP ULS Bireuen
- 77 KC Panakkukang

Organizational Structure

The organizational structure of BCAS, which is valid until December 31, 2025, is structured with reference to the Board of Commissioners' Decree No. 009/SK/KOM/2025 dated August 26, 2025, regarding the Approval of the Division of Duties and Responsibilities of the Board of Directors and the Organizational Framework of PT Bank BCA Syariah.





Notes

reporting or responsibilities lines

supervision lines

communication and information delivery lines

line of command

*) Effective July 8, 2025, pursuant to Board of Directors Decision No. 033/SK/DIR/2025 dated June 30, 2025, the Risk Management Department has officially been renamed the Risk Management Unit.

Profile of the Board of Commissioners



Ratna Yanti

Independent President Commissioner

Nationality

Indonesian

Age

62 years old

Domicile

Surabaya

Educational Background

She earned a Bachelor's degree in Psychology from the University of Surabaya (1987). She has attended various training programs, both at home and abroad, including Overseas Bankers Training Program-Wachovia, USA; Pacific RIMS Banker-Foster School of Business Washington University USA; Strategic Marketing Program-BCA Asian Institute of Management; Strategic Management and Leadership Program-BCA Australian Institute of Management; and other training in the fields of Credit, Human Resources, Leadership, General Banking, Risk Management, and Sharia Banking.

Certification

Risk Management Level 6

Legal Basis for Appointment

Ratna Yanti was appointed for the first time as Independent President Commissioner of BCAS at the 2023 AGM based on the Deed of Statement of Meeting Resolution of PT Bank BCA Syariah Number 101 dated February 22, 2023 for a term of office until the 2025 AGMS and received approval from the OJK on January 13, 2023. The latest appointment at the 2025 AGMS is stated in the Deed of Statement of Meeting Resolution of PT Bank BCA Syariah Number 29 dated March 4, 2025, for a term of office until the 2028 AGMS.

Work Experience

Prior to assuming the role of President Commissioner, she served as Independent Commissioner of BCAS (2020-2023). She began her career at BCA (1988-2018) and held various strategic positions, including as Head of Surabaya Regional Office (2015-2018), Head of Semarang Regional Office (2011-2015), Head of Balikpapan Regional Office (2010-2011), and as a Manager in several BCA Main Branch Offices (Veteran, Darmo, and Indrapura) from 1997-2010. She was also appointed as Head of BCA's Representative Team for the acquisition of Bank Royal Indonesia and Rabobank International Indonesia (2019-2020).

Concurrent Position

She currently has no concurrent positions as a member of the Board of Commissioners, member of the Board of Directors, or Executive Officer at other banks, companies, and/or institutions.

The following are her membership in committees:

- Chairperson of the Risk Monitoring Committee
- Member of the Remuneration and Nomination Committee

Affiliated Relations

She has no financial, share ownership, and/or family affiliation with members of the Board of Commissioners, members of the Board of Directors, and/or controlling shareholders, either directly or indirectly.



Rickyadi Widjaja

Commissioner

Nationality

Indonesian

Age

62 years old

Domicile

Jakarta

Educational Background

He holds a Bachelor of Commerce degree from Deakin University, Melbourne, Australia (1989). He has attended various training programs, both at home and abroad, including training in the fields of Leadership, General Banking, Sharia Banking, Risk Management and Corporate Finance.

Certification

Risk Management Level 7

Legal Basis for Appointment

Rickyadi Widjaja was appointed for the first time as Commissioner of BCAS at the 2023 AGMS based on the Deed of Statement of Meeting Resolution of PT Bank BCA Syariah Number 101 dated February 22, 2023 for a term of office until the 2025 AGMS and received approval from the OJK on January 13, 2023. The latest appointment at the 2025 AGMS is stated in the Deed of Statement of Meeting Resolution of PT Bank BCA Syariah Number 29 dated March 4, 2025, for a term of office until the 2028 AGM.

Work Experience

Prior to serving as Commissioner, he held the position of Director of BCAS (2018-2023). Before joining BCAS, he began his career at BCA (1989-February 2018) where he held various managerial positions, including Head of Credit Risk Analysis Group, Head of Commercial and Retail Credit Sub Division and Deputy Head of Commercial Credit Division.

Concurrent Position

He currently has no concurrent positions as a member of the Board of Commissioners, member of the Board of Directors, or Executive Officer at other banks, companies, and/or institutions.

The following are his membership in committees:

- Chairman of Risk Monitoring Committee
- Member of Remuneration and Nomination Committee

Affiliated Relations

He has no financial, share ownership, and/or family affiliation with members of the Board of Commissioners, members of the Board of Directors, and/or controlling shareholders, either directly or indirectly.



Inge Setiawati

Independent Commissioner

Nationality

Indonesian

Age

58 years old

Domicile

Jakarta

Educational Background

She earned a Master of Management from the University of Indonesia (2000) and a Bachelor of Architecture Engineering from the Bandung Institute of Technology (1990). She has participated in various executive training programs, including: Digital Awareness for Executives (2018), Risk Management Certification (2015), ASEAN Global Leadership Development Program at Cheung Kong Graduate School of Business, Beijing (2013), Operational Risk Management at Euromoney, Hong Kong (2002), Executive Development Program at the Australian Institute, Perth (2001), as well as various other training sessions in leadership, general and Sharia banking, credit/financing, and risk management.

Certification

Risk Management Certification – Level 6

Legal Basis for Appointment

Inge Setiawati was first appointed as the Independent Commissioner of BCAS at the 2023 Annual General Meeting of Shareholders (AGMS), as stated in the Deed of Statement of Meeting Resolution of PT Bank BCA Syariah No. 101 dated February 22, 2023, for a term of office until the 2025 AGMS, and received OJK approval on February 7, 2023. Her latest reappointment was confirmed at the 2025 AGMS, as documented in the Deed of Statement of Meeting Resolution of PT Bank BCA Syariah No. 29 dated March 4, 2025, for a term of office until the 2028 AGMS.

Work Experience

Prior to joining as the Independent Commissioner of BCAS, she served as the Head of the Corporate Social Responsibility Division at BCA (2016-2022). Previously, she held the position of Corporate Secretary at BCA (2011-2016) and served as the Branch Manager at several of BCA's Main Branch Offices.

Concurrent Positions

Currently, she does not hold any concurrent positions as a member of the Board of Commissioners, a member of the Board of Directors, or as an Executive Officer at other banks, companies, and/or other institutions.

Her membership in the Committees is as follows:

- Chairperson of the Audit Committee
- Chairperson of the Remuneration and Nomination Committee
- Member of the Risk Monitoring Committee

Affiliated Relations

She has no financial, shareholding, and/or familial relationships with other members of the Board of Commissioners, the Board of Directors, and/or Controlling Shareholders, whether directly or indirectly.

Profile of the Board of Directors



Yuli Melati Suryaningrum

President Director

Nationality

Indonesian

Age

50 years old

Domicile

Jakarta

Educational Background

She earned a Master of Management from Prasetya Mulya Business School (2004) and a Bachelor of Agriculture from Bogor Agricultural University (1996). She has also participated in various executive training programs, both locally and internationally, such as Sustainable Finance: Renewable Energy Technology in Germany; Agile Leadership & Strategic Vision in Jakarta; Change Management in Jakarta, as well as other training sessions in leadership, management, financing, sustainable finance, general and Sharia banking, and risk management.

Certification

Risk Management Certification – Level 7

Legal Basis for Appointment

Yuli Melati Suryaningrum was first appointed as the President Director of BCAS at the 2021 Extraordinary General Meeting of Shareholders (EGMS), as stated in the Deed of Statement of Meeting Resolution of PT Bank BCA Syariah No. 79 dated May 19, 2021, and received OJK approval on May 6, 2021. Her latest reappointment was confirmed at the 2025 Annual General Meeting of Shareholders (AGMS), as documented in the Deed of Statement of Meeting Resolution of PT Bank BCA Syariah No. 29 dated March 4, 2025, for a term of office until the 2028 AGMS.

Work Experience

Prior to joining BCAS, she built her career at PT Bank Central Asia Tbk (1996-2021), holding various strategic positions, including Head of the Corporate Banking & Finance Group (2018-2021).

Concurrent Positions

Currently, she does not hold any concurrent positions as a member of the Board of Commissioners, a member of the Board of Directors, or as an Executive Officer at other banks, companies, and/or other institutions.

Affiliated Relations

She has no financial, shareholding, and/or familial relationships with other members of the Board of Commissioners, the Board of Directors, and/or Controlling Shareholders, whether directly or indirectly.



Eduard Guntoro Purba

Director in Charge of the Compliance Function

Nationality

Indonesian

Age

57 years old

Domicile

South Tangerang

Educational Background

He earned a Master's degree in Management from the University of Indonesia (2000) and a Bachelor's degree in Electrical Engineering from the University of Indonesia (1993). He has participated in various executive training programs, both domestically and internationally, including: Senior Executive Education Program, London Business School; UW Pacific Rim Bankers Program, University of Washington Foster School of Business; Risk Minds Asia – Singapore; Portfolio Construction Training: Connecting you to deeper insights in an uncertain world – Jakarta; Digital Awareness Program – Jakarta; as well as other training programs in the fields of leadership, management, general banking, and Sharia banking.

Certification

Risk Management Certification – Level 7

Legal Basis for Appointment

Eduard Guntoro Purba was first appointed as a Director of BCAS at the 2025 AGMS, as stated in the Deed of Statement of Meeting Resolution of PT Bank BCA Syariah No. 29 dated March 4, 2025, for a term of office until the 2028 AGMS.

Work Experience

Prior to serving as a Director at BCAS, he built his career at PT Bank Central Asia Tbk (BCA), with his last position being Head of the Risk Management Division (2011-2023). He also held several other strategic positions, including Senior Adviser of Credit Risk Management (2009-2011) and Adviser of the Risk Management Unit (2004-2009).

Has a track record in various strategic organizations, including as Chair of the BCA Pension Fund Supervisory Board (2020-2023); Member of the Expert Council of the Banker Association for Risk Management (BARA) (2024-2027); Member of the Bank Indonesia Basel II Working Group (2006), as well as experience as a lecturer in banking and risk management.

Concurrent Positions

Currently, he does not hold any concurrent positions as a member of the Board of Commissioners, a member of the Board of Directors, or as an Executive Officer at other banks, companies, and/or other institutions.

Affiliated Relations

He has no financial, shareholding, and/or familial relationships with other members of the Board of Commissioners, the Board of Directors, and/or Controlling Shareholders, whether directly or indirectly.



Ina Widjaja

**Director Overseeing Banking Operations,
Financing Risk Analysis, and ESG**

Nationality

Indonesian

Age

59 years old

Domicile

Jakarta

Educational Background

She earned a Master of Management from Prasetya Mulya University (2007) and a Bachelor of Economics from Trisakti University (1989). She has participated in various executive training programs, such as What is Wrong with Data – Jakarta; Digital Factory – Jakarta; Social Engineering Awareness – Jakarta; as well as other training sessions in leadership, general and Sharia banking, credit/financing, and risk management.

Certification

Risk Management Certification – Level 7

Legal Basis for Appointment

Ina Widjaja was first appointed as a Director of BCAS at the 2023 AGMS, as stated in the Deed of Statement of Meeting Resolution of PT Bank BCA Syariah No. 101 dated February 22, 2023, for a term of office until the 2025 AGMS, and received OJK approval on February 7, 2023. Her latest reappointment was confirmed at the 2025 AGMS, as documented in the Deed of Statement of Meeting Resolution of PT Bank BCA Syariah No. 29 dated March 4, 2025, for a term of office until the 2028 AGMS.

Work Experience

Prior to her appointment as Director, she served as a Commissioner of BCAS (2022-2023). Before joining BCAS, she served as an Advisor at BCA Digital (October 2021 - February 2022) and built her career at PT Bank Central Asia Tbk (1990-2021), holding various strategic positions, including Head of the Commercial and SME Credit Risk Analysis Group (2018-2021) and Head of the Asemka Main Branch Office (2016-2018) and his last position at BCA was as Head of Commercial and SME Credit Risk Analysis Group (2018-2021).

Concurrent Positions

Currently, she does not hold any concurrent positions as a member of the Board of Commissioners, a member of the Board of Directors, or as an Executive Officer at other banks, companies, and/or other institutions.

Affiliated Relations

She has no financial, shareholding, and/or familial relationships with other members of the Board of Commissioners, the Board of Directors, and/or Controlling Shareholders, whether directly or indirectly.



Pranata

Director Overseeing Finance, Retail, and Consumer Business

Nationality

Indonesian

Age

49 years old

Domicile

Bekasi

Educational Background

He completed his education in Informatics Engineering at Persada Indonesia University, Jakarta (2002) and the Bandung Institute of Technology (1998). He has also participated in various training programs, including General Banking, Sharia Banking, Risk Management, and Corporate Finance, as well as other leadership training programs.

Certification

- Risk Management Certification – Level 7
- Treasury Dealer Competency Certification- Advance Level

Legal Basis for Appointment

Pranata was first appointed as a Director of BCAS at the AGMS on March 6, 2019, as stated in the Deed of Statement of Meeting Resolution of PT Bank BCA Syariah No. 57 dated March 18, 2019, and received OJK approval on September 24, 2019. His latest reappointment was confirmed at the 2025 AGMS, as documented in the Deed of Statement of Meeting Resolution of PT Bank BCA Syariah No. 29 dated March 4, 2025, for a term of office until the 2028 AGMS.

Work Experience

Prior to his appointment as Director, he served as the Head of the Financial and Corporate Planning Department of BCAS from 2010 to 2019. He also built his career at Bank Danamon (2002–2010), holding various managerial positions, including SAVP Financial and Control Team Leader at Bank Danamon Sharia Business Unit (2009–2010), Business Planning Head of SEMM DSP Bank Danamon (2006–2009), and Portfolio Management Head of CMM DSP Bank Danamon (2004–2006).

Concurrent Positions

Currently, he does not hold any concurrent positions as a member of the Board of Commissioners, a member of the Board of Directors, or as an Executive Officer at other banks, companies, and/or other institutions.

Affiliated Relations

He has no financial, shareholding, and/or familial relationships with other members of the Board of Commissioners, the Board of Directors, and/or Controlling Shareholders, whether directly or indirectly.



Lukman Hadiwijaya

Director Overseeing Information Technology

Nationality

Indonesian

Age

57 years old

Domicile

Jakarta

Educational Background

He earned a Bachelor of Electrical Engineering from Satya Wacana Christian University (1992). He has participated in various executive training programs, both locally and abroad, such as Digital Currency – Jakarta; Digital Factory – Jakarta; Social Engineering Awareness – Jakarta; Mobile World Congress – Spain; as well as other training sessions in leadership, general and Sharia banking, and risk management.

Certification

Risk Management Certification – Level 7

Legal Basis for Appointment

Lukman Hadiwidjaja was first appointed as a Director of BCAS at the 2022 AGMS, as stated in the Deed of Statement of Meeting Resolution of PT Bank BCA Syariah No. 73 dated March 11, 2022, for a term of office until the 2025 AGMS, and received OJK approval on March 8, 2022. His latest reappointment was confirmed at the 2025 AGMS, as documented in the Deed of Statement of Meeting Resolution of PT Bank BCA Syariah No. 29 dated March 4, 2025, for a term of office until the 2028 AGMS.

Work Experience

Before joining BCAS, he built his career at PT Bank Central Asia Tbk (1992–2022), holding various strategic positions, including Head of the Application Management Group (2020–2022) and Head of the Enterprise Security Department (2014–2020).

Concurrent Positions

Currently, he does not hold any concurrent positions as a member of the Board of Commissioners, a member of the Board of Directors, or as an Executive Officer at other banks, companies, and/or other institutions.

Affiliated Relations

He has no financial, shareholding, and/or familial relationships with other members of the Board of Commissioners, the Board of Directors, and/or Controlling Shareholders, whether directly or indirectly.

Changes in the Composition of the Board of Commissioners, the Board of Directors, and the Sharia Supervisory Board

Changes in the Composition of the Board of Commissioners

Throughout 2025, there were no changes to the composition of the Board of Commissioners until the end of the reporting period and up to the deadline for the submission of the Annual Report.

Changes in the Composition of the Board of Directors

In 2025, BCAS changed the composition of its Board of Directors by appointing Eduard Guntoro Purba as the Director in Charge of the Compliance Function, succeeding Houda Muljanti. Consequently, as of the end of the reporting period on December 31, 2025, the Company's Board of Directors consists of one (1) President Director and four (4) Directors.

COMPOSITION OF MEMBERSHIP AND LEGAL BASIS FOR APPOINTMENT OF THE BOARD OF DIRECTORS AS OF DECEMBER 31, 2025

Name	Position	Legal Basis for Appointment	Effective Date
Yuli Melati Suryaningrum	President Director	First Appointment: Deed of PKR PT Bank BCA Syariah No. 79 dated May 19, 2021 Latest Appointment: Latest appointment at the AGMS dated March 4, 2025	First Appointment: May 19, 2021 Latest Appointment: March 4, 2025
Ina Widjaja	Director Overseeing Banking Operations and Financing Risk Analysis	First Appointment: Deed of PKR PT Bank BCA Syariah No. 101 dated February 22, 2023 Latest Appointment: Latest appointment at the AGMS dated March 4, 2025	First Appointment: February 22, 2023 Latest Appointment: March 4, 2025
Pranata	Director Overseeing Finance, Retail, and Consumer Business	First Appointment: Deed of PKR PT Bank BCA Syariah No. 57 dated March 18, 2019 Latest Appointment: Latest appointment at the AGMS dated March 4, 2025	First Appointment: September 24, 2019 Latest Appointment: March 4, 2025
Lukman Hadiwijaya	Director Overseeing Information Technology	First Appointment: Deed of PKR PT Bank BCA Syariah No. 73 dated March 11, 2022 Latest Appointment: Latest appointment at the AGMS dated March 4, 2025	First Appointment: March 11, 2022 Latest Appointment: March 4, 2025

Name	Position	Legal Basis for Appointment	Effective Date
Eduard Guntoro Purba	Director in Charge of the Compliance Function	First Appointment: First appointment at the AGMS dated March 4, 2025	First Appointment: March 4, 2025

Changes in the Composition of the Sharia Supervisory Board Members

In 2025, BCAS made changes to the composition of the Sharia Supervisory Board (SSB) by increasing the number of members, with the addition of Nenny Kurnia Noersal as a Member of the SSB. Consequently, the composition of the BCAS SSB as of December 31, 2025, consists of one (1) Chairperson of the SSB and two (2) Members of the SSB.

Name	Position	Legal Basis for Appointment	Effective Date
Fathurrahman Djamil	Chairperson of the SSB	First Appointment: Decree of the Shareholders of PT Bank UIB dated July 29, 2009 Latest Appointment: Deed of the Deed of Statement of Meeting Resolution (PKR) of PT Bank BCA Syariah No. 29 dated March 4, 2025	First Appointment: March 2, 2010 Latest Appointment: March 4, 2025
Sutedjo Prihatono	Member of the SSB	First Appointment: Deed of PKR PT Bank BCA Syariah No. 06 dated March 4, 2015 Latest Appointment: Deed of PKR of PT Bank BCA Syariah No. 29 dated March 4, 2025	First Appointment: May 18, 2015 Latest Appointment: March 4, 2025
Nenny Kurnia Noersal	Member of the SSB	First Appointment: Deed of PKR of PT Bank BCA Syariah No. 29 dated March 4, 2025	First Appointment: March 4, 2025

Independence Statement of Independent Commissioners

As of December 31, 2025, there were no Independent Commissioners who have served for more than two terms. As part of the efforts to maintain independence in the performance of their duties and responsibilities, all members of the Board of Commissioners have signed an Annual Disclosure. This document covers aspects of independence, including statements regarding concurrent positions, family relationships, share ownership, and potential conflicts of interest throughout 2025.

Furthermore, all Independent Commissioners have met the independence requirements as stipulated in the Board of Commissioners Charter, the details of which are presented in the following table.

INDEPENDENCE ASPECTS OF INDEPENDENT COMMISSIONERS

Description	Ratna Yanti	Inge Setiawati
Not a person who works or has the authority and responsibility to plan, direct, control, or supervise BCAS activities within the last 6 months, except for reappointment as an Independent Commissioner of BCAS for the subsequent period.	√	√
Does not own shares, either directly or indirectly, in BCAS.	√	√
Does not have any affiliated relationships, either directly or indirectly, with members of the Board of Commissioners, members of the Board of Directors, or the Controlling Shareholders of BCAS.	√	√
Does not have any business relationships, either directly or indirectly, related to the business activities of BCAS.	√	√

Profiles of the Sharia Supervisory Board



Prof. Dr. H. Fathurrahman Djamil, M.A.

Chairman of the Sharia Supervisory Board

Nationality

Indonesian

Age

65 years old

Domicile

South Tangerang

Educational Background

He earned his Bachelor's and Master's degrees in Sharia Science from the State Institute for Islamic Studies (IAIN) Syarif Hidayatullah Jakarta. He continued his Doctoral Program (Ph.D.) in Islamic Studies at McGill University, Canada (1992) and obtained a Doctorate in Islamic Legal Theory from the State Islamic University (UIN) Syarif Hidayatullah Jakarta (1994). He is active in various training sessions, workshops, and forums organized by BCAS, DSN-MUI, and the International Shariah Research Academy for Islamic Finance.

Certification

- Sharia Supervisor Competency Certification
- Risk Management Certification Level 6

Legal Basis for Appointment

Fathurrahman Djamil was appointed as the Chairperson of the Sharia Supervisory Board (SSB) of BCAS for the first time based on the Decree of the Shareholders of PT Bank UIB dated July 29, 2009, and received approval from Bank Indonesia on March 2, 2010. His latest appointment was at the 2025 AGMS, as recorded in the Deed of Statement of Meeting Resolutions of PT Bank BCA Syariah No. 29 dated March 4, 2025, for a term of office until the 2028 AGMS.

Work Experience

He has extensive experience in Sharia sciences as both a practitioner and an academic. He has served as the Vice Chairperson of DSN-MUI for the period of 2000–present, a lecturer at several public and private universities, and as a member of the SSB at various financial institutions.

Concurrent Positions

In addition to serving as the Chairperson of the SSB at BCAS, he also serves as the Chairperson of the SSB at PT Adira Dinamika Multi Finance Tbk (financing company), Chairperson of the SSB at PT AIA Financial (insurance), Chairperson of the SSB at PT Sun Life Financial Indonesia (insurance), and Member of the SSB at PT Bank CIMB Niaga Tbk (banking).

Affiliated Relations

Currently, he does not have any financial, share ownership, and/or family relationships with members of the Board of Commissioners, members of the Board of Directors, and/or controlling shareholders, either directly or indirectly.



Sutedjo Prihatono

Member of the Sharia Supervisory Board

Nationality

Indonesian

Age

56 years old

Domicile

South Tangerang

Educational Background

He earned a Master of Management from Binus Business School at the Faculty of Management (2014) and a Bachelor's degree from Krisnadipayana University, at the Faculty of Management Economics (1993). He has also participated in various training programs, including Selling Skills, Service Excellence, Accounting Programs, Financing Analysis, and the General Islamic Banking Program.

Certification

- Sharia Supervisor Competency Certification
- Risk Management Certification Level 6

Legal Basis for Appointment

Sutedjo Prihatono was appointed as a member of the SSB of BCAS for the first time at the 2015 AGMS based on the Deed of Statement of Meeting Resolution (PKR) of PT Bank BCA Syariah No. 06 dated March 4, 2015, and received approval from OJK on May 18, 2015. His latest appointment was at the 2025 AGMS, as recorded in the Deed of PKR PT Bank BCA Syariah No. 29 dated March 4, 2025, for a term of office until the 2028 AGMS.

Work Experience

Prior to becoming a member of the SSB, he served as a member of the Audit Committee and Risk Monitoring Committee of BCAS since 2010. He also built his career at Karim Consulting Indonesia as Non-Consulting Director (2004–2015), Senior Corporate Banking (2001–2004), and Human Resources Head (1996–2001) at Bank Muamalat Indonesia. He is experienced as a lecturer and person-in-charge of various training programs in the field of Sharia banking.

Concurrent Positions

In addition to serving as a member of the SSB at BCAS, he also serves as a member of the SSB at BPRS HIK Ciledug (banking).

Affiliated Relations

Currently, he does not have any financial, share ownership, and/or family relationships with members of the Board of Commissioners, members of the Board of Directors, and/or controlling shareholders, either directly or indirectly.



Nenny Kurnia Noersal

Member of the Sharia Supervisory Board

Nationality

Indonesian

Age

57 years old

Domicile

Jakarta

Educational Background

She obtained a Master of Art in Economics (1997) from Cleveland State University, USA, and a Bachelor of Environmental Engineering from Trisakti University (1993). She actively participates in various training sessions/workshops and forums, both those held by BCAS, DSN MUI, and the International Shariah Research Academy for Islamic Finance.

Certification

- Sharia Supervisor Certification
- Risk Management Certification Level 6
- Sharia Supervisor Training Certificate for Insurance
- Professional Consulting on Sharia Banking Financing
- Professional Consulting on Sharia Banking Financing Analysis
- Professional Consulting on Islamic Banking Legal Drafting

Legal Basis for Appointment

Nenny Kurnia Noersal was first appointed as a member of the BCAS Supervisory Board after obtaining approval from the DSN-MUI, and was subsequently ratified at the AGM on March 4, 2025. The appointment is stated in the Deed of Meeting Resolution of PT Bank BCA Syariah Number 29 for a term of office until the 2028 AGM.

Work Experience

Prior to joining as a member of the Sharia Supervisory Board (DPS), she had an extensive career as a consultant, with her most recent positions being Senior Consultant and Director (2013 - 2024) at Karim Consulting Indonesia, Senior Consultant and Deputy Director (2008 - 2013), and Consultant (2001 - 2007) at Karim Business Consulting. She also has teaching experience at Trisakti University (1991 - 1993) and the Institute of Home Affairs Governance (IPDN, formerly the Institute of Governance Sciences/IIP) (1997 - 2007). Additionally, she served as a Water Supply Engineer at PT Infratama Yakti (1993 - 1995) and as a researcher for the Clean Air Project at Swisscontact (in cooperation with The Indonesian Society of Sanitary and Environmental Engineers) (1998 - 1999).

Concurrent Positions

Does not hold concurrent positions.

Affiliated Relations

Currently, she does not have any financial, share ownership, and/or family relationships with members of the Board of Commissioners, members of the Board of Directors, and/or controlling shareholders, either directly or indirectly.

Executive Officer Profiles

No.	Nama	Jabatan	Pendidikan Terakhir
1	Retno Wulandari	Head of Legal & HR Working Unit	Bachelor of Resource and Environmental Economics, IPB University (Institut Pertanian Bogor)
2	Adetyas Wendiana	Head of Financing Risk Analysis Working Unit	Master of Economics, University of Indonesia
3	F. Fernandy Setiawan	Head of Corporate Planning, Finance, and Treasury Working Unit	Bachelor of Accounting, Diponegoro University
4	Dhejani Surjadi	Head of Operations Division	Bachelor of Economics, Tarumanegara University
5	Sumiar Bukit Mas Siahaan	Head of Retail & Consumer Business	Bachelor of Development Economics, Jambi University
6	Theresia Andita Lim	Head of IT & Banking Operations Working Unit	Bachelor of Civil Engineering, s Tarumanegara University
7	Yanto	Head of Commercial Business and Branch Development Working Unit	Bachelor of Economics, Persada Indonesia Y.A.I University Jakarta
8	Edy Hartono	Head of Internal Audit Working Unit	Bachelor of Civil Engineering, Universitas Atma Jaya Yogyakarta
9	Maman Hermansyah	Head of Compliance Department	Bachelor of Mathematics and Natural Sciences, Universitas Padjadjaran
10	Jacqueline Hutagaol	Head of Risk Management Working Unit	Bachelor of Statistics, IPB University (Institut Pertanian Bogor)
11	Mia Rahma Amalia	Head of the Fund & Services Development, Network Management, and Marketing Communications Unit	Bachelor of Management, University of Indonesia
12	Andreanne B Christie	Head of Logistics Department	Bachelor of Accounting, STIEB Bandung
13	M. Fikri Hudaya	Head of Environmental & Social Sustainability Management, Corporate Communications, and Secretarial Department	Bachelor of Economics, Mercu Buana University

No.	Nama	Jabatan	Pendidikan Terakhir
14	Ismeijati	Head of Sunter Main Branch Office	Bachelor of Civil Law, Sebelas Maret University
15	M. Romy Neskens	Acting Head of Samanhudi Branch Office	Bachelor of Islamic Economics, UIN
16	Whira Rahman	Head of Mangga Dua Main Branch Office	Bachelor of Economics, Padjadjaran University
17	Djardinno Ashary Betha	Head of Jatinegara Main Branch Office	Bachelor of Accounting, Indonesia Banking School
18	Lily Yulianti	Head of Bandung Main Branch Office	Bachelor of Economics, STIE Indonesia Membangun
19	Dian Sukmawati	Head of Yogyakarta Main Branch Office	Bachelor of Economics and Development
20	Chandra Winata	Head of Surabaya Main Branch Office	Bachelor of Accounting, UPN Surabaya
21	Anton Leonardo Andi Saputra	Head of Solo Main Branch Office	Associate Degree (D3) in Broadcasting, Indonesian Communication Academy of Yogyakarta
22	Maria Henni Wati Damanik	Head of Semarang Main Branch Office	Vocational High School (SMEA) Santa Anna
23	Abadi Nugroho Yanuarkus	Head of Bandar Lampung Main Branch Office	Bachelor of Agricultural Technology, Brawijaya University
24	Albert Angkasa	Head of Medan Main Branch Office	Bachelor of Engineering Physics, Bandung Institute of Technology
25	Surya Wahyudi	Head of Banda Aceh Main Branch Office	Bachelor of Islamic Economics, STEI Tazkia
26	Herlina Widjaja	Head of Panakkukang Main Branch Office	Master of Management, Hasanuddin University
27	Theresia Rosalia	Head of Palembang Main Branch Office	Master of Management, Sriwijaya University

Human Resources Management

Employee Demographics

In 2025, BCAS was supported by a total of 841 employees, consisting of 740 permanent employees and 101 contract employees. In addition, to support operational activities, BCAS also engaged 196 outsourced workers in 2025. The composition of

employees is presented based on position level, educational background, employment status, length of service, age group, and gender as follows:

NUMBER OF EMPLOYEES BY JOB LEVEL

Job Level	2025		2024		2023	
	Total	%	Total	%	Total	%
Executive Officer	27	3.2	26	3.2	23	3.0
Manager	30	3.6	22	2.7	24	3.1
Staff	784	93.2	774	94.2	724	93.9
Total	841	100.0	822	100.0	771	100.0

NUMBER OF EMPLOYEES BY EDUCATION LEVEL

Education Level	2025		2024		2023	
	Total	%	Total	%	Total	%
Master	46	5.5	41	5.0	40	5.2
Bachelor	667	79.3	643	78.2	585	75.9
Diploma	70	8.3	74	9.0	72	9.3
Non-academic	58	6.9	64	7.8	74	9.6
Total	841	100.0	822	100.0	771	100.0

NUMBER OF EMPLOYEES BY EMPLOYMENT STATUS

Employment Status	2025		2024		2023	
	Total	%	Total	%	Total	%
Permanent	740	88.0	708	86.1	618	80.2
Contract	101	12.0	114	13.9	153	19.8
Total	841	100.0	822	100.0	771	100.0

NUMBER OF EMPLOYEES BY LENGTH OF SERVICE

Length of Service	2025		2024		2023	
	Total	%	Total	%	Total	%
<2 years	239	28.4	347	42.2	322	41.8
2-5 years	273	32.5	133	16.2	141	18.3
5-8 years	96	11.4	132	16.1	107	13.9
>8 years	233	27.7	210	25.5	201	26.1
Total	841	100.0	822	100.0	771	100.0

NUMBER OF EMPLOYEES BY AGE GROUP

Age Group	2025		2024		2023	
	Total	%	Total	%	Total	%
<25 years old	60	7.1	94	11.4	88	11.4
25-<35 years old	489	58.1	433	52.7	398	51.6
35-<45 years old	198	23.5	197	24.0	179	23.2
45-<55 years old	60	7.1	53	6.4	57	7.4
>55 years old	34	4.0	45	5.5	49	6.4
Total	841	100.0	822	100.0	771	100.0

NUMBER OF EMPLOYEES BY GENDER

Gender	2025		2024		2023	
	Total	%	Total	%	Total	%
Male	412	49	404	49.1	373	48.4
Female	429	51	418	50.9	398	51.6
Total	841	100.0	822	100.0	771	100.0

Competency Development

Policy

BCAS believes that the quality and capability of human resources (HR) are among the primary factors in maintaining long-term business sustainability. Therefore, BCAS is committed to strengthening employee capacity and competence through the implementation of people development programs.

This commitment is realized by organizing various training programs designed based on the functions and competency levels of each employee, ensuring that the competency development remains relevant and positively contribute to both individual and Bank performance.

The implementation of HR training and development at BCAS refers to a development framework that covers various aspects and learning methods tailored to the Bank's needs. In its implementation, BCAS upholds the principle of equality by providing equal opportunities for all employees to enhance their competencies. This development framework is structured in a targeted manner and evaluated periodically to ensure alignment with operational needs and the Bank's strategic direction.

Realization of Employee Training and Competency Development

Every employee has the opportunity to participate in more than one education and training program; therefore, the data presented in this report represents the total number of training participations. In line with the commitment to improving the quality of human resources, BCAS has organized 390 education and training programs throughout 2025, conducted through various learning methods, including e-learning, online training, and face-to-face training.

NUMBER OF TRAINING PARTICIPANTS BY JOB LEVEL

Job Level	2025		2024		2023	
	Total	%	Total	%	Total	%
Executive Officers	624	5.0 %	585	4.5%	494	4.3%
Manager	1,840	14.6 %	3,584	27.7%	3,540	30.5%
Staff	9,942	79.1 %	8,779	67.8%	7,548	65.1%
Others	0	0.0 %	5	0.0%	10	0.1%
Total	12,406	100.0 %	12,953	100.0%	11,592	100.0%

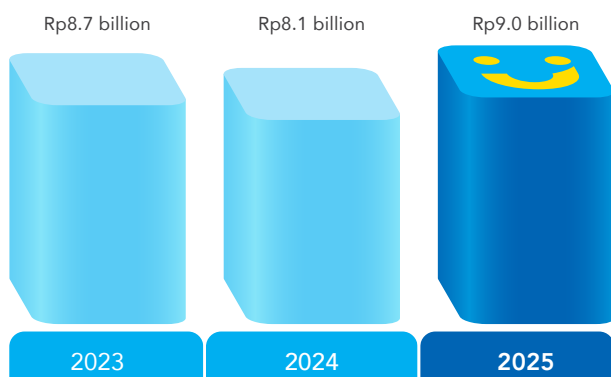
Information regarding education and/or training attended by the Board of Commissioners, Board of Directors, Committees, Corporate Secretary, and Internal Audit Unit is presented in this Annual Report in the Corporate Governance section.

Training and Competency Development Costs

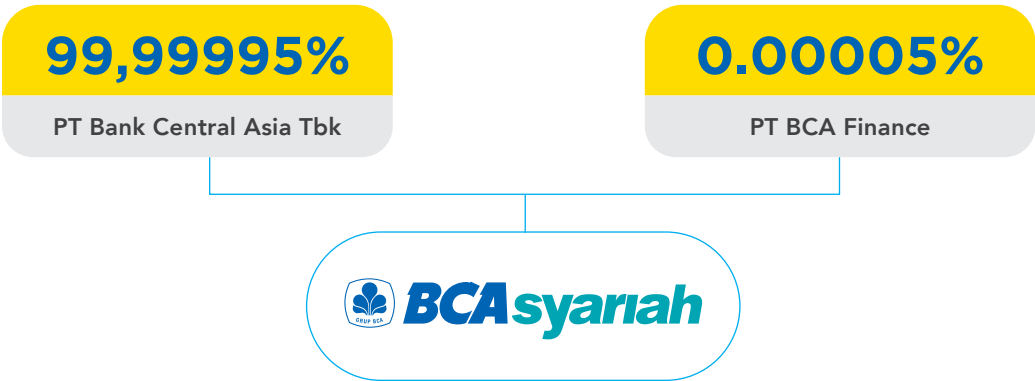
The development of competencies and the enhancement of human resource quality remained a key focus of BCAS throughout the reporting period. The realization of employee training and development expenses amounted to Rp9.0 billion, an increase of 11.7% compared to the 2024 realization of Rp8.1 billion. The implementation of training programs was carried out optimally and aligned with employees' competencies.

Training and competency development costs

In billions of rupiah



Shareholder Composition



Nama Perusahaan	Total Shareholding	Persentasi
PT Bank Central Asia Tbk	2,255,182,137	99.99995%
PT BCA Finance	1,070	0.00005%
Jumlah	2,255,183,207	100.00%

Note: All BCAS shareholders consist of local institutional investors.

From January 1, 2025 to December 31, 2025, there will be no changes in the composition of BCAS shareholders at the beginning or end of the fiscal year.

Details of the 20 Largest Shareholders	Details of Shareholders with 5% Ownership or More	Public Shareholder Groups with less than 5% Ownership each	Share Ownership of the Board of Commissioners and Board of Directors
As of the end of 2025, PT Bank Central Asia Tbk (BCA) was the largest shareholder of BCAS.	As of the end of 2025, there were no shareholders with share ownership exceeding 5%, other than BCA as the controlling shareholder of BCAS.	As of the end of 2025, there were no public shareholders with individual share ownership of less than 5%.	As of the end of 2025, there was no direct or indirect share ownership in BCAS by members of the Board of Commissioners and the Board of Directors.

SHAREHOLDING COMPOSITION BY LOCAL AND FOREIGN GROUPS

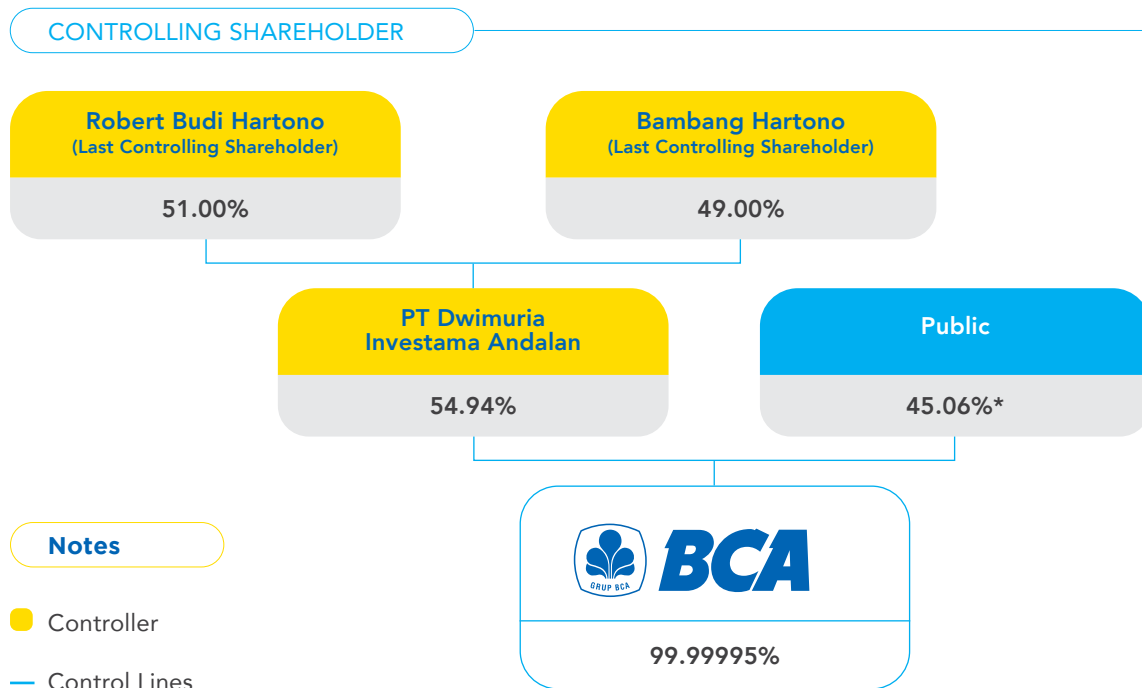
Groups	Composition
Individu	
Local	0.0%
Foreign	0.0%
Institution	
Local	100.0%
Foreign	0.0%

PERCENTAGE OF DIRECT AND INDIRECT SHARE OWNERSHIP BY MEMBERS OF THE BOARD OF COMMISSIONERS AND BOARD OF DIRECTORS

Name	Position	January 1, 2025	Desember 31, 2025
Board of Commissioner			
Ratna Yanti	Independent President Commissioner	0.00%	0.00%
Inge Setiawati	Independent Commissioner	0.00%	0.00%
Rickyadi Widjaja	Commissioner	0.00%	0.00%
Directors			
Yuli Melati Suryaningrum	President Director	0.00%	0.00%
Ina Widjaja	Director in charge of Banking Operations and Financing Risk Analysis	0.00%	0.00%
Pranata	Director in charge of Finance and Retail & Consumer Business	0.00%	0.00%
Lukman Hadiwijaya	Director in charge of Information Technology	0.00%	0.00%
Eduard Guntoro Purba	Director in charge of the Compliance Function	0.00%	0.00%

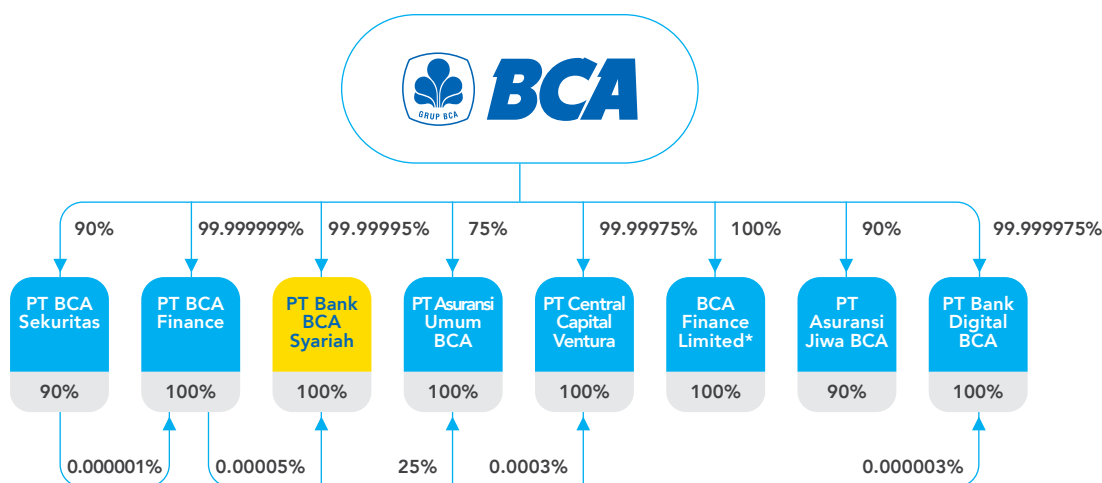
Percentage of Direct and Indirect Stock Ownership by Senior Management

Throughout the reporting period, the Company's senior management did not have any share ownership, either directly or indirectly. Accordingly, as of 1 January 2025 and 31 December 2025, the percentage of share ownership held by all members of senior management was recorded as nil (0%).



*) In the composition of shares owned by the public as of December 31, 2025, 2.49% is owned by parties affiliated with PT Dwimuria Investama Andalan. The Board of Commissioners (excluding Independent Commissioners) and the Board of Directors own 0.062% of BCA shares.

Corporate Group Structure



*) As of January 3, 2026, it has been officially liquidated

Subsidiaries, Associate Entities, and Joint Venture Companies

As of the end of the reporting period, BCAS did not have any subsidiaries, associate entities, or joint venture companies. Accordingly, this report does not present information regarding (1) the names and addresses of subsidiaries, associate entities, and/or joint venture companies; (2) percentage of share ownership; (3) nature of business of subsidiaries and/or associate entities; (4) total assets; and (5) operational status.

Information on the Use of Public Accountant (AP) and Public Accounting Firm (KAP) Services

Name of Public Accounting Firm	KAP Purwanto, Susanti & Surja
Name of Public Accountant	Yasir
Associated Network	Ernst & Young
Address of Public Accounting Firm	Gedung Bursa Efek Indonesia Tower 2 Lantai 7 Jalan Jendral Sudirman Kav 52-53 Jakarta 12190 Tel. (62-21) 52895000 Fax. (62-21) 52894100
Engagement Period	KAP: 2025, Periode ke-3 AP: 2025, Periode ke-3
Audit Services	Audit services on annual historical financial information as of December 31, 2025
Audit Fees	Rp1,322,000,000
Non-audit Services	No non-audit services were provided
Non-audit Fees	No non-audit fees were incurred

Supporting Institutions and Professionals

Type of Institution	Supporting Institutions and/or Professionals
Actuarial Consultant	Steven & Mourits Actuarial Consulting Firm Pakubuwono Street VI No. 61 Jakarta 12120 Jasa yang diberikan: Actuarial consulting services
Consultant	KARIM Consulting Indonesia Grha Tirtadi, R-206 & 209 Jl. Pangeran Antasari No. 18 A Jakarta – Indonesia Services Provided: Review of BCA Syariah product development
	Trisakti Sustainability Center Faculty of Economics and Business, Building 1, 4th Floor Jl. Kyai Tapa No. 1, Grogol, West Jakarta 11440 Jasa yang diberikan: Assistance services for sustainable finance implementation
Legal Consultant	Sidabukke & Partners Office 8 Senopati, 19th Floor, Unit I, SCBD Lot 28 Jl. Jendral Sudirman Kav. 52-53, Kebayoran Baru, South Jakarta 12190 Services Provided: Legal counsel services
	Siregar Setiawan Manulu Partnership (SSMP) Sahid Sudirman Center, Suite C, 17th Floor Jl. Jendral Sudirman No. 86, Jakarta 10220 Services Provided: Legal counsel services
	Rumah Hukum Jl. Sembada No. 006, RT. 06 RW. 26, Sinduharjo, Ngaglik Sleman Regency, Special Region of Yogyakarta 55581 Services Provided: Legal counsel services
	Sidabukke Clan & Associates Jl. Raya Darmo No. 135 B, Darmo, Wonokromo District, Surabaya, East Java 60264 Services Provided: Legal counsel services Services Provided: Legal counsel services
	Abdul Hamid & Rekan Komp. DPR I No. 67A, Kebon Jeruk - West Jakarta Services Provided: Legal counsel services
Independent Appraiser	PT Cita Negeri Amanah The City Tower Level 12 Unit 1-N Jl. M.H. Thamrin No. 81, Central Jakarta 10310 Services Provided: Independent GCG Assessment based on the Adjusted ASEAN Corporate Governance Scorecard (ACGS) method
	PT Sejahtera Rambah Asia (SRAI) Jl. Tebet Barat Dalam VIII A no.25, Tebet, South Jakarta 12810 Services Provided: Independent Assurance Sustainability Report

Type of Institution	Supporting Institutions and/or Professionals
Professional Certification Body (LSP)	Lembaga Sertifikasi Profesi (LSP) Keuangan Syariah Dukuh Patra Street III No.86, RT.10/RW.2, Menteng Dalam, Tebet District, South Jakarta, DKI Jakarta 12870 Services Provide: Management Risk Certification
	Lembaga Sertifikasi Profesi (LSP) Sistem Pembayaran Indonesia Gedung Graha Mandiri 17th Floor, Jl. Imam Bonjol No. 61, Central Jakarta Jakarta 10310 Services Provide: Indonesia Payment System Competency Certification (SPPUR)
	Lembaga Sertifikasi Profesi (LSP) ACI FMA Indonesia Plaza Mandiri, Treasury Group 8th Floor, Jl. Gatot Subroto No.Kav.36-38, RT.7/RW.1, Senayan, Kebayoran Baru, South Jakarta, Jakarta 12190 Services Provide: Treasury Certification
	Asia Anti Fraud Management (AAFM) Jl. Boulevard Artha Gading, RT.18/RW.8, Klp. Gading Bar., Klp. Gading District, North Jakarta, DKI Jakarta 14240 Services Provide: Anti fraud Certification
	Lembaga Sertifikasi Profesi (LSP) Yayasan Pendidikan Internal Audit (YPIA) Jl. Raya Pasar Minggu No.Kavling 16, Pancoran, Pancoran District, South Jakarta, DKI Jakarta 12780 Services Provide: Internal Audit Certification
Credit Rating Agency	PT Pemeringkat Efek Indonesia (PEFINDO) Panin Tower – Senayan City, 17th Floor Jl. Asia Afrika Lot 19, Jakarta 10270 Indonesia Services Provide: Company Rating

Association Membership

As of December 31, 2025, BCAS is registered and actively participates as a member in several associations, including:



Indonesia Deposit Insurance Corporation (LPS)



Indonesian Payment System Association (ASPI)



Indonesian Banking Alternative Dispute Resolution Agency (LAPSPI)



Federation of Commercial Banks (Perbanas)



Indonesian Islamic Banking Association (Asbisindo)



Communication Forum of Banking Compliance Directors (FKDKP)



Communication Forum of Banking Operational Directors (FKDOP)



Indonesian Bankers Association (IBI)



Indonesia Islamic Global Market Association (IIGMA)

Awards, Ratings, and Certifications

Awards



1

The Best Indonesia Enterprise Risk Management Award

Date

16 January 2025

Event

Risk Management Award VII- 2025

Organizer

Economic Review



2

Indonesia Top Syariah Awards 2025

Date

31 January 2025

Event

5th Anniversary Indonesia Top Syariah Awards 2025

Organizer

The Iconomic



3

The 2nd Best Sharia Bank in Customer Satisfaction

Date

4 February 2025

Event

Infobank SLE Award 2025

Organizer

Infobank



4

The 3rd Best Sharia Bank in Satisfaction, Loyalty, Engagement 2025

Date

4 February 2025

Event

Infobank SLE Award 2025

Organizer

Infobank



5

The 3rd Best Sharia Bank in Customer Loyalty

Date

4 February 2025

Event

Infobank SLE Award 2025

Organizer

Infobank



6

The 3rd Best Sharia Bank in Engagement Index

Date

4 February 2025

Event

Infobank SLE Award 2025

Organizer

Infobank



7

The 3rd Best Sharia Bank in Marketing Engagement Index

Date
4 February 2025

Event
Infobank SLE Award 2025

Organizer
Infobank



8

The 3rd Best Sharia Bank in Net Promoter Score

Date
4 February 2025

Event
Infobank SLE Award 2025

Organizer
Infobank



9

The Best Sharia Bank in Customer Centricity Index

Date
4 February 2025

Event
Infobank SLE Award 2025

Organizer
Infobank



10

The 2nd Best Sharia Bank in Customer Resilience Level

Date
4 February 2025

Event
Infobank SLE Award 2025

Organizer
Infobank



11

The 2nd Best Sharia Bank in Brand Interactivity Index

Date
4 February 2025

Event
Infobank SLE Award 2025

Organizer
Infobank



12

The 2nd Most Satisfying Sharia Bank in Teller Service

Date
4 February 2025

Event
Infobank SLE Award 2025

Organizer
Infobank



13

**The 2nd Most Satisfying
Sharia Bank in Customer
Service**

Date

4 February 2025

Event

Infobank SLE Award 2025

Organizer

Infobank



14

**The 2nd Most Satisfying
Sharia Bank in Branch
Office**

Date

4 February 2025

Event

Infobank SLE Award 2025

Organizer

Infobank



15

**The Most Satisfying
Sharia Bank in ATM
Service**

Date

4 February 2025

Event

Infobank SLE Award 2025

Organizer

Infobank



16

**The 3rd Most Satisfying
Sharia Bank in Mobile
Banking**

Date

4 February 2025

Event

Infobank SLE Award 2025

Organizer

Infobank



17

**The 2nd Most Satisfying
Sharia Bank in Services**

Date

4 February 2025

Event

Infobank SLE Award 2025

Organizer

Infobank



18

**The Best Indonesia GCG
Award Excellent 4 stars**

Date

14 February 2025

Event

The Best Indonesia GCG
Award IX 2025

Organizer

Economic Review



19

Shariabank for solid cybersecurity and environmentally Friendly Product and Services

Date
18 February 2025

Event
Digital Sustainability Award

Organizer
Jak TV



20

The Best Kartu Debit Bank Umum Syariah 2025, Kartu ATM BCA Syariah

Date
20 March 2025

Event
Infobank Digital Brand Award 2025

Organizer
Infobank



21

The 2nd Best Deposito Bank Umum Syariah 2025, KBMI 1, Deposito iB

Date
20 March 2025

Event
Infobank Digital Brand Award 2025

Organizer
Infobank



22

The Best Internet Banking Bank Umum Syariah 2025, KlikBCA Syariah

Date
20 March 2025

Event
Infobank Digital Brand Award 2025

Organizer
Infobank



23

The Best Mobile Banking Bank Umum Syariah 2025, BCA Syariah Mobile

Date
20 March 2025

Event
Infobank Digital Brand Award 2025

Organizer
Infobank



24

The 2nd Best Tabungan Bank Umum Syariah 2025, KBMI 1, Tahapan iB

Date
20 March 2025

Event
Infobank Digital Brand Award 2025

Organizer
Infobank



25

The Best KKB Bank Umum Syariah 2025, KBMI 1, KKB iB BCA Syariah

Date

20 March 2025

Event

Infobank Digital Brand Award 2025

Organizer

Infobank



26

The Best KPR Bank Umum Syariah 2025, KBMI 1, KPR iB BCA Syariah

Date

20 March 2025

Event

Infobank Digital Brand Award 2025

Organizer

Infobank



27

Excellence in Islamic Banking Literacy Award

Date

26 May 2025

Event

Anugerah Syariah Republika

Organizer

Republika



28

Top Bank Awards 2025 in Bank Umum Syariah KBMI 1 category

Date

27 May 2025

Event

Iconomic Top Bank Awards

Organizer

The Economic



29

Indonesia Top Leader in Syariah Banking Industry, Facilitating Business Transaction through Prioritizing Digitalizations.

Date

27 May 2025

Event

Warta Ekonomi Indonesia Financial Top Leader (IFTL) 2025

Organizer

Warta Ekonomi



30

The Best Sharia Bank in Service Excellence for 15 Consecutive Years (2010-2024)

Date

24 June 2025

Event

Infobank Bank Service Excellence Awards 2025

Organizer

Infobank



31

The 3rd Best Sharia Bank in Service Excellence 2025

Date
24 June 2025

Event
Infobank Bank Service Excellence Awards 2025

Organizer
Infobank



32

Indonesia Best Bank Awards 2025

Date
24 June 2025

Event
Warta Ekonomi Best Bank Awards

Organizer
Warta Ekonomi



33

The Best Sharia Bank in Excellence: Internet Banking

Date
25 June 2025

Event
Infobank Bank Service Excellence Awards 2025

Organizer
Infobank



34

The Best Sharia Bank in Excellence: Teller Service

Date
25 June 2025

Event
Infobank Bank Service Excellence Awards 2025

Organizer
Infobank



35

The Best Sharia Bank in Excellence: Social Media

Date
25 June 2025

Event
Infobank Bank Service Excellence Awards 2025

Organizer
Infobank



36

The Best Sharia Bank in Excellence: Branch ATM

Date
24 June 2025

Event
Infobank Bank Service Excellence Awards 2025

Organizer
Infobank



37

The 2nd Best Sharia Bank in Excellence: E-Mail Service

Date

24 June 2025

Event

Infobank Bank Service Excellence Awards 2025

Organizer

Infobank



38

The 2nd Best Sharia Bank in Excellence Customer Service

Date

24 June 2025

Event

Infobank Bank Service Excellence Awards 2025

Organizer

Infobank



39

Yuli Melati Suryaningrum, Presiden Direktur BCA Syariah

Date

4 July 2025

Event

Infobank The Most 500 Outstanding Woman 2025 in Financial Sector & State Owned Enterprise

Organizer

Infobank



40

Indonesia Best Employee Engagement Awards 2025

Date

10 July 2025

Event

Indonesia Original Brand, Brand Excellence in Customer Value, & Best Employee Engagement Award 2025

Organizer

SWA



41

The Best Indonesia IT & Digital Operational Excellence Award 2025

Date

15 August 2025

Event

IITA VII 2025

Organizer

Economic Review



42

Bank Penyedia Layanan Pembayaran Zakat Terbaik BAZNAS RI

Date

28 August 2025

Event

BAZNAS Awards 2025

Organizer

BAZNAS



43

Supporting Partner

Date
28 August 2025

Event
BAZNAS Awards 2025

Organizer
BAZNAS



44

Bank with Consistent Excellence Performance in 10 Consecutive Years

Date
29 August 2025

Event
30th Infobank Banking Appreciation 2025

Organizer
Infobank



45

The Excellence Performance Bank KBMI 1 (Asset Class IDR 10 to Under 25 Trillion)

Date
29 August 2025

Event
30th Infobank Banking Appreciation 2025

Organizer
Infobank



46

Top GRC Awards 2025 Stars #5

Date
8 September 2025

Event
Top GRC Awards 2025

Organizer
Top Business



47

The Most Committed GRC Leader 2025 - Yuli Melati Suryaningrum

Date
8 September 2025

Event
Top GRC Awards 2025

Organizer
Top Business



48

Digital Banking Awards 2025, Kelompok Bank Syariah, Kategori Dimensi Teknologi

Date
9 September 2025

Event
Digital Banking Awards 2025

Organizer
Investor Trust



49

Bisnis Indonesia Financial Awards 2025 - Champion of Growth Bank

Date

17 September 2025

Event

Bisnis Indonesia Financial Awards 2025

Organizer

Bisnis Indonesia



50

Lembaga Jasa Keuangan yang Memberikan Dukungan Program Halal Terbaik, Subkategori Bank Sebagai Perintis Bank Halal

Date

25 September 2025

Event

Bisnis Indonesia Financial Awards 2025

Organizer

Kementerian Perindustrian



51

Top 3 Best Stellar Workplace Award in Medium Size Organizations Category

Date

25 September 2025

Event

Stellar Workplace Awards 2025

Organizer

Kontan & GML Consulting



52

Stellar Workplace Recognition in Employee Satisfaction

Date

25 September 2025

Event

Stellar Workplace Awards 2025

Organizer

Kontan & GML Consulting



53

Stellar Workplace Recognition in Employee Commitment

Date

25 September 2025

Event

Stellar Workplace Awards 2025

Organizer

Kontan & GML Consulting



54

The Excellence Performance Sharia Financial Institution for 10 Consecutive Years: 2015 - 2024

Date

2 October 2025

Event

14th Infobank Sharia Financial Institution Awards 2025

Organizer

Infobank



55 **Best Brand Popularity in Bank Umum Syariah - KBMI 1**

Date
9 October 2025

Event
Indonesia Best Financial Awards 2025

Organizer
The Iconomic



56 **Very Good in Indonesia Customer Service Quality Award 2025**

Date
14 November 2025

Event
Indonesia Customer Service Quality Award 2025

Organizer
SWA



57 **Very Good in Indonesia Customer Service Champions 2025**

Date
14 November 2025

Event
Indonesia Customer Service Champion 2025

Organizer
SWA



58 **Very Excellent - 5 Star, Category Sharia Bank Company - Asset > Rp17T**

Date
14 November 2025

Event
The Best Indonesia Annual Report Award 2025

Organizer
Economic Review



59 **Brand Populer Indonesia Kategori Jasa Keuangan Perbankan Syariah**

Date
4 December 2025

Event
Brand Populer Indonesia Kategori Jasa Keuangan Perbankan Syariah

Organizer
Disway Media Group



60 **Top 100 CEO - Yuli Melati Suryaningrum**

Date
8 December 2025

Event
Top 100 CEO & The Future Leaders Forum

Organizer
Infobank



61

The Future Leaders - Pranata

Date

8 December 2025

Event

Top 100 CEO & The
Future Leaders Forum

Organizer

Infobank



62

Juara Umum Klaster di Bawah Rp1 Triliun

Date

8 December 2025

Event

Annual Report Awards
2024

Organizer

KNKG



63

Juara Non-BUMN/Non- BUMD Klaster di Bawah Rp1 Triliun

Date

8 December 2025

Event

Annual Report Awards
2024

Organizer

KNKG



64

Indonesia Best Corporate Secretary 2025

Date

17 December 2025

Event

5th Anniversary Indonesia
Best Corporate Secretary
& PR Awards 2025

Organizer

The Iconomic



65

Best PR Leader 2025: Muhammad Fikri Hudaya

Date

17 December 2025

Event

5th Anniversary Indonesia
Best Corporate Secretary
& PR Awards 2025

Organizer

The Iconomic

Ratings and Certifications



PEFINDO

Peringkat idAA+ / Stable

Validity Period:

November 11, 2025 – November 1, 2026



ISO 27001:2022

Provision of API Infrastructure and Host to Host Network

Validity Period:

May 27, 2025 - July 12, 2027

Access to Company Information

Access to company information is provided by BCAS as part of its commitment to implementing the principle of transparency, through the official BCAS website at <https://www.bcasyariah.co.id>.

Information disclosure through the Bank's website is delivered by providing various types of information, including the Company profile, press releases, education, promotions and product solutions, banking services, and Company Reports comprising the Annual Report and Sustainability Report, Financial Statements, Risk Exposure Report, Report on the Implementation of Corporate Governance, and other forms of disclosure. All such information can be accessed and utilized by the public to obtain the Bank's latest information.

The BCAS website also features a Contact facility that allows customers to submit suggestions, request information, express interest in financing applications, or lodge complaints directly.

To provide greater convenience and broader access to information on products and services for customers, BCAS also offers the Halo BCA synergy service. Through this channel, customers can submit information, reports, and complaints regarding transactions to customer service. This channel is available every day, 24 hours a day, with the aim of providing effective handling of customers' needs and issues.

**halo
BCA**

1500888

halobcasyariah@bca.co.id

The Halo BCA application, which integrates all contact center channels, allows customers to contact Halo BCA without using phone credit (VoIP calls), as well as via email, Halo BCA chat, and Twitter @HaloBCA

BCAS utilizes various communication channels to strengthen interaction with customers, the public, and employees. For external communication, BCAS maintains a social media presence through Instagram (@bcasyariah.official), Facebook (BCA Syariah), and YouTube (BCA Syariah Official), providing creative, informative, and educational content.

Internally, BCAS encourages open, intensive, and effective communication through the use of several platforms, including the MyBCA Syariah Portal, email, Microsoft Teams, Internal Events, and the internal Instagram account (@bcasberaniberubah). The optimization of these communications is aimed at strengthening collaboration, accelerating work processes, and supporting the Bank's sustainable performance achievements.



Website

www.bcasyariah.co.id



Instagram

[@bcasyariah.official](https://www.instagram.com/bcasyariah.official)



YouTube

[BCA Syariah Official](https://www.youtube.com/BCASyariahOfficial)



Facebook

[BCA Syariah](https://www.facebook.com/BCASyariah)



TikTok

[@bcasyariahofficial](https://www.tiktok.com/@bcasyariahofficial)

Other Information

Chronology of Share Listing

As of the end of the 2025 reporting year, BCAS remains a non-public company and has not listed its shares on any stock exchange. Consequently, information regarding stock trading activities—including the number of shares, par value, offering price, and the name of the exchange where the Company's shares are listed—is not available.

Chronology of Other Securities Listing

As of the end of the reporting period, BCAS has not issued or listed any bonds or other securities instruments. Accordingly, there is no information to be disclosed regarding the chronology of the issuance or listing of bonds and/or other securities.

Corporate Action

Throughout 2025, BCAS did not undertake any corporate actions that resulted in changes to its shareholding structure, including stock splits, share consolidations, bonus shares, changes in par value, issuance of convertible securities, or increases and decreases in capital. However, during the same period, BCAS distributed stock dividends. Details regarding the dividend distribution are presented in the Key Highlights section of this Annual Report.



Check-out **VA** & cek **Jadwal Salat** kapan aja, bisa.

Menemani Langkah Penuh Berkah



Download dan Buka Rekening Online Sekarang



Tersedia di:



www.bcasyariah.co.id · Halo BCA 1500888

BCA Syariah berizin dan diawasi oleh Otoritas Jasa Keuangan & Bank Indonesia · BCA Syariah merupakan peserta penjaminan LPS



MANAGEMENT DISCUSSION & ANALYSIS



Third Party Funds

 17.1% YoY

Rp **5,432.4**
Billion

Financing

 23.1% YoY

Rp **13,190.9**
Billion

Our customers' trust in entrusting their funds to us is a responsibility that we channel into productive financing to strengthen a healthy and balanced business structure.

Economic, Banking Sector, and BCAS Financial Overview

Economic Overview

In 2025, the global economy experienced relatively moderate growth amid ongoing external dynamics and pressures. Geopolitical tensions, particularly between the United States and China, global financial market volatility, and uncertain international trade policies continued to shape the global economic outlook. These conditions prompted authorities and businesses across various countries to remain cautious in responding to a rapidly changing and complex global landscape.

Amidst these global challenges, the Indonesian economy demonstrated strong resilience with well-maintained macroeconomic stability. National economic growth remained positive, supported by solid domestic consumption, coordinated monetary and fiscal policies, and a stable financial system. According to data from the Coordinating Ministry for Economic Affairs, Indonesia's economy grew by 5.0% year-on-year (YoY) in the third quarter of 2025, while inflation remained within the target range of $2.5 \pm 1\%$, recorded at 2.7% YoY as of November 2025.

These relatively stable macroeconomic conditions serve as a foundation supporting the sustainability of financial sector activities, including Sharia banking. Maintained public purchasing power, exchange rate stability, and a conducive business climate provided the necessary space for the banking industry to continue performing their intermediary functions.

Banking Sector Overview and Brief Summary of BCAS 2025 Performance

In line with the stable national economic conditions, the Indonesian banking sector demonstrated resilience and positive performance throughout 2025. In the Sharia banking segment, the growth trend continued, even as the industry still faced structural challenges in increasing Sharia financial literacy and inclusion. The Financial Services Authority (OJK) noted that Sharia Commercial Banks (BUS) aggregately recorded stronger performance compared to national banking growth, with BUS assets growing by 11.3% YoY to Rp1,028.2 trillion and Third-Party Funds (DPK) increasing by

14.3% YoY to Rp820.8 trillion as of October 2025. This growth was supported by the acceleration of digital transformation, increased funding from the public, and the distribution of financing to productive sectors.

In this context, BCAS successfully recorded solid intermediation performance throughout 2025. Total financing reached Rp13.2 trillion, growing by 23.1% compared to the previous year's Rp10.7 trillion, with balanced contributions from the commercial, consumer, and SME segments. This financing growth was managed prudently through the consistent application of risk management, ensuring that asset quality remained well-maintained.

The strong intermediation performance aligned with the growth of Third-Party Funds (DPK), which reached 17.1% YoY, and asset growth of 15.4% YoY by the end of 2025. The strengthening of the intermediation function and optimal liquidity management were reflected in a financing-to-deposit ratio (FDR) of 85.5%, demonstrating a balance between financing expansion and funding adequacy.

Quality financing growth subsequently led to the strengthening of the Bank's financial performance. Operating income from the Bank's portion of profit-sharing was recorded at Rp832.4 billion, growing by 12.8% compared to the previous year, in line with financing expansion and cost management efficiency. BCAS's net profit reached Rp212.0 billion, a 15.4% annual increase, reflecting healthy and sustainable business fundamentals. In capital aspect, the Capital Adequacy Ratio (CAR) was at 27.73%, indicating adequate capital resilience to support future business growth.

This performance achievement was supported by the enhancement of the Bank's operational and digital capabilities, including the development of BSya services as a mobile banking channel that expands access to Sharia banking services and improves customer transaction convenience. With a solid financial performance foundation and a focused business strategy, BCAS was able to maintain growth momentum and sustainable business resilience.

Operating Review by Business Segment

Throughout 2025, BCAS conducted its operational activities by optimizing the contribution of each business segment toward the Bank's overall performance. In the Transaction Banking segment, BCAS strengthened transaction services and payment systems, including the development of digital channels and enhancement of features on the BSya mobile banking platform, to support customer activities and bolster the acquisition of low-cost funds (Current Account Saving Account/CASA). The strengthening of transaction services also contributed to increased transaction volumes and the Bank's operational efficiency. In the Commercial and

MSME Banking segments, BCAS recorded financing growth driven by demand from productive sectors, while maintaining asset quality through consistent risk management. Meanwhile, the Individual Banking segment continued to be driven by the development of savings products and retail financing, as well as the expansion of digital service access to enhance transaction convenience and customer loyalty. The overall operational performance of these segments supported growth in assets, third-party funds, and profit.

Performance by Business Segment

Transaction Banking

The increasing dominance of digital channels in public transaction activities continued to drive the strengthening of the transaction banking business. BCAS capitalized on this momentum by reinforcing transaction services relevant to customer needs, specifically to support the growth of Third-Party Funds (DPK) and CASA. Amid competitive liquidity conditions, BCAS successfully recorded solid DPK growth, supported by increased transaction volumes and a growing savings customer base.

The strengthening of transaction banking focused on improving service convenience and reliability through the optimization of digital channels and a robust core banking system. Throughout 2025, the Bank continued to develop and refine features on BSya mobile banking, which serves as the primary channel for BCAS digital transaction services. To support business customers, BCAS also launched BIQ internet banking, Virtual Account Management, and developed API connections to ensure seamless transactions. Feature development was carried out continuously, considering customer needs and feedback received through various service channels, thereby elevating the transaction experience and driving higher frequency of digital service usage.

BSya provides various transaction features and supporting services, including online account opening, cardless cash withdrawals, QRIS payments, e-wallet

and Flazz top-ups, as well as online gold financing applications. Additionally, BSya is equipped with Islamic-themed features, such as prayer schedule information, Qibla direction, and online Hajj pilgrimage fee payment services, further strengthening the value-added of Sharia banking services for customers.

The strengthening of digital transaction services contributed to the growth of BCAS's customer base throughout 2025. The online account opening feature via BSya played a vital role in reaching new customers and expanding the savings customer base, which serves as the primary foundation for transaction banking business growth and long-term fund collection. In 2025, BCAS's customers reached 707,835, growing by 16.5% compared to 607,686 customers in the previous year.

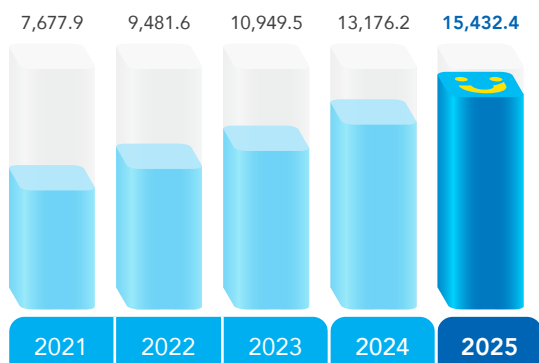
Productivity

DPK collection was carried out through current accounts, savings, and time deposits using wadiah and mudharabah contracts, in accordance with Sharia principles. In 2025, BCAS successfully collected DPK amounting to Rp15,432.4 billion, growing by 17.1% compared to 2024, which stood at Rp13,176.2 billion. This performance reflects increasing customer trust, with a five-year Compound Annual Growth Rate (CAGR) for DPK reaching 17.6%.

Total Third-Party Funds

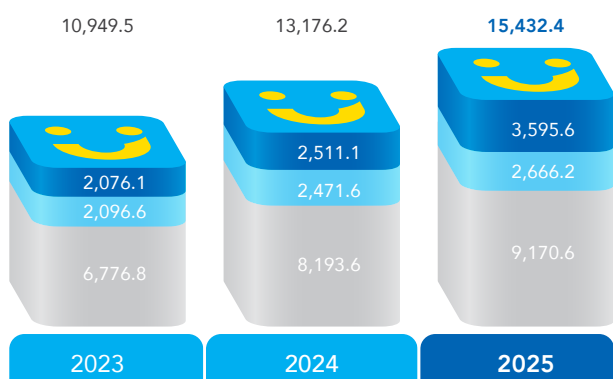
▲ 17.1% YoY

In billion Rp



Portfolio of Third-Party Funds

In billion Rp



Note

- Current Account
- Savings
- Time Deposits

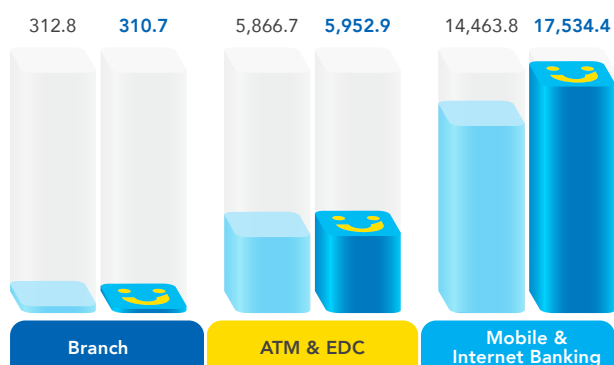
Growth in Third-Party Funds (DPK) was recorded as positive across all products, including savings, current account, and time deposits. This increase in DPK is in line with the growth in both the number and value of customer transactions, supported by the enrichment of transaction features on digital channels and the provision of transaction solutions that are increasingly relevant to customer needs. Branches have been actively conducting dissemination to educational institutions, religious institutions, and corporations, with the aim of increasing literacy and the utilization of Sharia banking services in daily transaction activities. On the other hand, BCAS also optimized digital marketing, including the use of social media, to expand customer reach and support the enhancement of Sharia financial inclusion.

Throughout 2025, BCAS also implemented various promotional programs, including reward programs for fund placement customers and transaction promotions through partnerships with merchants. These efforts contributed to the strengthening of awareness and the added value of BCAS products and services, as reflected by the increasing loyalty and transaction activity of customers year over year.

Total customer transactions at BCAS increased by 15.3% to 23.8 million transactions, with transaction activities increasingly dominated by digital channels. Transactions through mobile and internet banking reached 73.7% of total transactions, or 17.5 million transactions, while transactions through ATMs and EDC were recorded at 25.0% or 6.0 million transactions.

Transaction Frequency by Channel

In thousands



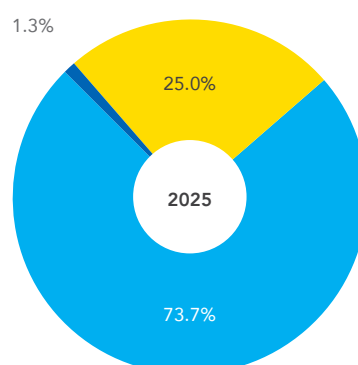
Note

- 2025
- 2024*

*) There is a restatement of 2024 data due to adjustments in the report data extraction method.

In terms of transaction value, 63.6% or equivalent to Rp57,227.4 billion, consisting of high-value transactions, is still conducted at branches. Meanwhile, the transaction value through mobile and internet

Transaction Frequency Composition by Channel



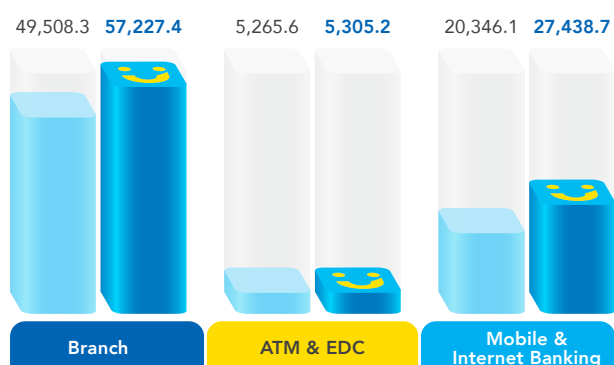
Note

- Branch
- ATM & EDC
- Mobile & Internet Banking

banking reached Rp27,438.7 billion, growing by 30.5% compared to the previous year, indicating increasing customer trust in BCAS's digital channels.

Transaction Nominal by Channel

In billion Rp



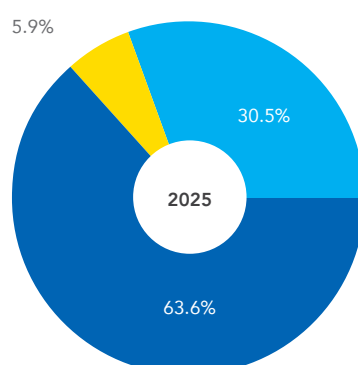
Note

- 2025
- 2024*

*) There is a restatement of 2024 data due to adjustments in the report data extraction method.

To support the quality of transaction services, BCAS continues to strengthen its customer service functions through the Halo BCA Contact Center and social media as means of information and complaint handling. Halo

Komposisi Nominal Transaksi Berdasarkan Channel



Note

- Branch
- ATM & EDC
- Mobile & Internet Banking

BCA services are accessible to customers 24 hours a day through various channels, including applications, hotlines, and email, ensuring a quick and consistent response to customer needs.

Challenges

Banking service challenges are becoming increasingly complex alongside the acceleration of digitalization and rising customer expectations for fast, secure, and integrated services. The competitive industry dynamics and shifting customer behaviors—which prioritize convenience and reliability—demand that BCAS maintain service relevance through digital feature enrichment, enhanced system reliability and security, and the ability to adapt to evolving technological developments and customer needs.

On the other hand, the increased intensity of digital transactions also raises exposure to cybersecurity risks and data protection concerns. To respond to these challenges, BCAS continuously develops its information technology infrastructure, strengthens information security management systems in accordance with global standards, and conducts regular cybersecurity testing on networks, systems, and data. This technological reinforcement is balanced with the enhancement of human resource competencies and customer education efforts regarding digital transaction security to maintain trust and the sustainability of Sharia banking services.

Moving Forward

BCAS will continue to strengthen its digital banking services by providing more comprehensive, flexible, and secure transaction solutions for all customer segments. The development of the BSYa application and other electronic banking channels is directed toward enriching transaction and payment features, improving speed of services, and strengthening security systems to ensure service reliability amidst rising digital transaction activities.

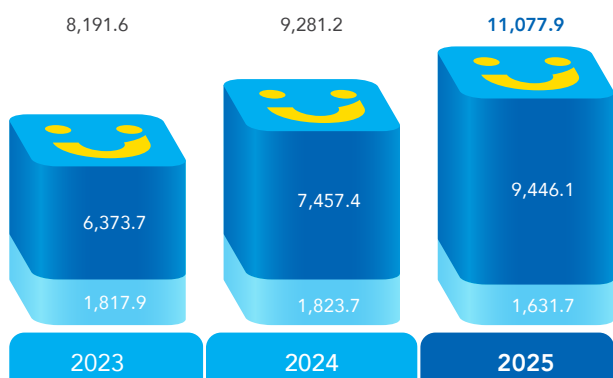
In addition to strengthening digital services, BCAS is focusing on developing transaction solutions for the business and corporate segments through the BIQ internet banking application, Virtual Account Management, and the reinforcement of operational support systems. Following the acquisition of a foreign exchange service license, BCAS recognizes an opportunity to expand forex transactions for customers, particularly to support business needs and cross-border transactions. All these initiatives are implemented to build an integrated, secure, and responsive Sharia banking ecosystem, aimed at supporting sustainable transaction growth and service quality.

Commercial Banking and MSMEs

In line with the government's policy direction to strengthen the role of Micro, Small, and Medium Enterprises (MSMEs) as drivers of national economic growth, the Indonesian economy demonstrated relatively good resilience amidst global dynamics throughout 2025. Various programs and supporting policies to encourage financing in productive sectors have opened opportunities for Sharia banking to expand inclusive and sustainable financing distribution. BCAS capitalized on these conditions to strengthen financing in the Commercial and MSME segments through selective, risk-based financing distribution tailored to customers' business needs, serving as a foundation for strengthening the Bank's productive segment performance.

Commercial and MSME Financing Portfolio

In billion Rp



Note

- Commercial
- MSME



Commercial and MSME Financing Portfolio Growth (YoY)

19.4%

Financing in the productive segment, which includes the Commercial and MSME segments, reached Rp11,077.9 billion in 2025, growing by 19.4% compared to the previous year's Rp9,281.2 billion, and contributing 84.0% to BCAS's total financing portfolio. Financing in the Commercial segment was recorded at Rp9,446.1 billion, an increase of 26.7% or Rp1,988.7 billion compared to the previous year, supported by the relatively stable business performance of corporate customers, particularly in capital-intensive sectors. Meanwhile, MSME financing was recorded at Rp1,631.7 billion, relatively decreased from the previous year, while still maintaining the Non-Performing Financing (NPF) at a low level.

In the economic sector, the largest financing distribution in 2025 was in the wholesale and retail trade sector, with a financing value of Rp2,908.7 billion or 22.1% of total financing, followed by the manufacturing sector at Rp1,584.2 billion or 12.0%. To support credit risk management, BCAS implemented portfolio diversification through various types of Sharia contracts tailored to the business characteristics of the customers. As of December 2025, the financing portfolio includes musyarakah, murabahah, ijarah muntahiya bittamlik, mudharabah, and qardh contracts.

FINANCING BY CONTRACT TYPE

In billion Rp, unless stated otherwise

Description	2025		2024		Growth	
	Nominal	%*	Nominal	%*	Nominal	%
Murabahah	2,275.7	17.3	1,938.7	18.1	337.0	17.4
IMBT	1,135.7	8.6	929.3	8.7	206.4	22.2
Mudharabah	865.6	6.6	868.5	8.1	(2.9)	(0.3)
Musyarakah	8,619.4	65.3	6,976.6	65.1	1,642.8	23.5
Qardh	294.4	2.2	4.1	0.0	290.3	7,144.5
Total Financing	13,190.9	100.0	10,717.2	100.0	2,473.6	23.1

*) Composition as a percentage of total financing.

BCAS's support for the business sector, particularly the MSME segment, is reflected in the achievement of the Macroprudential Inclusive Financing Ratio (RPIM) as part of the Bank's contribution to supporting national inclusive economic and financial inclusion. In December 2025, total financing calculated in the RPIM reached Rp3,754.9 billion, or 28.79% of total financing. This growth was driven, among other things, by increased distribution of supply chain financing, linkage scheme financing, and fund placement into inclusive securities instruments and green sukuk.

Along with financing expansion, BCAS continues to maintain asset quality through the consistent application of risk management. In December 2025, the gross Non-Performing Financing (NPF) ratios for the Commercial and MSME segments were recorded at 1.72% and 1.55%, respectively, remaining within manageable risk levels. From the funding side, DPK collected through savings,

demand deposits, and time deposits increased by 20.3% (YoY) to reach Rp15,432.4 billion, supported by a 16.5% (YoY) growth in the number of customers to 707,836 customers, reflecting the increasing trust of corporate and institutional clients in BCAS banking services.

Challenges

Credit risk management remains the primary challenge in the Commercial and MSME segments, particularly regarding concentration risk and the potential for non-performing financing amidst the customers' business dynamics. To mitigate these risks, BCAS continues to refine its financing process through the utilization of a financing origination system, which supports a more structured, consistent, and data-driven financing analysis. This process of strengthening is complemented by increasing the capacity of account officers, conducting periodic stress tests, and monitoring their impact on the Bank's performance and risk profile.

Moving Forward

BCAS will continue to focus its financing on prospective business sectors while prioritizing the principle of prudence. The Bank is strengthening the quality of partnerships with customers through a customer deepening strategy, specifically by exploring financing potential from existing customers' supply chains, from both the supplier and buyer. In terms of service, BCAS continues to prepare the development of more comprehensive, fast, and secure digital transaction solutions for the business segment.

Individual Banking

In individual banking, BCAS continues to strengthen its services through the development of consumer financing products and enhanced access to digital services. In addition to the convenience of online account opening via mobile banking, products such as KPR iB (Mortgage), KKB iB (Vehicle Financing), and Murabahah Emas iB (Gold Financing) serve as primary tools in acquiring new customers while expanding the Bank's retail financing base.

Productivity

In 2025, demand for consumer financing showed significant growth. Total consumer financing reached Rp2,113.0 billion, growing 47.1% YoY compared to the previous year. Emas iB Financing recorded significant growth with a financing value of Rp519.9 billion, an increase of 238.2% YoY. The high public interest in liquid precious metal investments, supported by simplified financing processes and marketing activities through expos, also drove the number of Emas iB financing accounts to 15,491 NOA, growing 146.3% YoY.

This growth was supported by intensive promotional activities, including BCAS's participation in BCA Expo, digital channel campaigns, and promotional offers such as special margins and direct prizes. The KPR iB portfolio grew 24.8% YoY to Rp1,524.4 billion, bolstered by collaborations with 130 developers and 210 property agents, as well as the enhanced use of data for marketing and financing processing. Consumer financing has become one of the primary drivers for BCAS's individual banking growth.

CONSUMER FINANCING PORTFOLIO BY PRODUCT

In billion Rp, unless stated otherwise

Description	2025		2024		Growth	
	Nominal	%*	Nominal	%*	Nominal	%
KPR iB Financing	1,524.4	72.1	1,219.1	84.9	302.6	24.8
KKB iB Financing	64.5	3.1	54.1	3.8	10.4	19.2
Emas iB Financing	519.9	24.6	153.8	10.7	366.2	238.2
Other Consumer Financing	4.2	0.2	9.1	0.6	(2.2)	(34.4)
Total Consumer Financing	2,113.0	100.0	1,436.0	100.0	677.0	47.1

*) Composition as a percentage of total financing.



**Consumer Financing Portfolio
Growth (YoY)**

47.1%

Challenges

Competition in the individual banking segment remains intense, particularly in consumer financing margin offerings. This condition requires BCAS to manage its funding structure more optimally. The Bank continuously improves its CASA composition and manages the cost of funds to offer competitive consumer financing while maintaining healthy and sustainable yields for the Bank.

Moving Forward

BCAS views the individual banking segment as a long-term growth driver, given the high public demand for retail financing products. BCAS will strengthen its cross-selling strategy by leveraging the customer base from the commercial and MSME segments to drive individual customer acquisition.

Along with the development of the property and automotive sectors, BCAS believes that KPR iB (Islamic Mortgages) and KKB iB (Islamic Vehicle Financing) still

have positive growth prospects, including opportunities in electric vehicle (EV) financing. These growth efforts will be supported by expanding cooperation with strategic partners and optimizing digital marketing, in line with the Bank's commitment to continuously strengthening product innovation, service quality, and business reach sustainably.

▶ Performance by Geographical Segment

In order to support balanced growth and enhance operational effectiveness, BCAS manages its business activities based on geographical regions, which include Sumatra, Java, Sulawesi, and other regions in accordance with the distribution of the Bank's office and service networks. This regional division allows BCAS to tailor its business strategies to the economic characteristics and market potential of each area.

Operational Region	Asset Growth (YoY)	Financing Growth (YoY)	Third-Party Funds (DPK) Growth (YoY)
Java	14.0%	20.9%	17.8%
Sumatra	49.5%	58.6%	6.4%
Sulawesi	92.5%	88.4%	15.1%
Total	15.4%	23.1%	17.1%

Moving forward, BCAS will continue its efforts to expand the reach of Islamic banking services by strengthening its presence across various regions, both through physical networks and digital channels. This step is in

line with the Bank's commitment to enhancing access to Sharia financial services for the public in various regions and supporting sustainable business growth nationwide.

Financial Review

The reliability of BCAS's financial information in this Annual Report is supported by an independent audit process conducted by the Public Accounting Firm (KAP) Purwantono, Susanti & Surja, which expressed an unqualified opinion or fair in all material respects. This

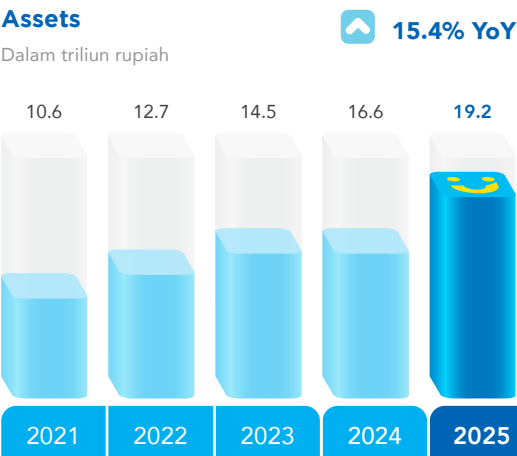
opinion includes the assessment of BCAS's financial statements as of December 31, 2025. All reports were prepared in accordance with the Indonesian Financial Accounting Standards and serve as the basis for the Financial Performance Review based on the 2025 and 2024 Financial Statements.

Statement of Financial Position

Assets

In recent years, BCAS has recorded a consistent growth trend in assets until the end of 2025, with total assets recorded at Rp19,207.4 billion. Compared to the position at the end of 2024, which stood at Rp16,641.5 billion, this achievement showed asset changes that

reflect the dynamics of the Bank's financial performance during the current year. Historically, over the last 5 years, BCAS has posted asset growth with a Compound Annual Growth Rate (CAGR) of 15.9%, reflecting sustainable asset growth.



Throughout 2025, BCAS's earning assets experienced an increase compared to the previous year, in line with the management of third-party funds allocated into financing and securities. As of December 31, 2025, BCAS's earning assets amounted to Rp19,042.7 billion, an increase of Rp2,443.7 billion or 14.7% from the position at the end of 2024 of Rp16,599.0 billion. The movement of these earning assets was primarily influenced by the development of financing distribution, which remains the main component in BCAS's asset structure.

In billion Rp, unless stated otherwise

Description	2025		2024		Growth	
	Nominal	%*	Nominal	%*	Nominal	%
Earning Assets	19,042.7	99.1	16,599.0	99.7	2,443.7	14.7
Placements with other banks	-	-	-	-	-	-
Current accounts and placements with Bank Indonesia	967.0	5.0	880.5	6.1	86.5	35.8
Marketable securities	4,884.8	25.4	4,915.6	34.0	(30.8)	(0.6)
Financing	13,190.9	68.7	10,717.2	74.1	2,473.6	23.1
Non-earning Assets	695.6	3.6	672.4	4.6	23.2	3.5
Cash	29.0	0.2	28.8	0.2	0.2	0.7
Placements with other banks	8.2	0.0	11.6	0.1	(3.4)	(29.0)
Current accounts with Bank Indonesia	39.1	0.2	19.9	0.1	19.2	96.8
Fixed assets	219.8	1.1	231.1	1.6	(11.4)	(4.9)
Deferred tax assets	75.6	0.4	89.1	0.6	(13.5)	(15.1)
Other assets	323.9	1.7	291.9	2.0	32.0	11.0
Allowance for Impairment Losses (CKPN) on financial assets	(531.0)	(2.8)	(544.3)	(3.8)	13.3	(2.4)
Total Assets	19,207.4	100.0	16,641.5	100.0	2,565.9	15.4

*) Percentage of total assets.

Financing Disbursed

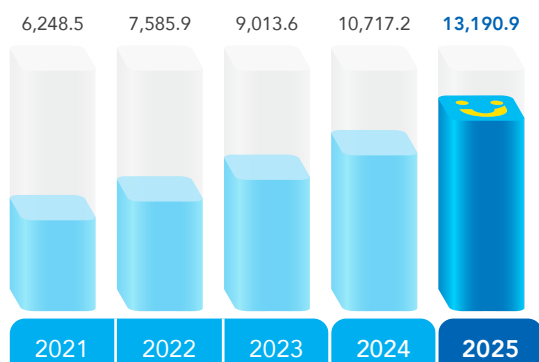
Financing remained the largest component of BCAS's assets in 2025, underscoring the Bank's focus on its intermediation function. As of December 31, 2025, total disbursed financing was recorded at Rp13,190.9 billion, an increase of Rp2,473.6 billion or 23.1% compared to the

previous year, which reached Rp10,717.2 billion. Within the asset structure, the financing portfolio accounted for approximately 68.7% of total assets. Historically, over the last five years, BCAS has posted relatively consistent financing growth with a CAGR of 20.5%.

Total Financing

Dalam miliar rupiah

23.1% YoY



The structure of BCAS's financing portfolio in 2025 continued to show the dominance of the commercial segment as the primary contributor. As of December 31, 2025, financing in the commercial segment was

recorded at Rp9,446.1 billion, approximately 71.6% of total financing. This represents an increase of Rp1,988.7 billion, or 26.7%, compared to the previous year's position of Rp7,457.4 billion.

In billion Rp, unless stated otherwise

Description	2025		2024		Growth	
	Nominal	%	Nominal	%	Nominal	%
Commercial	9,446.1	71.6	7,457.4	69.6	1,988.7	26.7
Consumer	2,113.0	16.0	1,436.0	13.4	677.0	47.1
MSME	1,631.7	12.4	1,823.7	17.0	(192.0)	(10.5)
Medium	1,336.0	10.1	1,494.0	13.9	(158.0)	(10.6)
Small	164.6	1.2	122.8	1.1	41.8	34.0
Micro	131.1	1.0	206.9	1.9	(75.8)	(36.6)
Total Financing	13,190.9	100.0	10,717.2	100.0	2,473.6	23.1

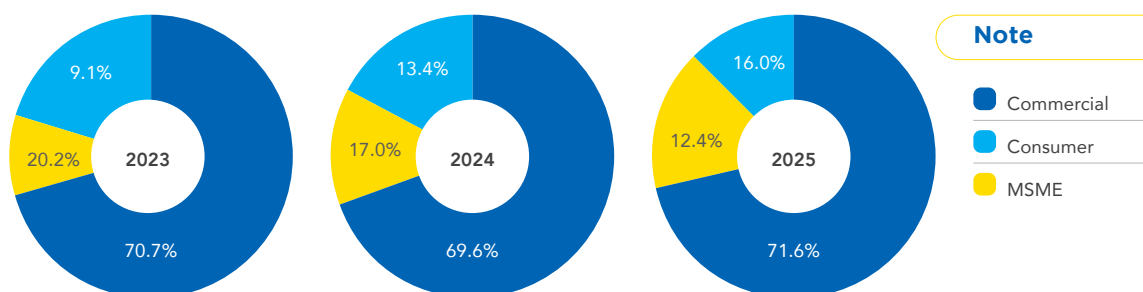
*) Composition as a percentage of total financing.

On the other hand, BCAS continued to disburse financing to the MSME segment as part of its support for the development of small and medium enterprises. Total MSME financing in 2025 was recorded at Rp1,631.7

billion, relatively decreased compared to 2024 which stood at Rp1,823.7 billion, contributing approximately 12.4% to the total financing.

Financing Segmentation

Dalam persentase



At the end of 2025, BCAS consumer financing was recorded at Rp2,113.0 billion. Compared to the 2024 realization of Rp1,436.0 billion, this figure shows an increase of Rp677 billion or 47.1%. This change in the consumer segment reflects the intensified marketing

activities and the increasing customer interest in consumer financing products offered by BCAS throughout the year.

FINANCING BASED ON SUSTAINABLE BUSINESS ACTIVITY CATEGORIES (KKUB)

In billion Rp, unless stated otherwise

Description	2025	2024	Growth	
			Nominal	%
1 Renewable energy	39.2	-	39.2	100.0
2 Energy efficiency	312.4	215.3	97.1	45.1
3 Pollution prevention and control	30.0	0.1	29.9	23,129.0
4 Sustainable management of Bio natural resources and land use	214.2	188.5	25.7	13.7
5 Terrestrial and aquatic biodiversity conservation	-	-	-	-
6 Environmentally friendly transportation	15.1	3.3	11.8	355.9
7 Sustainable water and wastewater management	126.8	2.1	124.8	6,056.9
8 Climate change adaptation	-	-	-	-
9 Eco-efficient products	652.8	595.5	57.3	9.6
10 Environmentally friendly buildings (National/Int'l standards)	-	-	-	-
11 Other environmentally friendly business activities	-	-	-	-
12 MSME (UMKM) Activities	1,631.7	1,823.7	(192.0)	(10.5)
Total Sustainable Financing	3,022.3	2,828.5	193.7	6.8
Sustainable Financing Percentage of Total Financing	22.9%	26.4%	-	(3.5)
Total Financing	13,190.9	10,717.2	2,473.6	23.1

The integration of Sustainable Finance principles into BCAS's financing activities continued to be strengthened in 2025 through an increased allocation of financing to Sustainable Business Activities (KUB). As of December 31, 2025, sustainable financing was recorded at Rp3,022.3 billion, representing approximately 22.9% of total financing—an increase of 6.8% compared to the 2024 realization of Rp2,828.5 billion. This development reflects BCAS's efforts to balance financing growth with the implementation of sustainability principles in its business activities. Further details regarding sustainable financing are presented in the BCAS Sustainability Report. In 2025, BCA Syariah added the renewable energy category to its sustainable financing distribution.

Financing Collectibility Level

The management of financing risk remained a primary focus for BCAS in maintaining portfolio quality throughout 2025. The application of prudential principles is reflected in the financing collectibility structure, where as of December 31, 2025, financing of Rp12,984.1 billion, or approximately 98.4% of total financing, was categorized as 'Pass' and 'Special Mention'. Under these conditions, the BCAS Non-Performing Financing (NPF) ratio stood at 1.57% on a gross basis and 0.22% on a net basis. This condition demonstrates the effectiveness of financing risk management in supporting the stability of the Bank's performance.

In billion Rupiah, unless otherwise stated

Description	2025		2024	
	Nominal	%*	Nominal	%*
Performing financing	12,984.1	98.4	10,552.4	98.5
Pass	12,565.2	95.3	10,087.2	94.1
Special Mention	418.9	3.2	465.2	4.3
Non-Performing Financing	206.8	1.6	164.8	1.5
Substandard	17.8	0.1	20.3	0.2
Doubtful	0.7	0.0	48.1	0.4
Loss	188.3	1.4	96.4	0.9
Total Financing	13,190.9	100.0	10,717.2	100.0
NPF Ratio - Gross		1.57		1.54
NPF Ratio - Net		0.22		0.33

*) Composition as a percentage of total financing.

The management of financing portfolio quality remains a vital part of supporting BCAS's sustainable growth. In addition to the NPF ratio, the Bank consistently utilizes the Financing at Risk (FaR) ratio to obtain a more comprehensive credit risk perspective. The FaR ratio is calculated based on financing with 'Non-Performing Financing' and 'Special Mention' collectibility, as well as restructured financing with 'Pass' collectibility, relative to the total financing portfolio. As of December 31, 2025, the BCAS FaR ratio stood at 5.3%, relatively decreased from 6.3% in the previous year.

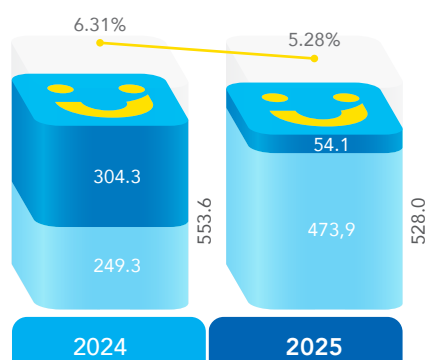
This condition aligned with the composition of restructured financing throughout 2025. Total restructured financing was recorded at Rp528.0 billion, or approximately 4.0% of total financing, compared to Rp553.6 billion or 5.2% in 2024. Despite facing challenges in the business environment, the implementation of measured financing management and recovery strategies has enabled BCAS to maintain its financing portfolio quality sustainably.

Restructured Financing & FaR

in billion Rp

Note

- COVID Restructuring
- Non COVID Restructuring
- BCAS FaR



Current Accounts and Placements with Bank Indonesia

The liquidity management of BCAS throughout 2025 was aimed at optimizing fund placements with Bank Indonesia to maintain a balance between liquidity adequacy and fund efficiency. Within this framework,

current accounts and placements with Bank Indonesia as of December 31, 2025, were recorded at Rp967.0 billion, an increase of Rp86.5 billion or 35.8% compared to the 2024 position of Rp880.5 billion.

These fund placements were primarily conducted through the Bank Indonesia Syariah Deposit Facility (FASBIS) as part of the liquidity management strategy. The placement value was recorded at Rp391.8 billion, with efficiency of 25.1% compared to the previous year of Rp522.9 billion, in line with the Bank's liquidity requirements.

In conjunction with this, BCAS maintained its current account position at Bank Indonesia in accordance with applicable regulations to meet reserve requirements and utilize the Macroprudential Liquidity Incentive Policy (KLM). By the end of 2025, the BCAS Statutory Reserve Requirement (GWM) at Bank Indonesia was recorded at 3.87% of Third-Party Funds (DPK).

Investment in Marketable Securities

Investment in marketable securities remained a vital instrument in supporting BCAS's financial performance throughout 2025, serving as both a source of income and a liquidity management tool. As of late December 2025, the Bank's marketable securities investment position reached Rp4,884.8 billion, compared to Rp4,915.6 billion in 2024, a decrease of 0.6% or Rp30.8 billion. This development reflects BCAS's strategy in optimizing treasury instruments while maintaining a balance between yield, cash flow liquidity adequacy, and asset quality, as well as supporting the sustainable investment agenda in accordance with Sharia financial principles.

Cash

In line with efforts to optimize liquid assets, BCAS adjusted its cash position throughout 2025. By the end of the year, the Bank's cash was recorded at Rp29.0

billion, compared to Rp28.8 billion in the previous year, reflecting a correction of Rp0.2 billion. This adjustment was made by placing excess liquidity into instruments that provide more optimal yields without reducing the Bank's ability to meet customers' cash transaction needs and maintain smooth daily operations.

Current Accounts at Bank Indonesia

At the end of 2025, the BCAS current account position at Bank Indonesia was recorded at Rp39.1 billion, compared to Rp19.9 billion at the end of the previous year. This balance is maintained as operational funds to support smooth customer transactions through the BI-FAST service, with management adjusted to actual transaction needs. Although there was an increase of Rp19.2 billion compared to 2024, the Bank consistently ensures the current account position at Bank Indonesia remains at an adequate level to guarantee fund availability and the smooth delivery of customer payment services.

Liabilities

In line with the dynamics of fund collection throughout 2025, BCAS recorded developments on the liabilities side. The Bank's total liabilities as of December 31, 2025, reached Rp15,824.4 billion, compared to the 2024 position of Rp13,460.7 billion, or an increase of Rp2,363.7 billion. This performance was primarily due to an increase in the Third-Party Funds (DPK) from customers, which remains the dominant component and contributes approximately 97.5% of total liabilities, reaffirming the role of DPK as the Bank's primary foundation of funding.

In Billion Rp, unless otherwise stated

Description	2025		2024		Growth	
	Nominal	%*	Nominal	%*	Nominal	%
Third-Party Funds	15,432.4	97.5	13,176.2	97.9	2,256.3	17.1
Current Accounts	3,595.6	22.7	2,511.1	18.7	1,084.5	43.2
Savings	2,666.2	16.8	2,471.6	18.4	194.7	7.9
Deposits	9,170.6	58.0	8,193.6	60.9	977.1	11.9
Liabilities to Other Banks	144.9	0.9	34.9	0.3	110.1	315.5
Guarantee Deposits	0.3	0.0	0.3	0.0	0.0	0.0
Other Liabilities	247.0	1.6	249.3	1.9	(2.3)	(0.9)
Total Liabilities	15,824.4	100.0	13,460.7	100.0	2,363.7	17.6

*) Composition as a percentage of total financing.

Third-Party Funds

Throughout 2025, BCAS collected Third-Party Funds (DPK) through various Sharia banking products, including current accounts, savings, and deposits, utilizing wadiah (trust/deposit) and mudharabah (profit-sharing) contracts. As of December 31, 2025, total collected DPK was recorded at Rp15,432.4 billion, compared to the year-end 2024 position of Rp13,176.2 billion, an increase of Rp2,256.3 billion or 17.1%. This development in DPK reflects the sustained customer trust in BCAS, while simultaneously demonstrating the effectiveness of the Bank's funding strategies amidst the dynamic conditions of the banking industry.

In terms of composition, deposits remained the largest contributor to BCAS's DPK structure in 2025, reaching Rp9,170.6 billion, or contributing approximately 58.0% to the total DPK. In line with the growth in deposits, current account and savings products also recorded positive increases, allowing the Current Account and

Savings Account (CASA) ratio to be maintained at 40.6%. The growth of these low-cost funds was supported by BSYA and BIQ internet banking, which continue to be developed to provide convenience, comfort, and more comprehensive transaction solutions for both business and individual customer segments.

Equity

Consistent with the operational performance achieved throughout 2025, BCAS recorded positive developments on the equity side. As of December 31, 2025, the Bank's equity reached Rp3,383.0 billion, compared to the 2024 position of Rp3,180.8 billion, an increase of Rp202.2 billion. This growth was driven by a net profit for the year of Rp212.0 billion, reflecting an improvement in performance compared to the previous year and strengthening the Bank's ability to support sustainable business growth.

Comprehensive Income Statement

Throughout 2025, BCAS recorded a well-maintained profit performance, reflecting the Bank's sustained business growth. This profit achievement was supported by balanced business development on both the asset

and liability sides, as well as consistently managed asset quality, enabling the Bank to sustain its financial performance amidst the dynamics of the banking industry.

In Billion Rp, unless otherwise stated

Description	2025	2024	Growth	
			Nominal	%
Revenue from fund management as mudharib	1,293.4	1,090.0	203.4	18.7
Financing income	937.9	804.9	133.0	16.5
Other main operating income	355.4	285.1	70.4	24.7
Third parties' share of profit sharing on temporary syirkah funds	(460.9)	(351.9)	(109.0)	31.0
Bank's share of profit sharing/Operating income	832.4	738.1	94.4	12.8
Wadiah bonus expenses	(68.8)	(49.2)	(19.6)	39.9
Income after distribution of profit sharing, returns, and bonuses	763.6	688.9	74.7	10.9
Other operating income	59.2	45.1	14.1	31.2
Operating expenses/Business expenses	(518.1)	(436.4)	(81.8)	18.7
CKPN (Allowance for Impairment Losses)	(42.6)	(65.6)	23.0	(35.1)
Operating profit/Business profit	262.1	232.0	30.1	13.0

Description	2025	2024	Growth	
			Nominal	%
Non-operating income (expense)	(3.6)	(2.4)	(1.3)	52.6
Profit before tax	258.4	229.6	28.8	12.6
Income tax benefit (expense)	(46.5)	(45.9)	(0.6)	1.3
Net profit	212.0	183.7	28.2	15.4
Other comprehensive income (loss)	81.1	(9.6)	90.7	(943.8)
Comprehensive income	293.0	174.1	118.9	68.3
Earnings per share (in full Rupiah)	94.0	81.5	12.5	15.4

Revenue from Fund Management as Mudharib

In 2025, BCAS recorded revenue from fund management as mudharib amounting to Rp1,293.4 billion, compared to the previous year's achievement of Rp1,090.0 billion, representing an increase of Rp203.4 billion or 18.7%. This growth in revenue was primarily supported by the contribution of consistently growing financing disbursements and the optimization of fund placements in marketable securities, which consistently contributed to the Bank's revenue performance.

Financing Income

In line with the continuously expanding intermediation activities, BCAS recorded financing income in 2025 at Rp937.9 billion, compared to Rp804.9 billion in the previous year. This change in income reflects the impact of the significant increase in financing disbursement, which was able to generate more optimal and sustainable income for the Bank.

BCAS's financing income composition in 2025 was still dominated by financing under musyarakah profit-sharing contracts, contributing approximately 63.2% to total financing income. Income from musyarakah contracts was recorded at Rp592.6 billion, compared to Rp503.2 billion in 2024. Meanwhile, margin income from murabahah contracts reached Rp180.5 billion, increased by 16.7%, in line with the steady development of sale-and-purchase-based financing.

In addition to these two primary contracts, income from other contracts also provided increasingly significant contributions. Net income from ijarah contracts in 2025 was recorded at Rp103.1 billion, compared to Rp85.7 billion in the previous year, while profit-sharing income from mudharabah contracts reached Rp61.7 billion, an increase of 0.5% compared to 2024. This relatively even growth across various contracts demonstrates the increasing diversification of BCAS's financing income sources.

In Billion Rp, unless otherwise stated

Description	2025		2024		Growth	
	Nominal	%*	Nominal	%*	Nominal	%
Murabahah margin income	180.5	19.2	154.6	19.2	25.9	16.7
Net ijarah income	103.1	11.0	85.7	10.7	17.4	20.3
Mudharabah profit sharing income	61.7	6.6	61.4	7.6	0.3	0.5
Musarakah profit sharing income	592.6	63.2	503.2	62.5	89.4	17.8
Total financing income	937.9	100.0	804.9	100.0	133.0	16.5

*) Composition as a percentage of total financing revenue.

Other Main Operating Income

Throughout 2025, BCAS recorded other main operating income from various fund management and investment activities. This income originated from profit-sharing on investments in marketable securities and mutual funds, bonuses from the Bank Indonesia Syariah

Deposit Facility (FASBIS), as well as profit-sharing from interbank mudharabah investment certificates, which together provided additional contributions to the Bank's operating income.

In Billion Rupiah, unless otherwise stated

Description	2025		2024		Growth	
	Nominal	%*	Nominal	%*	Nominal	%
Profit sharing income from securities	252.6	71.1	190.7	66.9	61.9	32.4
Bonus income from Sharia Bank Indonesia Deposit Facility	68.0	19.1	65.6	23.0	2.4	3.6
Mutual fund income	30.2	8.5	21.7	7.6	8.6	39.5
Profit sharing income from placements with other banks	-	-	-	-	-	-
Profit sharing income from interbank mudharabah investment certificates	4.6	1.3	7.0	2.5	(2.4)	(34.5)
Total other main operating income	355.4	100.0	285.1	100.0	70.3	24.7

*) Composition as a percentage of total main operating revenue.

In 2025, BCAS recorded other main operating income of Rp355.4 billion, compared to Rp285.1 billion at the end of the previous year, an increase of 24.7% or Rp70.3 billion. This development was influenced by

adjustments in the Bank's fund placement strategy, particularly in FASBIS instruments, which contributed to the income from this post.

Third-Party Rights to Profit Sharing on Temporary Syirkah Funds

In line with the growth of Third-Party Funds based on profit-sharing contracts throughout 2025, BCAS recorded developments in the Third-Party Rights to Profit Sharing on Temporary Syirkah Funds. By the end of December 2025, this post value reached Rp460.9 billion, compared to Rp351.9 billion in 2024. This development reflects the increase in customer deposits in mudharabah mutlaqah deposit products, which were the primary contributors to the Bank's profit-sharing obligations to fund owners.

Bank's Share of Profit Sharing (Net Operating Income)

At the end of 2025, the Bank's Share of Profit Sharing or BCAS's operating income was recorded at Rp832.4 billion, compared to Rp738.1 billion in the previous year, an increase of 12.8% or Rp94.4 billion. This growth was primarily driven by the increasing contribution of profit-sharing-based financing disbursements and the optimization of the Bank's investment portfolio across various financial instruments providing sustainable yields.

Operating Expenses

In line with the expansion of business activities throughout 2025, BCAS booked operating expenses

of Rp518.1 billion, compared to the 2024 realization of Rp436.4 billion. This increase in operating expenses was mainly related to higher personnel expenses, general and administrative expenses, and government guarantee fees required to support the Bank's operations. Overall, the operating expense structure remains prudently managed and is considered proportional to the scale and growth of BCAS's business activities.

Operating Profit

BCAS recorded an operating profit for 2025 of Rp262.1 billion, an increase of Rp30.1 billion or 13.0% from Rp232.0 billion in the previous year. This operating profit growth reflects the Bank's ability to maintain operating income growth in line with measured operating expense management.

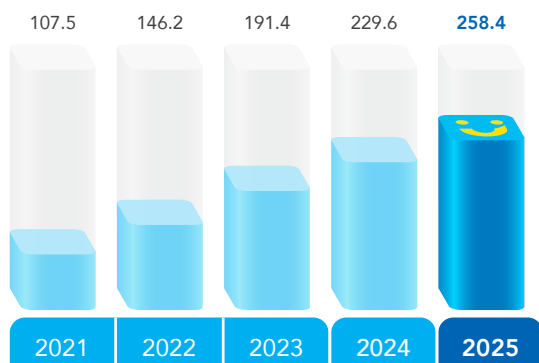
Profit Before Tax

Throughout 2025, BCAS recorded a profit before tax of Rp258.4 billion, with a growth rate of 12.6% compared to the 2024 achievement of Rp229.6 billion. This achievement was supported by increasingly optimal asset and liability management and the Bank's focus on maintaining a balance between growth and performance quality. Historically, BCAS's profit before tax performance over the last five years has shown a consistent growth trend with a CAGR of 24.5%.

Profit Before Tax

in billion Rp

12.6% YoY



Net Profit

BCAS recorded a net profit of Rp212.0 billion in 2025, with a growth rate of 15.4% compared to the 2024 achievement of Rp183.7 billion.

Earnings per Share

With the number of outstanding shares of 2,255,183,207 shares as of December 31, 2025, BCAS's earnings per share in 2025 was recorded at Rp94.0 per share, higher from the 2024 achievement of Rp81.5 per share.

Statement of Changes in Equity

BCAS's equity was recorded at Rp3,383.0 billion in 2025, compared to the year-end 2024 position of Rp3,180.8 billion. This change in equity position was primarily influenced by the Bank's profit performance

during the current year. Throughout 2025, BCAS posted a profit of Rp212.0 billion, compared to the 2024 profit of Rp183.7 billion, which further strengthened the Bank's capital structure.

In Billion Rp, unless otherwise stated

Description	2025		2024		Growth	
	Nominal	%*	Nominal	%*	Nominal	%
Paid-in capital	2,255.2	66.7	2,255.2	70.9	-	-
Additional paid-in capital	70.6	2.1	70.6	2.2	-	-
Other comprehensive income (loss)	118.1	3.5	37.0	1.2	81.1	219.1
Reserves	20.0	0.6	18.0	0.6	2.0	11.1
Profit (loss)	919.1	27.2	800.0	25.2	119.1	14.9
Retained earnings (losses) from previous years	707.2	20.9	616.3	19.4	90.9	14.7
Profit (loss) for the current year	212.0	6.3	183.7	5.8	28.2	15.4
Total equity attributable to owners	212.0	6.3	183.7	5.8	28.2	15.4
Total equity	3,383.0	100.0	3,180.8	100.0	202.2	6.4

*) Composition as a percentage of total equity.

Statement of Cash Flows

In the 2025 statement of cash flows, BCAS applied the direct method, with cash flows classified based on operating, investing, and financing activities. The scope of cash and cash equivalents includes cash, current accounts with other banks, and placements with other banks with a maturity up to three months from the date of acquisition. By the end of 2025, BCAS's cash and

cash equivalents were recorded at Rp1,043.3 billion, an increase of Rp102.6 billion or 10.9% compared to the year-end position of the previous year, which was recorded at Rp940.7 billion. The details of these changes are further presented in the following main components of cash flows:

In Billion Rupiah, unless otherwise stated

Description	2025	2024
Cash flow from operating activities	76.0	558.9
Cash flow from investing activities	117.5	(707.8)
Cash flow from financing activities	(90.9)	(75.9)
Net increase/(decrease) in cash and cash equivalents	102.6	(224.8)
Cash and cash equivalents at the beginning of the year	940.7	1,165.5
Cash and cash equivalents at the end of the year	1,043.3	940.7

Cash Flows from Operating Activities

Throughout 2025, BCAS's operating activities generated a net cash inflow of Rp76.0 billion, which was supported by income received as mudharib amounting to Rp1,240.5 billion and growth in customer deposits of Rp2,366.3 billion. These cash flows were subsequently

allocated to support the Bank's primary operational activities, particularly for financing disbursements of Rp2,502.7 billion, payment of operating expenses of Rp546.8 billion, and profit-sharing payments of Rp461.3 billion.

In Billion Rupiah, unless otherwise stated

Description	2025	2024
Cash inflow from income received as mudharib	1,240.5	1,074.8
Cash inflow from customer deposit funds	2,366.3	2,195.2
Cash outflow for financing distribution	(2,502.7)	(1,677.9)
Cash outflow for operating expenses	(546.8)	(500.2)
Cash outflow for profit-sharing payments	(461.3)	(347.2)

Cash Flows from Investing Activities

Throughout 2025, BCAS's investing activities recorded a net cash inflow of Rp117.5 billion. This position reflects a net cash inflow from investing activities, compared to a net cash outflow of Rp707.8 billion in 2024.

Cash Flows from Financing Activities

In 2025, the net cash flow from BCAS's financing activities was recorded as a cash outflow of Rp90.9 billion. This cash flow movement pertains to the payment of cash dividends to shareholders and/or other financing activities conducted throughout the current year. For comparison, in 2024, financing activities recorded a cash outflow of Rp75.9 billion derived from cash dividend payments.

Financial Ratio Report

BCAS's financial performance is evaluated through the use of key financial ratios that reflect capital adequacy, asset quality, profitability, liquidity, and compliance, as presented in the following table:

Description	2025 (%)	2024 (%)	Growth (%)
Capital			
Capital Adequacy Ratio (CAR)	27.7	29.6	(1.9)
Fixed Assets to Capital	11.7	11.8	(0.1)
Asset Quality			
Non-performing earning assets and non-earning assets to total earning and non-earning assets	1.3	1.1	0.1
Non-performing earning assets to total earning assets	1.2	1.0	0.2
Allowance for Impairment Losses on financial assets to earning assets	2.8	3.3	(0.5)
Gross NPF	1.57	1.54	0.1
Net NPF	0.22	0.33	(0.11)
Profitability			
Return on Asset (ROA)	1.5	1.6	(0.1)
Return on Equity (ROE)	6.7	5.9	0.7
Net Imbalance (NI)	4.4	4.7	(0.3)
Net Operating Margin (NOM)	1.5	1.6	(0.1)
Operating Efficiency Ratio (BOPO)	80.6	79.6	1.1
Cost To Income Ratio (CIR)	63.0	59.5	3.5
Profit/loss to income	20.0	21.1	(1.1)
Liquidity			
Profit-sharing financing to total financing	71.9	73.2	(1.3)
Financing to Deposit Ratio (FDR)	85.5	81.3	4.1
Macroprudential Intermediation Ratio (RIM)	93.8	98.3	(4.5)
Liquid assets to short-term liabilities	21.5	23.5	(2.1)
Liabilities to equity	467.8	423.2	44.6
Liabilities to assets	82.4	80.9	1.5

Description	2025 (%)	2024 (%)	Growth (%)
Compliance			
LLL Violation Percentage			
• Related Parties	0.0	0.0	0.0
• Non-Related Parties	0.0	0.0	0.0
LLL Excess Percentage			
• Related Parties	0.0	0.0	0.0
• Non-Related Parties	0.0	0.0	0.0
GWM (Statutory Reserve Requirement)			
• GWM Rupiah	4.3	3.6	0.7
• GWM Foreign Currency	0.0	0.0	0.0
Overall Net Open Position (PDN)	0.0	0.0	0.0
Macroprudential Inclusive Financing Ratio (RPIM)	28.79	28.76	0.03

Debt Repayment Capacity and Receivables Collectibility

Debt Repayment Capacity

The assessment of BCAS's debt repayment capacity is conducted through the analysis of relevant financial ratios. For short-term liabilities, the Bank utilizes liquidity ratios as primary indicators, while for long-term liabilities, assessments are performed through solvency and profitability ratios to ensure the Bank's long-term financial resilience.

Liquidity

The evaluation of BCAS's ability to meet short-term liabilities is reflected through liquidity ratios, which include the Financing to Deposit Ratio (FDR), the Macroprudential Intermediation Ratio (RIM), and the fulfillment of the Macroprudential Liquidity Buffer (PLM). In maintaining liquidity, the Bank considers various factors, including funding structure, availability of liquid assets, financing commitments to customers, and short-term liabilities to be met. As of December 31, 2025, the BCAS FDR was recorded at 85.5%, compared to the year-end 2024 position of 81.3%, remaining within a range considered optimal to support the balance between funding and financing disbursement.

BCAS fund distribution is carried out through financing and marketable securities in accordance with Bank Indonesia's Sharia RIM regulations. Sharia RIM reflects the ratio of financing provided and corporate Sharia marketable securities to Third-Party Funds (DPK) and other funding instruments that meet specific requirements. This ratio serves as an indicator of the optimization of the Bank's intermediation function in channeling funds to support the businesses through direct financing and marketable securities. As of December 31, 2025, the BCAS Sharia RIM was recorded at 93.8%, compared to the 2024 realization of 98.3%, which continues to reflect the effective and balanced uses of funds.

In addition to FDR and RIM, BCAS also maintains a Sharia Macroprudential Liquidity Buffer (PLM) in the form of Bank Indonesia Sharia Certificates (SBIS), State Sharia Securities (SBSN), and Bank Indonesia Sukuk (SukBI) in accordance with Bank Indonesia regulations, the amount of which is set as a certain percentage of the Bank's DPK. The provision of this PLM is one of the Bank's efforts to ensure that liquidity remains adequate to meet operational needs and customer obligations. By the end of 2025, the amount of PLM maintained was recorded at Rp2,911.5 billion, compared to the year-end 2024 position which met regulatory requirements.

In Billion Rp, unless otherwise stated

Description	2025		2024		Growth	
	Nominal	%*	Nominal	%*	Nominal	%
SBSN	2,342.6	80.5	1,647.4	61.4	695.3	42.2
BI Sukuk	568.9	19.5	1,035.3	38.6	(466.4)	(45.0)
Total Sharia PLM	2,911.5	100.0	2,682.7	100.0	228.9	8.5

*) Composition as a percentage of total PLM.

BCAS maintains the Sharia PLM as part of the Bank's liquidity management, with a total recorded at Rp2,911.5 billion, compared to the year-end 2024 position of Rp2,682.7 billion. The largest placement remains in SBSN with a proportion of 80.5% or valued at Rp2,342.6 billion, while BCAS holds no placements in SBIS. This strategy ensures the availability of BCAS's liquidity in accordance with regulatory requirements while supporting operations and customer obligations.

Solvability

BCAS maintains its ability to meet long-term obligations through the fulfillment of the solvency ratio, measured by the Capital Adequacy Ratio (CAR). As of December 31, 2025, BCAS's CAR was recorded at 27.7%, compared to 29.6% at the end of 2024, remaining significantly above the regulatory minimum requirement of 9% to <10% based on the Bank's risk profile. This CAR level demonstrates a strong capital position, providing adequate room for the Bank to manage risks while supporting portfolio development and future business expansion.

Profitability

The evaluation of BCAS's ability to generate profit from its assets and capital is conducted through profitability ratios, including Return on Assets (ROA),

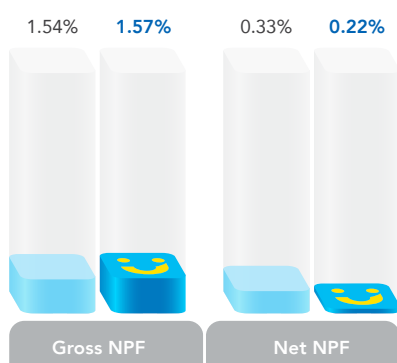
Return on Equity (ROE), Net Imbalan (NI), and the ratio of Operating Expenses to Operating Income (BOPO). As of December 31, 2025, ROA was recorded at 1.5%, ROE at 6.7%, and NI at 4.4%, while the BOPO ratio stood at 80.6%, showing a balance between operating costs and the income from the Bank's operational activities. These ratios illustrate the effectiveness of asset utilization, cost efficiency, and the Bank's ability to maximize returns on its capital.

Receivables Collectibility Level

BCAS maintains its financing portfolio quality through measured credit risk management. The Bank prioritizes prudential principles in financing disbursements to ensure efficient operations while maintaining the trust of stakeholders.

The gross and net Non-Performing Financing (NPF) ratios as of December 31, 2025, were recorded at 1.57% and 0.22%, respectively, compared to the year-end 2024 positions of 1.54% and 0.33%. The NPF remains relatively low, reflecting optimal financing risk management and the Bank's commitment to maintaining earning asset quality amidst dynamics and challenges.

Non-Performing Financing



Note

- 2025
- 2024

Compliance

Fulfillment of indicators such as the Legal Lending Limit (LLL or BMPD), Statutory Reserve Requirement (GWM), and Net Open Position (PDN) serves as a testament to BCAS's compliance with regulations and legislation. By the end of 2025, the implementation of Good Corporate Governance ensured that there were no BMPD violations. The BCAS current account position

at Bank Indonesia was recorded at 4.3%, in alignment with GWM regulations and leveraging incentives from the Macroprudential Liquidity Policy (KLM). Information regarding PDN remains unavailable as the Bank did not conduct banking business activities in foreign currencies throughout 2025.

Commitments and Contingencies Report

In Billion Rp, unless otherwise stated

Items	Individual	
	2025	2024
I Commitment Receivables		
1. Undrawn financing facilities		
• Rupiah	-	-
• Foreign currency	-	-
2. Undrawn position of financing to customers	-	-
3. Others	-	-
II Commitment Liabilities	1,669,756.5	1,952,716.2
1. Undrawn financing facilities to customers		
a) Committed		
• Rupiah	350,909.1	647,901.7
• Foreign currency	-	-
b) Uncommitted		
• Rupiah	1,318,847.5	1,304,814.5
• Foreign currency	-	-
2. Undrawn financing facilities to other banks	-	-
a) Committed	-	-
• Rupiah	-	-
• Foreign currency	-	-
b) Uncommitted	-	-
• Rupiah	-	-
• Foreign currency	-	-
3. Outstanding Irrevocable L/C	-	-
a) Foreign L/C	-	-
b) Local L/C	-	-
4. Outstanding spot and forward sales position	-	-
5. Others	-	-

In Billion Rp, unless otherwise stated

Items	Individual	
	2025	2024
III Contingent Receivables	-	38,952.1
1. Guarantees received		
• Rupiah	-	-
• Foreign currency		
2. Income in process		
a) Murabahah	8,430.2	7,960.3
b) Istishna'	-	-
c) Lease (Ijarah)	3,100.9	2,846.6
d) Profit Sharing	-	-
e) Others	-	-
3. Others	23,623.4	28,145.3
IV Contingent Liabilities	49,685.4	85,647.9
1. Guarantees issued		
• Rupiah	49,685.4	85,647.9
• Foreign currency	-	-
2. Others	-	-

Other Financial Performance Information

▶ Capital Adequacy Ratio (CAR)

In Billion Rp, unless otherwise stated

Accounts	Individual	
	2025	2024
I Tier 1 Capital	3,292,344	3,069,822
1 Common Equity Tier 1 (CET 1)	3,292,344	3,069,822
1.1 Paid-in capital (net of treasury shares)	2,255,183	2,255,183
1.2 Additional Phase-in Capital	1,153,297	939,025
1.2.1 Additional factors	1,155,607	950,015
1.2.1.1 Other Comprehensive Income	145,918	61,418
1.2.1.1.1 Differences from financial statement translation	-	-
1.2.1.1.2 Potential gains from increase in fair value of available-for-sale financial assets	90,726	6,226
1.2.1.1.3 Fixed asset revaluation surplus	55,192	55,192
1.2.1.2 Other disclosed reserves	1,009,689	888,597

In Billion Rp, unless otherwise stated

Accounts		Individual	
		2025	2024
1.2.1.2.1	Common stock agio	-	-
1.2.1.2.2	General reserves	20,000	18,000
1.2.1.2.3	Previous years profit after tax	707,167	616,295
1.2.1.2.4	Current year profit after tax	211,965	183,745
1.2.1.2.5	Funds for Paid-in capital	70,557	70,557
1.2.1.2.6	Donated capital	-	-
1.2.1.2.7	Warrants issued	-	-
1.2.1.2.8	Stock options issued for stock-based compensation program	-	-
1.2.2	Deduction factors	2,310	10,990
1.2.2.	Other Comprehensive Income	-	-
1.2.2.1.1	Losses from financial statement translation	-	-
1.2.2.1.2	Potential losses from decrease in fair value of available-for-sale financial assets	-	-
1.2.2.2	Other disclosed reserves	2,310	10,990
1.2.2.2.1	Common stock disagio	-	-
1.2.2.2.2	Previous years losses that can be counted.	-	-
1.2.2.2.3	Current year losses that can be counted	-	-
1.2.2.2.4	Negative differences between provision for asset write-off (PPA) and allowance for impairment losses of earning asset (CKPN)	-	-
1.2.2.2.5	Negative differences on adjustment of fair value on financial instrument in the Trading Book	-	-
1.2.2.2.6	Regulatory provision (PPA) for non-earning assets	2,310	10,990
1.3	Minority interest that can be counted		
1.4	Common Equity Tier 1 deduction factors	116,136	124,386
1.4.1	Deferred tax calculation	75,599	89,097
1.4.2	Goodwill	-	-
1.4.3	Other intangible assets	40,537	35,289
1.4.4	Investments calculated as deductible factors	-	-
1.4.5	Capital shortfall in insurance subsidiaries	-	-
1.4.6	Securitization exposure	-	-
1.4.7	Other Common Equity Tier 1 deduction factors	-	-
1.4.7.1	Investments in Tier 1 and/or Tier 2 instruments to other banks	-	-
2	Additional Tier 1 (AT-1)	-	-
2.1	Instruments meeting AT-1 requirements	-	-
2.2	Agio (disagio) (+/-)	-	-
2.3	Additional Tier 1 deducton factors	-	-

In Billion Rp, unless otherwise stated

Accounts		Individual	
		2025	2024
2.3.1	Fund placements on Tier 1 and/or Tier 2 instruments to other banks	-	-
II	Supplementary Capital (Tier 2)	113,158	109,529
1	Tier 2 instruments in the form of shares or others	-	-
2	Agio (disagio) (+/-)	-	-
3	General PPA on earning assets (max. 1.25% Credit Risk - Weighted Asset)	113,158	109,529
4	Appropriated reserves	-	-
5	Tier 2 capital deduction factors	-	-
5.1	Sinking Fund	-	-
5.2	Investment on Tier 2 instrument to other bank	-	-
Total Capital		3,405,502	3,179,351
Risk-Weighted Assets (RWA)			
	Credit Risk-Weighted Assets	10,987,105	9,602,793
	Market Risk-Weighted Assets	-	-
	Operational Risk-Weighted Assets	1,292,855	1,145,947
Total RWA		12,279,960	10,748,740
CAR based on risk profile (%)		9.99%	9.00%
Capital allocation for CAR based on risk profile			
	From CET 1 (%)	4.50%	4.50%
	From AT 1 (%)	0.00%	0.00%
	Additional CET 1 allocated to meet 6% Tier 1 minimum	1.50%	1.50%
	From Tier 2 (%)	0.92%	1.02%
	Additional CET 1 ratio allocated to meet CAR risk profile	3.07%	1.98%
Capital Adequacy Ratio (CAR)			
	CET 1 Ratio (%)	26.81%	28.56%
	Tier 1 Ratio (%)	26.81%	28.56%
	Tier 2 Ratio (%)	0.92%	1.02%
	CAR (%)	27.73%	29.58%
CET 1 for buffer (%)		17.74%	20.58%
Percentage of buffer mandatory fulfilled by bank (%)		0.00%	0.00%
	Capital conservation buffer (%)	0.00%	0.00%
	Countercyclical buffer (%)	0.00%	0.00%
	Capital surcharge for systemic banks (%)	0.00%	0.00%

▶ Allowance for Impairment Losses (CKPN) and Loss Provisions

In order to manage credit risk, BCAS established an Allowance for Impairment Losses (CKPN) by considering the quality of financial assets to anticipate potential defaults by customers or related parties. Throughout 2025, the Bank set a CKPN of Rp531.5 billion, with a Mandatory Allowance for Earning Asset Losses (PPAP)

of Rp279.0 billion, exceeding regulatory requirements. This provisioning policy is considered adequate to maintain the quality of the financing portfolio while ensuring the Bank's financial stability amidst economic uncertainty and remaining credit risks.

In Billion Rp, unless otherwise stated

Items	Allowance for Impairment Losses (CKPN)		Mandatory Allowance (PPAP)	
	Individual	Collective	Specific	General
Placements with other banks	-	82.3	-	82.3
Spot and forward receivables	-	-	-	-
Marketable Securities	19,322.3	18,880.0	19,322.3	18,880.0
Securities owned	-	-	-	-
Acceptance receivables	11,742.7	10,099.6	9,142.9	17,028.9
Murabahah receivables	-	-	-	-
Istishna' receivables	0.4	43.2	-	43.2
Qardh receivables	0.2	-	0.2	-
Lease receivables	-	8,614.8	-	8,614.8
Mudharabah financing	381,031.4	81,166.4	130,501.6	74,850.6
Musarakah financing	-	-	-	-
Other financing	-	-	-	-
Equity participation	-	-	-	-
Temporary equity participation	-	496.9	-	496.9

▶ Spot and Forward Transactions

Throughout 2025, BCAS did not engage in foreign exchange banking activities; therefore, data related to spot and forward transactions are unavailable. The Bank

remains focused on operational activities in the Rupiah currency, in accordance with its business strategy and regulatory requirements.

Profit Sharing Distribution Report

In Billion Rp, unless otherwise stated

Type of Funds	Average Balance	Income to be Distributed	Fund Owner's Portion		
			Nisbah (%)	Amount of Profit Sharing	Indication Rate of Return (%)
Liabilities to Other Banks	14,665.5	171.0	-	-	0.0
Mudharabah Current Accounts	632,840.3	7,379.9	2.5	184.5	0.3
Mudharabah Savings	1,004,520.3	11,714.2	2.5	292.9	0.3
Mudharabah Deposits	9,183,985.9	107,099.1	-	19,277.8	-
a) 1 Month	6,472,550.9	75,479.7	18.0	13,586.3	2.5
b) 3 Months	1,923,981.7	22,436.5	18.0	4,038.6	2.5
c) 6 Months	673,999.6	7,859.8	18.0	1,414.8	2.5
d) 12 Months	113,453.7	1,323.0	18.0	238.1	2.5
Issued securities	-	-	-	-	-
Financing received	-	-	-	-	-
Total	10,836.012.1	126,364.2		19,755.2	

In Billion Rp, unless otherwise stated

Types of Fund Distribution	Average Balance	Income Received
Placements with Other Banks	51.0	-
Securities Owned	3,146,483.0	18,669.0
Murabahah Receivables	2,204,394.0	14,556.0
Istishna Receivables	-	-
Multiservice Receivables	-	-
Rahn (Pledge) Financing	-	-
Mudharabah Financing	881,602.0	5,840.0
Musarakah Financing	7,982,836.0	45,602.0
Ijarah (Lease) Financing	1,127,373.0	11,270.0
Other Financing	-	-
Total	15,342,739.0	95,937.0

Report on the Sources and Distribution of Zakat Funds

In Billion Rp, unless otherwise stated

Description	2025	2024
Beginning balance of zakat funds	44.4	44.7
Zakat funds that come from		
a) Internal BUS	-	-
b) External BUS	35.5	44.4
Distribution of zakat funds to zakat management entities		
a) Amil Zakat Institutions	44.4	44.8
b) Amil Zakat Agency	-	-
Increase (decrease) of zakat funds	(9.0)	(0.4)
Ending balance of zakat funds	35.5	44.4

Benevolent Fund Source and Appropriation Statements

In Billion Rp, unless otherwise stated

Description	2025	2024
Sources of benevolent funds at the beginning of the period	1,048.7	877.5
Qardhul Hasan receipts		
a) Infak	-	-
b) Shadaqah	19.3	1.2
c) Productive benevolent fund repayment	-	-
d) Penalty	837.2	657.6
e) Non-halal income	12.9	189.9
f) Others	-	-
Total Receipts	869.3	844.7
Use of Qardhul Hasan		
a) Productive Qardhul Hasan	-	-
b) Donation	1,275.0	656.1
c) Other uses for public interest	-	-
Total Usage	1,275.0	656.1
Increase (decrease) qardhul hasan funds	(405.6)	192.7
Sources of qardhul hasan at the end of the period	643.1	1,070.2

▶ Statement of Change in Restricted Investment

Until the end of 2025, BCAS did not have any restricted investment funds, so there was no information related to changes in restricted investment funds to be presented in the report.

Capital Structure and Management Policy on Capital Structure

▶ Management Policy on Capital Structure

In an effort to maintain financial stability and support growth, BCAS designs an optimal capital structure that is in line with regulations and capable of supporting the Bank's long-term objectives. This capital structure serves as the foundation for risk management while supporting future business expansion. Capital planning is carried out based on an analysis of economic conditions, business performance, and growth projections, prepared by the Board of Directors in the RBB, and approved by the Board of Commissioners with due regard to the fulfillment of the Capital Adequacy Ratio (CAR) in accordance with the risk profile and regulatory provisions.

▶ Details of Capital Structure

BCAS's capital structure until the end of 2025 consisted of core capital (Tier 1) amounting to Rp3,292.3 billion or 96.7% of total capital, an increase compared to the previous year, and supplementary capital (Tier 2) amounting to Rp113.2 billion or 3.3%, which is a general PPA reserve on productive assets that must be established. This composition reflects a strong and balanced capital foundation to support the Bank's risk management and business growth.

In billion Rupiah, unless otherwise stated

Description	2025	2024
Total Capital	3,405.5	3,179.4
Common Equity (Tier 1)	3,292.3	3,069.8
Supplementary Capital (Tier 2)	113.2	109.5
Risk-Weighted Assets (ATMR) (Credit, Market & Operational Risk)	12,280.0	10,748.7
Capital Adequacy Ratio (CAR)	27.7%	29.6%

Comparison of Targets and Realization for 2025 and Projections for 2026

BCAS uses the Bank Business Plan (RBB) as the basis for setting targets, strategic planning, and comprehensive performance measurement. Periodic evaluations of the RBB's implementation are conducted not only to adjust strategies to changes in economic conditions and regulations, but also to identify opportunities and challenges that arise during operations. The findings from this evaluation are then used as a guide in formulating

performance projections and growth targets, while ensuring alignment between strategic planning and implementation across all lines of the Bank's business. This approach enables BCAS to remain adaptive, maintain consistency in performance achievement, and support appropriate decision-making for future portfolio development and business expansion.

Business Development Strategy and Target Realization for 2025

Business Development Strategy

BCA Syariah's management regularly evaluates and refines its business strategy to ensure alignment between the Bank's development direction, industry dynamics, and the targets set out in the Bank's Business Plan (RBB). The development strategy implemented in 2024 was considered to be still relevant and continued in 2025, with adjustments to the execution and service enhancement priorities.

Business and Service Development

In line with the trend of transaction digitalization and increased customer expectations, BCAS strengthened its business and service development in 2025 through the comprehensive use of digital technology. This development is aimed at making it easier for customers and prospective customers to obtain information, communicate with the Bank, open and manage accounts, and carry out banking transactions safely and efficiently through digital channels.

The strengthening of digital services is realized through the development of the BSya mobile banking application and the BIQ by BCA Syariah internet banking platform, which serve the needs of individual and corporate customers. BSya provides various key transaction features, such as online account opening, cardless transaction, QRIS payment, e-wallet top-up, and online gold financing applications, while also supporting virtual account-based transactions. Meanwhile, BIQ expands its internet banking service capabilities with financial and non-financial transaction features, including Virtual Account Management (VAM) and service integration through open API for business partners, thereby supporting transaction automation and business process efficiency.

In addition to developing digital features and channels, BCAS also continues to improve its fund and financing products to remain relevant to the needs of retail and business customers. These efforts are supported by an integrated marketing strategy through branch office network, digital channels, and collaboration with various business partners and communities. This approach not only expands the reach of services but also strengthens the customer experience and the relevance of BCAS services in supporting daily financial activities.

Introduction of New Business Activities

BCAS is expanding its business activities by strengthening strategic alliances with various business partners, including marketplaces, payment aggregators, developers and property agents, dealers and showrooms, as well as securities and insurance companies. These efforts are reinforced by deepening relationships with corporate and commercial customers to optimize consumer transaction opportunities and develop supply chain programs. To support the effectiveness of these collaborations, the Bank is also improving its integrated service system with partners, thereby increasing process efficiency, seamless transaction, and customer experience quality.

MSME and Consumer Financing Development

Throughout 2025, BCA Syariah will continue its strategy of selective and sustainable financing growth. Financing distribution is focused on portfolio quality while maintaining prudence and integrating sustainable finance aspects to support healthy and sustainable profitability growth. Total financing was recorded at Rp 13.2 trillion, a 23.1% increase compared to the previous year.

Financing development in the productive sector is carried out through a customer deepening strategy, utilizing long-term relationships with existing customers to access new financing opportunities within the business ecosystem, including supply chains and related business groups. Synergy with BCA as the parent company is also continuously optimized through the utilization of the BCA Group ecosystem, thereby expanding the reach of sharia financing services in a more integrated and planned manner.

BCA Syariah's commitment to strengthening the MSME segment is realized through the distribution of MSME financing amounting to Rp1.6 trillion or 12.4% of total financing. This support is also reflected in the fulfillment of the Macroprudential Inclusive Financing Ratio (RPIM) which reached 28.79% in 2025, in line with government policies in promoting economic inclusion. In addition to financing, BCA Syariah complements this support with MSME education and mentoring programs, including the WEpreneur program, which focuses on increasing the capacity and network of women entrepreneurs.

In the consumer financing segment, BCA Syariah maintains a competitive pricing strategy and continues to improve the efficiency of the financing process to improve service levels to customers. These efforts are carried out through internal process improvements, the development of more innovative financing products, including gold financing that can be accessed online through digital services, and the expansion of cooperation with strategic partners such as property developers, property agents, dealers, and showrooms. This strategy is reinforced by integrated marketing activities through various promotional activities and participation in below-the-line events with parent companies, regulators, and other strategic partners.

Synergy with Business Group

Throughout 2025, BCAS continued to strengthen synergies and strategic collaborations with BCA as the parent entity and other subsidiaries within the business group to accelerate technological development and provide quality services to customers. These synergies focused on four main pillars to expand reach and operational efficiency:

- **Expansion of Service Access:** Increasing physical presence through Sharia Commercial Banking Services (LSBU) and strengthening the ATM and EDC networks in various regions.

- **Development of Digital Features:** Accelerating leading features such as BSya and BIQ, as well as strategic preparations to become a Foreign Exchange Bank.
- **Branding and Marketing Integration:** Optimizing BCA communication channels to market BCA Syariah products directly to the group's customer base.
- **Improving Customer Service:** Contact Center service collaboration through Halo BCA for more responsive complaint handling and easy online account opening.

Through this integration across various lines, BCAS ensures that every customer can enjoy the group's superior service standards while still promoting inclusive sharia principles.

Strengthening Human Resources, Infrastructure, and Other Supporting Facilities

In line with business and service development, BCAS needs to prepare competent human resources and improve its technology and information system infrastructure. The bank invests in continuous capacity building programs implemented through training, seminars, and certification to ensure the readiness of personnel in every line. Meanwhile, for technology and information systems, BCAS continues to modernize its infrastructure so that it remains agile and can deliver the best performance. IT development is focused on strengthening digital services, modernizing core banking systems through the implementation of a cloud-native core banking system, and improving cybersecurity resilience to ensure the reliability and protection of transactional banking services.

Upholding Prudential Principles, Robust Risk Management, and Compliance with Sharia Principles

BCAS's performance in implementing Governance, Risk and Compliance (GRC) across all lines of the organization is an important factor in ensuring that the company is properly managed so that it can achieve quality performance and long-term business sustainability. As a concrete manifestation, the Bank consistently carries out multi-layered supervision and routine internal audits to ensure that every product and operation remains compliant with sharia principles and applicable regulations. This measure has proven effective in maintaining asset quality and building customer trust amid the dynamics of the banking market.

Realization of 2025 Targets

Comparison of Financial Targets and Realization

Throughout 2025, BCAS continued to emphasize the implementation of strategic policies, effective risk management, and consistent corporate governance to maintain solid financial performance. The results of key performance achievements are reflected in the following indicators:

- Total assets were recorded at Rp19.2 trillion, an increase of 15.4% compared to the previous year, exceeding the set growth target of 8-10%;
- Third Party Funds (DPK) were recorded at Rp15.4 trillion, growing 17.1%, exceeding the projected growth of 10-12%;
- Financing disbursement reached Rp13.2 trillion, up 23.1% from the previous year, above the growth target of 13-15%;
- Revenue from fund management as mudharib amounted to Rp 1,293.4 billion, an increase of 18.7%, higher than the growth target of 13-15%;
- Net profit was recorded at Rp 212.0 billion, a growth of 15.4%, exceeding the target set at 10-12%.

Asset Growth



Third-Party Fund Growth



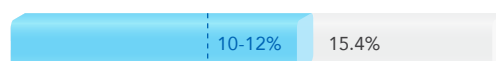
Financing Growth



Growth in fund management income as mudharib



Net Income Growth



Note

● Achievement

--- Target

Comparison of Capital Structure Targets and Realization

BCAS continues to focus on capital structure management throughout 2025 to remain compliant with Islamic banking principles and applicable regulations.

Comparisons between capital structure targets and actual results are made to ensure capital stability, support business expansion, and strengthen the Bank's competitive position in the Sharia banking sector.

In billion Rupiah

Description	2025 Target	2025 Realization	Achievement
Total Capital	3,347.8	3,405.5	101.7
Common Equity (Tier 1)	3,213.0	3,292.3	102.5
Supplementary Capital (Tier 2)	134.8	113.2	83.9
Capital Adequacy Ratio (CAR)	27.0%	27.7%	102.9

Business Development Strategy and 2026 Target Setting

Anticipating increasingly complex competition dynamics, BCAS will continue to innovate and develop products and services that meet customer needs. In line with the principle of prudence, the Bank plans its business development strategy, sets growth assumptions, and determines performance targets for 2026 with a focus on sustainable growth and portfolio optimization.

Business Development Strategy

In 2026, BCAS will take various strategic steps to drive business growth, including:

1. Strengthening and expanding the network (physical presence)

To strengthen penetration into the sharia market, increase financial inclusion, improve optimal service accessibility for customers, and increase the Bank's brand awareness, strengthening and expanding the Bank's network is strategic for the Bank's sustainable business development. The Bank will take several strategic steps by adding and relocating branch networks, as well as adding marketing personnel to optimize penetration into the sharia market. In an effort to strengthen its penetration into the sharia market, the Bank plans to add 1 Main Branch Office (KC) in Aceh; 3 Sub-Branch Offices (KCP) in Bogor, Bandung, and Surabaya; and 2 Sharia Service Unit Sub-Branch Offices (KCP ULS) in Padang and Cirebon; as well as adjusting 5 office networks through the relocation of KCP Sungkono, KCP Ciledug, KCP ULS Pandaan, KCP ULS Pondok Chandra, and KCP ULS Pluit Kencana.

2. Development of products, features, and services for both financing and fund products

Providing total solutions to customers by developing fund products and services with a focus on meeting individual and business needs, including:

- Development of basic banking products, development of BCA Syariah ATM/Debit cards, provision of open API for business partners, etc.
- Completing features on channels carried out in stages through electronic channel and digital banking facilities as well as online product offering and acquisition services for funds and/or financing products, including the development of features based on generative artificial intelligence (AI) while still paying attention to data security aspects as part of the digital transformation strategy and service quality improvement.

- Strategic Alliances, where the Bank builds business to business collaboration with third parties, including marketplaces, payment aggregators, securities companies, insurance companies, and other companies.
- Expanding corporate or commercial customer relationships to gain opportunities in consumer transactions and other business opportunities (Supply Chain Program).

3. Marketing collaboration

In order to boost brand awareness and increase customer acquisition, the Bank implements a 360 marketing strategy, including:

- Digital Media: utilization of digital platforms and social media (such as Facebook, Google, YouTube, TikTok, etc.).
- Promo Programs: increasing customer retention by creating loyalty programs in collaboration with potential partners.
- Community Collab: collaborating or conducting joint activities with communities to increase engagement with customers.
- Out of Home (OOH): marketing in outdoor media, such as advertisements on LED/billboards and advertisements on public transportation for branding and increasing awareness in public areas.
- Offline Events: organizing and participating in expos or seminars, which serve as platforms for education, consultation, and customer acquisition.

4. Improvement of contact center services

Improving services by utilizing digital technology that enables prospective customers and/or Bank customers to obtain information, communicate, register, open accounts, conduct banking transactions, close accounts, and meet other customer needs.

5. Improving financing disbursement by applying the prudential principle

In increasing business growth, the Bank disburses financing selectively by paying attention to the prudential principle for both consumptive and productive financing.

In an effort to increase financing growth, the Bank will take several strategic steps, including:

- Increasing financing distribution to new customers through a deepening customer approach by making large companies 'anchors' (corporate as anchor) to reach MSMEs to become their partners, under schemes such as core-plasma, distributor, and supplier financing.

- Increasing financing disbursement through offering linkage program cooperation, both executing and channeling.
- Optimizing processing and improving the Service Level Agreement (SLA).
- Expanding cooperation networks with various parties such as developers, property agents, dealers, showrooms, and increasing the number of direct sales to boost productivity.
- The Bank is also committed to developing innovative new products to meet the diverse financial needs of its customers.
- Increasing gold financing distribution through mobile banking (including the development of features related to gold financing) and cooperation with strategic partners to improve marketing and customer service.
- Create consumer financing programs for payroll customers and employees of the Bank's corporate customers.
- Play an active role in various joint sales activities with the parent company.

6. Synergy with BCA (BCA Group)

As a form of banking synergy implementation, the Bank will continue to strengthen its synergy or cooperation with parent company BCA and/or the BCA Group, particularly in accelerating technological development and providing a variety of high-quality features and services for customers. The Bank's synergy plans with BCA/BCA Group in 2026 include:

- Developing features such as host-to-host transactions between BCA and/or BCA Syariah branches, portfolio sharing and account opening processes, payments, purchases, and other activities through BCA Syariah and/or BCA channels such as ATMs and other channels.
- Marketing cooperation for products, services, and financial solutions through BCA and/or BCA Group channels, including but not limited to BCA merchant acquisition activities through BCA

Syariah channels, marketing of banking products and solutions for BCA Syariah customers at BCA branches, or through resources, applications, contact centers, and information media and/or promotional media owned by each company & other media.

- Enhancing synergy in business and operational support processes for efficiency and effectiveness, including co-location of BCA Syariah branches at BCA branches, provision of data, supporting systems/applications, services related to information technology, infrastructure services, security, and so on in an effort to meet internal process needs and customer service to achieve operational excellence.
- Optimize human resource synergy through the optimization of human resources between BCA and BCAS, and collaborate in recruitment and training.

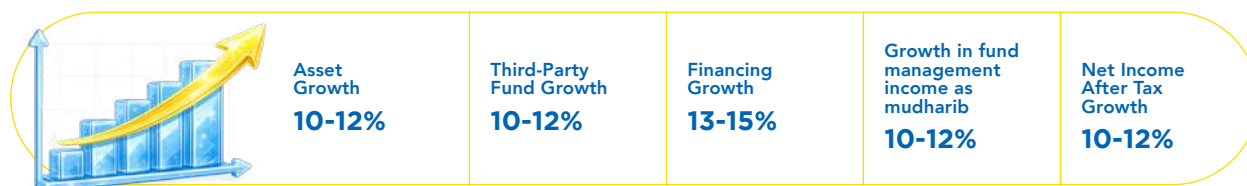
7. Business development strategy through upgrading to a foreign exchange bank

In line with global economic developments and increasing international transaction needs, converting to a foreign exchange bank is a strategic step to expand services and increase the Bank's competitiveness.

The change in status to a foreign exchange bank aims to increase the Bank's business growth. This change in status allows the Bank to offer products and services in foreign currencies, such as foreign exchange services for Hajj and Umrah pilgrims, tourists, remittances, and export-import financing.

2026 Target Setting

Taking into account credit growth projections, DPK, economic developments, and business strategies to be implemented, BCAS has formulated performance targets for 2026. The main growth indicators used as benchmarks for achieving these targets include:



Capital Structure Projection

The following is BCAS's planned capital structure projection for 2026, designed to ensure capital stability, support financing expansion, and strengthen the Bank's competitiveness:

In billion Rupiah

Description	2026 Projection
Total Capital	3,605.9
Common Equity (Tier 1)	3,443.5
Supplementary Capital (Tier 2)	162.4
Risk-Weighted Assets (ATMR)	14,216.2
(Credit, Market & Operational Risk)	25.36%

Dividend Policy Projection

In determining its 2026 dividend policy, BCAS will consider the results of the Annual General Meeting of Shareholders (AGM) and future business growth projections. For 2026, BCAS projects dividend

distribution based on fiscal year 2025 profits in an effort to maintain a balance between returns to shareholders and capital requirements for business development.

Material Commitments for Capital Goods Investment

As of the end of 2025, BCAS has no material commitments for capital expenditure in the last two years that have a significant impact on investment and operational decisions, so this report does not present

information on the purpose of the commitments, the expected source of funds to meet the commitments, the currency denomination, and measures to hedge the risk from related foreign currency positions.

Capital Goods Investment

Throughout 2025, the Bank realized capital goods investments of Rp8.7 billion, which included the procurement and development of fixed assets in the form of land, buildings, and office inventory. Investments in office inventory were recorded at Rp6.2 billion, reflecting a decrease compared to the previous year in line with the addition and rejuvenation of work facilities to support the smooth operation of the head office and branch network.

In addition, the Bank also invested Rp2.6 billion in buildings. This investment was aimed at improving the

quality of office facilities, both at the head office and branches, thereby enhancing the quality of service to customers while supporting the productivity of Bank employees. Overall, this capital goods investment is expected to provide long-term added value and strengthen the Bank's operational readiness in supporting sustainable business growth.

The following is a comparison of the realization of capital goods investments between the previous year and the reporting year.

In Billion Rp, unless otherwise stated

Description	2025	2024	Growth	
			Nominal	%
Land	0.0	8.1	(8.1)	(100.0)
Building	2.6	10.8	(8.3)	(76.3)
Inventory	6.2	31.1	(24.9)	(80.1)
Motor vehicles	0.0	0.0	0.0	0.0
Total investment	8.7	50.0	(41.3)	(82.5)

Information and Material Facts After Accountant Report's Date

As of the date of this annual report preparation, there were no material information or facts that have occurred after the date of the auditor's report, other than those disclosed in the Financial Statements and this annual report, that could affect the Bank's financial or operational condition.

Dividend Policy

BCAS has established a dividend policy as set forth in the Board of Directors Decree No. 062/SK/DIR/2024 BCA Syariah Dividend Provisions. This policy regulates the principles and mechanisms of dividend distribution, including distribution requirements, application procedures, treatment of dividends not taken by shareholders, taxation aspects, and provisions for periodic review and updating of the policy.

The policy emphasizes that dividend distribution must take into account the continuity of the Bank's business. Dividends can only be distributed if the Company has a positive profit balance and is not currently carrying accumulated losses that have not been covered by net assets. The General Meeting of Shareholders (GMS) may also decide not to distribute dividends in a particular fiscal year, for example, if net profits are allocated to support capital strengthening or business expansion. The dividend distribution plan is prepared by the Board of Directors, approved by the Board of

Commissioners, included in the Bank's Business Plan (RBB), and determined by considering the Bank's internal and external conditions.

In the 2025 fiscal year, BCAS distributed dividends to shareholders through the General Meeting of Shareholders (GMS) on March 4, 2025. The shareholders approved a cash dividend distribution of Rp 90.9 billion, which was sourced from retained earnings for the fiscal year ending December 31, 2024, to be paid to the Company's shareholders in 2025. The remaining retained earnings after deducting the cash dividend distribution are recorded as retained earnings.

The GMS resolution was implemented by paying dividends to shareholders on December 15, 2025. This dividend distribution is equivalent to a dividend payout ratio of 50.0% of the 2024 net profit, which was recorded at Rp181.7 billion.

Employee and/or Management Stock Ownership Program

As of the end of 2025, the Bank has not implemented a stock ownership program for employees and/or management, including an Employee Stock Ownership Program (ESOP) or a Management Stock Option Program (MSOP). Therefore, there is no disclosure regarding the allocation of shares, implementation, program duration, eligibility criteria, or exercise price for the program.

Use of Proceeds from Public Offering

Until the end of 2025, BCAS has not conducted a public offering of shares. Therefore, BCAS does not present information regarding the realization of the use of proceeds from the public offering, including total proceeds, plans for the use of proceeds, details of the use of proceeds, balance of proceeds, and the date of the GMS approval of changes in the use of proceeds.

Material Information

In 2025, there were no investment, expansion, divestment, merger/amalgamation, acquisition, or debt/capital restructuring activities that had a significant impact on the Bank's operations and financial performance.

Other Material Information

In 2025, BCAS underwent a rating process by PT Pemeringkat Efek Indonesia (PEFINDO). This rating is based on Pefindo's assessment of the Unaudited Financial Statements as of June 30, 2025 and the Audited Financial Statements as of December 31, 2024.

Rating
idAA+ / Stable (Double A Plus; Stable)

Period
11 November 2025 – 1 November 2026

Material Transactions Involving Conflicts of Interest and/or Transactions with Affiliated Parties

Affiliated Transactions

BCAS conducts transactions with related parties in accordance with the provisions of SFAS No. 7 (revised 2015) on Disclosure of Related Parties. All transactions and balances with related parties, whether conducted under normal or abnormal conditions, have been fully disclosed in the Notes to the Financial Statements.

The management of affiliated transactions and mitigation of potential conflicts of interest are regulated in the Board of Directors Decree No. 057/SK/DIR/2023 dated December 29, 2023, concerning the Governance Policy of PT Bank BCA Syariah. Each affiliated transaction is carried out based on an agreement between the parties concerned and may have different characteristics compared to transactions with unrelated parties. Details of transactions and balances with related parties are presented transparently in the Company's financial statements.

Parties categorized as BCAS affiliates include:

1. BCAS employees, directors, and Board of Commissioners.
2. Controlling Shareholders of BCAS, namely parties who directly or indirectly hold at least 20% of the voting rights on BCAS shares, or another amount as determined by the OJK.
3. Companies whose Directors or Board of Commissioners also serve as Directors or Commissioners of BCAS.
4. Companies controlled by Controlling Shareholders of BCAS.
5. Parties who have family relationships through marriage or descent up to the second degree, both horizontally and vertically, with the Board of Directors, Board of Commissioners, and/or Majority Shareholders of BCAS.

Affiliated transactions disclosed in the 2025 Annual Report include transactions between BCAS and BCA as the Controlling Shareholder and BCA's subsidiaries. BCA has a number of subsidiaries whose financial statements are consolidated, including PT Bank Digital BCA, PT BCA Finance, PT BCA Multi Finance, BCA

Finance Limited, PT Asuransi Umum BCA, PT Asuransi Jiwa BCA, PT BCA Sekuritas, and PT Central Capital Ventura.

The affiliated transactions as of December 31, 2024, are as follows:

In billions of rupiah, unless otherwise stated

Type of Transaction	Affiliated Party	Transaction Value	Nature of Relationship
Other Bank Current Accounts (Assets)	PT BCA	8.2	Shareholders
Other Bank Current Accounts (Liabilities)	PT BCA	0.2	Shareholders
Customer Deposits	PT BCA Finance	0.0	Shareholders
Deposits	PT BCA Insurance	10.0	Owned by the same shareholder
Customer Deposits	PT BCA Sekuritas	150.9	Owned by the same shareholder
Customer Deposits	PT CCV	0.0	Owned by the same shareholder
Customer Deposits	PT BCA Life	1.3	Owned by the same shareholder
Deposito	PT BCA Life	25.0	Owned by the same shareholder
Murabahah	Key Person	7.8	Key management

Details of transaction information with related parties are contained in the audited Financial Statements in Note 34, pages 79-81 of attachment (page 552 of this Annual Report).

- Compliance with the Bank's internal policies and regulations, particularly those related to the procurement of goods and/or services.

Principles and Fairness of Transactions with Affiliated Parties

All affiliated transactions conducted by BCAS have complied with the principle of fairness (fair and arm's length transaction) and have been carried out in accordance with applicable laws and regulations. These affiliated transactions are part of the Bank's business activities to support revenue generation, which are carried out regularly, repeatedly, and/or continuously according to operational needs.

In conducting transactions with affiliated parties, BCAS always adheres to the following principles:

- The implementation of Good Corporate Governance, which includes the principles of transparency, accountability, responsibility, independence, and fairness.
- Application of the prudent banking principle in every decision-making process.
- Fulfillment of the aspects of feasibility, fairness of value, and equality of transaction requirements in accordance with the arm's length principle.
- Compliance with applicable laws, including regulations on taxation.

Compliance of Affiliated Transactions with Applicable Procedures

In conducting transactions with affiliated parties, the Bank always considers providing optimal benefits for the Bank while adhering to the prudential principle. All affiliated transactions that occurred in 2025 were carried out in accordance with the procedures and internal policies applicable at BCAS regarding affiliated transactions.

To ensure a common understanding among all BCAS personnel regarding the implementation of affiliated transactions, the Bank has established a governance policy as stipulated in the Board of Directors Decree Number 079/SK/DIR/2024 concerning the Governance Policy of BCA Syariah. Each affiliated transaction is decided by the authorized officer in accordance with their authority, while upholding the principles of independence, prudence, and compliance with applicable regulatory and legal provisions.

If there is a potential conflict of interest in the implementation of an affiliated transaction, the Audit Committee, in accordance with its duties and responsibilities, will conduct an evaluation and

provide advice and recommendations to the Board of Commissioners. The Board of Directors declares that all affiliated transactions during 2025 have gone through adequate procedures and have been carried out based on generally accepted business practices, including compliance with the arm's length principle.

Transactions and Policies Related to Conflicts of Interest

BCAS upholds the code of ethics that prohibits any form of influence from other parties or conflicts of interest in the decision-making process. Any decision that has the potential to cause a conflict of interest must be identified, recorded, and adequately documented. This provision is regulated in the Board of Directors' Decree Number 079/SK/DIR/2024 concerning BCA Syariah's Governance Policy, which requires all BCAS personnel to understand and avoid activities that could give rise to conflicts of interest. As part of this risk management, all employees in grade 5 and above are required to submit and sign an Annual Disclosure on a regular basis.

Conflict of Interest Policy for the Board of Commissioners and Board of Directors

Regulations regarding conflicts of interest for the Board of Commissioners and Board of Directors are stipulated in the Corporate Governance Guidelines. These provisions stipulate that members of the Board of Commissioners and/or Board of Directors who have conflicts of interest are prohibited from being involved in decision-making processes or transactions that could

potentially harm or reduce the interests of BCAS. Any conflict of interest must be disclosed openly in every decision made. In addition, members of the Board of Directors are not authorized to represent BCAS in transactions or legal actions if they have a conflict of interest with the Bank.

Transaction Compliance with Conflict of Interest Policy

In 2025, the Board of Commissioners and Board of Directors of BCAS managed potential conflicts of interest in accordance with applicable regulations. In the event of a conflict of interest, the concerned members of the Board of Commissioners or Board of Directors were not involved in the decision-making process, so that the decisions taken remained independent and objective.

Role of Independent Parties in Affiliated Transactions

In accordance with internal policies and applicable laws and regulations, if BCAS conducts transactions with third parties that have the potential to cause economic conflicts of interest between the Bank and members of the Board of Directors, Board of Commissioners, or Controlling Shareholders, such transactions shall be conducted based on the principle of fairness. The transaction value shall be determined based on the fair value of the transaction object and requires approval in accordance with applicable authorities.

Affiliated Transactions Involving Conflicts of Interest

In 2025, there were no material affiliated transactions that had the potential to contain conflicts of interest.

Changes in Regulations and/or Laws

In 2025, several regulations and/or laws were issued and/or came into effect that are relevant to the Bank's business and require the Bank's attention as follows:

Regulation Number	Subject	Impact on the Bank
SEOJK No. 14/SEOJK.03/2025	Implementation of Corporate Governance for Commercial Banks	The Bank shall evaluate and improve the implementation of governance in accordance with these provisions to maximize corporate value, enhance performance efficiently and sustainably, and strengthen stakeholder confidence.
POJK No. 18 of 2025 and SEOJK No. 32 of 2025	Transparency and Publication of Bank Reports	The Bank shall improve policies, procedures, and reporting on information disclosure to stakeholders.
POJK No. 19 of 2025	Ease of Access to Financing for Micro, Small, and Medium Enterprises	The Bank refines its policies on ease of access to financing for MSMEs to help promote equitable economic growth.
SEOJK 20/SEOJK08/2025	Publication of Complaint Handling and Complaint Service Reports	The bank has improved its complaint handling procedures, particularly with regard to the publication of the complaint resolution process, in order to improve service levels and process transparency.
POJK No. 20 of 2025	Compliance Requirements Liquidity Coverage Ratio (LCR) and Net Stable Funding Ratio (NSFR) for Sharia Commercial Banks and Sharia Business Units	Starting in 2026, the Bank will comply with the Liquidity Coverage Ratio (LCR), which aims to ensure that banks have sufficient High Quality Liquid Assets (HQLA) that can be easily and immediately converted into cash without significant reduction in value to meet the bank's liquidity needs in a 30 (thirty) day stress scenario.
POJK No. 21 of 2025	Leverage Ratio Compliance Obligation for BUS	The Bank shall meet the Leverage Ratio to limit excessive risk exposure, prevent uncontrolled risk-taking, and ensure that the bank has adequate core capital to support all of the bank's assets.
PADG No. 20 of 2025	Rupiah Monetary Operations	The Bank shall comply with this PADG in conducting monetary operations.
POJK No. 22 of 2025 and SEOJK No. 33/SEOJK.03/2025	Reporting by Commercial Banks through the OJK Reporting System (APOLO)	The Bank identifies report classifications and adjust the submission of periodic and incidental reports in accordance with the provisions.
POJK No. 24 of 2025	Account Management at Commercial Banks	The Bank adjusts account classification groupings, provides account status information to customers, and manages accounts in accordance with regulations to minimize misuse of customer accounts.
SEOJK No. 26/SEOJK.03/2025	Internal Liquidity Adequacy Assessment Process (ILAAP) for Commercial Banks	The Bank conducts ILAAP in accordance with the size, characteristics, and complexity of the Bank's business. ILAAP is an integral part of the Bank's liquidity risk management as stipulated by the Financial Services Authority regarding the implementation of risk management for the Bank.

Regulation Number	Subject	Impact on the Bank
PADK No. 37/ PADK.08/2025	Provision and Disclosure of Information for the Marketing of Financial Products and Services	The Bank provides transparent and useful information about the products offered to customers.
PADG No. 30 of 2025	Seventh Amendment to the Board of Governors Regulation No. 21/25/PADG/2019 concerning the Loan to Value Ratio for Property Loans, the Financing to Value Ratio for Property Financing, and Down Payments for Motor Vehicle Loans or Financing (Seventh Amendment to PADG LTV/FTV and Down Payments)	The Bank continues to relax the provisions on the LTV Ratio for KP, the FTV Ratio for PP, and Down Payments for KKB or PKB, with the LTV Ratio for KP, the FTV Ratio for PP, and Down Payments for KKB or PKB limited until December 31, 2026.
POJK No. 38 of 2025	Complaints by the Financial Services Authority for Consumer Protection in the Financial Services Sector	The Bank shall comply with these provisions and always strive to apply consumer protection principles.
PBI No. 10 of 2025 and PADG No. 32 of 2025	Payment System Industry Regulations	The Bank develops Strategic Business Plans and Payment System Business Plans and complies with Bank Indonesia's TIKMI assessment to accelerate the implementation of the new products and activities while continuing to adhere to consumer protection principles.
PBI No. 9 of 2025 and PADG No. 27 of 2025	Macroprudential Liquidity Incentive Policy	The Bank adjusts its financing distribution to maximize KLM incentives and support government programs in economic development.

Changes in Accounting Policy

The following are changes in accounting standards and interpretations of financial accounting standards effective as of January 1, 2025:

- SFAS 117: Insurance Contracts replaces SFAS 62. This standard introduces a new approach to measuring insurance contract liabilities using cash flow projections and a building block approach, thereby improving the transparency and consistency of insurance financial statements.
- Change in Nomenclature from SFAS 24 to SFAS 219: Related to employee benefits, this standard adopts international adjustments effective January 1, 2025.
- Amendments to SFAS Related to Financial Instruments and Assets:
 - SFAS 109 & 107: Revisions related to the classification and measurement of financial instruments, including ESG-linked and non-recourse features.
 - SFAS 221: Amendments regarding the impact of foreign exchange rate changes, particularly for non-convertible currencies.
 - SFAS 103 & 105: Adjustments to business combinations and non-current assets held for sale.

All of the above amendments have no significant impact on BCAS's Financial Statements.



Mulai dari punya **Emas** sampai **Setoran Haji**, bisa.

Menemani Langkah Penuh Berkah

Assalamu'alaikum
ABI SYAHRUL

bsya Reward

0123456789 - ABI SYAHRUL

TAHAPAN WADIAH
Saldo efektif

Lihat semua

Transfer Pembelian Pembayaran eticket Cardless Fitur Lainnya

Setoran Haji

Promo

BCAsyariah

Tahapan Rencana IB

Home Islami Inbox Profil

embiayaan Emas

BCAsyariah

FINE GOLD 999.9

Download dan Buka Rekening Online Sekarang

Tersedia di:

Download di App Store

TEMUKAN DI Google Play

www.bcasyariah.co.id · Halo BCA 1500888

IB BCA Syariah berizin dan diawasi oleh Otoritas Jasa Keuangan & Bank Indonesia · BCA Syariah merupakan peserta penjaminan LPS

Business Support

Information Technology

In line with the acceleration of digitalization in the banking industry and increasing customer expectations for fast, secure, and integrated services, BCAS continues to strengthen its information technology capabilities as a key enabler of business continuity and competitiveness. Throughout 2025, IT development focused on strengthening digital services, improving operational efficiency, and managing technology and cybersecurity risks on an ongoing basis. These efforts are in line with the role of IT as the main enabler in supporting digital transaction growth, product development, and customer experience improvement.

People

Strengthening human resource capabilities in the field of information technology (IT) remains a top priority. BCAS ensures the availability of IT human resources with relevant competencies, including application development, infrastructure management, cybersecurity, data analysis, and system testing. Through continuous IT HR development programs, including the BCA Syariah Information Technology (BSIT) Program, the Bank improves the technical competence and readiness of its HR in supporting digital transformation. In addition, digital literacy and information security awareness are also widely promoted among all employees, given the increasingly crucial role of human factors in cyber risk management.

Process

From a process perspective, technology development is geared towards simplification, automation, and end-to-end integration to improve service efficiency and quality. Throughout 2025, BCAS continued to develop BSya mobile banking as the main channel for retail transactions, with the addition of various new features that expand service functionality, including e-Deposito, utility and transportation payments, zakat and qurban features, QRIS CPM, cardless cash deposit, BCAS Virtual Account, and the integration of mudharabah savings products. These feature enhancements strengthen BSya's role as a comprehensive and relevant digital transaction platform for customers.

On the financing side, the Financing Origination System (ABIYA) continues to be developed to support more structured financing processing, integrated with the core banking system, and capable of accommodating all financing segments. In addition, automation is also applied to treasury transactions and various other back-office processes, while maintaining internal control and approval mechanisms, thereby supporting the acceleration of business processes and operational efficiency of the Bank.

Technology

In terms of technology, BCAS continues to transform its information technology architecture through a gradual migration to a cloud-based core banking system. This initiative is designed to increase system capacity to accommodate all operational processes and support business growth and transaction volume. Cloud-based core banking enables more centralized and efficient management of operational processes, while facilitating the development of new services and integration with other support systems.

In line with the development of core banking, BCAS also strengthened supporting applications in various operational and business functions. From the back office side, technology development was carried out based on work unit needs, including through the development of a human capital application to support HR management, which includes performance evaluation, scoring, and reporting features. On the business side, treasury transactions have been automated to increase processing speed and accuracy, while still implementing an approval mechanism in accordance with internal control principles. Automation has also been applied to various other transaction processes, including capital services, foreign exchange banking, and BIQ internet banking, so that operational and transaction processes can run more seamlessly, consistently, and reliably.

In line with increasing digital risk exposure, BCAS consistently strengthens its cybersecurity and data governance. Throughout 2025, the Bank conducted periodic security tests, including penetration tests and vulnerability assessments, external application audits, and regular cybersecurity and disaster recovery

simulations. IT security oversight is carried out through the IT Steering Committee (KPTI) at the Board of Directors level, supported by cooperation with BCA's Security Operation Team, which operates 24 hours a day to monitor potential cyber threats. BCAS has also implemented an Information Security Management System (SMKI) and obtained ISO 27001:2022 certification as a form of commitment to information security standards.

In addition, BCAS has begun exploring the use of artificial intelligence (AI) in line with the Bank's needs and risk profile, including for strengthening security and data analysis, as part of preparations for the implementation of advanced technology in the following year. All of these information technology initiatives are carried out to ensure system reliability, maintain customer trust, and support the sustainable growth of BCAS's business amid the acceleration of digital transformation.

Human Resources

Competent, ethical, and adaptive human resources are the main foundation of BCAS's performance and sustainability. Therefore, the Bank consistently manages and develops its human resources in a comprehensive and sustainable manner, starting from the recruitment process, capacity building, creation of a conducive work climate, to the management of mobility and termination of employment. This approach is designed to ensure leadership continuity and organizational readiness in responding to the ever-evolving dynamics of the sharia banking industry.

▶ Recruitment and Talent Development

In meeting its human resource needs, BCA Syariah implements a talent development strategy based on the concept of "grow within", which emphasizes strengthening internal capabilities through a structured and sustainable process. Employee development policies are regulated in various internal provisions, including employee development policies, transfers, and competency standardization in strategic areas, including the payment system. This policy framework forms the basis for building a talent pipeline and leadership regeneration at all levels of the organization.

The recruitment process is conducted openly, fairly, and equally, with an emphasis on the values of cooperation, responsibility, integrity, and professionalism. The recruitment system is continuously improved through the application of competency standards for each job level, online and offline selection processes, and collaboration with third parties. These competency standards are also used to identify competency gaps, which then form the basis for employee development planning.

Employee development at BCAS is carried out based on the 3T principle, namely 'right on target', 'right for the job', and 'continuous'. The process begins with the identification of potential and performance through the Management Panel, followed by the preparation of a systematically monitored Individual Development Plan (IDP). Development is implemented through various learning methods, including enlargement and enrichment, as part of a 70% experiential learning, 20% social learning, and 10% formal training approach, and is evaluated periodically to ensure its effectiveness.

As part of strengthening future leadership, the BCA Syariah Development Program (BDP) is consistently implemented to prepare reliable future leaders. In 2025, there were 14 BDP graduates who had been placed according to organizational needs at the head office and branch network. In addition, employee performance appraisals also focused on the achievement of business targets and work process quality, based on TRIP values as the Bank's work culture.

In facing future HR challenges, including generational differences, accelerated digitalization, and the use of artificial intelligence (AI), BCAS continues to strengthen its professional culture and continuous learning. These efforts are carried out through various innovation and continuous improvement competition programs, increasing digital competence through collaboration with strategic partners, and establishing HR development performance indicators at the leadership level. These steps are expected to strengthen the cultural readiness and competence of employees in supporting the Bank's sustainable business transformation.

Competency Development and Performance Assessment

BCA Syariah consistently strengthens employee competencies as part of its efforts to maintain competitiveness and organizational readiness in facing the dynamics of the banking industry. The Bank ensures that all employees have the opportunity to develop their competencies every year through various internal and external training programs. The use of learning technology allows employees to access training independently, while supporting the recording and monitoring of learning outcomes in an integrated manner.

Employee competency management is carried out by organizing hundreds of training topics with high participation rates, supported by the Syariah Mobile Learning iB (SMILE iB) online learning platform. In addition to formal training, competency development is also strengthened through coaching and mentoring mechanisms, as well as setting teaching hour targets for middle and senior management to foster a culture of knowledge sharing throughout the organization.

Throughout 2025, BCAS implemented a number of strategic training programs that were the main focus of human resource development. These programs included training on strengthening sharia governance for the Internal Audit Unit (SKAI), compliance functions, and risk management; training on foreign exchange bank products through the "Banknotes Insight" workshop as part of strengthening product innovation; and the Star Active Person program for Account Officers, Relationship Officers, and ULS Heads to improve product marketing and sales capabilities. In addition, the Marketing Leader Development Program was held for Branch Heads and support function leaders at the Head Office to strengthen leadership and team management skills in achieving the Bank's business targets.

To ensure objective and measurable performance management, BCA Syariah implements a transparent performance appraisal system as the basis for evaluation, career development, and succession planning. This process is supported by digital Coaching and Performance Appraisal applications that systematically document coaching and appraisal histories, thereby supporting more accurate and sustainable HR decision-making.

Conducive Work Environment

BCAS continuously maintains employee welfare as an integral part of its efforts to improve productivity, engagement, and the Bank's performance sustainability.

A conducive work climate is built by paying attention to the balance between professional demands and employees' personal lives (work-life balance), as well as creating a safe, inclusive, and supportive work environment for individual potential development.

These efforts are also realized through the evaluation and refinement of employee remuneration and benefit policies that take into account individual performance, the Bank's achievements, and industry competitiveness. BCAS also provides internal financing facilities with low margins for primary needs, as well as margin-free loans for incidental needs, as a form of support for the financial welfare of employees. In terms of work facilities, BCAS continues to revitalize its Head Office and branch office network to improve comfort, ergonomics, and work productivity, equipped with supporting facilities such as places of worship, lactation rooms, and sports facilities.

In addition, BCAS encourages a healthy and collaborative work environment by supporting religious, artistic, sports, and employee talent community activities coordinated through the Sports and Arts Coordination Body (Bakorseni). The culture of innovation and continuous improvement is also consistently strengthened through the Community of Practice (CoP), Kaizen and Quality Meeting (QM) activities, as well as internal innovation competitions such as the Beberes Program and BCA Syariah Innovation Award (BIA), which provide a platform for employees to propose and implement innovative ideas to improve the Bank's operational efficiency and quality.

More detailed information on human resource management, including employee welfare, gender equality, fair and safe employment practices, remuneration policies, and other social aspects, is presented comprehensively in the BCAS Sustainability Report, which is published separately from this Annual Report.

Termination of Employment Management

BCAS upholds the principles of openness and mutual trust in its working relationships with employees, including at the end of their employment. The Company ensures that all rights of employees who terminate their employment, whether due to retirement or resignation, are fulfilled in accordance with applicable laws and regulations. As part of its post-employment transition support, BCAS also provides a retirement preparation program for employees entering retirement through collaboration with BCA and relevant training institutions.

Risk Management Practices

Information related to risk is disclosed in accordance with Financial Services Authority regulations as stipulated in OJK Circular Letter No. 10/SEOJK.03/2020 concerning disclosure and publication of reports for Sharia Commercial Banks and Sharia Business Units, which came into effect on July 1, 2020.

Credit Risk

BREAKDOWN OF NET RECEIVABLES BY REGION

In millions of rupiah, unless otherwise stated

No	Portfolio Category	31 December 2025			
		Net Claims by Region			
		Sumatra	Java	Eastern Indonesia	Total
1	Claims on Government	-	4,050,743	-	4,050,743
2	Claims on Public Sector Entities	34,300	302,368	236,675	573,343
3	Claims on Multilateral Development Banks and International Institutions	-	-	-	-
4	Claims on Banks	-	34,796	121,879	156,675
5	Residential Mortgage Financing	64,192	1,371,073	49,623	1,484,888
6	Commercial Property Financing	3,544	168,978	2,995	175,517
7	Employee/Pensioner Financing	47,600	31,595	38,404	117,599
8	Claims on Micro, Small Enterprises and Retail Portfolio	161,413	631,296	28,383	821,092
9	Claims on Corporates	1,197,461	8,485,043	1,882,119	11,564,623
10	Past Due Claims	-	718	1	719
11	Other Assets	47,634	336,072	1,078	384,784
Total		1,556,144	15,412,682	2,361,157	19,329,983

31 Desember 2024			
Net Claims by Region			
Sumatra	Java	Eastern Indonesia	Total
-	3,630,424	-	3,630,424
33,333	260,433	233,333	527,100
-	-	-	-
-	820,310	-	820,310
43,478	1,105,315	42,933	1,191,726
5,089	113,040	5,281	123,410
77,950	57,296	65,763	201,009
63,799	310,437	12,468	386,704
1,082,818	7,201,548	1,285,734	9,570,099
-	53	-	53
46,464	368,051	224	414,739
1,352,933	13,866,905	1,645,736	16,865,574

DISCLOSURE OF NET RECEIVABLES BASED ON REMAINING CONTRACT TERM

In millions of rupiah, unless otherwise stated

No	Portfolio Category	31 December 2025				
		Net Claims Based on Remaining Contractual Maturity				
		< 1 Yr	>1 Yr to 3 Yr	>3 Yr to 5 Yr	> 5 Yr	Non-Contractual
1	Claims on Government	4,050,743	-	-	-	-
2	Claims on Public Sector Entities	336,349	31,192	205,802	-	-
3	Claims on Multilateral Development Banks and International Institutions	-	-	-	-	-
4	Claims on Banks	123,655	-	33,021	-	-
5	Residential Mortgage Financing	1,285,795	39,547	67,836	91,710	-
6	Commercial Property Financing	117,378	27,846	29,892	401	-
7	Employee/Pensioner Financing	82,482	9,039	10,730	15,348	-
8	Claims on Micro, Small Enterprises and Retail Portfolio	562,427	140,399	105,946	12,320	-
9	Claims on Corporates	8,375,698	1,813,913	1,168,663	206,348	-
10	Past Due Claims	719	-	-	-	-
11	Other Assets	-	-	-	-	384,784
Total		14,935,246	2,061,936	1,621,890	326,127	384,784

	31 December 2024					
	Net Claims Based on Remaining Contractual Maturity					
Total	< 1 Yr	>1 Yr to 3 Yr	>3 Yr to 5 Yr	> 5 Yr	Non-Contractual	Total
4,050,743	3,630,424	-	-	-	-	3,630,424
573,343	217,598	48,788	60,714	200,000	-	527,100
-	-	-	-	-	-	-
156,676	805,206	-	15,103	-	-	820,310
1,484,888	1,060,504	10,640	73,535	47,047	-	1,191,726
175,517	69,342	2,511	1,890	49,666	-	123,410
117,599	139,485	14,485	27,462	19,578	-	201,009
821,092	279,992	51,635	42,037	13,039	-	386,704
11,564,622	6,854,903	1,376,110	1,075,454	263,632	-	9,570,099
719	53	-	-	-	-	53
384,784	-	-	-	-	414,739	414,739
19,329,983	13,057,508	1,504,169	1,296,196	592,962	414,739	16,865,574

BREAKDOWN OF NET RECEIVABLES BY ECONOMIC SECTOR

In millions of rupiah, unless otherwise stated

No	Economic Sector	Claims on Govt	Claims on Public Sector Entities	Claims on MDBs & Int. Org	Claims on Banks
31 December 2025					
1	Agriculture, Forestry & Fishing	-	-	-	-
2	Mining and Quarrying	-	-	-	-
3	Manufacturing Industry	-	-	-	-
4	Electricity, Gas, Steam & Air Conditioning	-	434,508	-	-
5	Water, Wastewater & Waste Management	-	-	-	-
6	Construction	-	72,660	-	-
7	Wholesale & Retail Trade	-	-	-	-
8	Transportation & Storage	-	-	-	-
9	Accommodation & Food Services	-	66,084	-	-
10	Information & Communication	-	-	-	-
11	Financial & Insurance Activities	4,050,743	-	-	156,676
12	Real Estate	-	-	-	-
13	Professional, Scientific & Tech	-	-	-	-
14	Rental, Agency & Other Services	-	91	-	-
15	Public Admin, Defence & Social Security	-	-	-	-
16	Education	-	-	-	-
17	Human Health & Social Activities	-	-	-	-
18	Arts, Entertainment & Recreation	-	-	-	-
19	Other Service Activities	-	-	-	-
20	Households as Employers	-	-	-	-
21	International Bodies & Others	-	-	-	-
22	Households	-	-	-	-
23	Non-Business Field Others	-	-	-	-
24	Others	-	-	-	-
Total		4,050,743	573,343	0	156,676

Residential Mortgage	Commercial Property	Employee/ Pensioner	Micro, Small & Retail	Corporate Claims	Past Due Claims	Other Assets
-	-	115,476	17,894	935,510	-	-
-	-	-	-	1,455,287	-	-
-	-	-	33,200	1,777,121	125	-
-	-	-	898	26,774	-	-
-	-	-	337	126,825	-	-
350	-	-	5,546	352,516	-	-
-	640	-	81,223	2,749,425	594	-
-	5,039	-	68,356	625,886	-	-
-	1,548	-	41,677	88,139	-	-
-	-	-	5,055	3,807	-	-
-	-	-	1,408	2,131,269	-	-
-	154,655	-	-	687,366	-	-
-	-	-	1,403	9,249	-	-
-	-	-	3,492	470,127	-	-
-	-	-	-	-	-	-
-	1,858	-	8,882	42,693	-	-
992	-	-	7,206	8,613	-	-
-	-	-	7,535	7,547	-	-
-	-	-	1,176	-	-	-
-	-	-	-	-	-	-
-	-	-	-	-	-	-
1,483,546	11,777	2,123	12,240	65,822	-	-
-	-	-	523,563	647	-	-
-	-	-	-	-	-	384,784
1,484,888	175,516	117,599	821,093	11,564,623	719	384,784

No	Economic Sector	Claims on Govt	Claims on Public Sector Entities	Claims on MDBs & Int. Org	Claims on Banks
31 Desember 2024					
1	Agriculture, Forestry & Fishing	-	-	-	-
2	Mining and Quarrying	-	-	-	-
3	Manufacturing Industry	-	-	-	-
4	Electricity, Gas, Steam & Air Conditioning	-	441,303	-	-
5	Water, Wastewater & Waste Management	-	-	-	-
6	Construction	-	71,198	-	-
7	Wholesale & Retail Trade	-	-	-	-
8	Transportation & Storage	-	-	-	-
9	Accommodation & Food Services	-	-	-	-
10	Information & Communication	-	-	-	-
11	Financial & Insurance Activities	3,630,424	4,319	-	820,310
12	Real Estate	-	-	-	-
13	Professional, Scientific & Tech	-	-	-	-
14	Rental, Agency & Other Services	-	135	-	-
15	Public Admin, Defence & Social Security	-	-	-	-
16	Education	-	10,145	-	-
17	Human Health & Social Activities	-	-	-	-
18	Arts, Entertainment & Recreation	-	-	-	-
19	Other Service Activities	-	-	-	-
20	Households as Employers	-	-	-	-
21	International Bodies & Others	-	-	-	-
22	Households	-	-	-	-
23	Non-Business Field Others	-	-	-	-
24	Others	-	-	-	-
Total		3,630,424	527,100	-	820,310

Residential Mortgage	Commercial Property	Employee/ Pensioner	Micro, Small & Retail	Corporate Claims	Past Due Claims	Other Assets
-	-	196,483	16,921	1,046,035	-	-
-	-	-	38,179	1,080,320	-	-
-	-	-	19,447	1,842,707	-	-
-	-	-	702	108,436	-	-
-	-	-	462	1,251	-	-
473	-	-	3,318	319,374	-	-
538	1,578	-	75,637	1,912,286	53	-
-	9,119	-	31,838	591,467	-	-
456	1,890	-	1,950	164,417	-	-
-	-	-	5,544	460	-	-
-	-	-	4,061	1,503,229	-	-
-	96,793	-	-	359,408	-	-
-	-	-	608	7,587	-	-
-	-	-	2,397	528,499	-	-
-	-	-	-	-	-	-
-	-	-	2,514	36,253	-	-
1,268	-	-	7,400	10,756	-	-
-	-	-	8,061	-	-	-
-	-	-	164	-	-	-
-	-	-	-	-	-	-
-	-	-	-	-	-	-
1,188,882	14,030	4,526	11,795	56,999	-	-
110	-	-	155,705	616	-	-
-	-	-	-	-	-	414,739
1,191,726	123,410	201,009	386,704	9,570,099	53	414,739

BILLING AND ALLOCATIONS BY REGION

In millions of rupiah, unless otherwise stated

No	Portfolio Category	31 December 2025			
		Net Claims by Region			
		Sumatra	Java	Eastern Indonesia	Total
1	Claims	1,977,064	16,552,264	2,427,542	20,956,870
2	Impaired Claims	110,348	575,540	14,399	700,287
	a. Not Yet Past Due	102,848	539,457	12,399	654,705
	b. Past Due	7,500	36,082	2,000	45,582
3	Allowance for Impairment Losses (CKPN) - Individual	85,357	324,304	2,435	412,096
4	Allowance for Impairment Losses (CKPN) - Collective	14,307	84,646	20,430	119,384
5	Written-off Claims	1,306	27,024	692	29,022

DISCLOSURE OF RECEIVABLES AND PROVISIONS BY ECONOMIC SECTOR

In millions of rupiah, unless otherwise stated

No	Economic Sector	Claims	Impaired Claims	
			Not Yet Past Due	Past Due
31 December 2025				
1	Agriculture, Forestry and Fishing	1,083,757	962	-
2	Mining and Quarrying	1,478,926	10,836	-
3	Manufacturing Industry	2,126,373	146,039	500
4	Electricity, Gas, Steam and Air Conditioning	462,180	-	-
5	Water, Wastewater and Waste Management	320,406	-	-
6	Construction	502,396	79	-
7	Wholesale and Retail Trade	3,260,905	190,306	45,082
8	Transportation and Storage	839,464	139,376	-
9	Accommodation and Food Services	211,607	19,411	-
10	Information and Communication	10,841	-	-
11	Financial and Insurance Activities	3,952,621	-	-
12	Real Estate	883,702	42,945	-

31 December 2024			
Net Claims by Region			
Sumatra	Java	Eastern Indonesia	Total
1,440,362	15,594,543	1,650,071	18,684,977
87,054	543,522	1,670	632,246
86,804	514,123	1,670	602,597
250	29,399	-	29,649
36,067	373,587	1,612	411,266
10,571	109,670	12,655	132,897
341	20,533	-	20,874

Allowance for Impairment Losses (CKPN) - Individual	Allowance for Impairment Losses (CKPN) - Collective	Written-off Claims
127	8,597	1,058
216	10,652	-
97,850	14,155	24,954
-	4,544	-
-	1,257	-
19,322	4,734	-
131,314	22,979	2,762
112,352	6,368	-
-	1,867	-
-	78	-
-	22,434	-
14,912	4,034	-

In millions of rupiah, unless otherwise stated

No	Economic Sector	Claims	Impaired Claims	
			Not Yet Past Due	Past Due
13	Professional, Scientific and Technical	13,884	-	-
14	Rental and Agency Services	476,432	-	-
15	Public Admin, Defence and Social Security	3,044,619	-	-
16	Education	127,900	32,850	-
17	Human Health and Social Activities	16,811	508	-
18	Arts, Entertainment and Recreation	22,521	-	-
19	Other Service Activities	1,176	-	-
20	Households as Employers	-	-	-
21	International Bodies and Others	-	-	-
22	Households	1,596,139	71,357	-
23	Non-Business Field Others	524,210	35	-
24	Others	-	-	-
Total		20,956,870	654,705	45,582
31 Desember 2024				
1	Agriculture, Forestry and Fishing	1,274,737	1,316	-
2	Mining and Quarrying	1,273,160	-	-
3	Manufacturing Industry	2,222,922	280,573	-
4	Electricity, Gas, Steam and Air Conditioning	550,442	-	-
5	Water, Wastewater and Waste Management	1,754	-	-
6	Construction	474,793	713	-
7	Wholesale and Retail Trade	2,369,208	138,741	29,649
8	Transportation and Storage	786,868	112,587	-
9	Accommodation and Food Services	168,831	-	-
10	Information and Communication	6,056	-	-
11	Financial and Insurance Activities	4,047,324	-	-
12	Real Estate	469,267	-	-
13	Professional, Scientific and Technical	11,358	-	-
14	Rental and Agency Services	773,443	-	-
15	Public Admin, Defence and Social Security	2,730,067	-	-
16	Education	56,012	19,759	-
17	Human Health and Social Activities	19,423	-	-

Allowance for Impairment Losses (CKPN) - Individual	Allowance for Impairment Losses (CKPN) - Collective	Written-off Claims
0	93	-
0	4,895	-
0	0	-
15,466	552	-
0	71	-
0	147	-
0	12	-
0	0	-
0	0	-
20,537	11,009	248
-	910	-
-	-	-
412,096	119,384	29,022
1,098	23,273	-
-	20,795	-
197,208	14,942	13,895
-	4,166	-
-	7	-
690	4,385	-
89,561	16,894	279
107,600	3,506	-
-	1,328	-
-	52	-
-	9,247	-
-	19,810	-
-	75	-
-	5,371	-
-	-	-
7,100	1,606	-
-	80	-

In millions of rupiah, unless otherwise stated

No	Economic Sector	Claims	Impaired Claims	
			Not Yet Past Due	Past Due
18	Arts, Entertainment and Recreation	8,061	-	-
19	Other Service Activities	164	-	-
20	Households as Employers	-	-	-
21	International Bodies and Others	-	-	-
22	Households	1,284,654	48,885	-
23	Non-Business Field Others	156,431	23	-
24	Others	-	-	-
Total		18,684,977	602,597	29,649

DETAILED DISCLOSURE OF CHANGES IN THE ALLOWANCE FOR IMPAIRMENT LOSSES

In millions of rupiah, unless otherwise stated

No	Portfolio Category	31 December 2025	
		Net Claims by Region	
		Individual CKPN	Collective CKPN
1	Beginning Balance of CKPN	422,633	122,502
2	Provision (Recovery) of CKPN during the Current Period (Net)	18,440	(3,051)
	2.a. Provision of CKPN during the Current Period	588,260	281,586
	2.b. Recovery of CKPN during the Current Period	(569,820)	(284,636)
3	CKPN used for Written-off Claims during the Current Period	0	-
4	Other Provision (Recovery) during the Current Period	0	0
Ending Balance of CKPN		441,073	119,451

Allowance for Impairment Losses (CKPN) - Individual	Allowance for Impairment Losses (CKPN) - Collective	Written-off Claims
-	80	-
-	1	-
-	-	-
-	-	-
8,009	6,978	6,701
-	301	-
-	-	-
411,266	132,897	20,874

31 December 2024	
Net Claims by Region	
Individual CKPN	Collective CKPN
344,824	175,229
103,498	(30,754)
1,482,738	1,073,982
(1,379,240)	(1,104,735)
(20,874)	-
(16,183)	(11,579)
411,265	132,896

DISCLOSURE OF NET RECEIVABLES BY PORTFOLIO CATEGORY AND RATING CATEGORY

In millions of rupiah, unless otherwise stated

No	Portfolio Category	Rating Agency	Net Claims				
			Long-Term Rating				
		Standard and Poor's	AAA	AA+ s,d AA-	A+ s,d A-	BBB+ s,d BBB-	BB+ s,d BB-
		Fitch Rating	AAA	AA+ s,d AA-	A+ s,d A-	BBB+ s,d BBB-	BB+ s,d BB-
		Moody's	Aaa	Aa1 s,d Aa3	A1 s,d A3	Baa1 s,d Baa3	Ba1 s,d Ba3
		PT. Fitch Ratings Indonesia	AAA (idn)	AA+(idn) s,d AA- (idn)	A+(idn) s,d A-(idn)	BBB+(idn) s,d BBB- (idn)	BB+(idn) s,d BB- (idn)
		PT. Pemeringkat Efek Indonesia	idAAA	idAA+ s,d idAA-	idA+ s,d idA-	idBBB+ s,d idBBB-	id BB+ s,d idBB-
31 December 2025							
1	Claims on Government		-	-	-	-	-
2	Claims on Public Sector Entities		500,592	-	-	-	-
3	Claims on MDBs and International Institutions		-	-	-	-	-
4	Claims on Banks		8,227	-	-	-	-
5	Residential Mortgage Financing		-	-	-	-	-
6	Commercial Property Financing		-	-	-	-	-
7	Employee/Pensioner Financing		-	-	-	-	-
8	Claims on Micro, Small Enterprises and Retail Portfolio		-	-	-	-	-
9	Claims on Corporates		498,629	257,152	1,114,261	-	-
10	Past Due Claims		-	-	-	-	-
11	Other Assets		-	-	-	-	-
Total							
31 December 2024							
1	Claims on Government		-	-	-	-	-
2	Claims on Public Sector Entities		441,303	4,319	-	-	15,154
3	Claims on MDBs and International Institutions		-	-	-	-	-
4	Claims on Banks		150,000	200,000	275,000	-	-
5	Residential Mortgage Financing		-	-	-	-	-
6	Commercial Property Financing		-	-	-	-	-
7	Employee/Pensioner Financing		-	-	-	-	-
8	Claims on Micro, Small Enterprises and Retail Portfolio		-	-	-	-	-
9	Claims on Corporates		313,028	324,478	1,046,048	-	-
10	Past Due Claims		-	-	-	-	-
11	Other Assets		-	-	-	-	-
Total							

Long-Term Rating							
B+ s,d B-	Below B-	A-1	A-2	A-3	Below A-3	Unrated	Total
B+ s,d B-	Below B-	F1+ s,d F1	F2	F3	Below F3		
B1 s,d B3	Below B3	P-1	P-2	P-3	Below P-3		
B+(idn) s,d B- (idn)	Below B-(idn)	F1+(idn) s,d F1(idn)	F2(idn)	F3(idn)	Below F3(idn)		
id B+ s,d idB-	Below idB-	idA1	idA2	idA4	Below idA4		
-	-	-	-	-	-	4,050,743	4,050,743
-	-	-	-	-	-	72,751	573,343
-	-	-	-	-	-	-	-
-	-	-	-	-	-	148,449	156,676
-	-	-	-	-	-	1,484,888	1,484,888
-	-	-	-	-	-	175,516	175,516
-	-	-	-	-	-	117,599	117,599
-	-	-	-	-	-	821,093	821,093
44,805	-	-	-	-	-	9,649,777	11,564,623
-	-	-	-	-	-	719	719
-	-	-	-	-	-	384,784	384,784
							19,329,983
-	-	-	-	-	-	3,630,424	3,630,424
-	-	-	-	-	-	66,324	527,100
-	-	-	-	-	-	-	-
-	-	-	-	-	-	195,310	820,310
-	-	-	-	-	-	1,191,726	1,191,726
-	-	-	-	-	-	123,410	123,410
-	-	-	-	-	-	201,009	201,009
-	-	-	-	-	-	386,704	386,704
44,833	-	-	-	-	-	7,841,712	9,570,099
-	-	-	-	-	-	53	53
-	-	-	-	-	-	414,739	414,739
							16,865,574

DISCLOSURE OF COUNTERPARTY CREDIT RISK

Over the Counter Shariah Hedging Transactions

In millions of rupiah, unless otherwise stated

No	Underlying Variable	31 December 2025					
		Notional Value			Shariah Hedge Fair Value	Shariah Hedge Liability Value	Claims Before CRM
		≤ 1 Yr	> 1 Yr - ≤ 5 Yr"	> 5 Yr			
1	Shariah Compliant Profit Rate Swap	-	-	-	-	-	-
2	Shariah Compliant Foreign Currency Swap	-	-	-	-	-	-
3	Others	-	-	-	-	-	-
Total		-	-	-	-	-	-

Repo Transactions

In millions of rupiah, unless otherwise stated

No	Portfolio Category	31 December 2025	
		SSB Repo Fair Value	Repo Liabilities
1	Claims on Government	-	-
2	Claims on Public Sector Entities	-	-
3	Claims on MDBs & International Org.	-	-
4	Claims on Banks	-	-
5	Claims on Micro, Small & Retail	-	-
6	Claims on Corporates	-	-
Total		-	-

Reverse Repo Transactions

In millions of rupiah, unless otherwise stated

No	Portfolio Category	31 December 2025	
		Net Claims	CRM Value
1	Claims on Government	-	-
2	Claims on Public Sector Entities	-	-
3	Claims on MDBs & International Org.	-	-
4	Claims on Banks	-	-
5	Claims on Micro, Small & Retail	-	-
6	Claims on Corporates	-	-
Total		-	-

		31 December 2024							
CRM	Net Claims After CRM	Notional Value			Shariah Hedge Fair Value	Shariah Hedge Liability Value	Claims Before CRM	CRM	Net Claims After CRM
		≤ 1 Yr	> 1 Yr - ≤ 5 Yr	> 5 Yr					
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-

		31 December 2024			
Net Claims	RWA	SSB Repo Fair Value	Repo Liabilities	Net Claims	RWA
-	-	-	-	-	-
-	-	-	-	-	-
-	-	-	-	-	-
-	-	-	-	-	-
-	-	-	-	-	-
-	-	-	-	-	-
-	-	-	-	-	-

		31 December 2024			
Net Claims After CRM	RWA After CRM	Net Claims	CRM Value	Net Claims After CRM	RWA After CRM
-	-	-	-	-	-
-	-	-	-	-	-
-	-	-	-	-	-
-	-	-	-	-	-
-	-	-	-	-	-
-	-	-	-	-	-
-	-	-	-	-	-

DISCLOSURE OF NET EXPOSURE BASED ON RISK-WEIGHTED ASSETS
AFTER TAKING INTO ACCOUNT THE EFFECTS OF CREDIT RISK MITIGATION

In millions of rupiah, unless otherwise stated

No	Portfolio Category				
		0%	20%	25%	35%
31 December 2025					
A	On-Balance Sheet Exposure				
1	Claims on Sovereigns	4,050,743	-	-	-
2	Claims on Public Sector Entities	-	500,592	-	-
3	Claims on MDBs and International Orgs	-	-	-	-
4	Claims on Banks	-	8,227	-	-
5	Loans Secured by Residential Property	-	245,529	537,498	701,861
6	Loans Secured by Commercial Real Estate	-	-	-	-
7	Claims on Employees/Pensioners	-	-	-	-
8	Claims on Micro, Small & Retail Portfolio	-	-	-	-
9	Claims on Corporates	-	755,781	-	-
10	Past Due Claims	-	-	-	-
11	Other Assets	384,784	-	-	-
Total On-Balance Sheet Exposure		4,435,527	1,510,128	537,498	701,861
B	Commitment/Contingency Exposure on Administrative Account Transactions				
1	Claims on Sovereigns	-	-	-	-
2	Claims on Public Sector Entities	-	-	-	-
3	Claims on MDBs and International Orgs	-	-	-	-
4	Claims on Banks	-	-	-	-
5	Loans Secured by Residential Property	-	-	-	-
6	Loans Secured by Commercial Real Estate	-	-	-	-
7	Claims on Employees/Pensioners	-	-	-	-
8	Claims on Micro, Small & Retail Portfolio	-	2,800	-	-
9	Claims on Corporates	-	66,977	-	-
10	Past Due Claims	-	404	-	-
Total Off-Balance Sheet Exposure		-	70,181	-	-
C	Counterparty Credit Risk (CCR) Exposure				
1	Claims on Sovereigns	-	-	-	-
2	Claims on Public Sector Entities	-	-	-	-
3	Claims on MDBs and International Orgs	-	-	-	-
4	Claims on Banks	-	-	-	-
5	Claims on Micro, Small & Retail Portfolio	-	-	-	-
6	Claims on Corporates	-	-	-	-
Total Counterparty Credit Risk Exposure		4,435,527	1,580,310	537,498	701,861

Net Exposure After Accounting for the Impact of Credit Risk Mitigation							RWA	Capital Charge
40%	45%	50%	75%	100%	150%	Others		
-	-	-	-	-	-	-	-	-
-	-	72,751	-	-	-	-	136,494	-
-	-	-	-	-	-	-	-	-
-	-	148,449	-	-	-	-	71,120	-
-	-	-	-	-	-	-	429,279	-
-	-	-	-	175,515	-	-	175,515	-
-	-	117,599	-	-	-	-	58,799	-
-	-	-	809,266	-	-	-	213,737	-
-	-	1,114,261	-	9,586,946	-	-	9,437,995	-
-	-	-	-	315	-	-	315	-
-	-	-	-	-	-	-	355,800	-
-	-	1,453,059	809,266	9,762,776	-	-	10,879,054	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	1	-	-	1	-
-	-	-	-	-	-	-	-	-
-	-	-	-	9,027	-	-	7,913	-
-	-	-	-	40,659	-	-	100,137	-
-	-	-	-	-	-	-	404	-
-	-	-	-	49,687	-	-	108,455	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	1,453,059	809,266	9,812,463	-	-	10,987,509	-

In millions of rupiah, unless otherwise stated

No	Portfolio Category				
		0%	20%	25%	35%
31 December 2024					
A	On-Balance Sheet Exposure				
1	Claims on Sovereigns	3,630,424	-	-	-
2	Claims on Public Sector Entities	-	445,622	-	-
3	Claims on MDBs and International Orgs	-	-	-	-
4	Claims on Banks	-	786,586	-	-
5	Loans Secured by Residential Property	-	184,072	484,394	523,019
6	Loans Secured by Commercial Real Estate	-	-	-	-
7	Claims on Employees/Pensioners	-	-	-	-
8	Claims on Micro, Small & Retail Portfolio	-	-	-	-
9	Claims on Corporates	-	637,506	-	-
10	Past Due Claims	-	-	-	-
11	Other Assets	414,739	-	-	-
Total On-Balance Sheet Exposure		4,045,163	2,053,786	484,394	523,019
B	Commitment/Contingency Exposure on Administrative Account Transactions				
1	Claims on Sovereigns	-	-	-	-
2	Claims on Public Sector Entities	-	-	-	-
3	Claims on MDBs and International Orgs	-	-	-	-
4	Claims on Banks	-	-	-	-
5	Loans Secured by Residential Property	-	-	241	-
6	Loans Secured by Commercial Real Estate	-	-	-	-
7	Claims on Employees/Pensioners	-	-	-	-
8	Claims on Micro, Small & Retail Portfolio	-	2,057	-	-
9	Claims on Corporates	-	127,056	-	-
10	Past Due Claims	-	-	-	-
Total Off-Balance Sheet Exposure		-	129,113	241	-
C	Counterparty Credit Risk (CCR) Exposure				
1	Claims on Sovereigns	-	-	-	-
2	Claims on Public Sector Entities	-	-	-	-
3	Claims on MDBs and International Orgs	-	-	-	-
4	Claims on Banks	-	-	-	-
5	Claims on Micro, Small & Retail Portfolio	-	-	-	-
6	Claims on Corporates	-	-	-	-
Total Counterparty Credit Risk Exposure		4,045,163	2,182,899	484,635	523,019

Net Exposure After Accounting for the Impact of Credit Risk Mitigation							RWA	Capital Charge
40%	45%	50%	75%	100%	150%	Others		
-	-	-	-	-	-	-	-	-
-	-	66,324	-	15,154	-	-	137,438	-
-	-	-	-	-	-	-	-	-
-	-	33,724	-	-	-	-	174,179	-
-	-	-	-	-	-	-	340,922	-
-	-	-	-	122,977	-	-	122,977	-
-	-	201,009	-	-	-	-	100,504	-
-	-	-	380,397	-	-	-	137,903	-
-	-	1,046,048	-	7,678,092	-	-	7,998,580	-
-	-	-	-	53	-	-	53	-
-	-	-	-	-	-	-	385,947	-
-	-	1,347,105	380,397	7,816,276	-	-	9,398,503	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	60	-
-	-	-	-	433	-	-	433	-
-	-	-	-	-	-	-	-	-
-	-	-	-	4,250	-	-	4,730	-
-	-	-	-	81,398	-	-	208,454	-
-	-	-	-	-	-	-	-	-
-	-	-	-	86,081	-	-	213,677	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	1,347,105	380,397	7,902,357	-	-	9,612,182	-

DISCLOSURE OF NET RECEIVABLES AND CREDIT RISK MITIGATION TECHNIQUES

In millions of rupiah, unless otherwise stated

No	Portfolio Category	31 December 2025				
		Net Claims	Guaranteed Portion By			
			Collateral	Guarantee	Credit Insurance	Others
A	Eksposur Neraca					
1	Claims on Sovereigns	4,050,743	-	-	-	-
2	Claims on Public Sector Entities	573,343	-	-	-	-
3	Claims on MDBs and International Orgs	0	-	-	-	-
4	Claims on Banks	156,676	-	-	-	-
5	Loans Secured by Residential Property	1,484,888	-	-	-	-
6	Loans Secured by Commercial Real Estate	175,515	-	-	-	-
7	Claims on Employees/Pensioners	117,599	-	-	-	-
8	Claims on Micro, Small & Retail Portfolio	809,266	524,283	-	-	-
9	Claims on Corporates	11,456,987	857,237	-	-	-
10	Past Due Claims	315	-	-	-	-
11	Other Assets	384,784	-	-	-	-
Total On-Balance Sheet Exposure		19,210,115	1,381,521	-	-	-
B	Commitment/Contingency Exposure on Administrative Accounts					
1	Claims on Sovereigns	-	-	-	-	-
2	Claims on Public Sector Entities	-	-	-	-	-
3	Claims on MDBs and International Orgs	-	-	-	-	-
4	Claims on Banks	-	-	-	-	-
5	Loans Secured by Residential Property	-	-	-	-	-
6	Loans Secured by Commercial Real Estate	1	-	-	-	-
7	Claims on Employees/Pensioners	-	-	-	-	-
8	Claims on Micro, Small & Retail Portfolio	11,827	-	-	-	-
9	Claims on Corporates	107,636	-	-	-	-
10	Past Due Claims	-	-	-	-	-
Total TRA Exposure		119,464	-	-	-	-

Unsecured Portion	31 December 2024					
	Net Claims	Guaranteed Portion By				Unsecured Portion
		Collateral	Guarantee	Credit Insurance	Others	
4,050,743	3,630,424	-	-	-	-	3,630,424
573,343	527,100	-	-	-	-	527,100
-	-	-	-	-	-	-
156,676	820,310	-	-	-	-	820,310
1,484,888	1,191,485	-	-	-	-	1,191,485
175,515	122,977	-	-	-	-	122,977
117,599	201,009	-	-	-	-	201,009
284,983	380,397	196,526	-	-	-	183,871
10,599,749	9,361,646	330,037	-	-	-	9,031,609
315	53	-	-	-	-	53
384,784	414,739	-	-	-	-	414,739
17,828,595	16,650,140	526,563	-	-	-	16,123,577
-	-	-	-	-	-	-
-	1	-	-	-	-	1
-	-	-	-	-	-	-
-	-	-	-	-	-	-
-	241	-	-	-	-	241
1	433	-	-	-	-	433
-	-	-	-	-	-	-
11,827	6,307	-	-	-	-	6,307
107,636	208,454	-	-	-	-	208,454
-	-	-	-	-	-	-
119,464	215,435	-	-	-	-	215,435

In millions of rupiah, unless otherwise stated

No	Portfolio Category	31 December 2025				
		Net Claims	Guaranteed Portion By			
			Collateral	Guarantee	Credit Insurance	Others
C	Counterparty Credit Risk (CCR) Exposure					
1	Claims on Sovereigns	-	-	-	-	-
2	Claims on Public Sector Entities	-	-	-	-	-
3	Claims on MDBs and International Orgs	-	-	-	-	-
4	Claims on Banks	-	-	-	-	-
5	Claims on Micro, Small & Retail Portfolio	-	-	-	-	-
6	Claims on Corporates	-	-	-	-	-
TTotal CCR Exposure		-	-	-	-	-

Unsecured Portion	31 December 2024					
	Net Claims	Guaranteed Portion By				Unsecured Portion
		Collateral	Guarantee	Credit Insurance	Others	
	-	-	-	-	-	-
	-	-	-	-	-	-
	-	-	-	-	-	-
	-	-	-	-	-	-
	-	-	-	-	-	-
	-	-	-	-	-	-
	-	-	-	-	-	-

DISCLOSURE OF ASSET SECURITIZATION TRANSACTIONS

In millions of rupiah, unless otherwise stated

No	Securitization Exposure	31 December 2025			
		Value of Securitized Assets	Value of Securitized Assets Undergoing Impairment		Gain/ Loss from Securitization Activities
			Past Due	Not Past Due	
1	Bank acting as Originating Creditor - Type of exposure (e.g., claims secured by residential property)	-	-	-	-
2	Bank acting as Credit Enhancement Provider a. First-loss facility - Type of exposure (e.g., claims secured by residential property)	-	-	-	-
	b. Second-loss facility - Type of exposure (e.g., claims secured by residential property)	-	-	-	-
3	Bank acting as Facility Provider - Type of exposure (e.g., claims secured by residential property)	-	-	-	-
4	Bank acting as Service Facility Provider - Type of exposure (e.g., claims secured by residential property)	-	-	-	-
5	Bank acting as Custodian Bank Provider - Type of exposure (e.g., claims secured by residential property)	-	-	-	-
6	Bank acting as Investor a. Senior tranche - Type of exposure (e.g., claims secured by residential property)	-	-	-	-
	b. Junior tranche - Type of exposure (e.g., claims secured by residential property)	-	-	-	-

		31 December 2024					
RWA	Capital Deduction	Value of Securitized Assets	Value of Securitized Assets Undergoing Impairment		Gain/ Loss from Securitization Activities	RWA	Capital Deduction
			Past Due	Not Past Due			
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-

SUMMARY OF ASSET-BACKED SECURITIZATION TRANSACTIONS WHEN BUS ACTS AS THE ORIGINATOR

In millions of rupiah, unless otherwise stated

No	Underlying Asset	31 December 2025		31 December 2024	
		Value of Securitized Assets	Sales Gain (Loss)	Value of Securitized Assets	Sales Gain (Loss)
1	Claims on Sovereigns	-	-	-	-
2	Claims on Public Sector Entities	-	-	-	-
3	Claims on MDBs and International Orgs	-	-	-	-
4	Claims on Banks	-	-	-	-
5	Loans Secured by Residential Property	-	-	-	-
6	Loans Secured by Commercial Real Estate	-	-	-	-
7	Claims on Employees/Pensioners	-	-	-	-
8	Claims on Micro, Small & Retail Portfolio	-	-	-	-
9	Claims on Corporates	-	-	-	-
10	Past Due Claims	-	-	-	-
Total		-	-	-	-

DISCLOSURE OF ATMR CALCULATIONS FOR CREDIT RISK USING THE STANDARD APPROACH

On-Balance Sheet Asset Exposure

In millions of rupiah, unless otherwise stated

No	Portfolio Category	31 December 2025			31 December 2024		
		Net Receivables	Risk-Weighted Assets Before Credit Risk Mitigation	Risk-Weighted Assets After Credit Risk Mitigation	Net Receivables	Risk-Weighted Assets Before Credit Risk Mitigation	Risk-Weighted Assets After Credit Risk Mitigation
1	Claims on Government	4,050,743	-	-	3,630,424	-	-
2	Claims on Public Sector Entities	573,343	136,494	136,494	527,100	137,441	137,438
3	Claims on Multilateral Development Banks and International Organizations	-	-	-	-	-	-
4	Claims on Banks	156,676	75,870	71,120	820,310	174,179	174,179
5	Residential Mortgage Loans	1,484,888	429,132	428,875	1,191,485	340,970	340,922
6	Residential Mortgage Loans	175,515	175,515	175,515	122,977	122,977	122,977

In million Rupiah, unless otherwise stated

No	Portfolio Category	31 December 2025			31 December 2024		
		Net Receivables	Risk-Weighted Assets Before Credit Risk Mitigation	Risk-Weighted Assets After Credit Risk Mitigation	Net Receivables	Risk-Weighted Assets Before Credit Risk Mitigation	Risk-Weighted Assets After Credit Risk Mitigation
7	Employee/Pensioner Loans	117,599	58,799	58,799	201,009	100,504	100,504
8	Claims on Micro, Small Enterprises and Retail Portfolio	809,266	606,949	213,737	380,397	285,297	137,903
9	Corporate Claims	11,456,987	10,295,232	9,437,995	9,361,646	8,328,617	7,998,580
10	Past Due Claims	315	315	315	-	-	-
11	Other Assets	384,784	-	355,800	414,739	-	385,947
Total		19,210,116	11,778,306	10,878,650	16,650,087	9,489,985	9,398,450

Commitment/Contingency Liability Exposure on Off-Balance Sheet Transactions

In million Rupiah, unless otherwise stated

No	Portfolio Category	31 December 2025			31 December 2024		
		Net Receivables	Risk-Weighted Assets Before Credit Risk Mitigation	Risk-Weighted Assets After Credit Risk Mitigation	Net Receivables	Risk-Weighted Assets Before Credit Risk Mitigation	Risk-Weighted Assets After Credit Risk Mitigation
1	Claims on Government	-	-	-	-	-	-
2	Claims on Public Sector Entities	-	-	-	-	-	-
3	Claims on Multilateral Development Banks and International Organizations	-	-	-	-	-	-
4	Claims on Banks	-	-	-	-	-	-
5	Residential Mortgage Loans	-	-	-	241	60	60
6	Residential Mortgage Loans	1	1	1	433	433	433
7	Employee/Pensioner Loans	-	-	-	-	-	-
8	Claims on Micro, Small Enterprises and Retail Portfolio	11,827	8,870	7,913	6,307	4,730	4,730
9	Corporate Claims	107,636	107,636	100,137	208,454	208,454	208,454
10	Past Due Claims	404	404	404	53	53	53
Total		119,868	116,911	108,455	215,488	213,730	213,730

Exposures Arising from Counterparty Credit Risk

In millions of rupiah, unless otherwise stated

No	Portfolio Category	31 December 2025			31 December 2024		
		Net Receivables	Risk-Weighted Assets Before Credit Risk Mitigation	Risk-Weighted Assets After Credit Risk Mitigation	Net Receivables	Risk-Weighted Assets Before Credit Risk Mitigation	Risk-Weighted Assets After Credit Risk Mitigation
1	Claims on Government	-	-	-	-	-	-
2	Claims on Public Sector Entities	-	-	-	-	-	-
3	Claims on Multilateral Development Banks and International Organizations	-	-	-	-	-	-
4	Claims on Banks	-	-	-	-	-	-
5	Residential Mortgage Loans	-	-	-	-	-	-
6	Commercial Real Estate Loans	-	-	-	-	-	-
Total		-	-	-	-	-	-

Exposures Arising from Settlement Risk

In millions of rupiah, unless otherwise stated

No	Portfolio Category	31 December 2025			31 December 2024		
		Exposure Value	Capital Deduction Factor	Risk-Weighted Assets After Credit Risk Mitigation	Exposure Value	Capital Deduction Factor	Risk-Weighted Assets After Credit Risk Mitigation
1	Delivery versus payment						
	a. Delivery versus payment	-	-	-	-	-	-
	b. Capital Charge 50% (16 - 30 days)	-	-	-	-	-	-
	c. Capital Charge 50% (16 - 30 days)	-	-	-	-	-	-
	d. Capital Charge 50% (16 - 30 days)	-	-	-	-	-	-
2	Non-delivery versus payment	-	-	-	-	-	-
Total		-	-	-	-	-	-

Securitization Exposure

In million Rupiah, unless otherwise stated

No	Type of Transaction	31 Desember 2025		31 Desember 2024	
		Capital Deduction Factor	Risk-Weighted Assets After Credit Risk Mitigation	Capital Deduction Factor	Risk-Weighted Assets After Credit Risk Mitigation
1	Supporting Credit Facilities that meet requirements	-	-	-	-
2	Supporting Credit Facilities that do not meet requirements	-	-	-	-
3	Credit Facilities that meet requirements	-	-	-	-
4	Credit Facilities that meet requirements	-	-	-	-
5	Purchase of Asset-Backed Securities that meet requirements	-	-	-	-
6	Purchase of Asset-Backed Securities that do not meet requirements	-	-	-	-
7	Securitization exposures that are not included in the provisions governing the principle of prudence in asset securitization activities for commercial banks	-	-	-	-
Total		-	-	-	-

Total Credit Risk Measurement

In million Rupiah, unless otherwise stated

No	Description	31 December 2025	31 December 2024
1	Total Risk-Weighted Assets for Credit Risk	10,987,104	9,612,182
2	Total Capital Deduction Factor	-	-

Market Risk

MARKET RISK DISCLOSURE USING STANDARD METHOD

In millions of rupiah, unless otherwise stated

No	Type of Risk	31 December 2025				31 December 2024			
		Bank		Consolidated		Bank		Consolidated	
		Capital Charge	Risk-Weighted Assets	Capital Charge	Risk-Weighted Assets	Capital Charge	Risk-Weighted Assets	Capital Charge	Risk-Weighted Assets
1	Interest Rate benchmark Risk	-	-	-	-	-	-	-	-
	a. General Risk	-	-	-	-	-	-	-	-
	b. General Risk	-	-	-	-	-	-	-	-
2	Foreign Exchange Risk	-	-	-	-	-	-	-	-
3	Equity Risk	-	-	-	-	-	-	-	-
4	Commodity Risk	-	-	-	-	-	-	-	-
Total		-	-	-	-	-	-	-	-

Liquidity Risk

DISCLOSURE OF THE MATURITY PROFILE OF THE RUPIAH AND FOREIGN CURRENCIES

Rupiah Maturity Profile

In millions of rupiah, unless otherwise stated

No	Items	31 December 2025			
		Balance	Maturity		
			≤ 1 month	> 1 month to 3 month	> 3 month to 6 month
NERACA					
A	Assets	19,207,364	1,957,442	1,285,499	2,253,485
1	Cash	28,984	28,984	-	-
2	Placements with Bank Indonesia	1,006,124	1,006,124	-	-
3	Placements with other banks	8,227	8,227	-	-
4	Securities owned	4,884,848	762,485	88,411	104,923
5	Murabahah Receivables (gross)	2,275,703	922	21,683	55,488
6	Salam Receivables	-	-	-	-
7	Istishna' Receivables	-	-	-	-

		31 December 2024					
		Balance	Maturity				
> 6 month to 12 month	> 12 month		≤ 1 month	> 1 month to 3 month	> 3 month to 6 month	> 6 month to 12 month	> 12 month
2,014,875	11,696,063	16,641,459	2,342,847	640,223	1,567,019	2,799,761	9,291,609
-	-	28,792	28,792	-	-	-	-
-	-	900,357	900,357	-	-	-	-
-	-	11,586	11,586	-	-	-	-
497,674	3,431,355	4,915,639	1,250,171	35,488	25,940	1,530,773	2,073,267
279,918	1,917,692	1,938,723	1,598	5,999	13,087	92,198	1,825,841
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-

In millions of rupiah, unless otherwise stated

No	Items	31 December 2025			
		Balance	Maturity		
			≤ 1 month	> 1 month to 3 month	> 3 month to 6 month
8	Qardh Receivables	294,352	15	290,061	229
9	Mudharabah Financing	865,624	6,575	364,734	41,465
10	Musyarakah Financing	8,619,437	142,465	511,716	2,035,344
11	Ijarah	1,135,743	1,644	8,576	5,292
12	Other Assets	88,322	1	318	10,744
B	Liabilities	19,207,363	13,866,075	1,231,454	419,482
1	Third Party Funds	15,432,443	13,721,130	1,231,454	419,482
	a. Third Party Funds	3,595,583	3,595,583	-	-
	b. Mudharabah Time Deposits	9,170,621	7,476,623	1,227,545	416,341
	c. Mudharabah Time Deposits	1,658,922	1,658,922	-	-
	d. Mudharabah Time Deposits	1,007,317	990,002	3,909	3,141
	e. Others	-	-	-	-
2	Liabilities to Bank Indonesia	-	-	-	-
3	Liabilities to Bank Indonesia	44,945	44,945	-	-
4	Issued Securities	100,000	100,000	-	-
5	Received Financing	-	-	-	-
6	Other Liabilities	3,629,975	-	-	-
C	Off-Balance Sheet	49,686	13,298	14,100	7,050
1	Commitment Liabilities				
2	Contingency Liabilities	49,686	13,298	14,100	7,050
D	Difference (A-B)	-	(11,908,633)	54,045	1,834,003

Foreign Currency Maturity Profile

In millions of rupiah, unless otherwise stated

No	Items	31 December 2025			
		Balance	Maturity		
			≤ 1 month	> 1 month to 3 month	> 3 month to 6 month
NERACA					
A	Aset	-	-	-	-
1	Cash	-	-	-	-
2	Placements with Bank Indonesia	-	-	-	-
3	Placements with other banks	-	-	-	-
4	Securities owned	-	-	-	-
5	Murabahah Receivables (gross)	-	-	-	-

		31 December 2024					
		Balance	Maturity				
> 6 month to 12 month	> 12 month		≤ 1 month	> 1 month to 3 month	> 3 month to 6 month	> 6 month to 12 month	> 12 month
906	3,141	4,063	4	16	195	837	3,011
31,131	421,719	868,478	60,784	10,748	58,688	5,012	733,246
1,161,249	4,768,663	6,976,647	89,544	580,811	1,459,246	1,162,108	3,684,938
39,468	1,080,763	929,316	6	6,978	3,321	5,304	913,707
4,529	72,730	67,858	5	183	6,542	3,529	57,599
53,830	3,636,522	16,641,459	11,486,078	1,186,240	274,640	255,838	3,438,663
53,830	6,547	13,176,187	11,451,195	1,186,240	274,640	255,838	8,274
-	-	2,511,053	2,511,053	-	-	-	-
50,112	-	8,193,556	6,492,732	1,181,807	268,709	250,308	-
-	-	1,487,001	1,487,001	-	-	-	-
3,718	6,547	984,577	960,409	4,433	5,931	5,530	8,274
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	34,883	34,883	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	3,629,975	3,430,389	-	-	-	-	3,430,389
13,988	1,250	85,648	20,676	26,025	9,457	28,240	1,250
13,988	1,250	85,648	20,676	26,025	9,457	28,240	1,250
1,961,045	8,059,541	-	(9,143,231)	(546,017)	1,292,379	2,543,923	5,852,946

		31 December 2024					
		Balance	Maturity				
> 6 month to 12 month	> 12 month		≤ 1 month	> 1 month to 3 month	> 3 month to 6 month	> 6 month to 12 month	> 12 month
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-

In millions of rupiah, unless otherwise stated

No	Items	31 December 2025			
		Balance	Maturity		
			≤ 1 month	> 1 month to 3 month	> 3 month to 6 month
6	Salam Receivables	-	-	-	-
7	Istishna' Receivables	-	-	-	-
8	Qardh Receivables	-	-	-	-
9	Mudharabah Financing	-	-	-	-
10	Musyarakah Financing	-	-	-	-
11	<i>Ijarah</i>	-	-	-	-
12	Other Assets	-	-	-	-
B	Liabilities	-	-	-	-
1	Third Party Funds	-	-	-	-
	a. Third Party Funds	-	-	-	-
	b. Mudharabah Time Deposits	-	-	-	-
	c. Mudharabah Time Deposits	-	-	-	-
	d. Mudharabah Time Deposits	-	-	-	-
	e. Others	-	-	-	-
2	Liabilities to Bank Indonesia	-	-	-	-
3	Liabilities to Bank Indonesia	-	-	-	-
4	Issued Securities	-	-	-	-
5	Received Financing	-	-	-	-
6	Other Liabilities	-	-	-	-
C	Off-Balance Sheet	-	-	-	-
1	Commitment Liabilities	-	-	-	-
2	Contingency Liabilities	-	-	-	-
D	Difference (A-B)	-	-	-	-

Operational Risk

In millions of rupiah, unless otherwise stated

No	Approach Used	31 December 2025		
		Gross Income (average of last 3 years)	Capital Charge	Risk-Weighted Assets
1	Standard Indicator Approach	689,523	103,428	1,292,855
Total		689,523	103,428	1,292,855

[illegible]

31 December 2024		
Gross Income (average of last 3 years)	Capital Charge	Risk-Weighted Assets
611,172	91,676	1,145,947
611,172	91,676	1,145,947

Marketing Aspects

Marketing Strategy

In facing increasingly intense competition in the banking industry and diverse customer expectations, BCAS places the marketing function as a strategic element in driving business growth. The Bank's marketing strategy focuses on strengthening the relevance of sharia banking products and services through a more integrated approach between sharia principles, digital innovation, and the specific needs of each customer segment. This effort aims to expand market reach while strengthening the Bank's competitiveness amid the ever-evolving dynamics of the financial industry.

BCAS implements a hybrid channel-based marketing strategy by combining the use of digital channels and direct interaction with customers. The social media, website, and BSya mobile banking applications is optimized to increase engagement, speed up responses to customer needs, and support acquisition and loyalty programs. Through various campaigns, transaction promotions, and collaborations with merchants and strategic partners, BCAS not only encourages new customer growth, including through digital account opening, but also strengthens relationships with existing customers. This marketing strategy is in line with the development of transaction service features, the strengthening of solutions for the business segment, and the Bank's readiness to expand its product and service capabilities in the future.

The strengthening of marketing and distribution of sharia banking products in 2025 continued to be carried out through strategic collaborations with various partners, including e-commerce players and the halal ecosystem. The collective marketing approach to educational institutions, religious foundations, and other institutions has also been expanded to reach a more diverse customer segment. In line with this, BCAS consistently improves service quality, both through its branch office network and digital channels. Service quality remains a strategic differentiator amid intense competition in the banking industry. In 2025, BCAS received the 3rd Best Sharia Bank in Service Excellence award as well as a number of service recognitions in the categories of teller, internet banking, social media, and e-mail at the 2025 Indonesian Best Bank in Service Excellence Award event organized by Infobank. This achievement demonstrates BCAS's commitment to maintaining consistent service quality across various channels, both digital and face-to-face.

As part of its commitment to strengthening Sharia financial literacy, BCAS actively organizes various educational and product awareness activities through seminars, webinars, and training for the public and businesses actors. This initiative aims to increase public understanding of the benefits of Sharia banking while supporting the development of the national halal industry. Throughout 2025, BCAS conducted more than 137 educational activities reaching approximately 24,702 participants from various backgrounds, including students, university students, MSME players, journalists, and the general public.

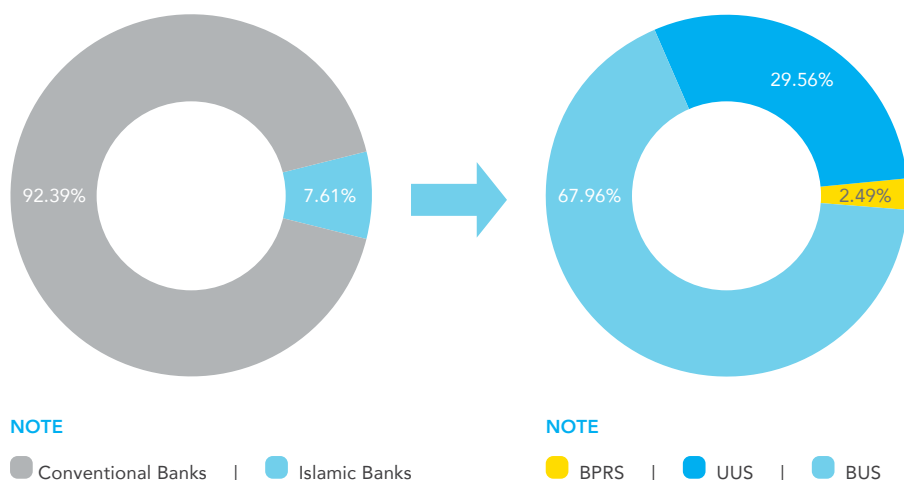
Sharia Banking Market Share

The sharia banking market share in 2025 reached 7.61% of the national banking sector, down from 7.7% at the end of 2024. The largest composition came from Sharia

Commercial Banks (BUS), which contributed 67.96% of total Sharia banking assets.

Sharia Banking Market Share, Data as of October 2025

In percentage



Market Share Based on Assets

BCAS's total assets at the end of 2025 were recorded at Rp19,207 billion, with a market share of 2.75% of BUS's total assets.

Market Share Based on Third Party Funds (DPK)

In 2025, BCAS recorded DPK of Rp15,432 billion, which accounted for a market share of 1.51% of BUS's total DPK.

Market Share Based on Financing

BCAS recorded financing of Rp13,191 billion at the end of 2025, with a market share of 2.96% of total BUS financing.

Bank Position in the Sharia Banking Industry

Overall, BCAS recorded fairly good performance when compared to the performance of national Sharia banking, especially BUS.

Description	BCAS*	BUS
Asset growth	15.4%	6.1%
Financing growth	23.1%	6.3%
DPK growth	17.1%	10.4%
CAR	27.7%	24.6%
ROA	1.5%	2.0%
BOPO	80.6%	76.0%
FDR	85.5%	85.3%
Gross NPF	1.57%	2.23%
Net NPF	0.22%	0.90%

Note: Data as of December 31, 2025

Business Outlook for 2026

▶ Prospects and Projections for the Sharia Banking Sector

Entering 2026, Indonesia's economy is projected to remain on a solid growth path, supported by macroeconomic stability, sustained domestic consumption, and government policies oriented towards strengthening the productive sector and value-based economy. Although global dynamics are still marked by uncertainty, including the normalization of global monetary policy and financial market volatility, the national banking sector is expected to remain resilient with strong capital and liquidity levels. These conditions provide a positive foundation for the sustainability of banking intermediation, including Sharia banking, in supporting balanced national economic growth.

The outlook for Indonesia's Sharia banking in 2026 is considered to be more constructive, in line with the large domestic market potential, increasing public awareness of value-based finance, and the strengthening of the halal economy and industry ecosystem. With a market share that is still relatively moderate compared to demographic potential, the growth space for Sharia banking remains wide open. Going forward, the acceleration of industry growth is expected to be driven by increasingly mature digital transformation, the development of products and services that are more relevant to customer needs, and the strengthening of the role of Sharia banking in financing the MSME sector, the halal supply chain, and sustainable financing.

In line with the end of the 2020-2025 Indonesian Sharia Banking Development Roadmap period, the future direction of industry development is expected to place greater emphasis on increasing competitiveness, integration with the national financial system, and

strengthening governance and risk management. Regulatory support for product innovation, service digitalization, and strengthening Sharia financial literacy and inclusion are key factors that will shape the industry's prospects in 2026. In this context, Sharia banking is expected to not only grow quantitatively but also be able to create sustainable added value for the economy and society at large.

▶ BCAS Strategy

In line with the more constructive prospects for Sharia banking towards 2026, BCAS has positioned the 2025 period as the foundation for strengthening its strategy to ensure sustainable and competitive growth. The bank is focusing its strategic steps on strengthening prudent intermediation performance, developing products and services that are relevant to the needs of retail customers and business players, and optimizing digital transformation to improve operational efficiency and customer experience quality.

At the same time, BCAS continues to strengthen its human resources, governance, and risk management capabilities to respond to industry dynamics, including increased product complexity, service digitalization, and the expectations of regulators and stakeholders. Through this approach, BCAS positions itself to not only capture future growth opportunities in the Sharia banking industry, but also to consistently contribute to expanding Sharia financial inclusion and supporting sustainable national economic development.

Business Continuity Information

BCAS has prepared a Corporate Plan in accordance with regulatory requirements as a reference for the Bank's long-term development direction. The plan is outlined in the Bank's Business Plan (RBB) and annual strategies that are aligned with economic conditions, regulatory developments, and the policies of its parent company, BCA. With strong capital and liquidity support, BCAS is in an adequate position to maintain sustainable operational continuity.

The Bank's operational reliability continues to be strengthened through the development of information technology and human resources. The use of technology is focused on improving service quality and internal process efficiency, accompanied by strengthening cybersecurity risk management through periodic system evaluations and the implementation of information security management systems in accordance with applicable standards. BCAS also implements a

Business Continuity Plan (BCP) to anticipate potential operational disruptions. The readiness of infrastructure, systems, and emergency response procedures are evaluated regularly and supported through training and simulations to ensure organizational preparedness.

In assessing business continuity, BCAS considers the potential of the national Sharia banking market, the resilience of the economy and the banking industry, its position in the industry, sound financial conditions, the soundness level of the bank, and the adequacy of its business continuity plan. With a focused strategy and good governance, BCAS sees no significant factors that could disrupt the Bank's operational sustainability in the future, and remains committed to conducting its business prudently and sustainably.

Disclosure of Governance, Management, and Control Framework for Taxation Aspects

BCAS views the fulfillment of tax obligations as part of the company's responsibility in supporting state financing and national development. The Bank consistently monitors developments in tax regulations and ensures that all tax obligations, both those related to business transactions and employee remuneration, are fulfilled in accordance with applicable regulations.

Tax management is carried out through clear governance, supported by a special work unit with a

defined organizational structure and division of tasks. The Corporate Accounting and Tax function is under the Corporate Planning, Finance, and Treasury Work Unit (SKPKT) and is responsible to the relevant Director. Throughout 2025, there were no tax violations at BCAS.

To ensure adequate understanding of tax regulations, BCAS regularly conducts internal dissemination regarding regulatory changes.

Tax Payment Table

In millions of rupiah, unless otherwise stated

Tax	2025	2024
Article 4 paragraph (2)	9,018.9	6,866.3
Article 21	314.9	4.6
Article 23	237.2	246.7
Article 25	-	4,009.4
Article 29	2,756.4	23,192.9
Article 26	0.2	-
Value added tax	222.4	33.8
Total	12,549.9	34,353.6



Menemani Langkah Penuh Berkah

Mulai dari Setor Haji sampai bebas biaya top up Flazz & transfer*, bisa.



Cardless

Pembiayaan Emas

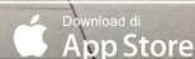
Setoran Haji

E-Deposito

Download dan Buka Rekening Online Sekarang



Tersedia di:



www.bcasyariah.co.id • Halo BCA 1500888

BCA Syariah berizin dan diawasi oleh Otoritas Jasa Keuangan & Bank Indonesia
BCA Syariah merupakan peserta penjaminan LPS



CORPORATE GOVERNANCE



Self Assement Governance Implementation, Semester 1

Rank 1, with
a Rating of “Excellent”

Self-Assessment of Governance Implementation, Semester 2

Rank 1, with
a Rating of “Excellent”

BCAS consistently ensures full compliance with the principles of good governance.

Implementation of Good Corporate Governance

BCAS consistently strengthens the implementation of bank governance through evaluation and refinement of policies to ensure effective risk management and sharia compliance. Good governance is the foundation for BCAS in maintaining business continuity, building healthy relationships with shareholders and other stakeholders, and encouraging positive and sustainable contributions to the Sharia banking industry and society.

Appointment

The BCAS governance is implemented with reference to the provisions of the Financial Services Authority (OJK), including POJK No. 17 of 2023 concerning the Implementation of Governance for Commercial Banks and POJK No. 2 of 2024 concerning the Implementation of Sharia Governance for Sharia Commercial Banks and Sharia Business Units; Bank Indonesia provisions; laws and regulations; internal policies; and nationally and internationally recognized best practices, including the ASEAN Corporate Governance Scorecard (ACGS) and the General Guidelines for the Governance of Sharia Entities in Indonesia (PUG-ESI).

Structure and Implementation of Corporate Governance at BCAS

As part of its commitment to implementing good corporate governance (GCG), in 2025 BCAS updated the PT Bank BCA Syariah Governance Policy as stipulated

in Board of Directors Decree No. 082/SK/DIR/2025 as a guideline for governance implementation.

IMPLEMENTATION OF CORPORATE GOVERNANCE PRINCIPLES AT BCAS

Principles of Good Governance	• Transparency
	• Accountability
	• Responsibility
	• Independence
	• Fairness
	In implementing these five principles, the Bank adheres to various applicable laws and regulations related to the implementation of sharia principles and good corporate governance, which are applied in all of its business activities at all levels of the organization.
	Other corporate governance principles that can be applied include the principles of sustainability and ethical behavior.
Sharia Governance Principles	Sharia governance at the Bank is the structure, processes, and mechanisms for managing the Bank to ensure that its business activities are conducted in accordance with sharia principles.
	The Bank implements sharia governance to comply with sharia principles in the implementation of business activities, consisting of:
	1. The Bank's business activities, and 2. Other activities carried out by the Bank in addition to business activities at all levels or tiers of the organization, in accordance with the provisions of laws and regulations and fatwas and/or statements of Sharia compliance issued by the National Sharia Council - Indonesian Ulema Council.

If any non-compliance with sharia principles is identified and/or found in the Bank's business and/or operational activities, the Bank will follow up on such non-compliance with sharia principles under applicable policies.

Governance Structure and Infrastructure

The Governance Structure and Infrastructure is an organizational framework that comprises the GMS, Board of Commissioners, Board of Directors, and Sharia Supervisory Board, and is supported by policies, procedures, systems, and supporting committees to ensure the effective implementation of the Bank's governance in accordance with sharia principles.

Governance Process

The Governance Process includes mechanisms for planning, decision-making, implementation, monitoring, and evaluation of the performance of the Bank's organs, including coordination between the Board of Directors, Board of Commissioners, and Sharia Supervisory Board, to ensure that all of the Bank's business activities are carried out in accordance with laws and regulations and sharia principles.

Governance Outcome

The Governance Process Outcome is the achievement of governance implementation as reflected in regulatory compliance, effective risk management, fulfillment of sharia principles, and the maintenance of stakeholder trust.

Governance Implementation Achievements

The implementation of governance at BCAS throughout 2025 showed consistent strengthening through the application of a structured and integrated management system. Governance is carried out as part of a business strategy to ensure compliance with Sharia principles, effective risk management, and alignment of the Bank's objectives with the interests of shareholders and other stakeholders. This approach also supports sustainable business growth and strengthens BCAS's reputation in the Sharia banking industry.

As a manifestation of these achievements, BCAS has implemented various ISO-based management system standards, including ISO 27001: 2022 Information

Security Management System for Application Programming Interface Infrastructure and Host to Host Connection. In 2025, BCAS has also prepared strategic steps in the form of a plan to implement and certification of the Anti-Bribery Management System (ABMS) ISO 37001 and ISO 37002 on whistleblowing system (WBS) planned to be implemented in 2026, to further strengthen integrity, transparency, and sustainable governance practices across all lines of the organization. The implementation of these standards reflects BCAS's commitment to maintaining transparent, accountable, and sustainable governance, supported by the active role of the Board of Directors, Board of Commissioners, Sharia Supervisory Board, and all BCAS personnel.

GOVERNANCE-RELATED AWARDS

Awards	Organizer
- Top GRC Awards 2025 Stars #5 - The Most Committed GRC Leader 2025 - Yuli Melati Suryaningrum	Top Business
- The Best Indonesia GCG Award IX 2025, - The Best Indonesia GCG Award Excellent 4 stars - Top 100 CEO & The Future Leaders Forum - Top 100 CEO - Yuli Melati Suryaningrum - The Future Leaders - Pranata	Economic Review
Risk Management Award VII- 2025The Best Indonesia Enterprise Risk Management Award	Economic Review
Annual Report Awards 2024: - Overall Winner in the Under Rp1 Trillion Cluster - Non-State-Owned/Non-Regional-Owned Enterprise Champion in the Under Rp1 Trillion Cluster	KNKG

5th Anniversary Indonesia Best Corporate Secretary & PR Awards 2025:

- Indonesia's Best Corporate Secretary 2025
- Best PR Leader 2025: Muhammad Fikri Hudaya

The Iconomic

Basis for the Implementation of Governance

The sharia principles applied in all BCAS activities are based on the Qur'an and Hadith and are implemented through the application of good corporate governance. The implementation refers to the following provisions and regulations of the Republic of Indonesia:

1. Law No. 40 of 2007 concerning Limited Liability Companies as amended by Government Regulation in Lieu of Law No. 2 of 2022 concerning Job Creation, as passed into law based on Law No. 6 of 2023 concerning the Passage into Law of Government Regulation in Lieu of Law No. 2 of 2022 concerning Job Creation.
2. Law No. 21 of 2008 concerning Islamic Banking as amended by the P2SK Law.
3. Collection of Fatwas of the National Sharia Council - Indonesian Ulema Council.
4. Financial Services Authority Regulations (POJK) and Financial Services Authority Circular Letters (SEOJK), particularly regarding Governance, Annual Reports, Risk Management, and various POJK and SEOJK related to the implementation of governance, including:
 - a. POJK No. 18/POJK.03/2014 concerning the Implementation of Integrated Governance for Financial Conglomeration.
 - b. POJK No. 8/POJK.03/2014 concerning the Assessment of the Soundness Level of Islamic Commercial Banks and Islamic Business Units.
 - c. POJK No. 33/POJK.04/2014 concerning the Board of Directors and Board of Commissioners of Issuers or Public Companies.
 - d. POJK No. 34/POJK.04/2014 concerning the Nomination and Remuneration Committee of Issuers or Public Companies.
 - e. POJK No. 35/POJK.04/2014 concerning Corporate Secretary of Issuers or Public Companies.
 - f. POJK No. 31/POJK.04/2015 concerning Disclosure of Material Information or Facts by Issuers or Public Companies.
 - g. POJK No. 55/POJK.04/2015 concerning the Establishment and Implementation Guidelines of the Audit Committee.
 - h. POJK No. 56/POJK.04/2015 concerning the Establishment and Guidelines for the Preparation of Internal Audit Unit Charter.
 - i. POJK No. 27/POJK.03/2016 concerning the Fit and Proper test of Key Parties in Financial Services Institutions.
 - j. POJK No. 65/POJK.03/2016 concerning the Implementation of Risk Management for Sharia Commercial Banks and Sharia Business Units, along with all amendments and implementing provisions.
 - k. POJK No. 46/POJK.03/2017 concerning the Implementation of the Compliance Function of Commercial Banks.
 - l. POJK No. 37/POJK.03/2019 concerning Transparency and Publication of Bank Reports.
 - m. POJK No. 39/POJK.03/2019 concerning the Implementation of Anti-Fraud Strategies for Commercial Banks.
 - n. POJK No. 16/POJK.03/2022 of 2022 concerning Sharia Commercial Banks.
 - o. POJK No. 17 of 2023 concerning the Implementation of Governance for Commercial Banks.
 - p. POJK No. 9 of 2023 concerning the Use of Public Accountants and Public Accounting Firms in Financial Services Activities.
 - q. POJK No. 2 of 2024 concerning the Implementation of Sharia Governance for Sharia Commercial Banks and Sharia Business Units.
 - r. SEOJK No. 10/SEOJK.03/2020 concerning Transparency and Publication of BUS and UUS Reports.
 - s. SEOJK No. 15/SEOJK.03/2015 concerning the Implementation of Integrated Governance for Financial Conglomeration.
 - t. SEOJK No. 25/SEOJK.03/2023 concerning the Implementation of Risk Management for Sharia Commercial Banks and Sharia Business Units
 - u. SEOJK No. 15/SEOJK.03/2024 concerning the Implementation of Sharia Governance for Sharia Commercial Banks and Sharia Business Units.
 - v. Other related POJK and SEOJK.

To strengthen the implementation of GCG, the Bank adopts various best governance standards applicable in Indonesia and internationally, including the following:

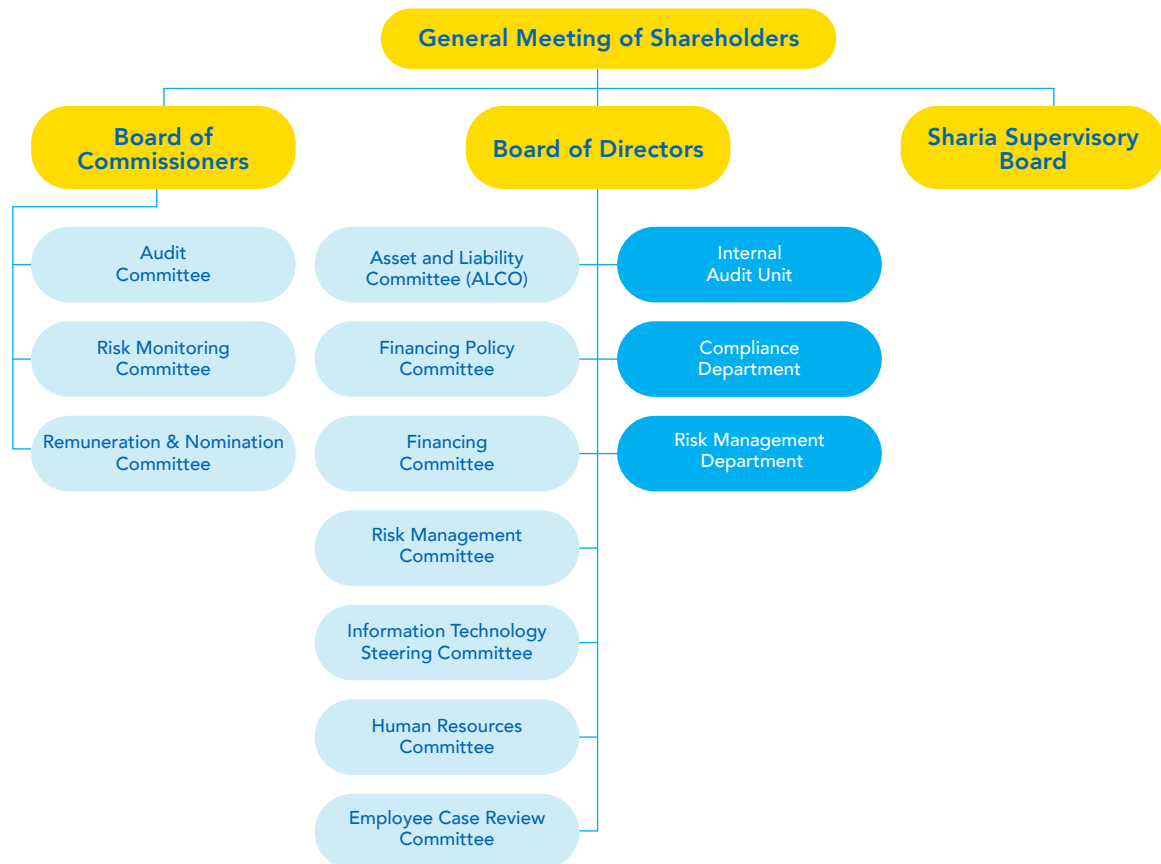
1. The ASEAN Corporate Governance Scorecard (ACGS) issued by the ASEAN Capital Market Forum (ACMF).
2. General Guidelines for Indonesian Sharia Entity Governance (PUG-ESI) developed by the National Governance Policy Committee (KNKG).
3. Guidelines of Corporate Governance Principles for Banks prepared by the Basel Committee.

Governance Structure

BCAS has designed a governance structure to support effective decision-making, optimal supervision, and compliance with applicable regulations. The governance structure is implemented to ensure that the Bank's operations are transparent, accountable, and in accordance with Sharia banking principles, while taking into account the interests of all stakeholders.

The BCAS governance structure generally consists of main and supporting organs that are equipped with policies and procedures. The BCAS governance organizational structure includes:

1. General Meeting of Shareholders (GMS)
2. Board of Commissioners
3. Sharia Supervisory Board
4. Board of Directors
5. Committees under the Board of Commissioners
6. Committees under the Board of Directors



Governance Process

BCAS establishes internal policies as part of the supporting infrastructure for the implementation of GCG and compliance with regulations. These policies are developed and evaluated periodically to ensure the effectiveness of the governance policies, systems, and procedures implemented. BCAS's internal policies related to governance implementation include:

- The Bank's Articles of Association.
- Board of Directors Decree No. 025/SK/DIR/2022 dated March 31, 2022 concerning General Guidelines for Compliance Function.
- Board of Directors Decree No. 061/SK/DIR/2022 concerning the 2022 Basic Risk Management Policy of BCA Syariah.
- Board of Directors Decree No. 019/SK/DIR/2023 dated April 18, 2023, regarding the Implementation of a Whistleblowing System at PT Bank BCA Syariah.
- Board of Directors Decree No. 050/SK/DIR/2023 dated December 7, 2023 regarding the Policy on the Implementation of Anti-Money Laundering, Counter-Terrorism Financing, and Counter-Proliferation Financing of Weapons of Mass Destruction Programs at PT Bank BCA Syariah.

- Board of Directors Decree No. 049/SK/DIR/2024 dated June 28, 2024 regarding Information Disclosure Requirements at PT Bank BCA Syariah.
- Board of Directors Decree No. 062/SK/DIR/2024 dated September 25, 2024 regarding Dividend Provisions of PT Bank BCA Syariah.
- Board of Directors Decree No. 058/SK/DIR/2024 dated August 28, 2024 regarding the BCA Syariah Banker Code of Conduct Guidelines.
- Board of Directors Decision Letter No. 071/SK/DIR/2024 regarding Guidelines for the Implementation of the Anti-Fraud Strategy of PT Bank BCA Syariah.
- Board of Directors Decree No. 055/SK/DIR/2025 dated August 26, 2025 regarding the 2025 Internal Audit Charter.
- Board of Directors Decree No. 082/SK/DIR/2025 regarding the Governance Policy of PT Bank BCA Syariah.
- Board of Directors Decree No. 078/SK/DIR/2025 dated December 15, 2025 regarding Anti-Corruption, Anti-Bribery, and Gratification Control Provisions.

BCA Syariah's core values refer to Board of Directors Decree No. 11/SK/DIR/2017 regarding the Vision, Mission and Values Policy of BCAS and Board of Directors Decree No. 051/SK/DIR/2017 regarding the Development of the Vision, Mission and Values Policy of BCA Syariah.

Governance Outcome

Through a proactive risk management system, BCAS continuously identifies, measures, monitors, and controls risks. The outcome of the risk management implementation based on governance principles are used as a basis for improvement to enhance the quality of the Bank's governance.

Governance Implementation Self-Assessment

BCAS conducts a self-assessment of the implementation of the Bank's Governance in accordance with SEOJK No. 10/SEOJK.03/2014 concerning the Assessment of the Health of Sharia Commercial Banks and Sharia Business Units. The assessment is carried out with the involvement of the Compliance Department as the unit responsible for assessing the effectiveness of governance implementation based on available data and information. The scope of the assessment covers three aspects of BCAS governance, namely Governance Structure, Governance Process, and Governance Outcome, with a total of 11 assessment indicator factors.

In line with the latest provisions, in the second semester of 2025, BCAS conducted a self-assessment using a working paper that refers to SEOJK Number 14/SEOJK.03/2025 concerning the Implementation of Governance for Commercial Banks, with a scope of 17 assessment factors, to ensure the alignment of governance implementation with the applicable Financial Services Authority provisions.

FAKTOR SELF ASSESSMENT GCG

Governance Structure

- The implementation of the duties, responsibilities, and authorities of the Board of Directors
- The implementation of the duties, responsibilities, and authorities of the Board of Commissioners
- The implementation of the duties, responsibilities, and authorities of the Sharia Supervisory Board (SSB)
- Completeness and implementation of committee duties

Governance Process

- Conflicts of interest handling
- Implementation of compliance function
- Implementation of internal audit function
- Implementation of external audit function

Governance Outcome

- Implementation of risk management including internal control systems
- Remuneration
- Provision of funds to related parties and provision of large funds

- Reporting integrity and information technology systems
- The Bank's strategic plan
- Shareholder aspects
- Implementation of anti-fraud strategies, including anti-bribery
- Implementation of sustainable finance, including the implementation of social and environmental responsibility
- Implementation of governance in KUB

The results of the 2025 self-assessment in the first and second semesters are as follows:

Period	Rank	Definition of Rank
First Semester	1	Very Good
Semester II	1	Very Good

The assessment results show that the Bank's management has implemented corporate governance that is generally very good. This is reflected in the highly adequate fulfillment of corporate governance principles. In cases where there are weaknesses in the implementation of corporate governance principles, these weaknesses are generally insignificant and can be immediately corrected by the Bank's management.

General Meeting of Shareholders

As the main forum for shareholders, the General Meeting of Shareholders (GMS) serves as a means to gain information, evaluate, and convey views on the Bank's performance, governance, and management direction. The GMS is the highest governance body with special authority that is not delegated to the Board of Directors and Board of Commissioners as stipulated in the Limited Liability Company Law and the Bank's Articles of Association. The GMS is held in the form of an Annual General Meeting of Shareholders (AGMS) and an Extraordinary General Meeting of Shareholders (EGMS), at which the Board of Directors and Board of Commissioners submit their accountability reports to shareholders. The AGMS must be held every year within a maximum period of 6 months after the end of the fiscal year, while the EGMS can be held at any time based on the Bank's needs.

BCAS may hold GMS physically or through electronic media in accordance with the Bank's Articles of Association and the provisions of laws and regulations. Physical GMS is held at the Bank's headquarter or main place of business in Indonesia, or at another location in Indonesia with the approval of all shareholders. GMS through electronic media is carried out while ensuring the direct participation of all participants and meet quorum requirements.

Shareholder Rights

The rights of BCAS shareholders are determined and protected in accordance with applicable regulations, including:

1. Proposing the agenda for the GMS in accordance with applicable regulations.
2. Receiving publication of GMS materials no later than 28 days before the GMS is held.
3. Receiving reports on the Bank's financial condition in a timely manner.
4. Having the opportunity to ask questions and/or express opinions during each discussion of the agenda items at the GMS.
5. Amending the Articles of Association.
6. Voting at the GMS.
7. Appointing and dismissing members of the Board of Directors, Board of Commissioners, and/or Sharia Supervisory Board.
8. Determining the duties and authorities of members of the Board of Directors and Board of Commissioners.
9. Receiving dividends based on the GMS resolution in accordance with the provisions of laws and regulations.
10. Resolution if shareholders disagree with the Bank's corporate activities and actions.
11. Granting approval or rejecting the transfer of BCAS assets in accordance with the procedures and provisions based on the BCAS Articles of Association and applicable laws and regulations.
12. Approving or rejecting the addition of BCAS capital.
13. Exercising other rights and/or authorities in accordance with the BCAS Articles of Association and applicable laws and regulations.

Independent Parties

Up until the end of December 2025, BCA had not listed its shares on the Indonesia Stock Exchange. Therefore, the Bank is not yet required to use an independent party in vote counting at the General Meeting of Shareholders (GMS).

General Meeting of Shareholders (AGMS)

The BCAS Annual GMS for the Fiscal Year 2024 was held after the GMS Summons were sent to Shareholders via Letter Number 057/DIR/2025 dated February 14, 2025, was delivered to BCA. The meeting was held physically at the Bank's headquarter, chaired by Mrs. Ratna Yanti as Independent President Commissioner, and conducted in Indonesian language. The chairperson of the meeting would lead the meeting and have the right to decide on meeting procedures that are not regulated or are insufficiently regulated in the meeting rules, and has the right to ask those present at the meeting to prove their right to attend and to vote. The meeting was attended and/or represented by all shareholders representing 2,255,183,207 shares, thus meeting the quorum requirement, and all items on the GMS agenda were approved by consensus (unanimous vote).

BCAS held its Annual General Meeting of Shareholders (AGMS) for the 2024 fiscal year with the following details:

Day/Date	Tuesday, March 4, 2025
Time	11:20 AM
Location	Jalan Jatinegara Timur No. 72, East Jakarta
Quorum	100% of shares present
Attendance: Board of Commissioners	Ms. Ratna Yanti (Independent President Commissioner) Mr. Rickyadi Widjaja (Commissioner) Ms. Inge Setiawati (Independent Commissioner)
Attendance: DPS	Mr. Fathurrahman Djamil (Chairman) Mr. Sutedjo Prihatono (Member)
Attendance: Board of Directors	Ms. Yuli Melati Suryaningrum (President Director) Ina Widjaja (Director) Mr. Pranata (Director) Ms. Houda Muljanti (Director in Charge of Compliance) Mr. Lukman Hadiwijaya (Director)
Shareholders' Attendance Shareholders: BCA	Mr. Subur Tan and Mr. John Kosasih as Directors of PT Bank Central Asia Tbk
Shareholders present: BCA Finance	Mr. Roni Haslim and Mr. Lim Handoyo as Directors of PT BCA Finance

Resolutions of the 2025 AGMS and Their Implementation

The 2024 Annual General Meeting of Shareholders was held on Tuesday, March 4, 2025, with the following agenda and resolutions:

Agenda	Resolutions of the 2024 AGM	Implemented
1. Approval and ratification of the Annual Report, including the Company's Financial Statements, the Company's Board of Directors' Report on the management actions taken by the Company's Board of Directors, the Company's Board of Commissioners' Supervisory Report on the supervisory actions taken by the Company's Board of Commissioners, and the Company's Sharia Supervisory Board's Supervisory Report on	To approve and ratify the Company's Annual Report that has been reviewed by the Company's Board of Commissioners, including: a. The Company's Financial Statements, which include the Company's balance sheet and income statement for the fiscal year ending December 31, 2024, which have been examined and audited by the Public Accounting Firm Purwantono, Sungkoro and Surja (member of Ernst & Young Global Limited) in Jakarta with report number 00013/2.1032/AU.4/07/0703-2/1/I/2025 dated January 20, 2025, which has provided an unmodified opinion; b. The Company's Board of Directors' Report; c. The S Company's Board of Commissioners' Supervisory Report; and d. The Sharia Supervisory Board's Supervisory Report;	Implemented

Agenda	Resolutions of the 2024 AGM	Implemented
the supervisory actions taken by the Company's Sharia Supervisory Board for the fiscal year ending on December 31, 2024, and to grant release and discharge (acquit et de charge) to the members of the Company's Board of Directors for their management actions and to the members of the Company's Board of Commissioners and Sharia Supervisory Board for their supervisory actions during the fiscal year ending on December 31, 2024.	and granting release and discharge of liability (acquit et de charge) to the members of the Company's Board of Directors for their management actions and to the Company's Board of Commissioners and Sharia Supervisory Board for their supervisory actions during the fiscal year ending on December 31, 2024, provided that such management and supervisory actions are recorded in the Company's Annual Report and Financial Statements for the fiscal year ending on December 31, 2024, and its supporting documents	Implemented
2. Determination of the use of the Company's net profit for the fiscal year ending on December 31, 2024.	Determining the use of the Company's net profit for the fiscal year ending on December 31, 2024, amounting to Rp 183,745,106,402.00 (one hundred eighty-three billion seven hundred forty-five million one hundred six thousand four hundred two Rupiah) (hereinafter referred to as "2024 Net Profit"), with the following details: a. Rp2,000,000,000.00 (two billion Rupiah) is set aside as the Company's reserve fund. Thus, the reserve fund will increase from Rp 18,000,000,000.00 (eighteen billion Rupiah) to Rp 20,000,000,000.00 (twenty billion Rupiah); b. Rp90,872,553,200.00 (ninety billion eight hundred seventy-two million five hundred fifty-three thousand two hundred Rupiah) shall be distributed as dividends to be paid in 2025 to parties registered as shareholders of the Company at the time of the dividend distribution. For the purpose of paying the dividends, the Meeting hereby authorizes the Company's Board of Directors to determine the date of payment of dividends for the fiscal year ending December 31, 2024; and c. the remaining portion of the 2024 Net Profit that has not been allocated for use is designated as retained earnings.	Implemented

Agenda	Resolutions of the 2024 AGM	Implemented
3. Confirmation of the end of the term of office, and appointment of members of the Board of Directors, Board of Commissioners, and Sharia Supervisory Board of the Company.	a. In connection with the resolution of the General Meeting of Shareholders to appoint each member of the Company's Board of Directors, Board of Commissioners, and Sharia Supervisory Board, which states that the term of office of each member of the Company's Board of Directors, Board of Commissioners, and the Sharia Supervisory Board of the Company will end at the closing of the Company's Annual General Meeting of Shareholders to be held in 2025, the Meeting hereby confirms the end of the term of office of all members of the Company's Board of Directors, Board of Commissioners, and Sharia Supervisory Board currently in office, effective as of the close of this Meeting, and further grants release and discharge of liability (acquitt et decharge) to the members of the Company's Board of Directors, Board of Commissioners, and Sharia Supervisory Board for the management and supervision actions taken during their respective terms of office, as long as such actions are recorded in the Company's books and records and supporting documents; b. Reappointing the members of the Board of Directors, Board of Commissioners, and Sharia Supervisory Board of the Company with the following composition: - The Board of Directors of the Company, namely: President Director : Ms. Yuli Melati Suryaningrum; Director : Ms. Ina Widjaja; Director : Mr. Pranata; Director : Mr. Lukman Hadiwijaya; - Board of Commissioners of the Company, namely: Independent President Commissioner : Ms. Ratna Yanti; Commissioner : Mr. Rickyadi Widjaja; Independent Commissioner : Ms. Inge Setiawati; - The Company's Sharia Supervisory Board, namely: Chairman : Mr. Fathurrahman Djamil; Member : Mr. Sutedjo Prihatono; with a term of office effective from the closing of this Meeting until the closing of the Company's Annual General Meeting of Shareholders to be held in 2028, without prejudice to the right of the Company's General Meeting of Shareholders to dismiss each member of the Board of Directors, Board of Commissioners, and Sharia Supervisory Board of the Company at any time; c. Expressing the highest appreciation and gratitude to Mrs. Houda Muljanti for her services during her tenure as Director in charge of the Company's Compliance Function;	Implemented

- d. Appointing Mr. Eduard Guntoro Purba as Director in charge of the Company's Compliance Function, who has passed the competency and suitability assessment as stated in the Decree of the Head of the Department of Licensing and Banking Crisis Management No. KEPR-36/PB.02/2024 dated December 20, 2024 concerning the Results of the Competency and Fittingness Assessment of Mr. Eduard Guntoro Purba as Candidate Director in Charge of Compliance Functions at PT Bank BCA Syariah, which is effective from the closing of this Meeting until the closing of the Annual General Meeting of Shareholders to be held in 2028;
- e. Appointing Ms. Nenny Kurnia Noersal as a member of the Company's Sharia Supervisory Board, who has received a recommendation from the National Sharia Council (DSN) – Indonesian Ulema Council (MUI) as stated in the letter of Recommendation from the Sharia Supervisory Board number U-0959/DSN-MUI/XII/2024 dated December 23, 2024, and has passed the fit and proper test as stated in the letter from the Financial Services Authority number SR-50/PB.02/2025 dated February 28, 2025, regarding the Decision on the Application for Approval of Prospective Members of the DPS of PT Bank BCA Syariah, which is effective from the closing of this Meeting until the closing of the Annual General Meeting of Shareholders to be held in 2028;
- f. Declares that as of the closing of this Meeting, the composition of the members of the Board of Directors, Board of Commissioners, and Sharia Supervisory Board of the Company is as follows:
 - The Board of Directors of the Company, namely:

President Director	: Ms. Yuli Melati Suryaningrum;
Director	: Ms. Ina Widjaja;
Director	: Mr. Pranata;
Director	: Mr. Lukman Hadiwijaya;
Director*	: Mr. Eduard Guntoro Purba;

*Director in Charge of Compliance Function
 - Board of Commissioners of the Company, namely:

Independent President	
Commissioner	: Ms. Ratna Yanti;
Commissioner	: Mr. Rickyadi Widjaja;
Independent Commissioner	: Ms. Inge Setiawati;
 - The Company's Sharia Supervisory Board, namely:

Chairman	: Mr. Fathurrahman Djamil;
Member	: Mr. Sutedjo Prihatono;
Member	: Ms. Nenny Kurnia Noersal;

with a term of office effective from the closing of this Meeting until the closing of the Company's Annual General Meeting of Shareholders to be held in 2028, without prejudice to the right of the Company's General Meeting of Shareholders to dismiss each member of the Board of Directors, Board of Commissioners, and Sharia Supervisory Board of the Company at any time;

Agenda	Resolutions of the 2024 AGM	Implemented
	g. Authorizing the Board of Commissioners of the Company to determine the distribution of duties and authorities among the members of the Board of Directors of the Company, in accordance with the provisions of Article 19 verse 9 of Articles of Association of the Company.	
4. Determination of salaries or honoraria and allowances for the 2025 fiscal year as well as bonuses for the 2024 fiscal year to be distributed to members of the Board of Directors, Board of Commissioners, and Sharia Supervisory Board of the Company.	Granting full power and authority to PT Bank Central Asia Tbk as the current majority shareholder of the Company to determine the amount of salaries or honoraria and other allowances to be given by the Company to members of the Board of Directors, Board of Commissioners, and Sharia Supervisory Board of the Company who serve in and during the fiscal year ending on December 31, 2025, as well as to determine the amount of bonuses to be distributed to members of the Board of Directors, Board of Commissioners, and Sharia Supervisory Board of the Company who are in office during the fiscal year ending on December 31, 2024, with the provision that in determining the salaries or honoraria and allowances as well as bonuses, PT Bank Central Asia Tbk shall take into account the recommendations of the Company's Remuneration and Nomination Committee. The amount of salaries or honoraria, allowances, and bonuses to be paid to the members of the Board of Directors, Board of Commissioners, and Sharia Supervisory Board of the Company will be included in the Financial Statements for the fiscal year 2025.	Implemented
5. The appointment of a Registered Public Accounting Firm (including Registered Public Accountants affiliated with the Registered Public Accounting Firm) to examine/audit the Company's books and records for the fiscal year ending December 31, 2025.	In order to select the best Registered Public Accounting Firm (including Registered Public Accountants affiliated with the Registered Public Accounting Firm) in terms of quality, requirements, and competitive prices for the Company, the Meeting decided to grant full power and authority to the Board of Commissioners of the Company to: - select and appoint a Registered Public Accounting Firm from the Financial Services Authority (including Registered Public Accountants affiliated with the Registered Public Accounting Firm), to examine or audit the Company's books and records for the fiscal year ending on December 31, 2025, including appoint a replacement; and - determine the amount of honorarium and other terms and conditions related to the above appointment; taking into account the recommendations of the Company's Audit Committee and applicable laws and regulations.	Implemented
6. Approval of the Company's Recovery Plan.	- To approve the Company's Recovery Plan, which is currently in the process of being registered with the Financial Services Authority, as contained in the 2024 Recovery Plan of PT Bank BCA Syariah, which has been submitted to the Financial Services Authority through PT Bank BCA Syariah letter No.453/DIR/2024, dated November 21, 2024, regarding the Submission of the Recovery Plan of PT Bank BCA Syariah; and - Granting power and authority to the Company's Board of Directors to take necessary steps in order to register PT Bank BCA Syariah's Recovery Plan with the Financial Services Authority's supervisory administration, including but not limited to making changes and/or adjustments to the Company's Recovery Plan in accordance with the instructions and/or requests of the Financial Services Authority.	Implemented

2025 EGMS Decision and Its Implementation

Throughout 2025, BCAS did not hold an Extraordinary General Meeting of Shareholders for the 2024 Fiscal Year.

2024 AGMS Resolutions and Their Implementation

The 2024 AGMS was held on Monday, February 26, 2024, with the following agenda and resolutions:

Mata Acara	Keputusan RUPS Tahun 2023	Implemented
Approval and ratification of the Annual Report, including the Company's Financial Statements, the Company's Board of Directors' Report on the management actions taken by the Company's Board of Directors, the Company's Board of Commissioners' Supervisory Report on the supervisory actions taken by the Company's Board of Commissioners, and the Company's Sharia Supervisory Board's Supervisory Report on the supervisory actions taken by the Company's Sharia Supervisory Board for the fiscal year ending on December 31, 2023, and to grant discharge and release from liability (acquit et de charge) to the members of the Company's Board of Directors for their management actions and to the members of the Company's Board of Commissioners and Sharia Supervisory Board for their supervisory actions during the fiscal year ending on December 31, 2023.	To approve and ratify the Company's Annual Report which has been reviewed by the Company's Board of Commissioners, including the Company's Financial Statements comprising the balance sheet and income statement for the financial year ending on December 31, 2023, which have been examined and audited by the Public Accounting Firm Purwantono, Sungkoro and Surja (members of Ernst & Young Global Limited) in Jakarta with report number 00018/2.1032/AU.4/07/0703-1/1/I/2024 dated January 19, 2024, which has provided an unmodified opinion; The Company's Board of Directors Report; The Company's Board of Commissioners' Supervisory Report; and the Company's Sharia Supervisory Board Supervisory Report; and granting acquittal and discharge (acquit et de charge) to the members of the Company's Board of Directors for their management actions and to the Company's Board of Commissioners and Sharia Supervisory Board for their supervisory actions during the financial year ending December 31, 2023.	Implemented
Determination of the use of the Company's net profit for the fiscal year ending on December 31, 2023.	Determining that the net profit earned by the Company in the fiscal year ending on December 31, 2023 is IDR 153,801,714,036.00 (one hundred fifty-three billion eight hundred one million seven hundred fourteen thousand three Rupiah) (hereinafter referred to as "2023 Net Profit"). The Company's Shareholders further determine the use of the 2023 Net Profit as follows: - Setting aside Rp2,000,000,000.00 (two billion Rupiah) of the 2023 Net Profit as the Company's reserve fund. As a result, the Company's reserve fund will increase from Rp 16,000,000,000.00 (sixteen billion Rupiah) to Rp 18,000,000,000.00 (eighteen billion Rupiah); and - The remaining portion of the 2023 Net Profit that has not been allocated for specific use is designated as retained earnings.	Implemented

Mata Acara	Keputusan RUPS Tahun 2023	Implemented
Honoraria and allowances for the 2024 fiscal year as well as bonuses for the 2023 fiscal year to be distributed to members of the Company's Board of Directors, Board of Commissioners, and Sharia Supervisory Board.	Granting full power and authority to PT Bank Central Asia Tbk as the majority shareholder of the Company at this time to determine the amount of salaries or honoraria and other allowances to be given by the Company to members of the Board of Directors, Board of Commissioners and Sharia Supervisory Board of the Company who serve in and during the fiscal year ending on December 31, 2024, with the provision of considering the recommendations of the Company's Remuneration and Nomination Committee. The amount of salary or honorarium, allowances, and bonuses will be included in the Financial Statements for the 2024 fiscal year.	Implemented
Appointment of a Registered Public Accounting Firm (including Registered Public Accountants affiliated with the Registered Public Accounting Firm) to examine/audit the Company's books and records for the fiscal year ending on December 31, 2024.	In order for the Company to obtain the best Registered Public Accounting Firm in terms of quality, requirements, and competitive prices for the Company, the Meeting decided to grant full authority and power to the Board of Commissioners to: - Select and appoint a Registered Public Accounting Firm from the Financial Services Authority to examine or audit the Company's books and records for the fiscal year ending on December 31, 2024, including appointing a replacement; and - Determining the amount of honorarium and other terms related to the appointment, taking into account the recommendations of the Company's Audit Committee and applicable laws and regulations.	Implemented

Keterangan:

Tidak ada perubahan susunan anggota Direksi, Dewan Komisaris Perseroan, dan Dewan Pengawas Syariah dalam Keputusan RUPST Tahun 2024.

2024 Extraordinary General Meeting of Shareholders Decision and Its Implementation

The 2024 EGMS was held on Tuesday, December 3, 2024, with the following agenda and resolutions:

Agenda	Resolutions of the 2024 GMS	Implemented
Approval of the distribution of dividends from retained earnings for the fiscal year ending December 31, 2023	Approve cash dividend distribution of Rp 75,900,857,018 (seventy-five billion nine hundred million eight hundred fifty-seven thousand eighteen Rupiah) to the Company's Shareholders.	Implemented

Statement regarding Unrealized GMS Resolutions

BCA has followed up on and implemented all recommendations of the 2024 Annual General Meeting of Shareholders. Therefore, this report does not contain explanations regarding resolutions that have not been realized.

Board of Commissioners

The Board of Commissioners acts as a governance body that ensures the implementation of GCG principles throughout the organization, provides advice to the Board of Directors, and supervises the implementation of the Bank's business activities to ensure they are in line with the Company's objectives and purposes as stipulated in the Articles of Association.

Guidelines and Procedure for the Board of Commissioners (Board of Commissioners Charter)

Based on Board of Directors Decree No. 082/SK/DIR/2025 concerning the Governance Policy of PT Bank BCA Syariah, the Company has established the Board of Commissioners Charter as a binding guideline for members of the Board of Commissioners in carrying out their supervisory function in an efficient, effective, transparent, independent, and accountable manner. The Company conducts periodic evaluations of the Charter to ensure that it complies with the provisions of laws and regulations. The Board of Commissioners Charter is available on the website: <https://www.bcasyariah.co.id/kebijakan-tatakelola-perusahaan-eng>.

In general, the BCAS Board of Commissioners Charter regulates the following:

1. The composition of the Board of Commissioners;
2. Criteria and/or requirements for both Commissioner and Independent Commissioner members;
3. The objectives of Independent Commissioners;
4. The term of office of the Board of Commissioners;
5. The appointment, dismissal, or replacement of members of the Board of Commissioners;
6. Resignation of members of the Board of Commissioners;

7. Concurrent positions of the Board of Commissioners;
8. Duties, responsibilities, and authorities of the Board of Commissioners, including the President Commissioner;
9. Prohibitions for members of the Board of Commissioners;
10. Transparency aspects;
11. Orientation of members of the Board of Commissioners;
12. Training and certification of Board of Commissioners members;
13. Work ethics of the Board of Commissioners;
14. Board of Commissioners Meeting Arrangements;
15. Working relationships among Board of Commissioners members;
16. Remuneration and conflicts of interest of Board of Commissioners members;
17. Performance evaluation of the Board of Commissioners.

Number and Composition of Board of Commissioners Members

Throughout 2025, there were no changes in the composition of the BCAS Board of Commissioners. The Board of Commissioners has 3 members, consisting of 1 Independent President Commissioner, 1 Commissioner, and 1 Independent Commissioner. This number and composition are in accordance with applicable regulations, with the number of members of the Board of Commissioners not exceeding the number of members of the Board of Directors. Independent Commissioners is 66.67% of the total members of the Board of Commissioners, and all members of the Board of Commissioners are domiciled in Indonesia.

COMPOSITION OF THE BCAS BOARD OF COMMISSIONERS FOR THE PERIOD JANUARY-DECEMBER 2025

Name	Gender	Position	Legal Basis for Appointment	Term of Office
Ratna Yanti	Female	President Commissioner Independent	First appointment: PKR Deed of PT Bank BCA Syariah No. 101 dated 22 February 2023 Last appointment: Minutes of the Board of Commissioners Meeting of PT Bank BCA Syariah No. 29 dated 4 March 2025	2025 until the closing of the AGMS of 2028

Name	Gender	Position	Legal Basis for Appointment	Term of Office
Inge Setiawati	Female	Commissioner Independent	First appointment: PKR Deed of PT Bank BCA Syariah No. 101 dated 22 February 2023 Last appointment: Minutes of the Board of Commissioners Meeting of PT Bank BCA Syariah No. 29 dated March 4, 2025	March 4, 2025 until the closing of the AGMS of 2028
Rickyadi Widjaja	Male	Commissioner	First appointment: PKR Deed of PT Bank BCA Syariah No. 101 dated 22 February 2023 Last appointment: Minutes of the Board of Commissioners Meeting of PT Bank BCA Syariah No. 29 dated 4 March 2025	4 March 2025 until the closing of the AGMS 2028

All members of the BCAS Board of Commissioners have passed the fit and proper tests and obtained approval from the Financial Services Authority.

Criteria for Members of the Board of Commissioner

The criteria and requirements that must be met by members of the Board of Commissioners include:

1. Capable of performing legal actions.
2. Possess good character, morals, integrity, reputation, and adequate competence relevant to their position to carry out their duties and responsibilities, as well as the ability to implement their competence in the performance of their duties and responsibilities.
3. Commitment to comply with laws and regulations and sharia principles.
4. Possess knowledge and/or competence (expertise) that can be used in supervising the Bank, including in relation to management policies and the course of management, as well as providing advice to the Board of Directors.
5. Passed the Fit and Proper Test in accordance with the Regulator's provisions on the Fit and Proper Test, and has obtained a letter of approval from the Financial Services Authority.
6. No involvement in non-performing loans and/or non-performing financing and never been declared bankrupt or never been a shareholder, Controller of an Insurance Company who is not a shareholder, member of the Board of Directors or member of the Board of Commissioners who has been found guilty of causing bankruptcy to a Bank, within the last 5 (five) years prior to being nominated.

Independence of the Board of Commissioners

The independence of the Board of Commissioners is stipulated in the Board of Commissioners Charter, with the following provisions:

1. All Independent Commissioners shall have no financial, management, share ownership and/or family relationships with Controlling Shareholders, members of the Board of Commissioners and/or the Board of Directors and/or the Supervisory Board, or financial and/or share ownership relationships with BUS, so as to support their ability to act independently.
2. The majority of members of the Board of Commissioners are prohibited from having family relationships up to the second degree with fellow members of the Board of Commissioners and/or members of the Board of Directors and/or members of the SSB.
3. Members of the Board of Commissioners are prohibited from using the Bank for personal, family, and/or other parties' interests that may harm or reduce the Bank's profits.
4. Members of the Board of Commissioners are prohibited from taking and/or receiving personal benefits from the Bank other than remuneration and other facilities determined by the GMS.
5. Members of the Board of Commissioners are required to disclose remuneration and other facilities as referred to in point 4 in accordance with the Financial Services Authority Regulations regarding the implementation of governance in the provision of remuneration for sharia commercial banks.

Concurrent Positions of Board Members

The concurrent positions of the BCAS Board of Commissioners are regulated in accordance with POJK No. 17 of 2023 Article 46. The results of the review show that all members of the Board of Commissioners have complied with the applicable provisions on concurrent positions. The provisions regarding concurrent positions of the Board of Commissioners as stipulated in the Board of Commissioners Charter are as follows:

1. Members of the Board of Commissioners are prohibited from holding concurrent positions as:
 - a. As a member of the Board of Directors, member of the Board of Commissioners, member of the Sharia Supervisory Board, or Executive Officer at a financial institution or financial company, whether a Bank or non-Bank.
 - b. As a member of the Board of Directors, member of the Board of Commissioners, member of the Sharia Supervisory Board, or executive officer at more than 1 non-financial institution or company, both domestic and foreign.
 - c. In functional positions at Bank financial institutions and/or non-Bank financial institutions based in Indonesia or abroad.
 - d. In other positions that may cause a conflict of interest in the performance of duties as a member of the Board of Commissioners.
 - e. In other positions in accordance with the laws and regulations.
2. The President Commissioner is prohibited from concurrently serving as Chair of more than one other committee.
3. The following are not considered concurrent positions:
 - a. A member of the Board of Commissioners serving as a member of the Board of Directors, a member of the Board of Commissioners, or an executive officer performing supervisory functions at one non-bank subsidiary controlled by the Bank,
 - b. Non-Independent Commissioners performing functional duties of Bank shareholders in the form of legal entities in the Bank and/or the Bank's business group, and/or
 - c. Members of the Board of Commissioners hold positions in non-profit organizations or institutions, as long as this does not cause them to neglect their duties and responsibilities as members of the Board of Commissioners.
4. Prospective members of the Board of Commissioners who hold the positions mentioned above are required to make a statement to:
 - a. maintain integrity,
 - b. avoid any form of conflict of interest, and
 - c. avoid actions that could harm the Bank and/or cause the Bank to violate the principle of prudence, while serving as members of the Board of Commissioners.
5. Independent Commissioners are prohibited from holding concurrent positions as public officials, applicable to both structural and functional officials in public bodies.

TABLE OF CONCURRENT POSITIONS OF THE BOARD OF COMMISSIONERS IN COMMITTEES AT BCAS IN 2025

Name	Position at BCAS	Position in the Committee	Concurrent Positions (outside BCAS)
Ratna Yanti	Independent President Commissioner	- Chair of the Risk Monitoring Committee - Member of the Risk Monitoring Committee - Member of the Remuneration and Nomination Committee	None
Inge Setiawati	Independent Commissioner	- Chair of the Audit Committee - Chair of the Remuneration and Nomination Committee - Member of the Risk Monitoring Committee	None
Rickyadi Widjaja	Commissioner	- Member of the Audit Committee - Member of the Risk Monitoring Committee - Member of the Remuneration and Nomination Committee	None

Duties and Responsibilities of the Board of Commissioners

The duties, responsibilities, and authorities of the Board of Commissioners are stipulated in the Board of Commissioners Charter, including the following:

1. Business and Operational Supervision
 - a. Business Plan
 - 1) The Board of Commissioners approves the Business Plan
 - 2) The Board of Commissioners is required to supervise the implementation of the Business Plan.
 - b. The Board of Commissioners approves the Strategic Plan in the form of a corporate plan to achieve the Bank's long-term objectives for a period of 5 years, as prepared by the Board of Directors.
 - c. Resolution Plan
 - 1) approving the Resolution Plan, amendments to the Resolution Plan, and/or updates to the Resolution Plan,
 - 2) overseeing the Bank's compliance with its obligations in preparing the Resolution Plan, making amendments to the Resolution Plan, and/or taking corrective actions based on the results of the resolvability test,
 - 3) evaluating the Resolution Plan, amendments to the Resolution Plan, and/or updating the Resolution Plan prepared by the Board of Directors, and
 - 4) supervising the implementation of plans to address potential obstacles to the implementation of resolution action options.
 - d. Recovery Action Plan
 - 1) The Recovery Action Plan must obtain approval from the Board of Commissioners.
 - 2) The Board of Commissioners must supervise and evaluate the implementation of the Recovery Action Plan.
 - e. The Sustainable Finance Action Plan must be approved by the Board of Commissioners.
 - f. Capital structure and debt policies are evaluated periodically to ensure that they are in line with strategic objectives and risk appetite.
 - g. MSME Financing
 - 1) directing and monitoring the strategic plan for providing MSME Financing Access Facilities, and
 - 2) Directing and monitoring the implementation of governance in providing MSME Financing Access Facilities
 - h. The authority and responsibilities of the Board of Commissioners related to the implementation of IT governance at least include:
 - 1) evaluating, directing, and monitoring IT strategic plans, and
 - 2) evaluating, directing, and monitoring the implementation of IT governance.
2. Supervision of Risk Management, Compliance, Governance, Anti-Money Laundering, Counter-Terrorism Financing, and Counter-Proliferation Financing of Weapons of Mass Destruction, hereinafter referred to as AML, CTF, and CPFWMD
 - a. Risk Management
 - 1) The authority and responsibilities of the Board of Commissioners related to the implementation of Risk Management shall at least include:
 - a) approving and evaluating the Risk Management policy once a year, and
 - b) evaluating the Board of Directors' accountability for the implementation of Risk Management policies.
 - 2) The Bank's financing policies must be approved by the Board of Commissioners.
 - 3) The Board of Commissioners is responsible for ensuring the effective implementation of cybersecurity risk management by understanding the Bank's cybersecurity risk profile, ensuring the adequacy of human resources and infrastructure, and promoting a culture of risk awareness throughout the organization. The Board of Commissioners actively supervises, approves policies and strategic plans related to cybersecurity risk management in accordance with the Bank's risk appetite and risk tolerance, and periodically evaluates the policies, strategies, and accountability of the Board of Directors. In addition, the Board of Commissioners ensures that all cybersecurity risk management policies and processes are implemented consistently and integrated into the Bank's overall risk management.
 - 4) The Board of Commissioners ensures that the Anti-Fraud Strategy is implemented effectively.
 - b. The Board of Commissioners is required to actively supervise the Compliance Function by:
 - 1) evaluating the implementation of the Bank's Compliance Function at least twice a year, and
 - 2) providing recommendations to improve the quality of the implementation of the Bank's Compliance Function. Based on the results of the evaluation of the Compliance Function implementation, the Board of Commissioners submits recommendations for improving the quality of the Compliance Function implementation to the President Director with a copy to the Director in charge of the Compliance Function.

- c. Governance
 - 1) The implementation of governance in all business activities of the Bank at all levels or tiers of the organization.
 - 2) In conducting supervision, the Board of Commissioners is required to direct, monitor, and evaluate the implementation of governance, risk management, and compliance in an integrated manner as well as the Bank's strategic policies, in accordance with the provisions of laws and regulations, the articles of association, and/or GMS resolutions.
 - 3) Conducting periodic evaluations of the implementation of the Bank's Governance policies, either independently or using independent external consultants.
 - d. AML, CFT, and CPFWMD
 - 1) Ensuring that the Bank has policies and procedures for implementing AML, CFT, and CPFWMD programs,
 - 2) Approving the policies and procedures for implementing the AML, CFT, and CPFWMD programs proposed by the Board of Directors,
 - 3) Evaluating the policies and procedures for implementing the AML, CFT, and CPFWMD programs,
 - 4) Supervising the implementation of the Board of Directors' responsibilities regarding the implementation of AML, CFT, and CPFWMD programs, and
 - 5) Ensuring that discussions regarding the implementation of AML, CFT, and CPFWMD programs are held in Board of Directors and Board of Commissioners meetings.
3. Internal Audit Oversight
- a. The Bank's Board of Commissioners is responsible for supervising the implementation of internal controls in general, including the Board of Directors' policies that establish these internal controls.
 - b. In performing its internal audit function, the Board of Commissioners is responsible for:
 - 1) ensuring that the Board of Directors develops and maintains an adequate, effective, and efficient internal control system,
 - 2) reviewing the effectiveness and efficiency of the internal control system based on information obtained from the SAI at least once a year, and
 - 3) approving the appointment of an independent external quality controller to conduct a periodic review of the Internal Audit Unit's performance every three years, taking into account the recommendations of the Audit Committee.
 - c. Appointing or dismissing the Head of the Bank's Internal Audit Unit, taking into account the recommendations of the Audit Committee.
 - d. The annual audit plan and budget allocation for the implementation of internal audit function must be approved by the Board of Commissioners, taking into account the recommendations of the Audit Committee.
 - e. The internal audit charter must be approved by the Board of Commissioners, taking into account the recommendations of the Audit Committee.
 - f. Receiving recommendations from the Audit Committee regarding the overall annual remuneration of the Internal Audit Unit and performance awards.
 - g. Overseeing the Board of Directors' follow-up on audit findings or examinations and recommendations from the Internal Audit Unit, External Auditors, the results of supervision by the Financial Services Authority, and/or the results of supervision by other authorities and institutions.
- h. Integrity of Bank Financial Reporting
- 1) The Board of Commissioners must supervise the implementation of internal control policies and procedures in the Bank's financial reporting process.
 - 2) The Board of Commissioners' supervision report in point 1) is outlined in the Bank's Business Plan Supervision Report.
4. General Supervision
- a. Forming a committee:
 - 1) Consisting of at least:
 - a) Audit Committee.
 - b) Risk Monitoring Committee.
 - c) Remuneration and Nomination Committee. The appointment of committee members is carried out by the Board of Directors based on the Resolution of the Board of Commissioners Meeting.
 - 2) Other committees tailored to the needs and/or complexity of the Bank and/or expanding the scope of the committee's duties, responsibilities, and authorities in supporting the implementation of the Board of Commissioners' supervisory duties and responsibilities.
 - b. Ensuring that the committees formed by the Board of Commissioners perform their duties effectively.
 - c. Conducting an evaluation of the performance of the committees at least at the end of each fiscal year.
 - d. Receiving recommendations regarding Independent Parties who will become members of the Audit Committee and the Risk Monitoring Committee from the Remuneration and Nomination Committee.

- e. Overseeing the selection and assessment of candidates for the Board of Directors, Board of Commissioners, and Sharia Supervisory Board without intervening through the Remuneration and Nomination Committee.
- f. Receive recommendations regarding the system and procedures for the selection and/or replacement of members of the Board of Directors, members of the Board of Commissioners, and members of the Sharia Supervisory Board from the Remuneration and Nomination Committee.
- g. Receive recommendations regarding prospective members of the Board of Directors and/or the Board of Commissioners and/or the Sharia Supervisory Board and the results of identification from the Remuneration and Nomination Committee.
- h. Receiving recommendations regarding proposals for the appointment and/or dismissal of members of the Board of Directors, the Board of Commissioners, and the Sharia Supervisory Board to the GMS, taking into account the recommendations of the Remuneration and Nomination Committee.
- i. Ensuring that recommendations from the results of the Sharia Supervisory Board's supervision by the Board of Directors are followed up.
- j. Supervising the policies and management of the Board of Directors for the benefit of the Bank, providing advice to the Board of Directors, and being responsible for such supervision in accordance with the objectives and purposes of the Bank as stipulated in the laws and regulations, articles of association, and GMS resolutions.
- k. Maintain and receive accurate, relevant, and timely data and information regarding BCAS from the Board of Directors.
- l. Conducting periodic evaluations of the remuneration system for the Board of Directors, Board of Commissioners, and Sharia Supervisory Board.
- m. Making decision to temporarily dismiss one or more members of the Board of Directors if they act against the Articles of Association, cause harm to the Bank, neglect their duties and/or violate applicable laws and regulations.
- n. Providing considerations/proposals to the GMS regarding the appointment of Public Accountants and Public Accounting Firms that will provide audit services for annual historical financial information.
- o. Supervising the implementation of the Board of Directors' responsibilities regarding compliance with Financial Services Authority Regulations on Consumer and Community Protection, including ensuring that the Board of Directors has and implements Consumer Protection procedures.

Duties and Responsibilities of the President Commissioner

The President Commissioner performs the same duties and responsibilities as other members of the Board of Commissioners, in addition to other duties and responsibilities, namely:

1. Summoning for the Board of Commissioners meetings.
2. Chairing Board of Commissioners meetings.
3. Chairing the General Meeting of Shareholders.
4. Coordinating the implementation of the duties and responsibilities of the Board of Commissioners.

Orientation Program for New Board of Commissioners Members

BCAS organizes an orientation program for new members of the Board of Commissioners to provide them with a sufficient understanding of the Bank so that they can carry out their duties and responsibilities effectively. This orientation program aims to introduce the Bank's culture and work ethic. The orientation is carried out using the following methods:

- Presentations by the Head Office Work Unit (UKKP) via teleconference and/or face-to-face meetings.
- Visits to various Bank activity locations.
- Meetings and discussions via teleconference and/or face-to-face with other Board of Commissioners members, Sharia Supervisory Board, Board of Directors and Committees to discuss various BCAS issues or other necessary information.
- Studying various BCAS information available electronically (online).

In 2025, BCAS did not hold an orientation program for members of the Board of Commissioners because there were no new appointments to the Board of Commissioners.

Training Programs to Improve the Competence of the Board of Commissioners Members

The Bank provides training programs as a means of developing the competencies of Board of Commissioners members, with the obligation to attend training at least once a year. The training programs attended throughout 2025 are as follows:

TRAINING PROGRAMS ATTENDED BY BOARD OF COMMISSIONERS MEMBERS IN 2025

Name	Training Program	Organizer	Date
Ratna Yanti	Harnessing Crypto Assets for Financial Market Growth and Economic Resilience	OJK Institute	11 February 2025
	Anti-Fraud and Gratuity Control Workshop	BCAS	27 February 2025
	Dissemination of POJK 17 of 2024 concerning the Implementation of Bullion Business Activities BCAS	BCAS	8 April 2025
	DPS Sharing Session - Fund Product Development and Combination of Deposits and Mutual Funds	BCAS	20 May 2025
	SSB Sharing Session - Shariah Restricted Investment Account (SRIA) Products	BCAS	23 September 2025
	Refreshment AML, CFT, CPFWMD - Strengthening Strategic Governance in the Prevention of Money Laundering and Terrorism Financing	BCAS	23 September 2025
	ESG Skill Up Session - Understanding Sustainability Disclosure Standards (PSPK) 1&2 Guidelines for BCA Syariah Sustainability Reporting	BCAS	20 October 2025
	Indonesia Knowledge Forum XIV - 2025 Future Starts Today	BCA	28-29 October 2025
	BCA Syariah National Working Meeting 2026 "Empowering CASA, Empowering Growth, Toward a Second Player in Sharia Banking"	BCAS	17-18 November 2025
	ESG Capacity Building with the theme "Enhancing Sustainability Through GCG"	BCA	25 November 2025
	PT BCA, Tbk 2026 National Working Meeting, with the theme "Empowering Ecosystem"	BCA	4-5 December 2025
Inge Setiawati	Anti-Fraud and Gratuity Control Workshop	BCAS	27 February 2025
	Dissemination of POJK 17 of 2024 concerning the Implementation of Bullion Business Activities	BCAS	8 April 2025
	SSB Sharing Session - Fund Product Development and Combination of Deposits and Mutual Funds	BCAS	20 May 2025
	SSB Sharing Session - Shariah Restricted Investment Account (SRIA) Product	BCAS	23 September 2025
	Refreshment AML, CFT, CPFWMD - Strengthening Strategic Governance in the Prevention of Money Laundering and Terrorism Financing	BCAS	23 September 2025
	ESG Skill Up Session - Understanding Sustainability Disclosure Standards (PSPK) 1&2 Guidelines for BCA Syariah Sustainability Reporting	BCAS	20 Oktober 2025
	Indonesia Knowledge Forum XIV - 2025 Future Starts Today	BCA	28-29 Oktober 2025

Name	Training Program	Organizer	Date
Rickyadi Widjaja	Invitation to the Indonesia Islamic Finance Summit 2025 and the 2025 Annual Islamic Banking Meeting	OJK	3-4 November 2025
	BCA Syariah National Working Meeting 2026 "Empowering CASA, Empowering Growth, Toward a Second Player in Sharia Banking"	BCAS	17-18 November 2025
	ESG Capacity Building with the theme "Enhancing Sustainability Through GCG"	BCA	25 November 2025
	PT BCA, Tbk 2026 National Working Meeting, with the theme "Empowering Ecosystem"	BCA	4-5 December 2025
	Anti-Fraud and Gratuity Control Workshop	BCAS	27 February 2025
	Dissemination of POJK 17 of 2024 concerning the Implementation of Bullion Business Activities	BCAS	8 April 2025
	SSB Sharing Session - Fund Product Development and Combination of Deposits and Mutual Funds	BCAS	20 May 2025
	SSB Sharing Session - Syariah Restricted Investment Account (SRIA) Products	BCAS	23 September 2025
	Refreshment AML, CFT, CPFWMD - Strengthening Strategic Governance in the Prevention of Money Laundering and Terrorism Financing	BCAS	23 September 2025
	ESG Skill Up Session - Understanding Sustainability Disclosure Standards (PSPK) 1&2 Guidelines for BCA Syariah Sustainability Reporting	BCA	20 October 2025
Rickyadi Widjaja	Indonesia Knowledge Forum XIV - 2025 Future Starts Today	BCA	28-29 October 2025
	BCA Syariah National Working Meeting 2026 "Empowering CASA, Empowering Growth, Toward a Second Player in Sharia Banking"	BCAS	17-18 November 2025
	ESG Capacity Building with the theme "Enhancing Sustainability Through GCG"	BCA	25 November 2025
	PT BCA, Tbk 2026 National Working Meeting, with the theme "Empowering Ecosystem"	BCA	4-5 December 2025

CERTIFICATION REQUIREMENTS FOR THE BOARD OF COMMISSIONERS IN 2025

Name	Certification	Certificate Date	Organizer
Ratna Yanti	Risk Management Level 6	August 26, 2024	Sharia Finance LSP
Inge Setiawati	Risk Management Level 6	July 24, 2024	Sharia Finance LSP
Rickyadi Widjaja	Risk Management Level 7	August 26, 2024	Sharia Finance LSP

In 2025, BCA Syariah conducted a refresher course on Risk Management certification for the Board of Commissioners as part of its efforts to continuously improve and maintain competence. The Risk Management Certification refresher course included:

1. Level 7 Risk Management Certification refresher course on April 23, 2025; and
2. Level 6 Risk Management Certification Refreshment on May 8, 2025.

This refreshment activity aims to ensure that the Board of Commissioners always has an up-to-date understanding of regulatory developments, best practices, and risk dynamics relevant to the banking industry, so that they can carry out their supervisory functions effectively and optimally.



Share Ownership of the Board of Commissioners Members of 5% or More of Paid-up Capital

BCAS has established a policy on reporting share ownership for the Board of Commissioners, which refers to Article 57 of Financial Services Authority Regulation Number 17/POJK.03/2023 concerning the Implementation of Governance for Commercial Banks. This provision is reinforced in the Board of Commissioners' Charter, governing the obligation to disclose share ownership.

THE BOARD OF COMMISSIONERS' SHARE OWNERSHIP OF 5% OR MORE AS OF DECEMBER 31, 2025

Name	Board of Commissioners Members' Share Ownership of 5% or More in:			
	BCA	Other Banks	Non-Bank Financial Institutions	Other Companies
Ratna Yanti	None	None	None	None
Inge Setiawati	None	None	None	None
Rickyadi Widjaja	None	None	None	None

TOTAL BCAS SHARE OWNERSHIP BY THE BOARD OF COMMISSIONERS IN 2025

Name	Initial Shareholding at the Beginning of the Year (as of January 1, 2025)	Year-End Shareholding (as of December 31, 2025)
Ratna Yanti	None	None
Inge Setiawati	None	None
Rickyadi Widjaja	None	None

TOTAL BCAS SHARE OWNERSHIP BY THE BOARD OF COMMISSIONERS IN 2024

Name	Initial Shareholding at the Beginning of the Year (as of January 1, 2024)	Year-End Shareholding (as of December 31, 2024)
Ratna Yanti	None	None
Inge Setiawati	None	None
Rickyadi Widjaja	None	None

Implementation of the Policy on Reporting Share Ownership or Any Changes in Share Ownership

The Board of Commissioners' Code of Conduct regulates the disclosure obligations of Board of Commissioners members who own 5% or more of the paid-up capital, including the type and number of shares in BCAS, other banks, non-bank financial institutions, and other companies, both domestic and foreign.

Board of Commissioners Succession Policy

Term of Office

The GMS has the authority to dismiss one or more members of the Board of Commissioners at any time before the end of their term of office. Provisions regarding the term of office of members of the Board of Commissioners are regulated in the BCAS Articles of Association and the Board of Commissioners Charter as follows:

1. The term of office of members of the Board of Commissioners is a maximum of 5 years for 1 term of office, starting from the effective date of appointment of the members of the Board of Commissioners by the GMS, and stipulates other conditions for fulfilling the position of member of the Board of Commissioners.
2. If, at the time of appointment by the GMS, the member of the Board of Commissioners has not passed the Fit and Proper Test, the term of office of the member of the Board of Commissioners shall be effective from the date on which the member of the Board of Commissioners passes the Fit and Proper Test and obtains approval from the Financial Services Authority.
3. Members of the Board of Commissioners whose term of office has expired may be reappointed.
4. The term of office of a member of the Board of Commissioners shall end if the person concerned:
 - a. Resigns in accordance with the provisions of the Bank's Articles of Association (including resignation due to involvement in financial crimes).
 - b. Passes away.
 - c. Is dismissed based on a resolution of the General Meeting of Shareholders.
 - d. Is declared bankrupt or placed under guardianship based on a court decision.
 - e. No longer meets the applicable legal requirements.
5. When a member of the Board of Commissioners whose term of office has expired has not been replaced by the GMS, the person concerned may continue to exercise the same authority until a replacement is appointed by the GMS.

Succession, Nomination, and Appointment

The succession of the Board of Commissioners at BCAS is regulated in BCAS's internal policy with the following provisions:

1. Formulating and providing recommendations regarding the system and procedures for the election and/or replacement of members of the Board of Commissioners to the Board of Commissioners to be submitted to the GMS.
2. To provide recommendations regarding candidates for the Board of Commissioners to the Board of Commissioners for submission to the GMS.
3. In order to prepare BCAS executives to gain comprehensive knowledge and experience as officers at the head office or branch offices, several executives who are considered to have the potential for further development will be rotated.
4. The process of identifying and selecting candidates for the Board of Commissioners can be carried out from within the Bank or from external candidates who meet the requirements. If necessary, the Bank's Remuneration and Nomination Committee may utilize the services of an independent and reputable search firm in the process of selecting members of the Board of Commissioners.

The appointment of Board of Commissioners members refers to the Board of Commissioners Charter with the following provisions:

1. Each proposal for the appointment of members of the Board of Commissioners to the GMS must take into account the recommendations of the Remuneration and Nomination Committee.
2. The criteria, mechanisms, and procedures for appointing members of the Board of Commissioners are stipulated in the Bank's Articles of Association in accordance with applicable laws and regulations.
3. Prioritizing a professional composition, independence, relevant competence, and diversity, which are necessary for proper implementation the duties and responsibilities of the Board of Commissioners.

Dismissal or Replacement of Positions

The dismissal and replacement of members of the Board of Commissioners refer to the Board of Commissioners Charter with the following provisions:

1. Any proposal for the dismissal or replacement of a member of the Board of Commissioners to the GMS must take into account the recommendations of the Remuneration and Nomination Committee.
2. The dismissal or replacement of a member of the Board of Commissioners before the end of their term of office must first obtain the approval of the Financial Services Authority and take into account the best interests of the Bank. Dismissal includes the temporary dismissal of a member of the Board of Commissioners.

3. Temporary dismissal of a member of the Board of Commissioners may be based on personal and other reasons, namely:
 - a. Personal reasons include:
 - 1) the health condition of a member of the Board of Commissioners that affects their performance,
 - 2) conflicts of interest in the performance of duties and responsibilities, and/or
 - 3) other reasons.
 - b. Other reasons include:
 - 1) recommendations from Shareholders and/or the Bank's Board of Commissioners,
 - 2) the results of performance assessments of members of the Board of Commissioners based on internal and/or external assessments (including the Financial Services Authority),
 - 3) legal issues being faced by members of the Board of Commissioners, both criminal and civil cases, which cause disruption to the implementation of their duties and responsibilities.
4. The criteria, mechanisms, and procedures for dismissing or replacing members of the Board of Commissioners are stipulated in the Bank's Articles of Association in accordance with applicable laws and regulations.
5. Prioritizing a professional composition, independence, relevant competence, and diversity, which are necessary for proper implementation of the duties and responsibilities of the Board of Commissioners.
6. Dismissal or replacement carried out before the end of the term of office of a member of the Board of Commissioners must take into account at least:
 - a. The member of the Board of Commissioners is deemed incapable of performing their duties and responsibilities in the management and implementation of sound Bank strategies.
 - b. The dismissal or replacement of a member of the Board of Commissioners is not based on the subjective assessment of shareholders, but on an objective assessment related to the management of the Bank.
 - c. The dismissal or replacement of a member of the Board of Commissioners has gone through the applicable planning and mechanisms, which at a minimum take into account the assessment of the committee that performs the nomination function and has been scheduled in the GMS.
 - d. The dismissal or replacement of members of the Board of Commissioners does not cause problems in the organization and business activities of the Bank.
 - e. The implementation of the dismissal or replacement of members of the Board of Commissioners prioritizes good communication between various related parties.
 - f. It prioritizes the implementation of good governance and prudence.
7. The Financial Services Authority's authority to take corrective actions and evaluation regarding the dismissal or replacement of members of the Board of Commissioners may be conveyed by the Financial Services Authority through a written order in accordance with the Financial Services Authority's regulations regarding written orders.

The dismissal or replacement of Independent Commissioners is regulated as follows:

1. The dismissal or replacement of Independent Commissioners before the end of their term of office must first obtain approval from the Financial Services Authority before being decided at the GMS. In the event of dismissal or replacement of an Independent Commissioner before the end of their term of office due to the consequences of final results of a reassessment by the main party with a failing grade, this may be equated with the approval of dismissal or replacement by the Financial Services Authority.
2. In the dismissal or replacement of an Independent Commissioner before the end of their term of office, the Bank shall submit a request to the Financial Services Authority by letter (addressed to the Bank Supervision Department or the local Financial Services Authority office in accordance with the region where the Bank's head office is located) or at a meeting accompanied by the submission of information and/or documents supporting the dismissal or replacement, including:
 - a. The reasons or considerations for the dismissal or replacement along with supporting documents prepared by the Committee in charge of the Nomination function and approved by the majority of the Board of Commissioners. Supporting documents include:
 - 1) legal issues faced or health conditions affecting the Bank's financial condition,
 - 2) results of performance assessment conducted by the Bank which indicate that the person concerned is deemed not to support the development of the Bank's business activities and/or does not perform their duties and responsibilities optimally,
 - 3) negligence or fraud committed by the person concerned, causing the Bank to suffer losses and/or disrupting the Bank's business continuity, and/or
 - 4) failure to oversee the follow-up by the Board of Directors on the findings of audits or examinations and recommendations from the Internal Audit Unit, external auditors, the results of supervision by the Financial Services Authority, and/or the results of supervision by other authorities and institutions.

- b. The profile of the replacement candidate is deemed to meet the requirements for fit and proper test.
3. The submission of the request to the Financial Services Authority shall be made no later than 1 month before the planned implementation of the GMS which includes the agenda for the dismissal or replacement of the Independent Commissioner.
4. In granting approval, the Financial Services Authority assesses the feasibility of the plan to dismiss or replace the Independent Commissioner as follows.
 - a. If the Financial Services Authority deems the plan to dismiss or replace the Independent Commissioner to be unfit, then:
 - 1) the plan to dismiss or replace the Independent Commissioner is not approved by the Financial Services Authority, and
 - 2) prohibits the Bank from including the agenda for the dismissal or replacement of Independent Commissioners in the GMS, accompanied by supervisory recommendations (if any).
 - b. If the Financial Services Authority does not approve the plan to dismiss or replace an Independent Commissioner but the Bank has held a GMS to dismiss or replace the Independent Commissioner before receiving a letter of approval from the Financial Services Authority, the Bank must hold another GMS to cancel the dismissal or replacement of the Independent Commissioner.
 - c. If the Financial Services Authority deems the plan viable, the OJK shall submit a letter of approval to the Bank to approve the dismissal or replacement plan and may include the agenda for the dismissal or replacement of Independent Commissioners in the GMS accompanied by supervisory recommendations (if any).
5. Independent Commissioners who have not obtained approval from the Financial Services Authority are prohibited from acting on behalf of BCAS in making legally binding decisions and/or making important decisions that affect the financial condition of BCAS.

Resignation

The resignation of a member of the Board of Commissioners refers to the Board of Commissioners Charter with the following provisions:

1. Members of the Board of Commissioners may resign from their positions before the end of their term of office.
2. Notice of resignation of a member of the Board of Commissioners shall be submitted in writing to the Bank in accordance with the provisions of the Bank's Articles of Association.
3. In the event that a member of the Board of Commissioners resigns, resulting in the number of members of the Board of Commissioners to be less than 3, the resignation is valid if it has been approved by the GMS and a new member of the Board of Commissioners has been appointed.
4. Members of the Board of Commissioners shall resign if they are involved in financial crimes and are proven to have committed misconduct.
5. The Financial Services Authority has the authority to evaluate the resignation of a member of the Board of Commissioners to assess whether the resignation was voluntary, involved coercion, or other conditions.
6. The Financial Services Authority's power to take corrective action and evaluate the resignation of members of the Board of Commissioners may be conveyed by the Financial Services Authority through a written order in accordance with the Financial Services Authority's regulations regarding written orders.

Board of Commissioners Performance Assessment

PROCEDURE FOR PERFORMANCE ASSESSMENT OF THE BOARD OF COMMISSIONERS

Each member of the Board of Commissioners completes a self-assessment



The results of the self-assessments conducted by individual members of the Board of Commissioners and the Board as a whole are submitted to the Remuneration and Nomination Committee (RNC) for evaluation; the results of this evaluation are then submitted to the Board of Commissioners



Evaluation Results:
- Individual Performance Evaluation
- Peer Performance Evaluation

Performance evaluations are administered by the Secretary of the Compensation and Nominating Committee.

Board of Commissioners Performance Assessment Criteria

The criteria for assessing the Board of Commissioners individually and collectively include:

1. Supervision and provision of advice to the Board of Directors regarding:
 - a. BCAS's important strategies and plans
 - b. Integrity of BCAS financial reports
 - c. Internal control systems, compliance, and risk management; and
 - d. Good Corporate Governance

2. Approval of Board of Directors' decisions in accordance with the provisions set forth in the BCAS Articles of Association or applicable laws and regulations.

Parties Conducting Performance Assessment of the Board of Commissioners

As a form of accountability for the performance of their duties and responsibilities, the Board of Commissioners implements a performance assessment mechanism through a self-assessment method conducted individually by each member and collectively by the Board of Commissioners. The results of the assessment are then evaluated at a Board of Commissioners meeting, taking into account the recommendations of the Remuneration and Nomination Committee.

Board of Commissioners Performance Assessment Results

The results of the individual and collective self-assessments are submitted to the Remuneration and Nomination Committee and the Board of Commissioners for documentation and follow-up. The Board of Commissioners is required to carry out its supervisory function in accordance with its established

duties and responsibilities. The results of the evaluation and assessment during 2025 show that the Board of Commissioners carried out its duties with Excellent performance.

Report on the Implementation of the Board of Commissioners' Duties

Based on the BCAS Articles of Association, the Board of Commissioners is tasked with supervising management policies, the general implementation of management, both regarding the Bank and the Bank's business conducted by the Board of Directors, as well as providing advice to the Board of Directors, including supervising the implementation of the Bank's long-term plans and work plans, the provisions of the Articles of Association, GMS Resolutions, applicable laws and regulations, the interests of the Bank, and in accordance with the purposes and objectives of the Bank. In general, the Board of Commissioners hopes that management can maintain its performance going forward. Specifically, the responses, advice, and recommendations of the Board of Commissioners on BCA's performance as of December 31, 2025, are as follows:

ADVICE AND RECOMMENDATIONS OF THE BOARD OF COMMISSIONERS FOR THE YEAR 2025

Topic	Directions/Advice/Recommendations of the Board of Commissioners
Corporate Governance and Internal Control	1. The Board of Commissioners requests management to analyze the results of the assessment of Governance, Risk Profile, and Bank Health, especially in areas that can still be optimized, and maintain the assessment indicators that have achieved maximum results. 2. The Board of Commissioners continuously monitors the implementation of follow-up actions on the results of internal audits, BCA and OJK, and requests management to improve the quality of the process to lower the level of arising risks.
Synergy	1. With the support of the Parent Company to strengthen BCAS's position in the banking industry, particularly Islamic banking, the Board of Commissioners encourages management to deepen collaboration with BCA, BCA Digital, and BCA Finance to discuss potential cooperation and support that can be provided to one another. 2. The Board of Commissioners requests that management continuously monitor the availability of precious metals from third parties, particularly in relation to the approval of BCAS's gold soldex cooperation through BCA. 3. It is recommended to enhance product marketing cooperation through the soldex scheme at BCA and the marketing of hajj and umrah financing products.

Topic	Directions/Advice/Recommendations of the Board of Commissioners
Human Resources	1. The Board of Commissioners directed that the process of fulfilling human resource needs, developing competencies across all lines of the organization, as well as planning and implementing organizational succession be aligned with the needs and direction of BCAS's business development. 2. There is a need to improve the quality and competence of existing human resources at BCAS, especially for personnel directly related to the business. This can be done through mentoring and guidance, performance evaluations that consider the risks that may arise from each decision to grant authority to each organ, and enhancing the role of leaders so that they can act as filters to give the best contribution to BCAS.
Branch Development and Network Development	1. The Board of Commissioners advised Management to optimize the management of Branch Offices in order to improve relationships, business, monitoring, and the resolution of no-performing financing. 2. The Board of Commissioners supports Management's efforts to open up opportunities for BCAS market penetration in areas not covered by BCAS Branches through the utilization of the BCA Branch network, and advises Management to prepare sales kits that can be used by personnel assigned to assist in providing explanations to prospective customers. 3. Management should optimize the appointment of KC Jatinegara as a Special Branch Office (KCK) by assigning the best Account Officers to improve the performance and business contribution of BCAS.
Technology and Service Development	1. BCAS management can develop BCAS products and services in line with market dynamics and needs, and apply SWOT analysis. Making BCAS products and services the mainstay, capable of responding to customer and community needs, increasing customer appeal and loyalty. 2. The Board of Commissioners requests that management immediately follow up on the approval of BCAS's license as a Foreign Exchange Bank with the launch of products and strategic partnerships that can drive growth in the number of customers and CASA funds. 3. Management should optimize marketing efforts for BIQ and Virtual Account Management (VAM) products as part of the transaction service ecosystem solutions provided to meet the needs of corporate/community customers.
Cybersecurity	1. Enhance system security and reliability to ensure service quality is maintained with minimal service disruptions. 2. In implementing the core banking system migration, the Board of Commissioners requests that management ensure that all stages of the process comply with applicable regulations, including aspects of personal data protection and the accuracy and suitability of customer data.
Fund Business Development	1. Strategic programs need to be developed that can encourage growth in the Number of Customers (NOC) and strengthen customer experience. 2. To drive CASA growth, management needs to explore CASA product development strategies within the BCAS ecosystem and form a special work unit focused on penetrating the Muslim market to expand market reach within Muslim communities, such as the Hajj and Umrah travel agency ecosystem, halal centers, and leading Muslim organizations.

Topic	Directions/Advice/Recommendations of the Board of Commissioners
Business Development in Financing	1. Amidst global and national economic conditions that are still unstable, the Board of Commissioners has provided input so that management is able to create strategies/blueprints for SME and consumer business development and to monitor and analyze the progress of the plans that have been prepared. 2. Management is expected to apply the prudential principle in every financing distribution and conduct a comprehensive analysis of the potential for market deterioration that could have a negative impact on BCAS's overall business performance. 3. The Board of Commissioners appreciates the significant growth in consumer financing through gold financing products. However, management is expected to increase the diversification of the consumer financing portfolio through the development of motor vehicle financing (PKB) and home ownership financing (PPR).
Rescue Efforts	The Board of Commissioners supports management's efforts in implementing prepared strategies, such as restructuring and the worst-case scenario, including collateral auctions and write-offs in accordance with regulations to keep BCAS's NPF rates remain under control.

During 2025, the Board of Commissioners will carry out its supervisory function over the Bank's management and administration policies in accordance with applicable laws and regulations, the Bank's Articles of Association, and the established Work Plan. The supervisory activities carried out include the following:

1. Performing the supervisory function of the Bank's Business Plan (RBB), including directing, monitoring, and evaluating the implementation of the Bank's strategic policies, efforts to achieve and realize the RBB, which is reported to the Financial Services Authority every semester, as well as submitting RBB supervision reports to the Financial Services Authority.
2. Reviewing Financial Information: Reviewing financial information to be released by the Bank, which is carried out by a Public Accounting Firm (KAP) or other external parties.
3. Performing Supervisory Functions over Internal Control, including ensuring that the internal control system is functioning properly; supervising the Board of Directors' follow-up on audit findings or examinations and recommendations from SKAI, external auditors, and the results of supervision by authorities and other institutions; being responsible for the appointment or dismissal of the head of SKAI; supervising the implementation of the Internal Audit Unit (SKAI) tasks; approving and supervising the implementation of the audit charter.
4. Overseeing the Bank's Health Level: Overseeing, monitoring, and evaluating the Bank's Health Level every semester and supporting the Board of Directors in taking the necessary steps to maintain and/or improve the Bank's Health Level.
5. Performing a Supervisory Function over the Risk Management Unit.

6. Performing a supervisory function over compliance, including evaluating and ensuring that compliance functions are carried out properly, and providing advice to the Board of Directors on improving the quality of compliance function implementation; reviewing compliance function implementation reports and the implementation of the Compliance Director's duties as submitted by the Board of Directors on a regular basis; monitoring the implementation of the Anti-Fraud Strategy and the Anti-Money Laundering and Counter-Terrorism Financing (AML/CTF) Program; ensuring the application of GCG principles and practices at all levels, by supervising the implementation of GCG, reviewing GCG implementation reports submitted by the Board of Directors, and monitoring the results of GCG self-assessments.
7. Evaluation and Supervision of Information Technology: Evaluating, directing, and monitoring strategic plans and the implementation of Information Technology and Bank policies related to Information Technology.
8. Monitoring of Human Resource Development: Monitoring and evaluating the development of human resource management and development, particularly in relation to the strategic function of human resources in supporting the Bank's performance.
9. Granting Approval for Matters Requiring the Approval of the Board of Commissioners: Granting approval for matters that require the approval of the Board of Commissioners based on applicable laws and regulations and the Bank's Articles of Association.

Report on Duties and Performance Evaluation of Committees Under the Board of Commissioners

BCAS has formed 3 committees under the Board of Commissioners whose duties are to support the implementation of the duties and responsibilities of the Board of Commissioners, namely:

1. Audit Committee (KAU)
2. Risk Monitoring Committee (KPR)
3. Remuneration and Nomination Committee (KRN)

Procedure for Performance Assessment of Board of Commissioners Committee

The Board of Commissioners conducts a performance assessment of the Committees under the Board of Commissioners once a year with the following procedure:

1. The President Commissioner and Members of the Board of Commissioners conduct a collegial evaluation of the performance of the Board of Commissioners Committees using the Committee Evaluation Form.
2. The evaluation of the performance of the Board of Commissioners Committee is carried out through a Board of Commissioners meeting based on the recommendations of the Remuneration and Nomination Committee.
3. The results of the Board of Commissioners' evaluation of the performance of the Board of Commissioners Committee are recorded by the Secretary of the Remuneration and Nomination Committee.

Board of Commissioners Committee Performance Evaluation Criteria

The assessment criteria for committees under the Board of Commissioners are compiled with reference to the duties and responsibilities of each committee, including the implementation of GCG principles, the function of providing opinions to the Board of Commissioners on management reports, the implementation of meetings, and the submission of reports to the Board of Commissioners.

Parties Conducting Performance Assessment of Board of Commissioners Committee

The Board of Commissioners jointly assesses the performance of the Committees under the Board of Commissioners. Based on the 2025 assessment results, these committees were deemed to have performed their duties well and supported the implementation of governance standards at BCAS. Further information regarding the implementation of duties and performance assessment of committees under the Board of Commissioners is presented in the Performance Assessment of Committees under the Board of Commissioners section of this Annual Report.

Pengelolaan Benturan Kepentingan Dewan Komisaris

Each member of the Board of Commissioners is prohibited from obtaining personal gain, either directly or indirectly, from the Bank's activities other than legitimate income. Members of the Board of Commissioners who have a personal interest in a transaction or contract, whether existing or proposed, are required to disclose the nature of such interest at a Board of Commissioners meeting and are not permitted to be involved in related decision-making.

BCAS has conflict of interest provisions for members of the Board of Commissioners as stipulated in the Board of Commissioners Charter contained in the BCAS Governance Policy with the following details:

1. Members of the Board of Commissioners must avoid any form of conflict of interest in the performance of their duties of managing and supervising the Bank.
2. In the event of a conflict of interest, members of the Board of Commissioners are required to disclose the conflict of interest in every decision that meets the conditions of a conflict of interest.
3. Refuse and/or are prohibited from accepting any orders or requests from Bank shareholders, affiliated parties, and/or other parties to:
 - a. Engaging in actions related to the Bank's business activities and/or other activities that are not in accordance with the implementation of good governance at the Bank.
 - b. Committing a criminal offense and/or acts that indicate a criminal offense.
 - c. Performing actions and acts that may cause harm, potentially cause harm, and/or reduce the Bank's profits.

Independent Commissioners

As of December 31, 2025, based on Board of Directors Decree No. 082/SK/DIR/2025 concerning the Corporate Governance Policy of PT Bank BCA Syariah, BCAS has 2 Independent Commissioners who represent 66.7% of the total members of the Board of Commissioners. The appointment of Independent Commissioners is carried out to maintain checks and balances, minimize conflicts of interest, and protect the interests of stakeholders. Thus, the composition of the BCAS Board of Commissioners has met the applicable requirements.

Criteria for Independent Commissioners

Provisions regarding the criteria for BCAS Independent Commissioners are stipulated in the Board of Commissioners Charter, including:

1. No relationship in terms of:
 - a. finance,
 - b. management,
 - c. share ownership, and/or
 - d. family relationships, with other members of the Board of Commissioners, members of the Board of Directors, members of the Sharia Supervisory Board and/or Controlling Shareholders, including the last controlling shareholder, or relationships with the Bank that could affect their ability to act independently.
2. Candidates for Independent Commissioners must have:
 - a. sufficient and relevant knowledge in the banking sector for the position of Independent Commissioner, and
 - b. experience in banking and/or finance. The requirements fulfillment for Independent Commissioner candidates are cumulative in order to optimize the presence of Independent Commissioners in the Bank so that they are able to carry out supervision more independently and competently in accordance with their roles and functions.
3. Former members of the Board of Directors or Executive Officers or parties who have a relationship with the Bank that could affect their ability to act independently must undergo a waiting period of at least 1 year before becoming an Independent Commissioner.
4. The waiting period in point 3 applies to:
 - a. former President Directors of the Bank concerned, and
 - b. former members of the Board of Directors who oversee supervisory functions or Executive Officers who performed supervisory functions at the Bank, for a minimum of 6 months before becoming an Independent Commissioner at the Bank.
5. Independent Commissioners serve for a fixed term and may be reappointed after obtaining the approval of the GMS, for a maximum of two consecutive terms.
6. An Independent Commissioner who has served for two consecutive terms may be reappointed for the next term as an Independent Commissioner, taking into consideration:
 - a. the results of the Independent Commissioner's performance assessment,
 - b. the results of the Board of Commissioners' meeting stating that the Independent Commissioner can still act independently,
 - c. the results of an assessment by the head of the Internal Audit Unit and the Executive Officer in charge of human resources functions, stating that the Independent Commissioner can continue to act independently, and
 - d. the statement of the Independent Commissioners at the General Meeting of Shareholders regarding their independence.
7. Candidates for Independent Commissioner shall submit an application for their fit and proper test no earlier than 90 days after the relevant person begins the cooling-off period.
8. Non-Independent Commissioners may become Independent Commissioners at the Bank or the Bank's business group by fulfilling the following requirements:
 - a. as an Independent Commissioner, they must undergo a waiting period (cooling off) of at least 1 year, and
 - b. undergo fit and proper test as an Independent Commissioner and obtain approval from the Financial Services Authority in accordance with the Financial Services Authority Regulations concerning the fit and proper test for financial services institutions.
9. Independent Commissioner candidates must complete a statement of independence to obtain approval from the Financial Services Authority in accordance with the format. In the event of a conflict of interest or potential conflict of interest of an Independent Commissioner candidate related to the Bank regarding the candidate's nomination at the Bank, the candidate must disclose the conflict of interest in the fit and proper test process.

10. In the event of a conflict of interest or potential conflict of interest of an Independent Commissioner candidate related to the Bank regarding the candidate's nomination at the Bank, the candidate shall disclose the conflict of interest in the fit and proper test process.

In addition to the criteria that have been established, Independent Commissioners are also required to meet the general requirements for candidates of the Board of Commissioners. Until the end of 2025, there was no appointment of Independent Commissioners.

Term of Office and Cooling-Off Period for Independent Commissioners

If an Independent Commissioner has served for two consecutive terms, BCAS may reappoint them for the next term by considering:

1. the results of the performance assessment of the Independent Commissioner;
2. the results of the Board of Commissioners' meeting assessment stating that the Independent Commissioner can still act independently;
3. the results of an assessment by the head of the internal audit unit and the Executive Officer in charge of human resources functions, stating that the Independent Commissioner can still act independently; and
4. the Independent Commissioner's statement at the GMS regarding their independence.

The waiting period or cooling off period is the interval between the effective termination of a position as a member of the Board of Directors or Executive Officer, or the termination of other relationships with the Bank, and the effective appointment as an Independent Commissioner at the Bank concerned. Thus, the cooling off period is carried out outside the Bank concerned.

This provision requires former members of the Board of Directors, Executive Officers, or parties who have a relationship with the Bank to undergo a cooling off period of at least 1 year before being appointed as an Independent Commissioner. Waiting period:

- Former President Director of the Bank concerned; and
- Former members of the Board of Directors who oversaw supervisory functions or Executive Officers who performed supervisory functions at the Bank concerned. A minimum of 6 months before becoming an Independent Commissioner at the Bank concerned.

In 2025, BCAS had Independent Commissioners who had served for more than two terms. During the same period, there were no appointments of Independent Commissioners who were former members of the Board of Directors, Executive Officers, or parties related to the Bank.

Conflict of Interest and Transition from Non-Independent to Independent Commissioner

In the process of fit and proper test, candidates for Independent and Non-Independent Commissioners are required to disclose any conflicts of interest or potential conflicts of interest related to the Bank. The transition of Non-Independent Commissioners to Independent Commissioners at the Bank or the relevant business group can only be carried out with the approval of the Financial Services Authority and through fit and proper test in accordance with applicable regulations. Until the end of 2025, all Independent Commissioners at BCAS had no conflicts of interest and there has been no transition of Non-Independent Commissioners to Independent Commissioners.

Sharia Supervisory Board

The Sharia Supervisory Board (SSB) is an organ tasked with providing advice and recommendations to the Board of Directors and supervising the Bank's activities to ensure they are in accordance with Sharia Principles, in line with the implementation of Indonesian Financial Services Authority Regulation Number 2 of 2024 concerning the Implementation of Sharia Governance for Sharia Commercial Banks and Sharia Business Units by BCAS.

Guidelines and Rules of Procedure for SSB

The guidelines and rules of procedure for the BCAS SSB are set forth in the SSB Charter, which was established through Board of Directors Decree No. 079/SK/DIR/2024 concerning the Governance Policy of PT Bank BCA Syariah. In general, the SSB Charter contains at least the following provisions:

1. The composition, criteria, and requirements of the SSB;
2. The implementation of fit and proper test for SSB candidate members;
3. Re-submission of candidates for the Sharia Supervisory Board that were not approved;
4. Term of office;

5. Dismissal or replacement, resignation;
6. Concurrent positions;
7. Duties, responsibilities, obligations, and authorities of the SSB;
8. Supporting organs of SSB;
9. Prohibitions for the Sharia Supervisory Board;
10. Transparency aspects;
11. Orientation;
12. Training;
13. Work ethics;
14. Meeting arrangements;
15. Work relationship patterns;
16. Remuneration;
17. Conflict of interest;
18. Self-assessment and/or performance evaluation.

Number and Composition of the SSB

As of December 31, 2025, the number of members of the BCAS Sharia Supervisory Board (SSB) has met the requirements of 3 people. This number is in accordance with the requirement that the SSB must have at least 3 members or a maximum of 50% of the number of Board of Directors members, with one member appointed as Chair, namely:

COMPOSITION OF DPS MEMBERS OF BCAS FOR THE PERIOD JANUARY-DECEMBER 2025

Name	Gender	Position	Legal Basis for Appointment	Term of Office
Fathurrahman Djamil	Male	Chairman of the SSB	First appointment: Decision of the Shareholders of PT Bank UIB on July 29, 2009 Last appointment: Minutes of the Meeting Resolution of PT Bank BCA Syariah No. 29 dated March 4, 2025	March 4, 2025 until the closing of the AGMS 2028
Sutedjo Prihatono	Male	Member of the Sharia Supervisory Board	First appointment: PKR Deed of PT Bank BCA Syariah No. 06 dated March 4, 2015 Last appointment: Minutes of the Board of Directors Meeting of PT Bank BCA Syariah No. 29 dated March 4, 2025	March 4, 2025 until the closing of the AGMS 2028

Name	Gender	Position	Legal Basis for Appointment	Term of Office
Nenny Kurnia Noersal	Female	Member of the Sharia Supervisory Board	First appointment: Resolution of the Board of Directors Meeting of PT Bank BCA Syariah No. 29 dated March 4, 2025	March 4, 2025 until the closing of the AGMS 2028

Criteria and Requirements for SSB Members

Members of the SSB must meet the criteria as stipulated in the DPS Charter, as follows:

1. Candidates for the Sharia Supervisory Board submitted after January 1, 2025 must obtain approval from the Financial Services Authority through fit and proper test before carrying out their actions, duties, and functions as principal parties.
2. In order to obtain approval from the Financial Services Authority, candidates for membership of the Sharia Supervisory Board must obtain a recommendation from the National Sharia Council of the Indonesian Ulema Council.
3. Any proposal for the appointment and/or replacement of members of the Sharia Supervisory Board to the GMS must take into account the recommendations of the committee that performs the nomination function.
4. The appointment of members of the Sharia Supervisory Board shall prioritize professional composition, independence, suitability of competence, and diversity, which are necessary for the proper performance of the duties and responsibilities of the Sharia Supervisory Board.
5. The Bank stipulates in its articles of association the criteria, mechanisms, and procedures for appointing members of the Sharia Supervisory Board, including the authority vested in the Sharia Supervisory Board.

Independence of the SSB

Provisions regarding the independence of the SSB are regulated in POJK Number 2 Article 12, as follows:

1. Members of the SSB are prohibited from holding concurrent positions as follows:
 - a. as a member of the Board of Directors, a member of the Board of Commissioners, or an executive officer at a financial institution or financial company, whether a bank or non-bank;
 - b. as a member of the SSB at more than 1 other Bank;
 - c. as a member of the Sharia Supervisory Board at more than 2 non-bank financial institutions;
- d. as a member of the Board of Directors, member of the Board of Commissioners, sharia supervisor, or executive officer at more than one non-financial institution or company, both domestic and foreign;
- e. in a functional position at a bank or non-bank financial institution located domestically or abroad;
- f. as a public official;
- g. in other positions that may cause a conflict of interest in the performance of duties as a member of the SSB; and/or
- h. in other positions in accordance with the provisions of laws and regulations.
2. The prohibition on holding concurrent positions as referred to in paragraph (1) does not apply in the case of SSB members:
 - a. serve as a member of the Board of Directors, a member of the Board of Commissioners, or an executive officer who performs supervisory functions at 1 non-bank subsidiary controlled by the Bank;
 - b. hold a position in a non-profit organization or institution; and/or
 - c. serve as a member of the SSB at another Bank and/or the Sharia Supervisory Board at a financial institution other than the Bank, which is a member of the Bank's financial conglomeration, as long as this does not cause the person concerned to neglect the performance of their duties and responsibilities as a member of the SSB.
3. With certain considerations, the Financial Services Authority may establish policies regarding concurrent positions as referred to in paragraph (1) letter e.
4. Prospective SSB members who hold concurrent positions as referred to in paragraph (2) must make a statement to:
 - a. maintain integrity;
 - b. avoid any form of conflict of interest; and
 - c. avoid actions that could harm the Bank and/or cause the Bank to violate the principle of prudence and/or Sharia Principles, while serving as a member of the DPS.

Concurrent Positions of SSB Members

BCAS ensures compliance with the provisions on concurrent positions of SSB members in accordance with applicable regulations, including the provisions on concurrent positions as stipulated in POJK No. 2 Article 12. In accordance with applicable provisions, SSB members are only permitted to hold concurrent positions as SSB members in a maximum of 4 other Sharia financial institutions. The provisions regarding concurrent positions of SSB members as stipulated in the SSB Charter are as follows:

1. The Sharia Supervisory Board is prohibited from holding concurrent positions:
 - a. As a member of the Board of Directors, a member of the Board of Commissioners, or an executive officer at a financial institution or financial company, whether a bank or non-bank.
 - b. As a Sharia Supervisory Board member at more than one other bank.
 - c. As a Sharia Supervisory Board member at more than 2 non-bank financial institutions.
 - d. As a member of the Board of Directors, member of the Board of Commissioners, Sharia Supervisory Board, or executive officer at more than one non-financial institution or company, both domestic and foreign.
 - e. In functional duties at Bank financial institutions and/or non-Bank financial institutions located both domestically and abroad.
 - f. As a public official.
 - g. In other positions that may cause a conflict of interest in the performance of duties as a Sharia Supervisory Board, and/or
 - h. In other positions in accordance with the provisions of laws and regulations.
2. The following are not included in the prohibition on holding concurrent positions on the Sharia Supervisory Board:
 - a. serving as a member of the Board of Directors, a member of the Board of Commissioners, or an executive officer performing supervisory functions at one non-bank subsidiary controlled by the Bank,
 - b. serving in a non-profit organization or institution, and/or
 - c. serving as a Sharia Supervisory Board member at another Bank and/or a Sharia Supervisory Board member at a non-bank financial institution, which is a member of the Bank's financial conglomeration, as long as it does not result in neglecting the duties and responsibilities as a member of the Sharia Supervisory Board.
3. Sharia Supervisory Board members who hold concurrent positions are required to make a statement to:
 - a. maintain integrity,
 - b. avoid any form of conflict of interest, and
 - c. avoid actions that could harm the Bank and/or cause the Bank to violate the principles of prudence and/or Sharia Principles, while serving as a member of the Sharia Supervisory Board.
4. Sharia Supervisory Board members who held concurrent positions prior to the enactment of the Financial Services Authority Regulation on Sharia Governance on February 16, 2024 may continue to hold concurrent positions until the end of their term of office, and Sharia Supervisory Board members who are serving more than two terms may continue to serve until the end of their term of office.

As of December 31, 2025, the SSB did not hold any concurrent positions within the BCA Group, committees under the Board of Commissioners, or committees under the Board of Directors. The positions held by the SSB are as follows:

Name	Position	Position on Committee	Concurrent Positions (outside BCAS)
Fathurrahman Djamil	Chairman of SSB	None	- Chairman of the Supervisory Board at PT Adira Dinamika Multi Finance Tbk - Member of the Supervisory Board at PT Bank CIMB Niaga Tbk - Chairman of the Supervisory Board at PT Sun Life Financial Indonesia
Sutedjo Prihatono	Member of the Sharia Supervisory Board	None	Member of the Supervisory Board at PT BRPS HIK
Nenny Kurnia Noersal	SSB Member	None	None

Duties and Responsibilities of the DPS

Based on the SSB Charter stipulated in Board of Directors Decree No. 082/SK/DIR/2025 concerning the Governance Policy of PT Bank BCA Syariah, the SSB carries out its duties and responsibilities in providing advice and recommendations to the Board of Directors and supervising the Bank's activities to ensure they are always in accordance with sharia principles and GCG principles, including the following:

1. 1Overseeing:
 - a. the policies and management of the Board of Directors for the benefit of the Bank to ensure compliance with Sharia Principles and is responsible for such supervision, at a minimum:
 - 1) evaluating the Bank's policies and procedures to ensure they are in accordance with Sharia Principles,
 - 2) reviewing the Bank's operations to ensure compliance with Sharia Principles, and
 - 3) directing, monitoring, and evaluating the implementation of Sharia Governance, including the integrated application of sharia risk management, sharia compliance, and sharia internal audit, as well as the Bank's strategic policies related to the application of Sharia Principles, in accordance with the provisions of laws and regulations, the Articles of Association, and/or GMS resolutions.
 - b. Follow up on the Board of Directors' findings from audits or examinations and recommendations from the Bank's internal audit unit, external auditors, the results of supervision by the Financial Services Authority, and/or the results of supervision by other authorities and institutions, related to the implementation of Sharia Principles.
2. Providing advice, including Sharia opinions, to the Board of Directors regarding the Bank's activities, at a minimum:
 - a. providing recommendations related to compliance with Sharia Principles based on the results of supervision by the Sharia Supervisory Board,
 - b. providing opinions on strategic matters and/or matters required by regulations so as not to conflict with Sharia Principles, including the implementation of banking synergies as referred to in the Financial Services Authority Regulation on Sharia Commercial Banks and recovery and action plans as referred to in the Financial Services Authority Regulation on the determination of supervisory status and handling of commercial bank problems,
 - c. providing opinions on new product development, including:
 - 1) compliance with DSN MUI fatwas,
 - 2) new bank product operational procedures, and/or
 - 3) reviewing the concepts of contracts/agreements/application forms for new Bank products, and
 - d. providing consulting services and opinions to the Sharia Compliance Function, Sharia Risk Management Function, and Sharia Internal Audit Function.
3. Providing opinions on Sharia Principle compliance to the committee supporting the Board of Commissioners in performing its duties, if the Sharia Supervisory Board is not a member of the committee supporting the Board of Commissioners in performing its duties.
4. Performing other duties in accordance with their competence, for example: providing training on Sharia financing contracts together with the function that conducts employee training at the Bank as long as it does not neglect the implementation of their main duties and responsibilities as members of the Sharia Supervisory Board.
5. Conducting periodic reviews/evaluations of the implementation of the Bank's policies and procedures to ensure they are in accordance with Sharia principles.
6. Accompanying or representing the bank in discussions with regulators regarding the issuance of fatwas.
7. Evaluating policies and procedures established in providing financing to MSMEs in accordance with sharia principles.
8. Direct and monitor the implementation of sharia governance in providing easy access to MSME financing.
9. Submitting reports to the Financial Services Authority if significant violations of Sharia Principles are found, including those that have the potential to affect the Bank's financial condition and/or reputation.
10. Maintain the confidentiality of documents, data, and information related to the Bank in accordance with the provisions of laws and regulations.
11. Participating in continuing education programs and/or activities organized by regulators in order to improve the competence of the Sharia Supervisory Board.
12. Conducting regular meetings of the Sharia Supervisory Board in accordance with applicable laws and regulations.
13. Making effective, appropriate, and timely decisions and acting independently, without any interests that could interfere with their ability to perform their duties independently.

Duties and Responsibilities of the Chair of the SSB

The Chairperson leads the Sharia Supervisory Board and is responsible for ensuring the effective implementation of the Sharia Supervisory Board's functions. The main duties of the Chairperson of the Sharia Supervisory Board are as follows:

1. Ensuring that there are adequate procedures in place to effectively carry out Sharia governance functions.
2. Acting as the representative of the Sharia Supervisory Board in its relations with the Board of Commissioners and the Board of Directors to achieve a good understanding.
3. Ensuring that the decisions, advice, guidance, opinions, and supervision of the Sharia Supervisory Board are made reliably and based on adequate information and using reliable decision-making methods.
4. Encouraging healthy discussion, participation, and contribution, and that all opinions have been conveyed openly.
5. Ensuring that meeting discussions in the process of reaching decisions, recommendations, guidance, opinions, and oversight are well documented.

Working Hours and Mechanisms of the SSB

Working Hours

1. The Sharia Supervisory Board must provide sufficient time to carry out its duties and responsibilities optimally.
2. The official working hours of the Sharia Supervisory Board are in accordance with the Bank's working hours based on the needs and activities of the members of the Sharia Supervisory Board in order to carry out their duties and responsibilities, and it is possible to work outside of these official hours.
3. The physical presence of the Sharia Supervisory Board in the Bank's office is recorded by the Corporate Secretary, including the time and purpose of attendance.
4. In the event that a member of the Sharia Supervisory Board is unable to perform their duties for a certain period of time (more than one consecutive month), this must be communicated in writing, accompanied by the reasons, for further discussion at a Board of Commissioners meeting through the Remuneration and Nomination Committee to obtain a follow-up decision, including reporting this to the National Sharia Council-Indonesian Ulema Council and the OJK in accordance with applicable regulations.

Work Mechanism

1. Conducting regular meetings.
2. Visiting the Bank's offices or branches.

3. Accessing information, policies, and procedures at the Bank when deemed necessary, including through interviews.
4. Attending Board of Directors and/or Board of Commissioners meetings upon invitation from the Board of Directors and/or Board of Commissioners.
5. The Sharia Supervisory Board coordinates with the Board of Directors in charge of the Sharia Compliance Function, Sharia Risk Management Function, and Sharia Internal Audit Function in order to direct, monitor, and evaluate the implementation of these functions.
6. Receive copies of the results of the implementation of the duties of the Sharia Compliance Function, Sharia Risk Management Function, and Sharia Internal Audit Function submitted to the Board of Directors in charge of these functions.
7. Requesting reports from internal audit on the results of internal audits related to the implementation of Sharia principles.

Supporting organs

In accordance with POJK No. 2 Article 28, banks are required to have adequate support functions to support the implementation of SSB duties and responsibilities. To support the implementation of SSB duties and responsibilities, the following applies:

1. The SSB shall be provided with adequate facilities, including workspace, telephone, and filing cabinets.
2. The Bank assigns at least 1 employee to support the implementation of the SSB's duties and responsibilities.

Orientation Program for New SSB Members

New SSB members are required to participate in an orientation program in order to perform their duties and responsibilities optimally, as stipulated in the SSB Charter. In 2025, BCAS conducted an orientation program for new SSB members.

The scope of the orientation program is as follows:

1. Knowledge about the Bank, including its vision, mission, medium and long-term strategies and plans, performance, finances, and risk management.
2. Understanding of duties and responsibilities, authority limits, working hours, relations with the Sharia Supervisory Board, rules/regulations, and other matters as the Sharia Supervisory Board.
3. Orientation materials/documents are prepared by the work unit that handles the Sharia Supervisory Board.
4. Sharia Supervisory Board members attending orientation may:
 - a. Request presentations to obtain explanations on various aspects deemed necessary, involving management under the Board.

- b. Hold meetings with other members of the Sharia Supervisory Board to discuss various Bank issues or other necessary information.
- c. Visit various Bank locations/branches with or without other members of the Board of Commissioners/Management.

The orientation program materials are as follows:

1. Presentations by the Head Office Work Unit (UKKP) via teleconference and/or face-to-face meetings.
2. Visits to various Bank locations.

3. Meetings and discussions via teleconference and/or face-to-face with other members of the Board of Commissioners and Board of Directors to discuss various Bank issues or other necessary information.
4. Studying various Bank information available electronically (online base).

In 2025, there was one new DPS member, Mrs. Nenny Kurnia Noersal, who participated in the orientation program with the following details :

Training Topic	Organizer	Date
Sharia Supervisor Certification	LSP MUI Ekonomi Syariah	23 January 2025
Sharia Governance Workshop (POJK No. 02 of 2024 and SEOJK No.15/POJK.03/2024)	BCAS - Karim Consulting Indonesia	14 February 2025
Level 5 Risk Management Certification	LSP Keuangan Syariah	24 February 2025
Preparation for Level 6 Risk Management Certification/ Recertification	ASBISINDO	8 July 2025
Risk Management Level 6 Certification	LSP Keuangan Syariah	22 July 2025
Refreshment of AML, CFT and CPFWMMD	BCAS	23 September 2025
BCA Syariah National Working Meeting 2026	BCAS	18 November 2025

Note:

Prior to her appointment and formal approval through the GMS, Nenny Kurnia Noersal participated in several orientation and onboarding activities in 2024. These included an Introduction to BCA Syariah Sharing Session held by BCAS on 14 November 2024, as well as an Introduction to Work Units/ Divisions/Departments Sharing Session, also organized by BCAS on 11 November 2024.

Training Program to Improve the Competence of SSB Members

BCAS has established a training program policy for the Sharia Supervisory Board (SSB) as stipulated in the SSB Charter. In general, the SSB training program includes:

Name	Training Program	Organizer	Date
Fathurrahman Djamil	Level 5 Risk Management Certification Preparation Briefing	ASBISINDO	10-11 February 2025
	Sharing Session DPS - Fund Product Development and Combination of Deposits and Mutual Funds	BCAS	20 May 2025
	Preparation for Level 6 Risk Management Certification	ASBISINDO	8 July 2025
	AML, CTF and CPFWMMD Refreshment	BCAS	23 September 2025
	Sharing Session SSB - Sharia Restricted Investment Account (SRIA) Product	BCAS	23 September 2025
	Pre-Annual Meeting Workshop DPS X 2025	Dewan Syariah Nasional MUI	24-25 September 2025
	21st Annual Meeting (Ijtima Sanawi) of the SSB in 2025	Dewan Syariah Nasional MUI	26-27 September 2025

Name	Training Program	Organizer	Date
Sutedjo Prihatono	Indonesia Knowledge Forum XIV 2025 Future Starts Today	BCA	28 October 2025
	BCA Sharia National Working Meeting 2026	BCAS	17-18 November 2025
	Risk Management Level 5 Certification Preparation Briefing	ASBISINDO	10-11 February 2025
	Workshop on Sharia Governance (POJK No. 02 of 2024 and SEOJK No.15/POJK.03/2024)	BCAS - Karim Consulting Indonesia	14 February 2025
	10th Pre-Annual Meeting Workshop of the Sharia Supervisory Board (SSB) 2025	Dewan Syariah Nasional MUI	24-25 February 2025
	Anti-Fraud and Gratification Control Workshop	BCAS	27 February 2025
	SSB Sharing Session - Fund Product Development and Combination of Deposits and Mutual Funds	BCAS	20 May 2025
	Preparation for Level 6 Risk Management Certification	ASBISINDO	8 July 2025
	AML, CTF and CPFWMD Refreshment	BCAS	23 September 2025
	Sharing Session SSB - Syariah Restricted Investment Account (SRIA) Product	BCAS	23 September 2025
	ESG Skill Up Session - Understanding Sustainability Disclosure Standards (PSPK) 1&2 Guidelines for BCA Syariah Sustainability Reporting	BCAS	20 October 2025
	21st Annual Meeting (Ijtima Sanawi) of the Sharia Supervisory Board (SSB) in 2025	Dewan Syariah Nasional MUI	26-27 September 2025
	BCA Syariah National Working Meeting 2026	BCAS	17-18 November 2025
	Indonesia Knowledge Forum XIV 2025 Future Starts Today	BCA	28 October 2025
Nenny Kurnia Noersal	Sharia Governance Workshop (POJK No. 02 of 2024 and SEOJK No.15/POJK.03/2024)	BCAS - Karim Consulting Indonesia	14 February 2025
	SSB Sharing Session - Fund Product Development and Combination of Deposits and Mutual Funds	BCAS	20 May 2025
	Preparation for Level 6 Risk Management Certification	ASBISINDO	8 July 2025
	AML, CTF and CPFWMD Refreshment	BCAS	23 September 2025
	SSB Sharing Session - Syariah Restricted Investment Account (SRIA) Product	BCAS	23 September 2025
	Pre-Annual Meeting Workshop DPS X 2025	Dewan Syariah Nasional MUI	24-25 September 2025
	Annual Meeting (Ijtima Sanawi) XXI of the SSB in 2025	Dewan Syariah Nasional MUI	26-27 September 2025
	Understanding the Importance of Integrity in Financial Institution Management	FKDKP	16 October 2025
	ESG Skill Up Session - Understanding the Sustainability Disclosure Standards (PSPK) 1&2 Guidelines for BCA Syariah Sustainability Reporting	BCAS	20 October 2025

Name	Training Program	Organizer	Date
	Indonesia Knowledge Forum XIV - 2025 Future Starts Today	BCA	28 October 2025
	Invitation to the Indonesia Islamic Finance Summit 2025 and the 2025 Annual Islamic Banking Meeting	OJK	3 – 4 November 2025
	BCA Sharia National Working Meeting 2026	BCAS	17-18 November 2025

MANDATORY CERTIFICATION FOR SSB MEMBERS IN 2025

Name	Certification	Date	Organizer
Fathurrahman Djamil	Risk Management Level 6	22 July 2025	Sharia Finance LSP
	Sharia Supervisor	15 June 2023	Indonesian Ulema Council (MUI) Certification Body
Sutedjo Prihatono	Risk Management Level 6	22 July 2025	Sharia Finance LSP
	Sharia Supervisor	21 June 2024	Indonesian Ulema Council (MUI) Certification Body
Nenny Kurnia Noersal	Risk Management Level 6	22 July 2025	Sharia Finance LSP
	Sharia Supervisor	27 January 2025	Indonesian Ulema Council (MUI) Certification Body

In 2025, a refreshment of each Risk Management certification held by SSB was conducted.



Implementation of the Policy on Reporting Share Ownership or Any Changes in Share Ownership



Share Ownership of SSB Members of 5% or More of Paid-Up Capital

The reporting of DPS members' share ownership in BCAS is carried out in accordance with the provisions of Article 33 of POJK No. 2 of 2024 concerning the Implementation of Sharia Governance for Sharia Commercial Banks and Sharia Business Units.

The Board of Directors' Work Procedures Guidelines stipulates the SSB's obligation to disclose share ownership of 5% (five percent) or more of paid-up capital, which includes the type and number of shares in BCAS, other banks, non-bank financial institutions, and other companies, both domestic and foreign.

SHAREHOLDINGS OF SSB MEMBERS OF 5% OR MORE AS OF DECEMBER 31, 2025

Name	Shareholding of Sharia Supervisory Board's members amounting to 5% or more in:			
	BCA	Other Banks	Non-Bank Financial Institutions	Other Companies
Fathurrahman Djamil	None	None	None	None
Sutedjo Prihatono	None	None	None	None
Nenny Kurnia Noersal	None	None	None	None

NUMBER OF BCAS SHARES OWNED BY SSB IN 2025

Name	Initial Shareholding at the Beginning of the Year (as of January 1, 2025)	Year-End Shareholding (as of December 31, 2025)
Fathurrahman Djamil	None	None
Sutedjo Prihatono	None	None
Nenny Kurnia Noersal	None	None

NUMBER OF BCAS SHARES OWNED BY SSB IN 2024

Name	Initial Shareholding at the Beginning of the Year (as of January 1, 2024)	Year-End Shareholding (as of December 31, 2024)
Fathurrahman Djamil	None	None
Sutedjo Prihatono	None	None
Nenny Kurnia Noersal	None	None

Policy on SSB Succession

Term of Office

The term of office of the Sharia Supervisory Board is stipulated in the DPS Charter as follows:

1. The term of office of the Sharia Supervisory Board is stipulated in the articles of association for a maximum of 5 years for 1 term of office, starting from the effective date.
2. If, at the time of appointment by the GMS, a member of the Sharia Supervisory Board has not passed the Fit and Proper Test, the term of office of such member of the Sharia Supervisory Board shall be effective from the date on which the member of the Sharia Supervisory Board passes the Fit and Proper Test and obtains approval from the Financial Services Authority.
3. Sharia Supervisory Board members whose term of office has expired but whose replacements have not yet been appointed by the GMS may continue to exercise the same authority until their replacements are appointed by the GMS.
4. The position of a member of the Sharia Supervisory Board shall automatically terminate if the person concerned:
 - a. Resigns in accordance with the provisions of the Bank's Articles of Association (including resignation due to involvement in financial crimes).
 - b. Passes away.
 - c. Is dismissed based on a resolution of the GMS.
 - d. Is declared bankrupt or placed under guardianship based on a court decision.

- e. No longer meets the applicable legal requirements.

5. Members of the Sharia Supervisory Board serve for a fixed term and may be reappointed after obtaining the approval of the GMS, for a maximum of two consecutive terms.
6. Members of the Sharia Supervisory Board who have served for two consecutive terms may be reappointed for the next term as members of the Sharia Supervisory Board, taking into consideration:
 - a. the results of the performance assessment of the members of the Sharia Supervisory Board,
 - b. the results of an external review of the performance of the members of the Sharia Supervisory Board, and
 - c. the statement of the Sharia Supervisory Board member at the GMS regarding their independence.

Succession, Nomination, and Appointment

The mechanism for appointing candidates for the SSB is as follows:

1. The Remuneration and Nomination Committee provides recommendations for SSB member candidates to the Board of Commissioners;
2. Based on the recommendations of the Remuneration and Nomination Committee, the Board of Commissioners proposes candidates for the SSB to the Board of Directors;
3. Based on certain considerations and taking into account the recommendations of the Board of Commissioners, the Board of Directors meeting determines the candidates for the SSB to be recommended to the Indonesian Ulema Council;

4. The Indonesian Ulama Council provides or does not provide recommendations for SSB member candidates submitted by the Board of Directors;
 5. The Bank submits an application for approval to the OJK for the SSB member candidates whose Area of Duties and Responsibilities have received a recommendation from the Indonesian Ulama Council;
 6. The OJK grants or rejects the proposed SSB members; and
 7. The GMS appoints SSB members who have received recommendations from the Indonesian Ulama Council and approval from the OJK. In the event that the appointment of SSB members by the GMS is carried out before the OJK's approval, the appointment will only be effective if the SSB members have been approved by the OJK.
- 3) Legal issues being faced by members of the Sharia Supervisory Board, both criminal and civil cases, which interfere with the performance of their duties and responsibilities.
5. The dismissal or replacement of members of the Sharia Supervisory Board carried out before the end of the term of office of the Sharia Supervisory Board members must take into account at least the following:
 - a. The Sharia Supervisory Board member is deemed incapable of performing their duties and responsibilities.
 - b. The dismissal or replacement of a member of the Sharia Supervisory Board is not based on the subjective assessment of shareholders, but on an objective assessment related to the management of the Bank.
 - c. The dismissal or replacement of a member of the Sharia Supervisory Board has gone through the applicable planning and mechanisms, which at a minimum take into account the nomination function and have been scheduled in the GMS.
 - d. The dismissal or replacement of members of the Sharia Supervisory Board does not cause problems in the organization and business activities of the Bank.
 - e. The dismissal or replacement of members of the Sharia Supervisory Board prioritizes good communication between the various parties involved.
 - f. It is carried out by prioritizing the implementation of good governance and prudence.

Dismissal or Replacement of Positions

Provisions regarding the dismissal or replacement of Sharia Supervisory Board members are regulated in the SSB Charter as follows:

1. Any proposal for the dismissal or replacement of members of the Sharia Supervisory Board to the GMS must take into account the recommendations of the committee that performs the nomination function.
2. The dismissal or replacement of members of the Sharia Supervisory Board shall prioritize professional composition, independence, relevant competence, and diversity, which are necessary for the proper implementation of the Sharia Supervisory Board's duties and responsibilities.
3. The Bank stipulates in its articles of association on the criteria, mechanisms, and procedures for the dismissal or replacement of members of the Sharia Supervisory Board, including the authority vested in the Sharia Supervisory Board.
4. The dismissal or replacement of members of the Sharia Supervisory Board must prioritize the main interests of the Bank, including temporary dismissal based on personal reasons and other reasons.
 - a. Personal reasons include:
 - 1) The health condition of a member of the Sharia Supervisory Board that affects their performance.
 - 2) Conflicts of interest in performing duties and responsibilities.
 - 3) Other reasons.
 - b. Other reasons include:
 - 1) Recommendations from Shareholders and/or the Bank's Board of Commissioners.
 - 2) Performance assessment results of Sharia Supervisory Board members based on internal and/or external assessments (including the Financial Services Authority).
5. Submit a request in writing to the Sharia Banking Department/Financial Services Authority Office, or hold a meeting related to the feasibility of the dismissal or replacement plan, containing information on:
 - a. the reasons or considerations for the dismissal or replacement of Sharia Supervisory Board members, and
 - b. The bank may include the profile of the replacement candidate who is deemed to meet the requirements for fit and proper test. The request must be submitted no later than 1 month before the GMS agenda includes the dismissal or replacement of Sharia Supervisory Board members, accompanied by supporting documents, including:
 - legal issues faced or health conditions affecting the Bank's financial condition.

- the results of a performance assessment conducted by the Bank, which found that the person concerned did not support the development of the Bank's business activities and/or did not perform their duties and responsibilities optimally.
 - negligence or fraud committed by the person concerned, causing the Bank to suffer losses and/or disrupting the Bank's business continuity.
 - failure to supervise the follow-up by the Board of Directors on the findings of audits or examinations and recommendations from the Internal Audit Unit, external auditors, the results of supervision by the Financial Services Authority, and/or the results of supervision by other authorities and institutions.
8. Documents containing the reasons for the dismissal or replacement of the Sharia Supervisory Board are prepared by the Committee in charge of the Nomination Function and approved by a majority of the members of the Board of Commissioners.
 9. The Financial Services Authority conducts a feasibility study of the plan to dismiss or replace the Sharia Supervisory Board based on the request and supervisory data it has and other information, including the results of onsite or offsite supervision.
 10. If the Financial Services Authority deems the plan to dismiss or replace members of the Sharia Supervisory Board to be feasible, the Financial Services Authority shall submit a letter of approval to the Bank accompanied by supervisory recommendations (if any).
 11. In the event that the Financial Services Authority deems the plan to dismiss or replace members of the Sharia Supervisory Board to be unfeasible, the Financial Services Authority shall issue a letter stating that:
 - a. the plan to dismiss or replace members of the Sharia Supervisory Board is not approved by the Financial Services Authority, and
 - b. The Bank is prohibited from including the agenda for the dismissal or replacement of members of the Sharia Supervisory Board in the GMS, accompanied by supervisory recommendations (if any).
 12. In the event that the Financial Services Authority does not approve the plan to dismiss or replace members of the Sharia Supervisory Board, but the Bank has held a GMS to dismiss or replace members of the Sharia Supervisory Board before receiving a letter of approval from the Financial Services Authority, the Bank must hold another GMS to cancel or replace the Sharia Supervisory Board.
 13. Members of the Sharia Supervisory Board who have not obtained approval from the Financial Services Authority are prohibited from performing actions, duties, and functions as the Sharia Supervisory Board even though they have been approved and appointed by the GMS.

Resignation

The provisions regarding the mechanism for resignation of SSB members are stipulated in the SSB Charter as follows:

1. A member of the Sharia Supervisory Board has the right to resign from their position by fulfilling the provisions in the Bank's Articles of Association.
2. In the event that a member of the Sharia Supervisory Board resigns, resulting in the number of members of the Sharia Supervisory Board becoming less than 3, and the resignation has been determined by the GMS and a new member of the Sharia Supervisory Board has been appointed, the resignation is valid.
3. A member of the Sharia Supervisory Board may resign from their position before the end of their term of office.
4. In the event that a member of the Sharia Supervisory Board resigns, the member concerned shall be required to submit a written notification to the Bank.
5. A member of the Sharia Supervisory Board shall resign if they are involved in financial crimes and proven to have committed misconduct.

SSB Performance Assessment

Procedures for Implementing SSB Assessment

The performance assessment of the SSB is carried out through a self-assessment method, both individually and collegially. The results of the assessment are evaluated by the Board of Commissioners with the assistance of the Remuneration and Nomination Committee, and submitted to the Shareholders.

SHARIA SUPERVISORY BOARD PERFORMANCE ASSESSMENT FLOW

The Sharia Supervisory Board fills out the self-assessment.



The results of the individual and collegial self-assessments of the Sharia Supervisory Board members are submitted to the Remuneration and Nomination Committee (KRN) for evaluation, and the evaluation results are then submitted to the Board of Commissioners.



Evaluation Results:
- Individual Performance Assessment
- Collegial Performance Assessment

Performance evaluations are administered by the Secretary of the Remuneration and Nomination Committee.

DPS Performance Assessment Criteria

SSB performance is assessed individually and collectively based on the following criteria:

1. Supervision and provision of advice to the Board of Directors regarding:
 - a. BCAS's important strategies and plans
 - b. Integrity of BCAS financial reports
 - c. Internal control systems, compliance, and risk management; and
 - d. Good Corporate Governance
2. Approval of Board of Directors' decisions in accordance with the provisions of the BCAS Articles of Association or laws and regulations.

Parties Conducting SSB Performance Appraisals

The performance appraisal of the SSB is conducted through a self-assessment method, both individually by each member and collectively by all SSB members. The results of the appraisal are evaluated at a Board of Commissioners meeting based on the recommendations of the Remuneration and Nomination Committee, and are then submitted to the Shareholders as a form of accountability of the SSB for the performance of its duties and responsibilities. In the event of the resignation of a SSB member, resulting in the number of SSB members falling below the minimum requirement set by the regulator, the Bank is required to hold a GMS no later than 60 days from the date of resignation. A SSB member who resigns may still be held accountable for the performance of their duties from the date of their appointment by the GMS until the effective date of their resignation.

SSB Performance Assessment Results

The SSB is required to carry out its supervisory functions in accordance with its established duties and responsibilities. Based on the results of the evaluation of the individual and collegial assessments of the SSB and the recommendations of the Remuneration and Nomination Committee, in 2025, the SSB was considered to have performed its duties with Excellent performance.



Sharia Governance Framework

Implementation of Sharia Compliance Function

The Sharia Compliance function is supported by officials at least at the level of Executive Officer who are directly accountable to the Board of Directors member in charge of the compliance function, and must meet the requirements in accordance with the Financial Services Authority provisions applicable to Executive Officers, as well as having knowledge and/or understanding of Sharia banking operations, including knowledge and/or understanding of DSN MUI fatwas in the field of Sharia banking, in order to support the implementation of Sharia compliance functions.

The Sharia Compliance function has duties and responsibilities including:

1. Reviewing and providing input on the application of Sharia Principles related to the effectiveness, adequacy, and suitability of policies, provisions, systems, and procedures for the development of new products and the Bank's business activities, including profit distribution policies, Sharia accounting treatment, zakat calculations, and the use of funds that cannot be recognized as income.
2. Recommending the revision and improvement of policies, provisions, systems, and procedures owned by the Bank to ensure compliance with Sharia Principles.
3. Reviewing documents (including promotional and marketing materials, both for the Bank's own products and those produced in collaboration with the Bank's partners) and business transactions, either on its own initiative or at the request of the Sharia Supervisory Board, Board of Commissioners, or Board of Directors.
4. Identifying, measuring, monitoring, and controlling Sharia compliance risks with reference to the Financial Services Authority's provisions governing the implementation of risk management for Sharia Commercial Banks and Sharia Business Units.

5. Developing a sustainable Sharia Compliance program in accordance with a structured plan; and
6. Performing other tasks related to the Sharia Compliance Function, such as ensuring the Bank's compliance with commitments made by the Bank to the Financial Services Authority and/or other authorized supervisory authorities, particularly those related to sharia principles.

Implementation of the Sharia Risk Management Function

The Sharia Risk Management Function is supported by officials at least at the level of Executive Officer who directly report to the member of the Board of Directors who oversees the Risk Management Function, and must meet the requirements in accordance with the provisions of the Financial Services Authority applicable to Executive Officers, and must have knowledge and/or understanding of Sharia banking operations, including knowledge and/or understanding of DSN MUI fatwas in the field of Sharia banking, in order to support the implementation of the Sharia Risk Management Function.

The Sharia Risk Management Function has the following duties and responsibilities:

1. Monitoring the implementation of risk management strategies approved by the Board of Directors, particularly risks related to compliance with Sharia Principles.
2. Identifying, measuring, monitoring, and reporting risk exposure related to compliance with Sharia Principles in operations, business, and all sharia banking activities.
3. Integrating risk considerations related to compliance with Sharia Principles into risk management within the Bank.
4. Establishing risk mitigation measures related to compliance with Sharia Principles.
5. Periodically reviewing the risk management process related to compliance with Sharia Principles, and
6. Reviewing new product proposals, particularly in terms of risk management related to compliance with Sharia Principles.

Implementation of Sharia Internal Audit Function

The Sharia Internal Audit Function is supported by officials at least at the level of Executive Officers who directly report to the Board of Directors members who oversee the Internal Audit Function, and must meet the requirements in accordance with the Financial Services Authority provisions applicable to Executive Officers, as well as having the knowledge and/or understanding of Sharia banking operations, including knowledge and/or understanding of DSN MUI fatwas in the field of Sharia

banking, in order to support the implementation of the Sharia Internal Audit Function.

The Sharia Internal Audit Function has the following duties and responsibilities, among others:

1. Preparing and establishing a clearly documented audit plan to provide guidance to Sharia internal auditors in gathering information, audit procedures, and audit assessments, in consultation with the Sharia Supervisory Board and considering the recommendations of the Audit Committee.
2. Conducting Sharia Internal Audit activities in a structured and systematic manner in coordination with the Sharia Supervisory Board and the Audit Committee.
3. Conducting analysis and assessments related to compliance with Sharia Principles in the areas of finance, accounting, operations, and other activities through Sharia Internal Audit.
4. Provide improvement suggestions and objective information about the activities examined at all management levels regarding compliance with Sharia Principles.
5. Communicate the results of the Sharia Internal Audit to the Sharia Supervisory Board and the Board of Directors, detailing the findings of the Sharia Internal Audit and recommendations for corrective actions, as well as the auditee's responses and action plans.
6. Submit reports on the results of Sharia Internal Audits related to the implementation of Sharia Principles to the Sharia Supervisory Board, the Director in charge of the Internal Audit Function, and the Board of Commissioners.
7. Monitor corrective actions and report the results of follow-up monitoring of improvements on the Sharia Internal Audit findings to the Sharia Supervisory Board, the Board of Directors, and the Board of Commissioners, with copies to the Audit Committee and the Director in charge of the Internal Audit Function.

Report on the Implementation of SSB Duties

Frequency and Method of Providing Advice

The Sharia Supervisory Board (SSB) continuously performs its supervisory function over the Board of Directors to ensure compliance with sharia principles in all of the Bank's operational activities. In carrying out its role, the SSB maintains intensive communication with the Board of Commissioners and the Board of Directors through regular meetings, the delivery of opinions, discussions, and the provision of advice and counsel to ensure that BCAS's operations remain in line with sharia principles.

Throughout 2025, the SSB held 29 SSB meetings, 12 joint SSB and Board of Directors meetings, 12 joint SSB and Board of Commissioners meetings, and 12 joint SSB, Board of Commissioners, and Board of Directors meetings. These meetings serve as a forum for the Board of Directors to report on the progress of strategic plan implementation and discuss various strategic issues, including business strategy, risk management, audit, and compliance, as well as a forum for the SSB to provide advice to the Board of Directors.

Supervision Report

The implementation of the SSB's supervisory duties has been reported in accordance with applicable regulations, including POJK No. 2 Article 21, as follows:

1. The Sharia Supervisory Board is required to submit a Sharia Supervisory Board Supervision Report every six months at the end of August and the end of February for the second semester to the Board of Directors, Board of Commissioners, and Financial Services Authority, with a scope covering at least:
 - a. The results of the Sharia Supervisory Board's supervision of the policies and management of the Bank's Board of Directors in relation to the implementation of Sharia Principles.
 - b. Sharia advice and opinions of the Sharia Supervisory Board to the Bank's Board of Directors, including the results of consulting services and opinions to the Sharia Compliance Function, Sharia Risk Management Function, and Sharia Internal Audit Function.
 - c. Opinions on compliance with Sharia Principles to the committee supporting the Board of Commissioners in performing its duties, and
 - d. Other duties carried out by the Sharia Supervisory Board (if any).
2. The Sharia Supervisory Board may submit reports at any time to the Financial Services Authority if significant violations of Sharia Principles are found, including those that have the potential to affect the Bank's financial condition and/or reputation.
3. The submission of the Sharia Supervisory Board's supervisory report to the Financial Services Authority is addressed to:
 - a. The Sharia Banking Department or the Financial Services Authority Office in Jakarta, for banks headquartered in the Special Capital Region of Jakarta or Banten Province; or
 - b. The local Financial Services Authority office, for banks headquartered outside the Special Capital Region of Jakarta or Banten Province.
 which shall be submitted online through the Financial Services Authority reporting system in accordance with the Financial Services Authority regulations on reporting by commercial banks through the Financial Services Authority reporting system.
4. In the event that the Financial Services Authority reporting system is unavailable or there are force majeure circumstances, the submission shall be made through the Financial Services Authority correspondence system.
5. In the event of force majeure affecting the Financial Services Authority's correspondence system as referred to in point 6, the submission shall be made offline to the Financial Services Authority.

In 2025, the SSB issued 19 opinions as part of the implementation of its supervisory functions, covering the Bank's products, policies, and operational and business activities.

No	Date	Opinion No.	Topic
1	8 January 2025	001/OP/DPS/2025	Use of Non-Sharia Life Insurance for Consumer Financing Customers
2	7 February 2025	002/OP/DPS/2025	Clarification/Explanation of SSB Opinion No. 038/OP/DPS/2024 regarding the Customer Tiering Program, Customer Mission, and Lottery
3	10 February 2025	003/OP/DPS/2025	Development of BSya Application Phase 3 (PDAM Payments, Multidevice, and Device Management)
4	24 February 2025	004/OP/DPS/2025	Transfer of Rights to IMBT Assets
5	21 March 2025	005/OP/DPS/2025	Development of Fitrah Zakat Payment Feature in BSya Application
6	17 May 2025	006/OP/DPS/2025	Host-to-Host Cooperation Plan between BCA Syariah and BCA Digital
7	23 May 2025	007/OP/DPS/2025	Settlement of Non-Performing Financing through Subrogation
8	23 May 2025	008/OP/DPS/2025	Development of Qurbani Service Features in the BSya Application

No	Date	Opinion No.	Topic
9	17 June 2025	009/OP/DPS/2025	Recognition of Syndicated Financing Revenue with Musyarakah Agreement
10	11 July 025	010/OP/DPS/2025	Stages of BCA Syariah Business iB
11	26 August 2025	011/OP/DPS/2025	Adjustment of the BCAS Recovery Plan
12	26 August 2025	012/OP/DPS/2025	OJK Audit Findings for 2025 at the Branch
13	16 October 2025	013/OP/DPS/2025	OJK Audit Findings for 2025 - Provision of Discounts or Rebates to Customers Who Repay Murabahah Financing Before Maturity
14	16 October 2025	014/OP/DPS/2025	Development of Foreign Exchange Wallet Products on BCAS Mobile Banking (BSya)
15	30 October 2025	015/OP/DPS/2025	BCA Syariah Recovery Plan for 2026
16	13 November 2025	016/OP/DPS/2025	Murabahah Gold Financing through BSya Special Financing Exposure above IDR 150 million
17	3 December 2025	017/OP/DPS/2025	Development of Cash Waqf Linked Deposit Products Without Financing
18	16 December 2025	018/OP/DPS/2025	Development of Banknote Services at BCA Syariah Branch Offices
19	18 December 2025	019/OP/DPS/2025	Use of Non-Sharia Insurance (BCA Insurance) for BCA Syariah Asset Loss Insurance for 2026-2027

Management of SSB Conflicts of Interest

Each DPS member is prohibited from using the Bank for personal, family, and/or other parties' interests that may reduce the Bank's assets and/or profits, and is prohibited from taking and/or receiving personal benefits from the Bank other than remuneration and other facilities determined by the GMS. In addition, DPS members are prohibited from holding concurrent positions except in accordance with the applicable laws and regulations.

BCAS has conflict of interest provisions for SSB members as stipulated in the SSB Charter contained in the BCAS Governance Policy, with the following details:

1. Avoid any form of conflict of interest in the implementation of Bank supervisory duties.

2. In the event of a conflict of interest, the Sharia Supervisory Board is required to disclose the conflict of interest in every decision that meets the conditions of a conflict of interest.
3. The Sharia Supervisory Board must refuse and/or is prohibited from accepting any orders or requests from Bank shareholders, affiliated parties, and/or other parties to:
 - a. Engaging in actions related to the Bank's business activities and/or other activities that are not in accordance with the implementation of good governance at the Bank.
 - b. Committing criminal acts and/or acts that indicate criminal acts.
 - c. Taking actions and matters that may harm, potentially harm, and/or reduce the Bank's profits.

Board of Directors

The Board of Directors fully implements the policies, strategies, and targets that have been set to achieve the Bank's goals and objectives, and represents the Bank in and out of court in accordance with the Bank's Articles of Association and applicable laws and regulations.

Guidelines and Rules for the Board of Directors (Board of Directors Charter)

The Board of Directors Charter contains provisions regarding the scope of duties and responsibilities of the Board of Directors, procedures for conducting meetings and making decisions, code of ethics, competency development of the Board of Directors, and working relationships between the Board of Directors and the Board of Commissioners. BCAS periodically evaluates and updates the charter to ensure it is in line with applicable laws and regulations. The Board of Directors Charter has also been published on the Bank's website under the Corporate Governance section <https://www.bcasyariah.co.id/kebijakan-tatakelola-perusahaan-eng>.

In general, the Board of Directors Charter regulates at least the following:

1. The composition of the Board of Directors;
2. Criteria and/or requirements for members of the Board of Directors;
3. The term of office of Board of Directors' members;
4. The division of responsibilities among Board of

- Directors' members;
5. The appointment, dismissal, and replacement of the Board of Directors;
6. Replacement directors;
7. Resignation of the Board of Directors;
8. Concurrent positions;
9. Obligations, duties, responsibilities, and authorities of the Board of Directors;
10. Prohibitions for members of the Board of Directors;
11. Transparency aspects;
12. Orientation of Board members;
13. Training and certification;
14. Work ethics;
15. Working hours;
16. Board of Directors meetings;
17. Concurrent positions;
18. Remuneration and conflicts of interest of Board of Directors members;
19. Board of Directors Performance Evaluation.

Number and Composition of Board of Directors Members

The BCAS Board of Directors consists of 5 members, including 1 President Director, 1 Director in charge of Compliance, and 3 other Directors, as described in the Profile section. Until the end of 2025, there will be changes in the composition of the Board of Directors, so that the composition of the 2025 BCAS Board of Directors is as follows:

COMPOSITION OF BCAS BOARD OF DIRECTORS FOR THE PERIOD JANUARY-DECEMBER 2025

Name	Gender	Position	Legal Basis for Appointment	Term of Office
Yuli Melati Suryaningrum	Female	President Director	First appointment: PKR Deed of PT Bank BCA Syariah No. 79 dated May 19, 2021 Last appointment: Resolution of the Board of Directors of PT Bank BCA Syariah No. 29 dated March 4, 2025	March 4, 2025 for a term of office until the 2028 AGM.
Eduard Guntoro Purba	Male	Director in Charge of Compliance	First appointment: Minutes of the Board of Directors' Meeting of PT Bank BCA Syariah No. 29 dated March 4, 2025	March 4, 2025 for a term of office until the 2028 AGM.

Name	Gender	Position	Legal Basis for Appointment	Term of Office
Pranata	Male	Director	First appointment: PKR Deed of PT Bank BCA Syariah No. 57 dated March 18, 2019 Last appointment: Minutes of the Board of Directors Meeting of PT Bank BCA Syariah No. 29 dated March 4, 2025	March 4, 2025 for a term of office until the 2028 AGM.
Lukman Hadiwijaya	Male	Director	First appointment: PKR Deed of PT Bank BCA Syariah No. 73 dated March 11, 2022 Last appointment: Minutes of the Board of Directors Meeting of PT Bank BCA Syariah No. 29 dated March 4, 2025	March 4, 2025 for a term of office until the 2028 AGM.
Ina Widjaja	Female	Director	First appointment: PKR Deed of PT Bank BCA Syariah No. 101 dated February 22, 2023 Last appointment: Deed of Statement of Meeting Resolution of PT Bank BCA Syariah Number 29 dated March 4, 2025	March 4, 2025 for a term of office until the 2028 AGM.

All members of the BCAS Board of Directors have obtained approval from the OJK and passed the fit and proper test as prerequisites before carrying out the duties and functions of the Board of Directors.

Criteria and Requirements for Board of Directors Member

The criteria and/or requirements for the Board of Directors are stipulated in the Board of Directors Charter contained in Decree No. 082/SK/DIR/2025 concerning the Governance Policy of PT Bank BCA Syariah, as follows:

1. Possess integrity, including:

- Possess good character, morals, and reputation.
- Commitment to complying with laws and regulations, including Bank regulations and supporting the policies of the Financial Services Authority.
- Commitment to the development of sound business activities of the Bank.
- Not currently undergoing the final consequences of a final results of reassessment by the main party with a failing grade and/or not included in the list of those who failed.

- Competent to perform legal actions.
2. Possess competencies, including:
- Adequate knowledge and/or competence (expertise) in the fields required for Bank management and relevant to the position.
 - The ability to perform strategic management in the context of developing a sound Bank, including:
 - Exercising a leadership role in achieving sustainable value creation through the following efforts.
 - Being competitive and visionary, demonstrated by a commitment to long-term performance.
 - Possesses an ethical and responsible attitude in carrying out the Bank's business, operational, and service activities.
 - Contributing to society and the environment.
 - Possessing the ability to adapt, survive, and grow.

- 2) Possessing the ability to manage and execute the Bank's strategic plans (long-term, medium-term, and short-term) with innovation and the effective use of the latest information technology, competitiveness, and prioritize prudential principle.
 - 3) Possess the ability to implement and lead the risk management and internal control systems effectively and efficiently in line with the Bank's vision, mission, and strategy, as well as comply with applicable laws, regulations, and standards.
 - 4) Support and implement the development of the Bank's human resources.
 - 5) Ensuring the accountability and integrity of the financial and reporting systems, including sustainable finance reports, in a timely and accurate manner in accordance with applicable regulations and standards.
 - 6) Ensuring support for the authority and supporting tools of the Sharia Supervisory Board so that it can carry out its duties effectively.
3. Have a good reputation, including:
 - a. Do not have non-performing loan and/or financing.
 - b. Never been declared bankrupt.
 - c. Never been a member of the Board of Directors and/or Board of Commissioners who was found guilty of causing a company to be declared bankrupt.
 - d. Never been convicted of a criminal offense that harms state finances and/or is related to the financial sector, where "criminal offense" refers to:
 - 1) criminal offense in the financial services sector for which the sentence has been served within the last 20 years prior to nomination,
 - 2) crimes listed in the Criminal Code (KUHP) and/or similar criminal codes abroad with a maximum penalty of 1 year imprisonment or more, for which the sentence has been completed within the last 10 years prior to nomination, and/or
 - 3) other criminal offenses punishable by imprisonment of one year or more, including corruption, money laundering, narcotics/psychotropic substances, smuggling, customs, excise, human trafficking, illegal arms trafficking, terrorism, counterfeiting, taxation, forestry, environmental, marine affairs, and fisheries, for which the sentence has been completed within the last 20 years prior to nomination.
 - e. Their accountability as members of the Board of Directors and/or the Board of Commissioners has always been accepted by the GMS or they have always provided accountability as members of the Board of Directors and/or the Board of Commissioners to the GMS.
 - f. Never caused a company that has obtained a license, approval, or registration from the Financial Services Authority to fail to fulfill its obligation to submit annual reports and/or financial reports to the Financial Services Authority, and/or annual reports and/or financial reports that are not approved and/or ratified by the GMS.
 - g. Supporting the implementation of sound bank management.
 - h. Maintain the Bank's reputation.
4. The majority of Board of Directors members must have at least 5 years of experience in the operational field as Bank executives.
 5. The President Director must be independent from the controlling shareholders and must be approved by the Financial Services Authority. The independence of the President Director can be fulfilled if he/she has no financial, management, ownership, and/or family relationship with the Bank's controlling shareholders.
 6. Candidates for President Director and Director who oversee the Compliance Function must submit a statement of independence to obtain OJK approval.
 7. They must have passed the Fit and Proper Test in accordance with the Regulator's provisions on the Fit and Proper Test, and have obtained a letter of approval from the Financial Services Authority.
 8. Members of the Board of Directors are required to foster a culture of learning where the results of the improvement in the knowledge, expertise, and capabilities of the members of the Board of Directors in managing the Bank will be demonstrated, among others, by an improvement in the Bank's performance, the resolution of problems faced by the Bank, and the achievement according to stakeholder expectations.

Independence of the Board of Directors

The independence of the Board of Directors is described as follows:

1. The Board of Directors has carried out its duties and responsibilities independently of the Shareholders.
2. The majority of Board of Directors' members do not have family relationships up to the second degree with fellow members and/or with members of the Board of Commissioners and/or members of the SSB.
3. The President Director must be independent from the Controlling Shareholders, meaning they have no financial, management, share ownership, or family relationships with them.

Concurrent Positions of the Board of Directors

BCAS ensures compliance with the provisions on concurrent positions of the Board of Directors in accordance with applicable regulations, including the provisions on concurrent positions as stipulated in POJK No. 17 Article 15. Throughout 2025, no member of the BCAS Board of Directors held a concurrent position as a member of the Board of Directors, Board of Commissioners, or Executive Officer at a bank, company, and/or other institution. Provisions regarding concurrent positions of Directors are further regulated in the Board of Directors Charter as follows:

1. Members of the Board of Directors are prohibited from holding concurrent positions with the following criteria.
 - a. as a member of the Board of Directors, Board of Commissioners, member of the Sharia Supervisory Board, or Executive Officer at a Bank, company, and/or other institution,
 - b. as an official in a functional field at a Bank financial institution and/or non-Bank financial institution located in the country or abroad,
 - c. other positions that may cause conflicts of interest in the implementation of duties as a member of the Board of Directors, and/or
 - d. other positions in accordance with the applicable laws and regulations.
2. This does not include concurrent positions if a member of the Board of Directors:
 - a. is responsible for supervising the Bank's participation in subsidiary companies (if any),

- b. performs functional duties as a member of the Board of Commissioners of a non-bank subsidiary company controlled by the Bank and is required to obtain the approval of the Board of Commissioners,
 - c. is responsible for supervising pension funds or performs duties as a member of the pension fund supervisory board owned by the Bank and is required to obtain approval from the Board of Commissioners,
 - d. performs duties as a replacement Director, and/or
 - e. holding a position in an organization or non-profit institution and reporting it in a Board of Commissioners meeting, as long as the dual position does not cause the person concerned to neglect their duties and responsibilities as a member of the Bank's Board of Directors.
3. Prospective members of the Board of Directors who hold concurrent positions must make a statement to:
 - a. maintain integrity,
 - b. avoid any form of conflict of interest,
 - c. avoid actions that could harm and/or cause the Bank to violate the prudential principle, while serving as a member of the Board of Directors.

As of December 31, 2025, the Board of Directors does not hold any concurrent positions within the BCA Group, committees under the Board of Commissioners, or committees under the Board of Directors. The disclosed Board of Directors positions are as follows:

Name	Position	Concurrent Positions (outside BCAS)
Yuli Melati Suryaningrum	President Director	None
Ina Widjaja	Director	None
Eduard Guntoro Purba	Director (overseeing the Compliance Function)	None
Pranata	Director	None
Lukman Hadiwijaya	Director	None

Duties and Responsibilities of the Board of Directors

1. To be fully responsible for the management of the Bank for the benefit and objectives of the Bank. The main duties of the Board of Directors are:
 - a. To lead and manage in accordance with the Bank's objectives.
 - b. Controlling, maintaining, and managing the Bank's assets for the benefit of the Bank.
 - c. Creating an internal control structure, ensuring the implementation of the Bank's Internal Audit Function at every level of management.
2. Performing duties, authorities, and responsibilities in good faith with prudential principle and in accordance with sharia principles.
3. Implementing Good Governance, Risk Management, and Compliance in an integrated manner that is adapted to the latest developments in the banking ecosystem and supported by digitalization and technological innovation.
4. Implementing the principles of Bank Governance in all business activities at all levels or tiers of the Bank's organization.
5. Mandatory to manage data and information in accordance with Good Governance at the Bank and applicable laws and regulations.
6. Realizing business ethics standards and ensuring the implementation of a code of ethics that fosters a culture of integrity in accordance with the Bank's values.
7. Reporting on the management of the Bank to shareholders and shareholders accepting the Board of Directors' accountability through the implementation of the GMS.
8. Develop the Bank's organizational framework and the division of duties and responsibilities of the Board of Directors and request approval from the Board of Commissioners.
9. Communicating the Bank's organizational framework and the division of duties and responsibilities of the Board of Directors to all levels of the organization.
10. Assessing and monitoring the Bank's capital structure and adequacy in accordance with strategic objectives and acceptable risk levels.
11. Must support the implementation of the duties of the Sharia Supervisory Board, at a minimum:
 - a. Providing accurate, relevant, and timely data and information to the Sharia Supervisory Board in the context of the implementation of the duties of the Sharia Supervisory Board and the Board of Commissioners.
 - b. Ensuring the availability and adequacy of internal reporting supported by an adequate management information system to support the process of carrying out the duties of the Sharia Supervisory Board.
 - c. Providing adequate facilities and infrastructure to support the implementation of the Sharia Supervisory Board's duties.
12. Must follow up on recommendations from the results of supervision by the Sharia Supervisory Board and the Board of Commissioners.
13. The Board of Directors is required to establish at least:
 - a. Internal Audit Unit,
 - b. Risk Management Unit, and
 - c. Compliance Unit (currently still the Compliance Department),
14. In addition to establishing the aforementioned units, the Board of Directors shall establish other units as required by the Financial Services Authority Regulations.
15. The Board of Directors is required to establish committees consisting of at least:
 - a. Risk Management Committee,
 - b. Financing Policy Committee,
 - c. Financing Committee, and
 - d. Information Technology Steering Committee.
16. The Board of Directors may establish other committees as necessary and/or in accordance with the complexity of the Bank.
17. The Board of Directors shall appoint members of the Board of Commissioners Support Committee based on the decision of the Board of Commissioners meeting.
18. The Board of Directors shall evaluate the performance of the Board of Directors Support Committee at least at the end of each fiscal year.
19. Possess and provide accurate, relevant, and timely data and information to the Board of Commissioners, the Sharia Supervisory Board, and the implementation of sharia audits.
20. The Board of Directors' obligations related to the Bank's business plan are as follows
 - a. Preparing the Bank's business plan in a realistic, comprehensive, and achievable manner, taking into account the principles of prudence and responsiveness to internal and external changes, as well as describing the Bank's sustainable growth.
 - b. Preparing the Bank's business plan based on a comprehensive study, taking into account the Bank's business opportunities and strengths, as well as identifying weaknesses and threats (SWOT analysis).
 - c. Aligning the preparation of the business plan with the corporate plan.
 - d. Communicate the Bank's business plan to the Bank's shareholders and all levels of the Bank's organization.
 - e. Submit the Bank's business plan to the Financial Services Authority no later than the end of November before the business plan year begins.
21. The Board of Directors' obligations related to the recovery action plan are:
 - a. developing a realistic and comprehensive Recovery Action Plan,
 - b. submitting the Recovery Action Plan to shareholders at the General Meeting of Shareholders for approval,

- c. communicating the Recovery Action Plan to all levels or tiers of the Bank's organization,
 - d. conducting periodic evaluations and stress testing of the Recovery Action Plan, and
 - e. effectively and timely implementing the Recovery Action Plan.
22. The Board of Directors' obligations related to the resolution plan are:
- a. Preparing a resolution plan, revising the resolution plan, and/or taking corrective action on the results of the solvency test in accordance with the principles of completeness, accuracy, timeliness, and integrity.
 - b. Ensuring the accuracy and completeness of data, information, and/or documents in preparing the resolution plan, and/or taking corrective actions based on the results of the resolvability test.
 - c. Submitting, revising, and/or updating resolution plan to the Board of Commissioners for approval.
 - d. Implementing plans to overcome potential obstacles to the implementation of resolution action options.
23. Preparing a sustainable finance action plan.
24. Preparing corporate plans in the form of:
- a. A strategic plan in the form of a corporate plan to achieve the Bank's long-term objectives for a period of 5 years, no later than the end of November before the year preceding the start of the 5-year corporate plan period.
 - b. If there are external and internal conditions that significantly affect the Bank's objectives and strategies as contained in the current corporate plan, the Board of Directors may prepare changes to the corporate plan and submit the changes to the OJK at any time during the 5-year corporate plan period.
25. In the financial reporting process, the Board of Directors is responsible for:
- a. the preparation and presentation of Financial Information and Financial Statements,
 - b. ensuring that the preparation and presentation of Financial Statements comply with financial accounting standards and OJK regulations regarding the recording of financial transactions,
 - c. the completeness and accuracy of the contents of the Financial Statements, and
 - d. the implementation of internal controls in the Bank's financial reporting process.
26. Submitting internal control reports on the Bank's financial reporting process to the Financial Services Authority.
27. Responsible for compliance with the Financial Services Authority's Consumer and Community Protection Regulations, including ensuring the preparation and implementation of Consumer Protection procedures
28. The President Director obtains approval from the Board of Commissioners for the appointment and dismissal of the Head of Internal Audit Unit (SAI) after obtaining a recommendation from the Audit Committee.
29. The Board of Directors who oversee the Sharia Compliance, Sharia Risk Management, and Sharia Internal Audit functions are responsible for the effective implementation and fulfillment of Sharia Principles in coordination with the Sharia Supervisory Board in carrying out its duties.
30. Follow up on audit or inspection findings and recommendations from the Internal Audit Unit, external auditors, the Sharia Supervisory Board, the results of supervision by the Financial Services Authority, and/or the results of supervision by other authorities and institutions.
31. In performing the internal audit function, the Board of Directors is responsible for:
- a. Developing an internal control framework to identify, measure, monitor, and control all risks faced by the Bank.
 - b. Ensuring that the SAI obtains information related to developments, initiatives, projects, products, and operational changes as well as risks that have been identified and anticipated.
 - c. Ensuring that appropriate corrective actions are taken quickly for all findings and recommendations of the SAI.
 - d. Ensuring that the head of the SAI has the necessary resources and budget to carry out duties and functions in accordance with the annual audit plan.
32. In implementing cybersecurity risk management, the Board of Directors is responsible for at least the following:
- a. Having full responsibility for the implementation of the Bank's cybersecurity risk management.
 - b. Ensuring that the implementation of cybersecurity risk management is adequate in accordance with the characteristics, complexity, and risk profile of the Bank.
 - c. Having an adequate understanding of the types and levels of cybersecurity risks inherent in the Bank.
 - d. Ensuring that the Bank has sufficient human resources and infrastructure to support the Bank's cybersecurity risk management.
 - e. Supporting the creation of a cybersecurity risk management culture by paying sufficient attention to the implementation of cybersecurity risk management by all elements of the Bank's organization.
 - f. Being a role model for behavior that promotes awareness of cybersecurity risks among employees and all elements of the Bank's organization.

- g. Actively supervising the implementation of cybersecurity risk management.
 - h. Developing and establishing written and comprehensive policies, strategies, and frameworks for cybersecurity risk management, including cybersecurity risk mitigation, and monitoring the implementation of cybersecurity risk management by the Bank.
 - i. Develop, establish, and implement procedures to identify, measure, monitor, and control cybersecurity risks.
 - j. Implementing cybersecurity risk management strategies and frameworks that have been approved by the Board of Commissioners, as well as evaluating and providing guidance based on reports submitted by the implementing work units, Risk Management Unit, Compliance Department, and Internal Audit Unit.
 - k. Evaluate and/or implement policies, strategies, and risk management frameworks related to cybersecurity and internalize the cybersecurity risk management framework into business policies and procedures across all business units and supporting activities.
 - l. Establish an organizational structure, including clear authority and responsibilities at each level of position related to the implementation of cybersecurity risk management.
 - m. Ensuring adequate resource support to manage and control cybersecurity risks.
 - n. Ensuring that all employees with roles and responsibilities related to cybersecurity have the skills, knowledge, experience, and resources necessary to perform their duties effectively.
 - o. Assigning officials with the appropriate skills, knowledge, and experience to be responsible for the Bank's cybersecurity strategy and to lead the function tasked with handling the implementation of cybersecurity risk management within the Bank's organization.
 - p. Ensuring that the appointed officers can directly report the implementation and/or issues related to cybersecurity to the Board of Directors on a regular basis, including any changes in the Bank's vulnerabilities or changes in cyber threats.
 - q. Ensure that all material cybersecurity risks and the impacts caused by such risks have been followed up and submit accountability reports to the Board of Commissioners on a regular basis, including reports on developments and issues related to material cybersecurity risks accompanied by corrective measures that have been, are being, and will be taken.
 - r. Ensuring the implementation of corrective measures for any cybersecurity-related issues or deviations that are identified.
 - s. Ensuring that the cyber security risk management function has been implemented independently, as reflected in, among other things, the separation of functions between the implementing work unit and the work unit responsible for identifying, measuring, monitoring, and controlling cyber security risks.
 - t. Establishing a change advisory board tasked with reviewing all configuration changes made to the Bank's systems through a change management system that is reviewed periodically and providing recommendations to the Board of Directors for approval of the changes in question.
 - u. Ensuring that the review of the Bank's cyber incident response and recovery plan is carried out periodically.
33. In the implementation of risk management, the Board of Directors is responsible for at least:
- a. Developing written and comprehensive Risk Management policies and strategies.
 - b. Taking responsibility for the implementation of Risk Management policies and the overall risk exposure taken.
 - c. Evaluating and deciding on transactions that require approval from the Board of Directors.
 - d. Developing a risk management culture at all levels of the organization.
 - e. Ensuring the enhancement of human resource competence related to Risk Management.
 - f. Ensuring that the Risk Management function operates independently.
 - g. Conducting periodic reviews to ensure:
 - The accuracy of the risk assessment methodology.
 - The adequacy of the Risk Management information system implementation.
 - The appropriateness of Risk Management policies and procedures, as well as the setting of Risk Limits.
34. Disclosing strategic Bank policies in the field of employment to employees, including:
- a. Policies regarding the recruitment system.
 - b. The promotion system.
 - c. The remuneration system.
 - d. The Bank's plan to carry out efficiency through workforce reduction; such disclosure must be made through means known to or easily accessed by employees.

35. Establishing a strategic plan for providing Ease of Access to MSME Financing, adjusted for capital support, human resources, and supporting infrastructure.
36. Establishing policies and procedures for the entire business process of providing Ease of Access to MSME Financing, which includes at least:
 - a. Prudential principles in MSME Financing.
 - b. Financing approval policies for MSMEs.
 - c. Documentation and administration of MSME Financing.
 - d. Supervision of MSME Financing.
 - e. Settlement of non-performing MSME Financing.
37. Communicating the Bank's business direction to employees in order to achieve the vision and mission.
38. Ensuring that work units have prepared, announced, and/or submitted Publication Reports to Bank Indonesia and/or the Authority, whether on a Monthly, Quarterly, Annual, or other basis.

39. Ensuring that work units have prepared data to be reported in the Annual Report on the Implementation of Integrated Governance to the Parent Company (BCA).

Allocation of Duties and Responsibilities of the Board of Directors

The allocation of duties and responsibilities for each member of the Board of Directors is established based on a resolution of the Board of Directors, approved by the Board of Commissioners as stipulated in the Board of Commissioners' Decree No. 003/SK/KOM/2025 dated March 5, 2025, regarding the Approval of the Allocation of Duties and Responsibilities of the Board of Directors and the Organizational Master Framework of PT Bank BCA Syariah. The allocation of duties and responsibilities of the Board of Directors is as follows:

Name	Position	Scope of Duties & Responsibilities
Yuli Melati Suryaningrum	President Director	- Internal Audit Working Unit - Commercial Business and Branch Development Unit - Funding and Services Development, Network Management, and Marketing Communication Unit
Ina Widjaja	Director	- Financing Risk Analysis Unit - Operations Division - Economic, Social & Environmental Sustainability Management, Corporate Communication, and Secretarial Department
Eduard Guntoro Purba	Director	- Legal and Human Resources Unit - Risk Management Department - Compliance Department
Pranata	Director	- Corporate Planning, Finance, and Treasury Unit - Retail and Consumer Business Unit
Lukman Hadiwijaya*	Director	- Information Technology and Banking Operations Unit - Logistics Department

Note :

*) Effective August 1, 2025 Mr. Lukman Hadiwijaya's areas of responsibility include:

- Information Technology and Banking Operations Unit
- Logistics Department

Orientation Program for New Members of the Board of Directors

BCAS conducts an Orientation Program for new members of the Board of Directors, including an introduction to the bank's culture. The orientation methods include:

1. Presentations by Head Office Working Units (UKKP) via teleconference and/or face-to-face meetings.
2. Site visits to various BCAS operational locations.

3. Meetings and discussions, both via teleconference and face-to-face, with members of the Board of Commissioners and other Directors to discuss various BCAS issues or other required information.
4. Reviewing various BCAS information available through electronic platforms (online-based).

In 2025, there was one new member of the Board of Directors, Mr. Eduard Guntoro Purba, who completed the orientation program with the following details:

Training Topic	Organizer	Date
Workshop on Sharia Governance (POJK No. 02 of 2024 and SEOJK No. 15/POJK.03/2024)	BCAS - Karim Consulting Indonesia	February 14, 2025
Refreshment for Risk Management Certification Level 7	ASBISINDO	April 23, 2025
Midyear Forecast	BCA	July 16, 2025
Budget Kick Off 2026	BCAS	July 25, 2025
2026 Strategy Formulation	BCAS	August 28, 2025
AML-CFT & CPFWMD Refreshment (APU PPT PPPSPM)	BCAS	September 23, 2025
2026 BCA Syariah National Coordination Meeting (RAKERNAS)	BCAS	November 18, 2025

Note:

*) Prior to taking office and being approved by the GMS, Mr. Eduard Guntoro Purba underwent a number of introductory and orientation activities in 2024, including the BCA Syariah Introduction Sharing held by BCAS on November 14, 2024, as well as the Work Unit/Division/Department Introduction Sharing, also organized by BCAS on November 11, 2024.

Training Programs for Enhancing the Competence of the Board of Directors

Each member of the Board of Directors participates in a training program at least once a year to support the execution of their supervisory functions, with facilities provided by the Bank. In 2025, the training programs attended were as follows:

BOARD OF DIRECTORS TRAINING TABLE 2025

Name	Training Topic	Organizer	Date
Yuli Melati Suryaningrum	2025 Industry Outlook with BCA	BCAS	January 21, 2025
	Bullion Financial Services in Indonesia: Opportunities and Challenges	OJK	February 11, 2025
	2025 Financial Services Industry Annual Meeting - Strengthening a Stable and Inclusive Financial Services Sector to Support National Priority Programs	OJK	February 11, 2025
	Anti-Fraud and Gratification Control Workshop	BCAS	February 27, 2025
	BCA Syariah Marketing Forum	BCAS	March 22, 2025

Name	Training Topic	Organizer	Date
	"Evolving US policies & global business implications"	The Boston Consulting Group International GmbH (BCG Leadership Institute Team)	April 16, 2025
	SSB Sharing Session - Funding Product Development and Combination of Deposits and Mutual Funds	BCAS	May 20, 2025
	Google Workshop	BCAS	June 3, 2025
	Invitation for Data Analytics & Generative AI Synergy Forum for Leaders by BCA	BCA	June 16, 2025
	Midyear Forecast	BCAS	July 15-16, 2025
	Speaker: Professional Orientation Alumni Talkshow for New Generation - Faculty of Economics and Management	BEM FEM IPB	July 20, 2025
	BCA Syariah Marketing Strategy Lab	BCAS	August 26, 2025
	2026 Business Strategy Formulation	BCAS	August 27-28, 2025
	ALTOGETHER 2025 with the theme "Chemistry in Motion"	ALTO	September 12, 2025
	AML/CFT & CPFWMD Refreshment	BCAS	September 23, 2025
	SSB Sharing Session - Sharia Restricted Investment Account (SRIA) Product	BCAS	September 23, 2025
	2026 Strategic Priorities Workshop	BCA	October 3, 2025
	Speaker: Studium Generale Event - UIN Faculty of Science and Technology	UIN Faculty of Science and Technology	October 10, 2025
	Presentation at the National Working Meeting of Muhammadiyah Aisiyiah Universities - Malang	Muhammadiyah Aisiyiah Universities - Malang	October 16, 2025
	ESG Skill Up Session - Understanding Sustainability Disclosure Standard Guidelines (PSPK) 1&2 for BCA Syariah Sustainability Reporting	BCAS	October 20, 2025
	Indonesia Knowledge Forum XIV 2025	BCA	October 28, 2025
	ISLAMIC FINANCE SUMMIT 2025 "Deepening the Shariah Financial Market"	OJK	November 4, 2025
	NRA Expo - Presentation about BCA Syariah	NRA Travel (Customer)	November 7, 2025
	2026 BCA Syariah National Working Meeting (RAKERNAS)	BCAS	November 17-18, 2025
	BCA National Working Meeting (RAKERNAS) "Empowering Ecosystem"	BCA	December 4-5, 2025

Name	Training Topic	Organizer	Date
Eduard Guntoro Purba	Shariah Governance Workshop (POJK No. 02 of 2024 and SEOJK No.15/POJK.03/2024)	BCAS - Karim Consulting Indonesia	February 14, 2025
	Recycling Creativity Workshop	BCAS	March 5, 2025
	Health Talk: Maintaining Fitness Without Interrupting Worship	BCAS	March 7, 2025
	ESG Skill Up - Understanding Climate Risk and Implementation Steps for CRMS and CRST	BCAS	April 24, 2025
	BCA Syariah Counseling Workshop: "Safe Mind, Comfortable Work"	BCAS	May 6, 2025
	SSB Sharing Session - Funding Product Development and Combination of Deposits and Mutual Funds	BCAS	May 20, 2025
	Fishery Industry and Cold Storage Sharing Session	BCAS	May 21, 2025
	Google Workshop	BCAS	June 3, 2025
	Invitation for Data Analytics & Generative AI Synergy Forum for Leaders by BCA	BCA	June 16, 2025
	Midyear Forecast	BCAS	July 16-17, 2025
	2026 Business Strategy Formulation	BCAS	August 27-28, 2025
	Compliance Culture for Compliance Agents	BCAS	August 29, 2025
	AML/CFT & CPFWMD Refreshment	BCAS	September 23, 2025
	SSB Sharing Session - Syariah Restricted Investment Account (SRIA) Product	BCAS	September 23, 2025
	Chief Risk Officer Roundtable 2025	Perbanas and Bara	September 24, 2025
	Focus Group Discussion (FGD) on Strengthening Macroprudential Liquidity Incentive Policies	Bank Indonesia	October 15, 2025
	ESG Skill Up Session - Understanding PSPK 1&2 for BCA Syariah Sustainability Reporting	BCAS	October 20, 2025
	Indonesia Knowledge Forum XIV 2025	BCA	October 28, 2025
	ISLAMIC FINANCE SUMMIT 2025 "Deepening the Syariah Financial Market"	OJK	November 4, 2025
	2026 BCA Syariah National Working Meeting (RAKERNAS)	BCAS	November 17-18, 2025
Pranata	Bank Resolution Plan and Bank Recovery Action Plan Refreshment/Socialization	LPS (Deposit Insurance Corporation)	November 18, 2025
	BCA National Working Meeting (RAKERNAS) "Empowering Ecosystem"	BCA	December 4-5, 2025
	2025 Industry Outlook with BCA	BCAS	January 21, 2025
	Anti-Fraud and Gratification Control Workshop	BCAS	February 27, 2025
	BCA Syariah Marketing Forum	BCAS	March 22, 2025

Name	Training Topic	Organizer	Date
	Benchmarking BCA Syariah to Google Malaysia	BCAS	March 24-26, 2025
	DPS Sharing Session - Funding Product Development and Combination of Deposits and Mutual Funds	BCAS	May 20, 2025
	Google Workshop	BCAS	June 3, 2025
	Invitation for Data Analytics & Generative AI Synergy Forum for Leaders by BCA	BCA	June 16, 2025
	Team Building for Paying Banks and Customer Fund Account Banks 2025 - KSEI	KSEI	July 9, 2025
	Midyear Forecast	BCAS	July 16-17, 2025
	2026 Business Strategy Formulation	BCAS	August 27-28, 2025
	AML/CFT & CPFWMD Refreshment	BCAS	September 23, 2025
	SSB Sharing Session - Shariah Restricted Investment Account (SRIA) Product	BCAS	September 23, 2025
	ESG Skill Up Session - Understanding PSPK 1&2 for BCA Syariah Sustainability Reporting	BCAS	October 20, 2025
	Indonesia Knowledge Forum XIV 2025	BCA	October 28, 2025
	CFO Office Sharing Session with BCA Subsidiaries	BCA	November 10, 2025
	2026 BCA Syariah National Working Meeting (RAKERNAS)	BCAS	November 17-18, 2025
	BCA National Working Meeting (RAKERNAS) "Empowering Ecosystem"	BCA	December 4-5, 2025
	Digital Strategy to Achieve 1000 NTB/day	BCAS	January 23, 2025
Lukman Hadiwijaya	Anti-Fraud and Gratification Control Workshop	BCAS	February 27, 2025
	SSB Sharing Session - Funding Product Development and Combination of Deposits and Mutual Funds	BCAS	May 20, 2025
	Fishery Industry and Cold Storage Sharing Session	BCAS	May 21, 2025
	Leaders Connect at Google Cloud Summit Jakarta: Empowering you for the AI future	Google	May 22, 2025
	Google Workshop	BCAS	June 3, 2025
	Invitation for Data Analytics & Generative AI Synergy Forum for Leaders by BCA	BCA	June 16, 2025
	Midyear Forecast	BCAS	July 16-17, 2025
	2026 Business Strategy Formulation	BCAS	August 27-28, 2025
	AML/CFT & CPFWMD Refreshment	BCAS	September 23, 2025
	SSB Sharing Session - Shariah Restricted Investment Account (SRIA) Product	BCAS	September 23, 2025

Name	Training Topic	Organizer	Date
	ESG Skill Up Session - Understanding PSPK 1&2 for BCA Syariah Sustainability Reporting	BCAS	October 20, 2025
	Indonesia Knowledge Forum XIV 2025	BCA	October 28, 2025
	2026 BCA Syariah National Working Meeting (RAKERNAS)	BCAS	November 17-18, 2025
	BCA National Working Meeting (RAKERNAS) "Empowering Ecosystem"	BCA	December 4-5, 2025
Ina Widjaja	2025 Industry Outlook with BCA	BCAS	January 21, 2025
	Anti-Fraud and Gratification Control Workshop	BCAS	February 27, 2025
	ESG Skill Up - Understanding Climate Risk and Implementation Steps for CRMS and CRST	BCAS	April 24, 2025
	SSB Sharing Session - Funding Product Development and Combination of Deposits and Mutual Funds	BCAS	May 20, 2025
	Fishery Industry and Cold Storage Sharing Session	BCAS	May 21, 2025
	Google Workshop	BCAS	June 3, 2025
	ESG Skill Up Session: Sustainable Business Activities (KUB) and Indonesian Green Taxonomy (THI) Refreshment	BCAS	June 5, 2025
	Midyear Forecast	BCAS	July 15-16, 2025
	Sustainability Talk Vol 3: Taxonomy for Indonesian Sustainable Finance (TKBI) version 2	BCAS	July 30, 2025
	Zakat: Building Balance Between World and Hereafter	BCAS	August 6, 2025
	2026 Business Strategy Formulation	BCAS	August 27-28, 2025
	AML/CFT & CPFWMD Refreshment	BCAS	September 23, 2025
	SSB Sharing Session - Shariah Restricted Investment Account (SRIA) Product	BCAS	September 23, 2025
	ESG Skill Up Session - Understanding PSPK 1&2 for BCA Syariah Sustainability Reporting	BCAS	October 20, 2025
	Financing Contract Implementation Training	BCAS	October 21, 2025
	Indonesia Knowledge Forum XIV 2025	BCA	October 28, 2025
	PKPU and Bankruptcy Workshop	BCAS	November 11, 2025
	2026 BCA Syariah National Working Meeting (RAKERNAS)	BCAS	November 17-18, 2025

CERTIFICATION REQUIREMENTS FOR BOARD OF DIRECTORS 2025

Name	Certification	Certification Date	Organizer
Yuli Melati Suryaningrum	Risk Management Level 7	July 19, 2024	LSP Keuangan Syariah
Eduard Guntoro Purba	Risk Management Level 7	August 12, 2023	LSP Keuangan Syariah
Pranata	Risk Management Level 7	September 17, 2024	LSP Keuangan Syariah
	Treasury Dealer Level Advance	September 10, 2024	LSP ACI FMA Indonesia
Lukman Hadiwijaya	Risk Management Level 7	August 26, 2024	LSP Keuangan Syariah
Ina Widjaja	Risk Management Level 7	August 26, 2024	LSP Keuangan Syariah

Note:

*) In 2025, refreshment training was conducted for every Risk Management certification held by the Board of Directors.

Share Ownership of Board of Directors Members Amounting to 5% or More of Paid-up Capital

The reporting of share ownership by members of the Board of Directors at BCAS is carried out in accordance with the provisions of Article 32 of the Financial Services Authority Regulation Number 17/POJK.03/2023 concerning the Implementation of Governance for Commercial Banks.

Implementation of the Policy for Reporting Ownership or Any Changes in Share Ownership

The Board of Directors' Code of Conduct regulates the obligation of the Board of Directors to disclose share ownership of 5% or more of paid-up capital, which includes the type and number of shares in BCAS, other banks, non-bank financial institutions, as well as other companies, located both in the country and abroad.

SHARE OWNERSHIP OF BOARD OF DIRECTORS MEMBERS OF 5% OR MORE AS OF DECEMBER 31, 2025

Name	Share ownership of Board of Directors members amounting to 5% or more in:			
	BCA	Other Banks	Non-Bank Financial Institutions	Other Companies
Yuli Melati Suryaningrum	None	None	None	None
Eduard Guntoro Purba	None	None	None	None
Pranata	None	None	None	None
Lukman Hadiwijaya	None	None	None	None
Ina Widjaja	None	None	None	None

BCAS SHARE OWNERSHIP BY THE BOARD OF DIRECTORS IN 2025

Name	Number of Shares at the Beginning of the Year (as of January 1, 2025)	Number of Shares at the End of the Year (as of December 31, 2025)
Yuli Melati Suryaningrum	None	None
Eduard Guntoro Purba	None	None
Pranata	None	None
Lukman Hadiwijaya	None	None
Ina Widjaja	None	None

BCAS SHARE OWNERSHIP BY THE BOARD OF DIRECTORS IN 2024

Name	Number of Shares at the Beginning of the Year (as of January 1, 2024)	Number of Shares at the End of the Year (as of December 31, 2024)
Yuli Melati Suryaningrum	None	None
Eduard Guntoro Purba	None	None
Pranata	None	None
Lukman Hadiwijaya	None	None
Ina Widjaja	None	None

Succession Policy for the Board of Directors

Term of Office

Provisions regarding the term of office for the Board of Directors of BCAS are stipulated in the Board of Directors' Charter as follows:

1. The Bank stipulates in its Articles of Association that the term of office for the Board of Directors shall be a maximum of 5 years for one term, commencing from the effective date of appointment by the General Meeting of Shareholders (GMS).
2. The Bank stipulates other conditions regarding the fulfillment of the Board of Directors' positions; for instance, if a Director's term has expired but a successor has not yet been appointed by the GMS, the Director concerned may continue to exercise the same authority until a successor is appointed by the GMS.
3. If, at the time of appointment by the GMS, a member of the Board of Directors has not yet passed the Fit and Proper Test, their term of office shall become effective only after they pass the Fit and Proper Test and receive approval from the Financial Services Authority (OJK).
4. The term of office for a member of the Board of Directors shall terminate automatically if the individual:

- a. Resigns in accordance with the provisions of the Bank's Articles of Association (including resignation due to involvement in financial crimes).
- b. Passes away.
- c. Is dismissed based on a resolution of the GMS.
- d. Is declared bankrupt or placed under guardianship by a Court decision.
- e. No longer meets the requirements of the prevailing laws and regulations.

Succession, Nomination, and Appointment

The succession policy for the Board of Directors, as established in the Bank's internal policies, includes the following key points:

1. Formulating and providing recommendations to the Board of Commissioners regarding systems and procedures for the selection and/or replacement of Board of Directors' members to the Board of Commissioners to be presented at the GMS.
2. Providing recommendations regarding candidates for the Board of Directors to the Board of Commissioners to be presented at the GMS.
3. To prepare BCAS executive ranks with comprehensive knowledge and experience as officials in the head office or branch offices, selected executives deemed to have development potential will be rotated.

4. The process of identifying and selecting candidates for the Board of Directors can be conducted from internal Bank sources or external candidates who meet the requirements. If necessary, the Bank's Remuneration and Nomination Committee may utilize the services of an independent and reputable executive search firm.

Provisions regarding the appointment of Board of Directors' members in the Board of Directors' Charter are as follows:

1. Every proposal for the appointment of a Board of Directors' member to the GMS must consider the recommendations of the Committee performing the Remuneration and Nomination functions.
2. The appointment of Board members prioritizes professional composition, independence, and competency alignment, while considering the diversity appropriately required to perform the duties and responsibilities of the Board.
3. Members of the Board of Directors whose terms have expired may be reappointed.
4. A resignation that results in the number of Board of Directors members falling below 3 (three) is considered valid only if it has been determined by the GMS, a new member has been appointed, and OJK approval has been obtained in accordance with POJK regarding the fit and proper test for primary parties of financial service institutions.
5. Criteria, mechanisms, and procedures for the appointment of Board of Directors members, including the inherent authority of the Board of Directors, are stipulated in the Bank's Articles of Association in accordance with prevailing laws and regulations.

Dismissal and Replacement of Position

The provisions regarding the dismissal and replacement of members of the Board of Directors are regulated in the Board of Directors Charter as follows:

1. Any proposal for the replacement of a member of the Board of Directors to the General Meeting of Shareholders (GMS) must take into account the recommendations of the Remuneration and Nomination Committee.
2. The replacement of members of the Board of Directors shall prioritize professional, composition, independence, relevant competence, and diversity, as appropriately required for the performance of the Board of Directors' duties and responsibilities.
3. The criteria, mechanisms, and procedures for the appointment, replacement, dismissal, and/or resignation of members of the Board of Directors, including its inherent authorities, are stipulated in the Bank's Articles of Association in accordance with prevailing laws and regulations.
4. The dismissal or replacement of a member of the Board of Directors carried out before their term of office expires, including temporary suspension, must consider at least the following:

- a. The member of the Board of Directors is deemed unable to perform their duties and responsibilities in managing and implementing sound Bank strategies.
 - b. The dismissal or replacement is not based on the subjective assessment of shareholders, but on an objective assessment regarding the Bank's management.
 - c. The dismissal or replacement has undergone planning and applicable mechanisms, considering at minimum the assessment from the committee performing the nomination function and has been scheduled in the GMS agenda.
 - d. The dismissal or replacement does not result in issues within the Bank's organization and business activities.
 - e. The implementation of the dismissal or replacement prioritizes sound communication patterns among relevant parties.
 - f. It is conducted by prioritizing the Bank's primary interests (including business continuity and alignment with the Bank's strategic plan), the implementation of Good Corporate Governance, and prudential principles.
 - g. The temporary suspension of a member of the Board of Directors is followed by the restriction of the suspended member's authority in accordance with laws and regulations. The temporary suspension of Bank Board of Directors is carried out according to the authority of the Board of Commissioners as regulated in the Law on Limited Liability Companies.
5. The dismissal or replacement of the President Director and/or the Director in charge of the Compliance Function before their term expires, including temporary suspension, must obtain approval from the Financial Services Authority (OJK) before being decided in the GMS. In the event that the dismissal or replacement occurs because the individual is undergoing the consequences of failing in a Fit and Proper re-assessment, such a result shall be deemed equivalent to approval for dismissal or replacement from the OJK.
 6. For the purpose of dismissing or replacing the President Director and/or the Director in charge of the Compliance Function before their term expires, the Bank shall submit an application to the OJK no later than 1 (one) month prior to the planned GMS containing the dismissal or replacement agenda.
 7. The application mentioned in point 6 may be submitted via letter or through a meeting, accompanied by information and/or documents supporting the dismissal or replacement, including the reasons or considerations for the dismissal or replacement along with supporting documents. The Bank may also include the profile of a prospective successor deemed to meet the requirements for a fit and proper test. Supporting documents include:

- a. Legal issues faced or health conditions of the individual that affect the Bank's financial condition;
 - b. Performance assessment results by the Board of Commissioners stating that the individual is deemed not to support the development of the Bank's business activities and/or is not performing duties and responsibilities optimally;
 - c. Negligence or fraud committed by the individual that causes the Bank to incur losses and/or disrupts the Bank's business continuity; and/or
 - d. Failure to follow up on supervision results, findings, or audit results conducted by the Board of Commissioners, the Internal Audit Unit (SAI), the Sharia Supervisory Board, the OJK, or other parties. Application submitted by letter shall be addressed to the Banking Supervision Department or the local OJK Office according to the jurisdiction of the Bank's head office.
8. Documents containing the reasons for the dismissal or replacement of the President Director and/or the Director in charge of the Compliance Function, as referred to in point 7, are prepared by the Committee in charge of the Nomination Function and approved by the majority of the members of the Bank's Board of Commissioners.
 9. The OJK shall conduct a study on the feasibility of the planned dismissal or replacement of the President Director and/or the Director in charge of the Compliance Function based on the application submitted by the Bank, as well as supervisory data and other information, including results of onsite or offsite supervision, as follows:
 - a. If the OJK deems the plan feasible, the OJK shall issue an approval letter to the Bank to approve the dismissal or replacement plan, and the Bank may include the agenda for the dismissal or replacement of the President Director and/or the Director in charge of the Compliance Function in the GMS agenda, accompanied by supervisory recommendations (if any).
 - b. If the OJK deems the plan unfeasible, the OJK shall issue a letter stating that the plan is not approved, and the Bank is prohibited from scheduling the dismissal or replacement in the GMS agenda, accompanied by supervisory recommendations (if any).
 - c. In the event that the Financial Services Authority (OJK) does not approve the plan for the dismissal

or replacement of the President Director and/or the Director in charge of the Compliance Function, yet the Bank has already held the GMS.

Resignation of Members of the Board of Directors

The provisions regarding the resignation of members of the Board of Directors are regulated in the Board of Directors' Charter as follows:

1. Members of the Board of Directors may resign from their positions before their term of office expires by providing written notice to the Bank.
2. A resignation of a Director that results in the number of members of the Board of Directors falling below 3 (three) people is considered valid only if it has been determined by the GMS, a new member of the Board of Directors has been appointed, and approval has been obtained from the Financial Services Authority (OJK) in accordance with the OJK Regulation concerning the fit and proper test for primary parties of financial services institutions.
3. In the event that the composition of the Board of Directors does not yet meet all applicable regulatory requirements regarding management, the Bank may fulfill these requirements gradually based on OJK approval by submitting an action plan.
4. Directors are required to resign if they are involved in financial crimes and are proven to have committed a wrongdoing.
5. The criteria, mechanism, and procedures for the resignation of members of the Board of Directors, including the inherent authority of the Board of Directors, are stipulated in the Bank's Articles of Association in accordance with prevailing laws and regulations.

Board of Directors Performance Evaluation

Performance Evaluation of the Board of Directors

The evaluation is conducted through a self-assessment method by members of the Board of Directors using a Self-Assessment Form, performed both on an individually and collectively. The results of the self-assessment are subsequently evaluated by the Board of Commissioners with the support of the Remuneration and Nomination Committee, and are thereafter submitted to the Shareholders.

BOARD OF DIRECTORS PERFORMANCE EVALUATION FLOW

Each member of the Board of Directors completes a self-assessment.



The results of the self-assessment (individual and collective) are submitted to the Remuneration and Nomination Committee for evaluation, and the results of the evaluation are then submitted to the Board of Commissioners.



Evaluation Results:

- Individual Performance Evaluation
- Collective Performance Evaluation

The performance evaluation is administered by the Secretary of the Remuneration and Nomination Committee.

Criteria for Board of Directors Performance Evaluation

The evaluation of the Board of Directors, both individually and collectively, is conducted based on criteria referring to the Bank's Business Plan (RBB) which has obtained approval from the Board of Commissioners. These criteria include key financial performance indicators and strategic initiatives of the Directorates covering financial, customer, internal process, as well as learning and growth aspects.

In its implementation, BCAS conducts a comprehensive study of various external factors affecting the Bank's performance, including banking industry trends, potential threats and opportunities, changes in customer behavior, regulatory dynamics, process efficiency levels, and human resource adequacy. This study serves as the basis for setting key strategic objectives, including digital initiatives, technology and cybersecurity development, business process improvement, compliance with regulatory changes, strengthening Good Corporate Governance (GCG), implementing Environmental, Social, and Governance (ESG) principles, and prudent business expansion.

These strategic objectives are further cascaded into Key Performance Indicators (KPIs) tailored to the respective duties and responsibilities of each member of the Board of Directors, while maintaining focus on collective and individual responsibilities, covering both financial and non-financial aspects. The formulated KPIs are then mutually agreed upon by all members of the Board of Directors.

Parties Conducting the Board of Directors Performance Evaluation

The performance evaluation method for the Board of Directors uses a self-assessment approach conducted by the President Director and each member of the Board of Directors individually, as well as by the Board of Directors collectively. The results of these assessments serve as the basis for evaluation by the Board of Commissioners.

Results of the Board of Directors Performance Evaluation

Based on the evaluation conducted through the Board of Commissioners' Meeting in accordance with the recommendations of the Remuneration and Nomination Committee (RNC) regarding the results of the 2025 collective self-assessment, the Board of Directors' performance was declared "Very Good." This evaluation indicates that the Board of Directors consistently ensures the achievement of Bank performance that meets the expectations of shareholders and all stakeholders.

Report on the Implementation of Board of Directors' Duties

In 2025, the Board of Directors performed its duties and responsibilities, including:

1. Holding the General Meeting of Shareholders (GMS), consisting of 1 (one) Annual GMS.
2. Formulating the Corporate Long-Term Plan (RJPP), Bank Business Plan (RBB), Corporate Work Plan and Budget (RKAP), Sustainable Finance Action Plan (RAKB), and other work plans.
3. Preparing the Annual Report, Financial Statements, and Sustainability Report along with their adjustments.
4. Formulating the Bank's Recovery Action Plan.
5. Following up on the frequency of meetings regarding audit findings or examinations and recommendations from the Internal Audit Unit, external auditors, Sharia Supervisory Board, results of the Financial Services Authority (OJK) supervision, and/or results of supervision from other authorities and institutions.
6. Ensuring the Bank's accounting system complies with financial accounting standards and internal control principles, particularly concerning financial management, recording, storage, and supervision.
7. Conducting internal Board of Directors meetings as well as meetings with relevant groups.
8. Ensuring the adequacy of processes and systems to identify, assess, and control risks faced by the Bank.
9. Establishing the organizational structure, duties, and clear responsibilities, including the appointment of management.

Report on the Duty Implementation and Evaluation of Committees under the Board of Directors

The Board of Directors of BCAS conducts evaluations of the performance of committees at the Board of Directors level periodically, at least 1 (one) time per year. The committees formed and directly under the Board of Directors to support the execution of their duties are as follows:

- a. Risk Management Committee (KMR);
- b. Information Technology Steering Committee (KPTI);
- c. Financing Policy Committee (KKP);
- d. Financing Committee (KP);
- e. Asset and Liability Committee (ALCO);
- f. Human Resources Committee; and
- g. Personnel Case Advisory Committee (KPKK)

Performance Evaluation Procedures for Board of Directors Committees

The performance evaluation of Committees under the Board of Directors (BoD) is conducted by the BoD once a year, through the following process:

- a. The BoD evaluates the performance of the BoD Committees collegially using the Committee Evaluation Form.
- b. The performance evaluation of the BoD Committees is conducted by the BoD through a Board of Directors meeting.
- c. The results of the BoD's evaluation of the Committees' performance are administered by the Secretary of the Remuneration and Nomination Committee.

Performance Evaluation Criteria for Board of Directors Committees

The evaluation criteria for committees under the Board of Directors are established based on the respective duties and responsibilities of each Committee.

Parties Conducting the Performance Evaluation for Board of Directors Committees

The performance evaluation of Committees under the Board of Directors is conducted by the Board of Directors collegially.

Performance Evaluation Results for Board of Directors Committees

Based on the evaluation results throughout 2025, the Board of Directors concludes that the committees under the BoD have performed their duties and responsibilities effectively and provided adequate support in implementing governance standards at BCAS. These committees operate by prioritizing competence and quality, and periodically hold meetings to actively discuss strategic issues related to

business developments, the economy, and regulations. The performance evaluation of the committees under the BoD is disclosed in the Board of Directors' Report section of this Annual Report.

Management of Conflicts of Interest for the Board of Directors

In the event of a conflict of interest between the Bank's interests and the personal interests of a member of the Board of Directors, the Bank shall be represented by other members of the BoD who do not have a conflict of interest. If the Bank's interests conflict with the interests of all members of the BoD, the Bank shall be represented by the Board of Commissioners or another party appointed by the Board of Commissioners.

BCAS maintains conflict of interest provisions for members of the Board of Directors as stipulated in the Board of Directors Charter, which is integrated into the BCAS Governance Policy, with the following details:

1. Avoid all forms of conflict of interest in performing the Bank management duties.
2. In the event of a conflict of interest, members of the Board of Directors must disclose the conflict in every decision that meets the conditions of a conflict of interest.
3. Refuse and/or are prohibited from accepting any orders or requests from the Bank's shareholders, affiliated parties, and/or other parties to:
 - a. Perform actions related to the Bank's business activities and/or other activities that are inconsistent with the implementation of Good Corporate Governance (GCG).
 - b. Commit criminal acts and/or actions indicating criminal activity.
 - c. Commit actions that may cause loss, potential loss, and/or reduce the Bank's profits.

Meetings of the Board of Commissioners, Board of Directors, Sharia Supervisory Board, and Joint Meetings

Board of Commissioners Meeting Policy

BCAS conducts Board of Commissioners meetings in reference to the following provisions:

- a. Financial Services Authority Regulation (POJK) Number 17 of 2023 concerning the Implementation of Governance for Commercial Banks, Article 55 paragraph 1, which states that the Board of Commissioners is required to hold periodic meetings at least once every 2 months.
- b. Article 16 (Commissioners) of the Articles of Association of BCA Syariah.
- c. The Board of Commissioners Charter as set forth in Board of Directors Decree No. 082/SK/DIR/2025 concerning the Governance Policy of PT Bank BCA Syariah.

The implementation of Board of Commissioners Meetings refers to the provisions of the Board of Commissioners Charter as follows:

1. Meeting Agenda. Determined in the meeting invitation; additional items may be proposed with approval of the Chair.
2. Meeting Materials. Submitted no later than 3 working days prior to the meeting or as required.
3. Meeting Conduct.
 - a. Chaired by the President Commissioner or a designated member.
 - b. Held at least once every 2 months.
 - c. Physical attendance required at least twice a year, prioritizing strategic evaluation and RBB.
 - d. Teleconference participation is allowed if physical attendance is not possible.
 - Teleconference meetings must be properly documented.
 - With the Board of Directors: at least once every 4 months.
 - With the Sharia Supervisory Board: at least once every 4 months, with majority quorum from each party.

4. Quorum Requirements.
 - a. Valid if attended by a majority of members.
 - b. Applies to joint meetings.
5. Rights of Meetings Participants.
 - a. To express opinions, recorded in the minutes.
 - b. To propose agenda items/topics.
6. Decision Making.
 - a. Based on deliberation for consensus.
 - b. If not reached, decisions are made by majority vote.
 - c. Decisions are binding on all members.
7. Minutes of Meeting.
 - a. Prepared for every meeting.
 - b. Signed by all attendees in accordance with regulations.
 - c. Dissenting opinions are recorded with reasons.
 - d. Distributed to all members (hardcopy or electronic).
 - e. Include agenda, attendance list, and decisions/ results.

Implementation of Board of Commissioners Meetings

In 2025, the Board of Commissioners held 36 meetings conducted both physically and via teleconference. The implementation of these meetings has complied with OJK regulations regarding the minimum frequency of Board of Commissioners meetings.

Tendance Frequency, Schedule, and Agenda of Board of Commissioners Meetings

Throughout 2025, the frequency of meetings and the attendance rate of the members of the Board of Commissioners are as follows:

ATTENDANCE FREQUENCY OF BOARD OF COMMISSIONERS MEETINGS

Name	Position	Meetings	Attendance	Percentage (%)
Ratna Yanti	Independent President Commissioner	36	34	94

Name	Position	Meetings	Attendance	Percentage (%)
Inge Setiawati	Independent Commissioner	36	35	97
Rickyadi Widjaja	Commissioner	36	34	94

The agendas of the Board of Commissioners meetings held in 2025 are as follows:

Date	Minutes Number	Agenda
10 Jan 2025	001/RR/KOM/2025	- Results of Audit Committee Meeting January 10, 2025 - GCG Self-Assessment Semester II 2024
21 Jan 2025	002/RR/KOM/2025	- Results of Risk Monitoring Committee Meeting - Results of Audit Committee Meeting - Dissemination of Internal Control Policy Implementation in PT Bank BCA Syariah Financial Reporting - Proposed Draft of Board of Commissioners Handbook
4 Feb 2025	003/RR/KOM/2025	Results of Risk Monitoring Committee Meeting February 4, 2025
18 Feb 2025	004/RR/KOM/2025	2024 Performance Appraisal of BOC, SSB, and BOD 2023 Fiscal Year Bonus Distribution for BOC, SSB, and BOD - Deferred Material Risk Takers (MRT) Bonus Payment
25 Feb 2025	005/RR/KOM/2025	- Results of Audit Committee Meeting February 25, 2025 - Results of Remuneration and Nomination Committee Meeting February 25, 2025
11 Mar 2025	006/RR/KOM/2025	Results of Audit Committee Meeting March 11, 2025
25 Mar 2025	007/RR/KOM/2025	- Meeting with BCA Internal Audit Division - Results of Audit Committee Meeting March 13, 2025 - Results of Risk Monitoring Committee Meeting March 25, 2025
8 Apr 2025	008/RR/KOM/2025	- Socialization of POJK Number 17 Year 2024 - Internal Discussion of Board of Commissioners and Committees
15 Apr 2025	009/RR/KOM/2025	Results of Audit Committee Meeting April 15, 2025
22 Apr 2025	010/RR/KOM/2025	Results of Risk Monitoring Committee Meeting April 22, 2025
6 May 2025	011/RR/KOM/2025	- Results of Risk Monitoring Committee Meeting May 6, 2025 - Results of Audit Committee Meeting May 6, 2025
15 May 2025	012/RR/KOM/2025	Internal Discussion on Audit Committee Meeting Results May 15, 2025
27 May 2025	013/RR/KOM/2025	Update on Corporate Planning Realization Quarter I 2025
4 Jun 2025	014/RR/KOM/2025	Results of Audit Committee Meeting June 4, 2025
10 Jun 2025	015/RR/KOM/2025	Results of Audit Committee Meeting June 10, 2025
17 Jun 2025	016/RR/KOM/2025	- Results of Risk Monitoring Committee Meeting June 17, 2025 - Results of Audit Committee Meeting June 17, 2025
24 Jun 2025	017/RR/KOM/2025	Discussion of Remuneration and Nomination Committee Input regarding Remuneration Policy Evaluation for Executives and Employees
1 Jul 2025	018/RR/KOM/2025	- Results of Audit Committee Meeting July 1, 2025 - BOC and Committee Input on BCAS Organizational Succession - Proposed Directorate Partitioning for Successor

Date	Minutes Number	Agenda
8 Jul 2025	019/RR/KOM/2025	• Strategic Planning – BCAS Digital Marketing • Implementation of PDP Law at BCAS • Results of Risk Monitoring Committee Meeting Jul 8, 2025
17 Jul 2025	020/RR/KOM/2025	Results of Audit Committee Meeting Jul 17, 2025
29 Jul 2025	021/RR/KOM/2025	• Results of Risk Monitoring Committee Meeting July 29, 2025 • Presentation of HSD PKD
5 Aug 2025	022/RR/KOM/2025	Results of Risk Monitoring Committee Meeting August 5, 2025
12 Aug 2025	023/RR/KOM/2025	Continuation of HSD Unit Work PKD Presentation
19 Aug 2025	024/RR/KOM/2025	• Semester I 2025 Compliance Implementation Report • ICoFR Discussion • Significant Findings of LHA & TLHA Monitoring
2 Sep 2025	025/RR/KOM/2025	• Results of Audit Committee Meeting September 2, 2025 • Update on Quarterly PKD Assessment Results
9 Sep 2025	026/RR/KOM/2025	• Results of Risk Monitoring Committee Meeting September 9, 2025 • Results of Audit Committee Meeting September 9, 2025
16 Sep 2025	027/RR/KOM/2025	• TKBI Implementation Pilot Project • Results of Audit Committee Meeting September 16, 2025
30 Sep 2025	028/RR/KOM/2025	• Socialization of GCG Self-Assessment & SEOJK 14 Year 2025 • BOC and Committee Internal Meeting • Results of Remuneration and Nomination Committee Meeting
7 Oct 2025	029/RR/KOM/2025	Results of Audit Committee Meeting October 7, 2025
16 Oct 2025	030/RR/KOM/2025	Results of Risk Monitoring Committee Meeting October 16, 2025
30 Oct 2025	031/RR/KOM/2025	Results of Risk Monitoring Committee Meeting October 30, 2025
11 Nov 2025	032/RR/KOM/2025	• 2025 Realization & 2026 RAKB • 2026–2028 Bank Business Plan (RBB) • Results of Risk Monitoring Committee Meeting November 11, 2025
25 Nov 2025	033/RR/KOM/2025	Results of Audit Committee Meeting November 25, 2025
2 Dec 2025	034/RR/KOM/2025	Results of Audit Committee Meeting December 2, 2025
9 Dec 2025	035/RR/KOM/2025	Results of Risk Monitoring Committee Meeting December 9, 2025
23 Dec 2025	036/RR/KOM/2025	• Results of Audit Committee Meeting December 23, 2025 • 2025 Work Realization & 2026 Work Plan of Audit and Risk Monitoring Committees • Results of Remuneration and Nomination Committee Meeting

Board of Commissioners Meeting Plan in 2026

The meeting schedule for the Board of Commissioners of BCAS has been established for 2026 as follows:

Months	Dates
January	6, 13, 27
February	3, 10, 20
March	3, 10, 31
April	7, 14, 28
May	5, 12, 26
June	2, 9, 18, 30
July	7, 14, 28
August	4, 11, 27
September	1, 8, 15, 29
October	6, 13, 27
November	3, 10, 24
December	1, 8, 15

Note:

The schedule of the Board of Commissioners' meetings is subject to change at any time as necessary.

Board of Directors Meeting Policy

BCAS conducts Board of Directors meetings by referring to the following provisions:

1. Financial Services Authority Regulation (POJK) Number 17 of 2023 concerning the Implementation of Governance for Commercial Banks, Article 31 paragraph 1, states that every policy and strategic decision must be decided through a Board of Directors meeting, taking into account the oversight according to the duties and responsibilities of the Board of Commissioners.
2. Article 13 of the Articles of Association of BCA Syariah.
3. Board of Directors Charter as contained in Board of Directors Decree No. 082/SK/DIR/2025 concerning the Governance Policy of PT Bank BCA Syariah.

Provisions regarding Board of Directors Meetings as set forth in the Board of Directors Charter are as follows:

1. The meeting agenda is stated in the meeting invitation, and if there are additions outside the agenda, meeting participants may propose new agendas with the approval of the chairperson.
2. Meeting materials are submitted to the Board of Directors no later than 3 working days before the meeting is held or in accordance with needs and conditions.

3. Meeting Execution.

- a. The Board of Directors is required to hold meetings either face-to-face or via teleconference.
- b. The meeting is chaired by the President Director and attended by other members of the Board of Directors and invitees (if any). If the President Director is unable to attend the meeting (which does not need to be proven to third parties), the meeting shall be chaired by one of the attending Directors appointed by the meeting.
- c. Board of Directors meetings must be held regularly at least once every month.
- d. Joint meetings between the Board of Directors and the Board of Commissioners must be held regularly at least once every 4 months.
- e. Joint meetings between the Board of Directors and the Sharia Supervisory Board (SSB) must be held at least once every 4 months, attended by the majority of the Board of Directors and the majority of the Sharia Supervisory Board.
- f. Teleconference meetings must include:
 - 1) Recorded evidence of the meeting, which is stored or administered in accordance with laws and regulations and/or Bank policies; and
 - 2) Other matters in accordance with meeting regulation provisions.

4. Quorum Requirements for Board of Directors meetings are regulated as follows:
 - a. A Board of Directors meeting is held if attended by the majority of the members of the Board of Directors.
 - b. A joint meeting with the Sharia Supervisory Board is held if attended by the majority of the members of the Sharia Supervisory Board and the majority of the members of the Board of Directors.
5. Rights of Meeting Participants:
 - a. Meeting participants have the right to express opinions, which shall be recorded in the minutes of the meeting.
 - b. Meeting participants have the right to add agendas/topics to be discussed.
6. Decision Making in Board of Directors meetings is regulated as follows:
 - a. Every policy and strategic decision must be decided through a Board of Directors meeting, taking into account the oversight according to the duties and responsibilities of the Board of Commissioners.
 - b. Decision-making through a Board of Directors meeting must first be based on deliberation for a consensus (musyawarah untuk mufakat).
 - c. If a consensus is not reached, decision-making shall be based on a majority vote.
 - d. All decisions of the Board of Directors are binding and are the responsibility of all members of the Board of Directors.
7. Minutes of Board of Directors Meetings are regulated as follows:
 - a. Minutes of meeting must be prepared for all meeting decisions.
 - b. Minutes of the Board of Directors meeting are signed by all members of the Board of Directors attending physically or through teleconference technology and documented in accordance with laws and regulations.
 - c. Dissenting opinions occurring in a Board of Directors meeting must be clearly stated in the minutes of meeting along with the reasons for the dissent.
 - d. Copies of the minutes of meeting must be distributed to all members of the Board of Directors directly or electronically.
 - e. Meeting results are documented in writing, containing at least the discussion agenda, attendance list, and decisions/results of the discussion.

Implementation of Board of Directors Meetings

Throughout 2025, the Board of Directors held 48 meetings, conducted both physically and via teleconference, and has fulfilled the OJK regulations regarding the minimum frequency for Board of Directors meetings.

Attendance Frequency, Schedule, and Agenda of Board of Directors Meetings

As of December 31, 2025, the meeting frequency and attendance rate of the members of the Board of Directors are as follows:

IMPLEMENTATION, ATTENDANCE AND FREQUENCY OF BOARD OF DIRECTORS MEETING

Name	Position	Meetings	Attendance	Percentage (%)
Yuli Melati Suryaningrum	President Director	48	43	90%
Eduard Guntoro Purba*	Director Overseeing the Compliance Function	42*	35	83%
Ina Widjaja	Director	48	46	96%
Pranata	Director	48	41	85%
Lukman Hadiwijaya	Director	48	42	88%

Note:

*) Mr. Eduard began attending Board of Directors meetings after his appointment at the General Meeting of Shareholders (RUPS) on March 4, 2025.

The agenda of the Board of Directors' meetings held in 2025 is as follows:

Date	Resolution Number	Agenda
January 8, 2025	001/RR/DIR/2025	• Update on PDP Law Implementation • Branch Office Service Standard Measurement
January 15 & 16, 2025	002/RR/DIR/2025	• Update on PDP Law Implementation • Update on Synergy Implementation • GCG Self-Assessment Period Semester II 2024
January 22, 2025	003/RR/DIR/2025	• Update on PDP Law Implementation • Proposed Gratification Control Provisions
January 31, 2025	004/RR/DIR/2025	Online Channel Customer Data Management Meeting (Offline)
February 5, 2025	005/RR/DIR/2025	• Update on PDP Law Implementation • Update on Archive Retention Implementation • Head Office Service Standard Measurement Results Wave 2 Year 2024
February 12, 2025	006/RR/DIR/2025	• Update on PDP Law Implementation • Update on Archive Retention Implementation
March 5, 2025	007/RR/DIR/2025	• Update on PDP Law Implementation • Update on Archive Retention Implementation
March 6, 2025	008/RR/DIR/2025	Evaluation of Murabahah Gold Transaction Mechanism via Antam Safes
March 12, 2025	009/RR/DIR/2025	• 2025 Corporate KPI • Update on Foreign Exchange Bank Development Preparation
March 19, 2025	010/RR/DIR/2025	• Update on PDP Law Implementation • Update on Archive Retention Implementation • Update on Foreign Exchange Bank Development Preparation
March 26, 2025	011/RR/DIR/2025	• Update on Foreign Exchange Bank Development Preparation • Update on PDP Law Implementation • Update on Archive Retention Implementation • Coordination for Eid al-Fitr Holiday Preparation
April 9, 2025	012/RR/DIR/2025	• Update on PDP Law Implementation • Update on Archive Retention Implementation
April 16, 2025	013/RR/DIR/2025	• Update on Archive Retention Implementation • Update on Foreign Exchange Bank Development Preparation
April 23, 2025	014/RR/DIR/2025	• Update on Archive Retention Implementation • Update on PDP Law Implementation • Update on Foreign Exchange Bank Development Preparation • Update on AppsFlyer Implementation • Old Mobile Banking Development (BCA Syariah Mobile)
April 30, 2025	015/RR/DIR/2025	• Update on Foreign Exchange Bank Development Preparation • Realization of 2025 RAKB Quarter I
May 7, 2025	016/RR/DIR/2025	• Update on Foreign Exchange Bank Development Preparation • Update on Archive Retention Implementation • Update on PDP Law Implementation
May 14, 2025	017/RR/DIR/2025	• Update on PDP Law Implementation • Update on Archive Retention Implementation • Update on Foreign Exchange Bank Development Preparation

Date	Resolution Number	Agenda
May 21, 2025	018/RR/DIR/2025	• Update on Archive Retention Implementation • Update on PDP Law Implementation • Update on Foreign Exchange Bank Development Preparation • Monitoring Follow-up on External and Internal Audit Findings
May 28, 2025	019/RR/DIR/2025	• Update on Archive Retention Implementation • Update on PDP Law Implementation • Update on Foreign Exchange Bank Development Preparation
June 4, 2025	020/RR/DIR/2025	• Update on Archive Retention Implementation • Update on Foreign Exchange Bank Development Preparation
June 11, 2025	021/RR/DIR/2025	• Update on Archive Retention Implementation • Update on PDP Law Implementation • Update on Foreign Exchange Bank Development Preparation
June 18, 2025	022/RR/DIR/2025	• Update on Foreign Exchange Bank Development Preparation • Follow-up on Murabahah Gold Financing Repayment at BSya • Discussion on 2025-2027 RBB Revision
July 2, 2025	023/RR/DIR/2025	• Update on Gold Financing Service Obstacle Handling • Update on Foreign Exchange Bank Development Preparation • Update on PDP Law Implementation
July 3, 2025	024/RR/DIR/2025	Discussion on Gold Financing during Antam Order Closure
July 9, 2025	025/RR/DIR/2025	• Update on Foreign Exchange Bank Development Preparation • Update and Initiative for Murabahah Gold Financing
July 23, 2025	026/RR/DIR/2025	• Update on Foreign Exchange Bank Development Preparation • Update on Monitoring Follow-up on Internal and External Audits
July 30, 2025	027/RR/DIR/2025	• Update on Foreign Exchange Bank Development Preparation • Overtime Submission for LM Safe Transactions & MyBCA Bisnis Payments
August 12, 2025	028/RR/DIR/2025	• Update on Foreign Exchange Bank Development Preparation • ICoFR Discussion • Preparation for BCA Expo August 2025 • Enhancement of Gold Financing Limit above Rp150 million
August 20, 2025	029/RR/DIR/2025	• Update on Foreign Exchange Bank Development Preparation • BCAS Customer Transfer Transaction Pattern Analysis
August 26, 2025	030/RR/DIR/2025	• Update on Foreign Exchange Bank Development Preparation • Task Force Team Assignment • CRMS Calculation Results
September 3, 2025	031/RR/DIR/2025	• Update on Foreign Exchange Bank Development Preparation • Head Office Service Standard Measurement Results Wave 1 Year 2025
September 10, 2025	032/RR/DIR/2025	Update on Foreign Exchange Bank Development Preparation
September 17, 2025	033/RR/DIR/2025	Update on Foreign Exchange Bank Development Preparation
September 17, 2025	034/RR/DIR/2025	Discussion on 2025 OJK Examination Results
September 24, 2025	035/RR/DIR/2025	Update on Foreign Exchange Bank Development Preparation
October 1, 2025	036/RR/DIR/2025	• Update on Foreign Exchange Bank Development Preparation • Update on Pertamina B2B Cooperation • Gold Submission & Delivery above Rp150 million

Date	Resolution Number	Agenda
October 8, 2025	037/RR/DIR/2025	- Update on Foreign Exchange Bank Development Preparation - Update on Synergy Task Force
October 15, 2025	038/RR/DIR/2025	- Update on Foreign Exchange Bank Development Preparation - Update on Ramadan & Eid Task Force
October 22, 2025	039/RR/DIR/2025	- Update on Foreign Exchange Bank Development Preparation - Update on Monitoring Follow-up on Audit Findings - Update on Synergy TF Team
October 27, 2025	040/RR/DIR/2025	- Recovery Plan Action Plan 2026 - KPI 2026
November 5, 2025	041/RR/DIR/2025	- Update on Foreign Exchange Bank Development Preparation - Realization of 2025 SFAP & 2026 SFAP - Approval of 2025 Annual & Sustainability Report Concept & Budget
November 12, 2025	042/RR/DIR/2025	- Update on Foreign Exchange Bank Development Preparation - Update on Synergy TF Team
November 19, 2025	043/RR/DIR/2025	- Update on Foreign Exchange Bank Development Preparation - Update on Ramadan & Eid TF Team
November 26, 2025	044/RR/DIR/2025	- Update on Foreign Exchange Bank Development Preparation - Service Champion League National Stage - Others
December 3, 2025	045/RR/DIR/2025	- Update on Foreign Exchange Bank Development Preparation - Branch Office Service Standard Measurement Results 2025
December 10, 2025	046/RR/DIR/2025	- Update on Foreign Exchange Bank Development Preparation - Update on Synergy TF Team
December 17, 2025	047/RR/DIR/2025	- Update on Foreign Exchange Bank Development Preparation - Update on Ramadan & Eid TF Team
December 31, 2025	048/RR/DIR/2025	- Update on Foreign Exchange Bank Development Preparation - Update on KCP 2.0 TF

2026 Board of Commissioners Meeting Plan

The BCAS Board of Commissioners meeting schedule for 2026 has been established as follows:

Months	Date
January	14, 21, 28
February	4, 11, 18, 25
March	4, 11, 25
April	1, 8, 15, 22, 29
May	6, 13, 20
June	3, 10, 17, 24
July	1, 8, 15, 22, 29
August	5, 12, 19, 26
September	2, 9, 16, 23, 30

Months	Date
October	7, 14, 21, 28
November	4, 11, 18, 25
December	2, 9, 16, 30

Note:

The Board of Directors' meeting schedule is subject to change at any time as needed.

SSB Meeting Policy

BCAS conducts meetings of the Sharia Supervisory Board in accordance with the following provisions:

- Financial Services Authority Regulation (POJK) No. 2 of 2024 concerning the Implementation of Sharia Governance for Sharia Commercial Banks and Sharia Business Units, Article 30 paragraph (1), which stipulates that the Sharia Supervisory Board must convene at least once a month;
- Articles of Association of BCA Syariah, Article 19 (Sharia Supervisory Board); and
- The Sharia Supervisory Board Charter as stipulated in Decree No. 082/SK/DIR/2025 on the Corporate Governance Policy of PT Bank BCA Syariah.

Provisions regarding Sharia Supervisory Board (SSB) Meetings as set forth in the DPS Charter are as follows:

- The meeting agenda is stated in the meeting invitation, and if there are additions outside the agenda, participants may propose new agendas with the approval of the meeting chairperson.
- Meeting materials to be discussed must be submitted at least 3 working days before the meeting or in accordance with the prevailing needs and conditions.
- Meeting Participants
 - Members of the Sharia Supervisory Board.
 - Board of Directors.
 - Board of Commissioners.
 - Representatives from the Compliance Unit, Internal Audit Unit, and Risk Management Unit.
 - Relevant Work Units.
 - External parties or professionals, such as legal, financial, or economic experts; the presence of participants is adjusted based on the meeting agenda and objectives.
- Meeting Execution
 - The meeting is chaired by the Chairperson of the Sharia Supervisory Board. If the Chairperson is unable to attend (which does not need to be proven to third parties), the meeting shall be chaired by one of the attending SSB members appointed during said meeting.
 - Meetings are attended by SSB members and relevant invitees.

- SSB meetings are held regularly at least once every month and attended by the majority of SSB members.
- Face-to-face SSB meetings attended by all SSB members are held at least 2 times a year, prioritized for evaluation, strategic policy determination, and RBB (Bank Business Plan) realization evaluation.
- The Bank is required to hold joint meetings between the SSB and the Board of Directors at least once every 4 months.
- The Bank is required to hold joint meetings between the SSB and the Board of Commissioners at least once every 4 months.
- Teleconference meetings must include:
 - Recorded evidence of the meeting, stored or administered in accordance with laws and regulations and/or Bank policies.
 - Other matters in accordance with meeting regulation provisions.
- Quorum Requirements
 - A SSB meeting is held if attended by the majority of SSB members.
 - A joint meeting between the SSB and the Board of Commissioners is held if attended by the majority of SSB members and the majority of Board of Commissioners members.
 - A joint meeting between the SSB and the Board of Directors is held if attended by the majority of SSB members and the majority of Board of Directors members.
- Decision Making
 - SSB meeting decisions must be taken based on deliberation for consensus (musyawarah untuk mufakat).
 - If a consensus is not reached, decisions shall be based on a majority vote.
 - All decisions are binding for all members of the Sharia Supervisory Board.
 - Decisions must comply with the SSB Charter, which is binding for every member.
 - In a SSB meeting, the Board of Directors or Board of Commissioners may be invited to provide views, but they do not have voting rights and are not counted toward the quorum.

- f. The SSB may also invite professionals (legal, financial, or economic experts) to provide opinions and input, but they do not have voting rights and are not counted toward the quorum.
 - g. It is recommended that SSB meetings are attended by representatives from the Sharia Compliance Unit, Sharia Internal Audit Unit, and Sharia Risk Management Unit to support the decision-making process.
7. Rights of Meeting Participants
- a. Members have the right to express opinions, which shall be recorded in the minutes of meeting.
 - b. Members have the right to add agendas/topics to be discussed.
8. Minutes of Meetings
- a. Minutes must be prepared for all SSB meeting decisions.
 - b. Minutes are signed by at least all attending SSB members and documented in accordance with laws and regulations.
- c. Dissenting opinions occurring in a meeting must be clearly stated in the minutes along with the reasons for the dissent.
 - d. Copies of the minutes must be distributed to all SSB members directly or electronically.
 - e. Meeting results are documented in writing, containing at least the discussion agenda, attendance list, and decisions/results of the discussion.

Attendance Frequency, Schedule, and Agenda of SSB Meetings

Throughout 2025, the SSB held a total of 50 meetings consisting of SSB meetings, joint meetings between the SSB and the Board of Directors, joint meetings between the SSB and the Board of Commissioners, as well as joint meetings between the SSB, the Board of Commissioners, and the Board of Directors. The frequency of meetings and the attendance rate of SSB members in 2025 are as follows:

ATTENDANCE FREQUENCY AND SCHEDULE OF SSB MEETINGS

Name	Position	Meetings	Attendances	Percentage (%)
Fathurrahman Djamil*	Chairman of SSB	29	19	66
Sutedjo Prihatono	Member of SSB	29	29	100
Nenny Kurnia Noersal **	Member of SSB	25	25	100

Note:

*) 7 times absent due to illness.

**) Effective since March 4, 2025.

ATTENDANCE FREQUENCY AND SCHEDULE OF SSB-BOC MEETINGS

Name	Position	Meetings	Attendances	Percentage (%)
Fathurrahman Djamil*	Chairman of SSB	12	11	92
Sutedjo Prihatono	Member of SSB	12	12	100
Nenny Kurnia Noersal **	Member of SSB	10	10	100

Note:

*) Effective since March 4, 2025.

ATTENDANCE FREQUENCY AND SCHEDULE OF SSB-BOD MEETINGS

Name	Position	Meetings	Attendances	Percentage (%)
Fathurrahman Djamil	Chairman of SSB	12	11	92
Sutedjo Prihatono	Member of SSB	12	12	100
Nenny Kurnia Noersal	Member of SSB	12	12	100

The key discussion points in the meetings included:

1. Financial highlights
2. Results of SSB supervisory activities, including spot checks, evaluation of Audit Result Reports (LHA), evaluation of SOPs, risk management policies and procedures related to Sharia principle compliance, and evaluation of the implementation of risk management policies regarding Sharia principle compliance
3. SSB sharing sessions
4. Dissemination of DSN-MUI Fatwas
5. Sharia principle compliance in Bank activities
6. Realization of Non-Halal Fund use (Funds that May Not Be Recognized as Bank Income/Social Funds) and approval for the use of such funds
7. Requests for opinions from work units and delivery of SSB Opinions regarding the development of new products/features, financing applications, use of insurance, financing contracts (akad), and promotional programs
8. Draft provisions and implementation mechanisms for BCAS Corporate Social and Environmental Responsibility (CSR)

9. Draft provisions regarding SSB Performance Appraisal
10. Draft BCAS Sharia Governance Policy
11. Implementation plan for the Sharia Compliance Function, Sharia Risk Management Function, and Sharia Audit Function
12. BCAS Recovery Plan and Resolution Plan
13. Follow-up on OJK examination findings
14. Examination results of Non-Halal Funds for the year 2025
15. Adjustment of the 2025 Internal Audit (SKAI) work plan
16. The 2026 Internal Audit (SKAI) Audit Plan

SSB Meeting Plan for 2026

The BCAS SSB meeting schedule for 2026 has been established, which includes SSB meetings with work units, joint meetings between the SSB and the Board of Directors, joint meetings between the SSB and the Board of Commissioners, as well as joint meetings between the SSB, the Board of Commissioners, and the Board of Directors, as follows:

Months	Date
January	13, 15, 20, 22
February	5, 12, 20, 26
March	5, 12, 31
April	9, 16, 21, 30
May	7, 13, 19, 26
June	4, 11, 18, 23
July	2, 9, 16, 21
August	6, 13, 18, 27
September	3, 10, 17, 22
October	1, 8, 15, 20
November	5, 12, 19, 24
December	3, 10, 17, 22

Note:

The Board of Directors' meeting schedule is subject to change at any time as needed.

Joint Meeting Policy

POJK No. 17 of 2023 concerning the Implementation of Governance for Commercial Banks:

- a. Article 30 paragraph 2 states that the Board of Directors is required to hold joint meetings with the Board of Commissioners periodically, at least once every 4 months.
- b. Article 55 paragraph 2 states that the Board of Commissioners is required to hold joint meetings with the Board of Directors periodically, at least once every 4 months.

POJK No. 2 of 2024 concerning the Implementation of Sharia Governance for Sharia Commercial Banks and Sharia Business Units:

- a. Article 31 paragraph 1 states that the Bank is required to hold joint meetings between the SSB and the Board of Directors at least once every 4 months.
- b. Article 31 paragraph 3 states that the Bank is required to hold joint meetings between the SSB and the Board of Commissioners at least once every 4 months.

Joint meetings are regulated in the Board of Directors Charter, the Board of Commissioners Charter, and the Articles of Association, which among others govern the following:

- a. Meeting Mechanism:
Joint meetings may be conducted physically or electronically through teleconference media, video conferencing, or other similar electronic media.

b. Meeting Frequency:

The Board of Commissioners is required to hold joint meetings with the Board of Directors periodically, at least once every 4 months.

c. Quorum and Meeting Decisions:

- Decision-making in Joint Meetings shall first be conducted based on deliberation for consensus.
- All decisions made in joint meetings are binding.

d. Minutes of Meeting:

- The results of the meeting must be documented in the Minutes of Meeting, signed by the attending members of the Board of Directors and the Board of Commissioners, and distributed to all members of the Board of Directors and the Board of Commissioners.
- Any dissenting opinions occurring during the meeting, along with the reasons, must be clearly stated in the Minutes of Meeting.

Joint Meetings of the Board of Commissioners and the Board of Directors

Throughout 2025, the Board of Commissioners and the Board of Directors held a total of 13 joint meetings, conducted both physically and via teleconference. The attendance frequency for the joint meetings of the Board of Commissioners and the Board of Directors throughout 2025 is as follows:

ATTENDANCE FREQUENCY OF JOINT MEETINGS

Description	BOC			BOD				
	RY	IS	RW	YM	GP*	IW	PN	LH
Total Meetings	13	13	13	13	11	13	13	13
Attendance	12	12	12	12	11	13	13	12
% Attendance	92%	92%	92%	92%	100%	100%	100%	92%

Note:

RY : Ratna Yanti

IS : Inge Setiawati

RW : Rickyadi Widjaja

YM : Yuli Melati Suryaningrum

GP : Eduard Guntoro Purba

IW : Ina Widjaja

PN : Pranata

LH : Lukman Hadiwijaya

*) Effective since March 4, 2025.

Joint Meetings of the Board of Commissioners, Board of Directors, and SSB

In 2025, the Board of Commissioners, Board of Directors, and SSB held 12 joint meetings, conducted both physically and via teleconference. The attendance frequency for the joint meetings of the Board of Commissioners, SSB, and Board of Directors throughout 2025 is as follows:

Description	BOC			BOD					SSB		
	RY	IS	RW	YM	GP*	IW	PN	LH	FD	SP	NK*
Total Meetings	12	12	12	12	10	12	12	12	12	12	10
Attendance	11	12	11	11	10	12	12	11	11	12	10
% Attendance	92%	100%	92%	92%	100%	100%	100%	92%	92%	100%	100%

Note:

RY : Ratna Yanti

IS : Inge Setiawati

RW : Rickyadi Widjaja

YM : Yuli Melati Suryaningrum

IW : Ina Widjaja

GP: Eduard Guntoro Purba

PN : Pranata

LH : Lukman Hadiwijaya

FD : Fathurrahman Djamil

SP : Sutedjo Prihatono

NK: Nenny Kurnia Noersal

*) Effective since March 4, 2025.

Affiliation Relationships

There are no affiliation relationships between members of the Board of Directors, Board of Commissioners, SSB, and the Substantial and Controlling Shareholders. A summary of these relationships is as follows:

SUMMARY OF AFFILIATION RELATIONSHIPS

Description	BOC			BOD					SSB			Substantial/ Controlling Shareholders
	RY	IS	RW	YM	GP*	IW	PN	LH	FD	SP	NK*	
Ratna Yanti	-	X	X	X	X	X	X	X	X	X	X	X
Inge Setiawati	X	-	X	X	X	X	X	X	X	X	X	X
Rickyadi Widjaja	X	X	-	X	X	X	X	X	X	X	X	X
Yuli Melati Suryaningrum	X	X	X	-	X	X	X	X	X	X	X	X
Eduard Guntoro Purba	X	X	X	X	-	X	X	X	X	X	X	X
Ina Widjaja	X	X	X	X	X	-	X	X	X	X	X	X
Pranata	X	X	X	X	X	X	-	X	X	X	X	X
Lukman Hadiwijaya	X	X	X	X	X	X	X	-	X	X	X	X
Fathurrahman Djamil	X	X	X	X	X	X	X	X	-	X	X	X
Sutedjo Prihantono	X	X	X	X	X	X	X	X	X	-	X	X
Nenny Kurnia Noersal	X	X	X	X	X	X	X	X	X	X	-	X

Note:

RY : Ratna Yanti

IS : Inge Setiawati

RW : Rickyadi Widjaja

YM: Yuli Melati Suryaningrum

IW: Ina Widjaja

GP: Eduard Guntoro Purba

PN: Pranata

LH: Lukman Hadiwijaya

FD: Fathurrahman Djamil

SP: Sutedjo Prihantono

NK: Nenny Kurnia Noersal

*) Effective since March 4, 2025.

Diversity in the Composition of the Board of Commissioners, Board of Directors, and Sharia Supervisory Board

Through Board of Directors Decree No. 082/SK/DIR/2025 regarding the Corporate Governance Policy of PT Bank BCA Syariah, BCAS has established a diversity policy for the Board of Commissioners and the Board of Directors, complete with measurable objectives and progress reporting. This policy supports the formation of a diverse composition within the Board of Commissioners and Board of Directors to enhance leadership, management, division of duties, execution of responsibilities, and the Bank's overall performance.

Diversity Policy

BCAS is committed to implementing the principles of diversity and equality by ensuring no discrimination based on gender, ethnicity, religion, or race, while providing equal opportunities for both women and men who meet qualifications based on education (field of study), work experience, age, expertise, and independence. This diversity is expected to be complementary in enhancing the effectiveness of the Board of Commissioners' oversight function and maximizing the Board of Directors' management of the Bank. During the nomination process, the Nomination and Remuneration Committee (KRN) considers candidate qualifications as well as external and internal conditions aligned with BCAS's strategy and the directives of the Controlling Shareholder.

DIVERSITY IN THE COMPOSITION OF THE BOARD OF COMMISSIONERS

Diversity Aspect	Realization
Expertise	Members of the Board of Commissioners possess diverse expertise ranging from specialists in banking & financial strategy, banking operations & services, banking & finance, branch banking, corporate banking, sharia/Islamic banking strategy, risk management, corporate secretary, to CSR.
Education	Members of the Board of Commissioners have diverse educational backgrounds ranging from undergraduate to postgraduate degrees in the fields of management, engineering, economics, and psychology.
Work Experience	Currently, all members of the Board of Commissioners have professional work experience within the banking industry.
Age	The age range of the members of the Board of Commissioners is between 58 and 62 years old.
Gender	The Board of Commissioners maintains gender diversity with a composition of 2 female members and 1 male member.
Independence	1. All members of the Board of Commissioners are independent of BCAS's controlling shareholders. 2. The majority of the members of the Board of Commissioners or 2 out of 3 total members are Independent Commissioners.

DIVERSITY IN THE COMPOSITION OF THE BOARD OF DIRECTORS

Diversity Aspect	Realization
Expertise	Members of the Board of Directors possess diverse expertise, including accounting & financial management, banking strategy, branch banking management, banking operation & service excellence, banking compliance, corporate banking business, commercial & SME banking, consumer banking, corporate culture, corporate strategy, employee training & development, ESG, human capital management, information technology, loan restructuring, marketing strategy, network distribution & delivery channel management, risk management, sharia/Islamic banking strategy, strategic planning & transformation, syndication loan, transaction banking, and treasury.
Education	Members of the Board of Directors have diverse educational backgrounds, including bachelor's and master's degrees in management, engineering, and economics.
Work Experience	Members of the Board of Directors are professionals with experience in various positions within the banking industry.
Age	The age range of the members of the Board of Directors is between 49 and 59 years old.
Gender	The Board of Directors maintains gender diversity with a composition of 2 female members and 3 male members.
Independence	1. The President Director is independent of BCAS's controlling shareholders. 2. All Directors are independent of BCAS's controlling shareholders.

DIVERSITY IN THE COMPOSITION OF THE SHARIA SUPERVISORY BOARD

Diversity Aspect	Realization
Expertise	Members of the SSB possess diverse expertise ranging from Sharia science, Islamic law, risk management, and management, to human resources, and they hold Sharia Supervisory Competency Certification.
Education	Members of the SSB have diverse educational backgrounds ranging from a Doctorate in Islamic Law Theory, a Master's in Sharia Science and a Master of Management, to a Master of Arts in Economics.
Work Experience	Members of the SSB have diverse professional experience, including roles as sharia banking practitioners, academics, and consultants.
Age	The age range of the members of the DPS is between 58 and 64 years old.
Gender	The SSB maintains gender diversity with a composition of 1 female member and 2 male members.
Independence	All members of the SSB are independent of BCAS's controlling shareholders.

Nomination and Remuneration Policy

BCAS provides fair and competitive remuneration and bonuses to employees, Directors, Commissioners, and the Sharia Supervisory Board (SSB) to drive performance and growth according to sharia principles.

In general, BCAS's remuneration strategy is implemented based on the following:

1. Financial Services Authority Regulation Number 17/POJK.03/2023 concerning the Implementation of Governance for Commercial Banks:
 - Article 33 (2): Directors are prohibited from receiving personal benefits except for GMS-approved remuneration.
 - Article 33 (3): Directors must disclose all remuneration and facilities per OJK regulations.
 - Article 58 (2): Commissioners are prohibited from taking personal benefits outside of GMS-determined remuneration.
 - Article 58 (3): Commissioners must disclose all remuneration and facilities as required by the Financial Services Authority.
2. Financial Services Authority Regulation Number 45/POJK.03/2015 concerning the Implementation of Governance in the Provision of Remuneration for Commercial Banks, Article 28: Banks must disclose remuneration policies in their annual corporate governance reports.
3. Financial Services Authority Circular Letter Number 40/SEOJK.03/2016 concerning the Implementation of Governance in the Provision of Remuneration for Commercial Banks: Banks must have a written remuneration policy for all levels while considering stakeholder interests.
4. Financial Services Authority Regulation Number 2 of 2024 concerning the Implementation of Sharia Governance for Sharia Commercial Banks and Sharia
 - Article 33 (2): SSB members are required to disclose their GMS-determined remuneration and facilities.
 - Article 34 (1): SSB members cannot use the Bank for personal or family gain that reduces profits.
 - Article 34 (2): SSB members are prohibited from receiving any benefits beyond what is officially granted by the GMS.

Nomination and Remuneration Committee (KRN)

The Nomination and Remuneration Committee (KRN) was established by the Board of Commissioners to support the development of policies and the implementation of remuneration for members of the Board of Commissioners, the Board of Directors, and the Sharia Supervisory Board at BCAS. A complete description regarding the composition, membership structure, duties and responsibilities, meeting execution, and remuneration of the KRN is presented in the Nomination and Remuneration Committee section of this Annual Report.

Remuneration Policy for the Board of Directors, Board of Commissioners, and SSB

BCAS conducts meetings of the Sharia Supervisory Board in accordance with the following provisions:

- a. Financial Services Authority Regulation (POJK) No. 2 of 2024 concerning the Implementation of Sharia Governance for Sharia Commercial Banks and Sharia Business Units, Article 30 paragraph (1), which stipulates that the Sharia Supervisory Board must convene at least once a month;
- b. Articles of Association of BCA Syariah, Article 19 (Sharia Supervisory Board); and
- c. The Sharia Supervisory Board Charter as stipulated in Decree No. 082/SK/DIR/2025 on the Corporate Governance Policy of PT Bank BCA Syariah.

Scope and Implementation of Nomination and Remuneration Policies

Based on Decree No. 014/SK/KOM/2024, the Board of Commissioners established a nomination policy for Directors, Commissioners, and the SSB, which regulates the functions and procedures managed by the Nomination and Remuneration Committee (KRN).

The nomination process for management (executives), primary parties, and independent parties is as follows:

1. Proposals for Bank management, primary parties, and independent parties are submitted by the Controlling Shareholder, Board of Commissioners, or President Director to the Board of Commissioners.
2. The Board of Commissioners instructs the KRN to discuss these nomination proposals.
3. The KRN discusses the proposals in a documented meeting, considering several factors:
 - a. Reasons and considerations for the proposal.
 - b. Qualifications of the candidates according to the relevant proposal.
 - c. Steps taken by the KRN, including considering strategic direction and communicating with controlling shareholders.
4. The KRN provides recommendations to the Board of Commissioners based on the discussion:
 - a. Management/Primary Parties: Meeting minutes serve as the basis for the Fit and Proper Test (including DSN-MUI recommendations for SSB).
 - b. Independent Parties: Meeting minutes serve as the basis for proceeding to the next nomination process.
5. The Chairperson of the GMS requests shareholder approval during the GMS agenda regarding the nomination of management/primary parties.
6. GMS approval is documented in the Minutes of Meeting as the basis for issuing the official composition of BCAS Management.
7. Third-party services may be utilized by BCAS to conduct the search for candidates for the Board of Commissioners and Board of Directors.

BCAS has established the Management Remuneration Policy as stipulated in the Board of Commissioners Decree No. 010/SK/KOM/2024, which was proposed by the Nomination and Remuneration Committee and approved by the Board of Commissioners. This remuneration policy is implemented comprehensively across all organizational levels, starting from the Board of Commissioners, the Board of Directors, and the Sharia Supervisory Board, to employees at various levels, through transparent and measurable performance metrics to provide clarity on performance targets and the incentives received.

Remuneration Linked to Risk and Performance

REMUNERATION LINKED TO RISK

Key Risks in Implementing Remuneration

Credit risk and operational risk are the key risks used by BCAS in determining remuneration each year. This is because both are deemed to have a significant impact on the Bank's income. With this assessment, the remuneration policy is expected to support the bank's sustainability and growth without sacrificing the stability and integrity of BCAS.

Impact of Key Risks on Remuneration

The determination of these key risk types impacts the setting of Key Performance Indicators (KPIs) and influences the provision of variable remuneration.

REMUNERATION LINKED TO PERFORMANCE

Performance Measurement Indicators in Determining Remuneration for Members of the Board of Directors

The indicators for determining the remuneration of the Board of Directors are as follows:

- Individual work performance of the members of the Board of Directors;
- BCAS financial performance and the fulfillment of reserves as stipulated in Law No. 40 of 2007 concerning Limited Liability Companies;
- Industry benchmarks;
- Job equality among peer banks in terms of assets and characteristics;
- Consideration of BCAS's long-term goals and strategies;
- Potential risks that may arise in the future, which could lead to losses for BCAS.

Impact of BCAS, Work Unit, and Individual Performances on Remuneration

Based on performance appraisals conducted once a year, BCAS determines the amount of variable remuneration, which may take the form of bonuses, promotions, rank reviews, or salary/wage increases, where performance measurement is based on targets agreed upon at the beginning of the year. Bonus provision is based on Key Performance Indicators (KPIs) established through Decrees and Circular Letters, with assessment categories for quantitative business/work target achievements utilizing appraisal guidelines such as exceeding targets (>110%), achieving targets (100-110%), and achieving partial targets (<100%).

Performance Measurement Indicators in Determining Remuneration for the Board of Commissioners	Impact of BCAS, Work Unit, and Individual Performances on Remuneration
The indicators for determining the remuneration of members of the Board of Commissioners are as follows: • Oversight and provision of advice to the Board of Directors regarding: - Key strategies and plans. - Integrity of financial statements. - Internal control systems and risk management. - Good Corporate Governance. • Granting approval on Board of Directors' decisions as regulated by laws and regulations or the BCAS Articles of Association.	Based on performance appraisals conducted once a year, BCAS determines the amount of variable remuneration, which may take the form of bonuses, promotions, rank reviews, or salary/wage increases, where performance measurement is based on targets agreed upon at the beginning of the year. Bonus provision is based on Key Performance Indicators (KPIs) established through Decrees and Circular Letters, with assessment categories for quantitative business/work target achievements utilizing appraisal guidelines such as exceeding targets (>110%), achieving targets (100-110%), and achieving partial targets (<100%).
Performance Measurement Indicators in Determining Remuneration for the Sharia Supervisory Board	Impact of BCAS, Work Unit, and Individual Performances on Remuneration
The indicators for determining the remuneration of members of the SSB are as follows: • Oversight and provision of advice to the Board of Directors regarding: - Provision of opinions regarding issued products and activities; - Provision of opinions on upcoming and ongoing financing processes; - Implementation of Sharia principles at BCAS; - Good Corporate Governance.	Based on performance appraisals conducted once a year, BCAS determines the amount of variable remuneration, which may take the form of bonuses, promotions, rank reviews, or salary/wage increases, where performance measurement is based on targets agreed upon at the beginning of the year. Bonus provision is based on Key Performance Indicators (KPIs) established through Decrees and Circular Letters, with assessment categories for quantitative business/work target achievements utilizing appraisal guidelines such as exceeding targets (>110%), achieving targets (100-110%), and achieving partial targets (<100%).
Performance Measurement Indicators in Determining Employee Remuneration	Impact of BCAS, Work Unit, and Individual Performances on Remuneration
The BCAS performance appraisal system is conducted objectively and is oriented toward employee development: • Performance appraisal is aimed at work achievement and the demonstration of the bank's cultural values within the employee, where: - Targets to be achieved by the Employee (business/work targets) account for 80%; - Appraisal of core values that serve as the behavioral basis for achieving business/work targets accounts for 20%. • Additionally, competency assessments are conducted according to job families for the purpose of employee self-development.	Based on performance appraisals conducted once a year, BCAS determines the amount of variable remuneration, which may take the form of bonuses, promotions, rank reviews, or salary/wage increases, where performance measurement is based on targets agreed upon at the beginning of the year. Bonus provision is based on Key Performance Indicators (KPIs) established through Decrees and Circular Letters, with assessment categories for quantitative business/work target achievements utilizing appraisal guidelines such as exceeding targets (>110%), achieving targets (100-110%), and achieving partial targets (<100%).

Parties Designated as Material Risk Takers (MRT)

Material Risk Takers (MRT) at BCAS are designated through a qualitative approach as follows:

- The President Director and members of the Board of Directors; and
- The President Commissioner and all members of the Board of Commissioners.

The designation of MRTs at BCAS is conducted in accordance with the established criteria, which cover all members of the Board of Commissioners and the Board of Directors. As of December 31, 2025, there were a total of 8 MRTs at BCAS.

Remuneration Adjustments Linked to Risk and Performance

Deferred Variable Remuneration

Bonuses for MRTs are paid in cash through a deferral mechanism and are carried out proportionally as follows:

- 90% in the form of cash;

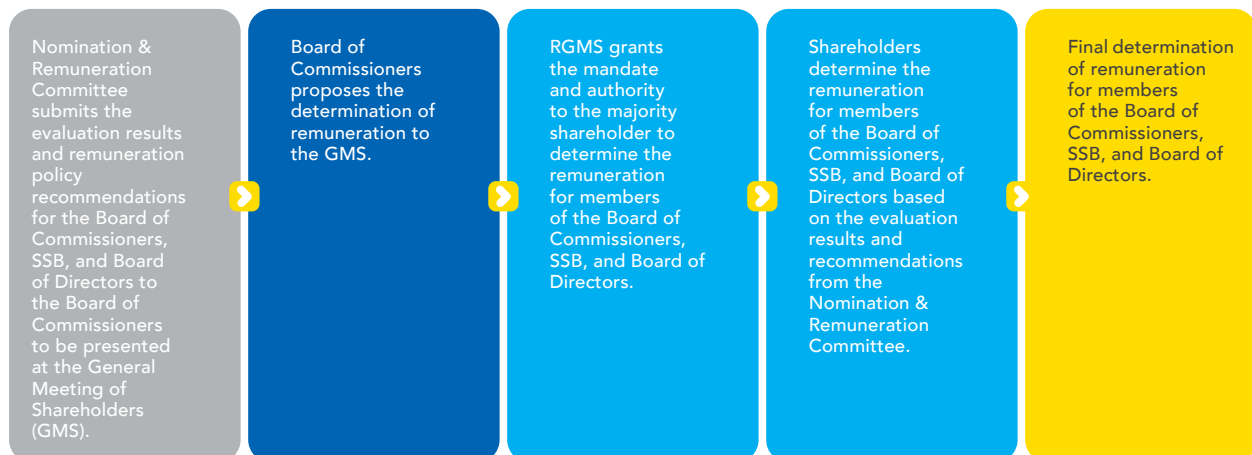
- 10% deferred for 3 years, paid in cash and held in the form of blocked deposits with an annual composition of 30%, 30%, and 40%, which can be disbursed gradually over the 3-year period.

Procedures for Determining Remuneration for the Board of Commissioners, Board of Directors, and SSB

The BCAS Articles of Association regulate all procedures for determining the remuneration of the Board of Commissioners, the Board of Directors, and the SSB by referring to the following provisions:

- POJK No. 17 of 2023 concerning the Implementation of Governance for Commercial Banks.
- POJK No. 2 of 2024 concerning the Implementation of Sharia Governance for Sharia Commercial Banks and Sharia Business Units.
- POJK No. 45/POJK.03/2015 concerning the Implementation of Governance in the Provision of Remuneration for Commercial Banks.
- SEOJK No.40/SEOJK.03/2016 concerning the Implementation of Governance in the Provision of Remuneration for Commercial Banks.

SCHEME OF THE REMUNERATION PROPOSAL AND DETERMINATION PROCESS



In accordance with the resolution of the BCAS Annual General Meeting of Shareholders (GMS) in 2025, the mandate and authority were granted to:

- The Board of Commissioners to determine the amount of salary and other allowances for members of the Board of Directors, taking into account the recommendations from the Nomination and Remuneration Committee (KRN).
- The Majority Shareholder of BCAS to determine the amount of salary and other allowances to be paid to members of the Board of Commissioners.
- The Majority Shareholder of BCAS to determine the distribution of bonuses (tantien) for members of the Board of Commissioners, the Board of Directors, and the Sharia Supervisory Board (SSB) of BCAS.

Implementation of Remuneration at BCAS

Remuneration for the Board of Commissioners, the Board of Directors, and the Sharia Supervisory Board (SSB) is determined by considering performance as a form of appreciation for the execution of duties and contributions to BCAS's performance during the current year. Remuneration is provided in the form of salary, religious holiday allowance, bonuses, routine allowances, as well as other facilities in the form of benefits-in-kind (natura) and non-cash benefits (nonnatura). In 2025, the total remuneration paid amounted to Rp37,160,090,080.

The GMS establishes the remuneration policy and other facilities, which include the number of members of the Board of Commissioners, the Board of Directors, and the SSB, as well as the total remuneration and other facilities provided.

a. Remuneration Structure for the Board of Directors, Board of Commissioners, and SSB

In million rupiah, unless otherwise stated

Type of Remuneration and Other Facilities	Amount Received in 1 Year					
	Board of Directors*		Board of Commissioners		DPS	
	Persons	Rp Million	Persons	Rp Million	Persons	Rp Million
Salary, bonuses, routine allowances, and other facilities in non-cash form	3	3,149.3	6	29,893.4	3	1,952.0
Other facilities in the form of benefits-in-kind (housing, health insurance, etc,) that:						
1, Can be owned	3	383.1	6	1,580.2	3	202.0
2, Cannot be owned	-	-	-	-	-	-
Total	3	3,532.4	6	31,473.6	3	2,154.0

Note:

Ms. Houda Muliarti was replaced by Mr. Eduard Guntoro Purba based on the Annual GMS for Fiscal Year 2024 held on March 4, 2025.

b. Remuneration Packages Grouped by Income Level Received by the Board of Directors, Board of Commissioners, and SSB in 1 Year

Total Remuneration per Person in 1 Year	Number of Board of Directors*	Number of Board of Commissioners	Number of Sharia Supervisory Board
Above Rp2 billion	-	6	-
Above Rp1 billion to Rp2 billion	3	-	-
Above Rp500 million to Rp1 billion	-	-	3
Rp500 million and below	-	-	-

Note:

Ms. Houda Muliarti was replaced by Mr. Eduard Guntoro Purba based on the Annual GMS for Fiscal Year 2024 held on March 4, 2025.

Variable Remuneration for the Board of Commissioners, Board of Directors, Sharia Supervisory Board, and Employees

As of 2025, BCAS has not granted any remuneration or additional bonuses in non-financial form (benefits-in-kind). This includes housing facilities, transportation,

health insurance, telecommunications, or any other facilities, regardless of whether such assets are transferable for personal ownership.

a. Number of Board of Directors, Board of Commissioners, SSB, and Employees Receiving Variable Remuneration Over 1 Year and the Total Nominal Variable Remuneration Received

In million rupiah, unless otherwise stated

Variable Remuneration	Total Received in 1 Year	
	Persons	Rp Million
Board of Commissioners	3	1,418
Board of Directors	6	16,744
Sharia Supervisory Board (SSB)	3	626
Employees	852	33,511

Note:

Ms. Houda Muljanti was replaced by Mr. Eduard Guntoro Purba based on the 2024 Annual General Meeting of Shareholders held on March 4, 2025

b. Share Options Received by the Board of Directors, Board of Commissioners, and Sharia Supervisory Board

During the 2025 fiscal year, there were no share options for the Board of Directors, Board of Commissioners, or the Sharia Supervisory Board.

Deferred Variable Remuneration for MRT (Applicable to All Members of the Board of Directors and Board of Commissioners)

The implementation of deferred variable remuneration for the year 2025 was recorded at Rp945,351,000.

Remuneration Application for MRT (for all Members of the Board of Directors and Board of Commissioners)

The breakdown of the total remuneration provided over 1 year includes:

a. Fixed remuneration shall, at a minimum, consider the scale of business, operational complexity, peer group benchmarks, inflation rates, prevailing conditions, and financial capacity, while remaining in compliance with applicable laws and regulations.

In million rupiah, unless otherwise stated

Fixed Remuneration	2025
Cash	18,342

- b. Variable remuneration, in addition to considering Fixed Remuneration, must encourage prudent risk-taking and be coordinated with the Risk Management Department.

In million rupiah, unless otherwise stated

Variable Remuneration	2025	
	Non-Deferred	Deferred
Cash	17,842	945
Shares/share-based instruments issued by the Bank	-	-

Note:

Only for MRT.

Salary Ratio and Severance Pay Data

HIGHEST AND LOWEST SALARY RATIOS

Description	Salary Ratio
Ratio of the highest and lowest employee salaries	24.6
Ratio of the highest and lowest salaries of the Board of Directors	1.7
Ratio of the highest and lowest salaries of the Board of Commissioners	1.2
Ratio of the highest and lowest salaries of the SSB	1.1
Ratio of the highest salary of the Board of Directors and the highest employee salary	3.1
Ratio of the President Director's annual compensation and the median/mean annual compensation of all Employees (excluding the President Director)	21.0

Number of Employees Terminated and Total Severance Pay Paid

Total Nominal Severance Paid per Person in 1 Year	Number of Employees
Above Rp1 billion	0
Above Rp500 million to Rp1 billion	0
Rp500 million and below	11

Committees Under the Board of Commissioners

The Board of Commissioners performs its supervisory function with the support of several committees tasked with overseeing and evaluating Bank policies. These committees are established to ensure the implementation of governance that is more structured, comprehensive, and effective, as well as

to support regulatory compliance and the Bank's risk management. Each committee functions within its respective scope of duties, and in every committee meeting, decisions pertaining to the application of Sharia principles consistently seek guidance, advice, or recommendations from the SSB.

Audit Committee

The Audit Committee is a committee under the Board of Commissioners that performs supervisory functions over the effectiveness of the internal control system, the quality and transparency of financial reporting, and compliance with laws and regulations. In implementing its duties, the Audit Committee acts independently and provides recommendations to the Board of Commissioners regarding audits and risk management. This role is executed professionally and based on the principle of prudence to support the integrity and sustainability of BCAS as a trusted Sharia bank.

Legal Basis for Establishment

The BCAS Audit Committee was established through the Board of Directors' Decree No. 082/SK/DIR/2025 dated December 19, 2025, concerning the Governance Policy of PT Bank BCA Syariah.

Committee Charter

Pursuant to the Board of Directors' Decree No. 082/SK/DIR/2025 concerning the Governance Policy of PT Bank BCA Syariah, BCAS has established a Committee Charter as a reference for the execution of the Committee's functions. This Charter contains provisions regarding duties and responsibilities, structure, authority, and Committee activities, as well as regulations on working hours and meetings, which are prepared in accordance with laws and regulations and reviewed periodically.

Further information regarding the Audit Committee Charter can be accessed through the Bank's website at: <https://www.bcasyariah.co.id/audit-committee-charter>.

Structure and Membership

The structure and membership of the Audit Committee are as follows:

1. The Audit Committee reports to the Board of Commissioners.
2. The membership of the Audit Committee consists of at least:
 - a. One Independent Commissioner who serves concurrently as the Chairperson of the Audit Committee.
 - b. One Independent Party possessing expertise in financial accounting and one Independent Party with expertise in Sharia banking.
3. Members of the Audit Committee shall not be members of the BCAS Board of Directors.
4. The majority of the Commissioners who are members of the Audit Committee must be Independent Commissioners.
5. The appointment of Audit Committee members is conducted by the Board of Directors based on a Resolution of the Board of Commissioners' Meeting.

COMPOSITION OF THE AUDIT COMMITTEE AS OF DECEMBER 31, 2025

Name	Position	Position in BCAS	Term of Office
Inge Setiawati	Chairperson	Independent Commissioner	Until the closing of the Annual General Meeting of Shareholders (AGMS) in 2028.
J. Sindu Adisuwono	Member	Independent Party	Until the closing of the Annual General Meeting of Shareholders (AGMS) in 2028.
Senjaya Komala	Member	Independent Party	Until the closing of the Annual General Meeting of Shareholders (AGMS) in 2028.

> Profiles and Qualifications

Inge Setiawati

Chairperson of the Audit Committee

Citizenship

Indonesian

Age

58 years old

Domicile

Jakarta



Legal Basis of Appointment

Decree of Appointment No. 001/SKP/DIR/2025.

Inge Setiawati's profile can be found in the Board of Commissioners profile, in the Company Profile chapter of the 2025 BCAS Annual Report.

J. Sindu Adisuwono

Member of the Audit Committee

Citizenship

Indonesian

Age

63 years old

Domicile

Jakarta



Legal Basis of Appointment

Decree of Appointment No. 001/SKP/DIR/2025.

Work Experience

- PT Bank BCA Syariah – Independent Party of the Audit Committee – December 2017 – Present
- PT Asuransi Umum BCA – Non-Independent Commissioner – 2021 – Present
- PT Bank Central Asia, Tbk
 - Head of BCA Audit Division, 2008 – 2017
 - Deputy Head of BCA Audit Division, 1999 – 2008
 - Various positions at BCA Audit Division

Educational Background

- Bachelor's Degree (S-1) in Accounting – Parahyangan Catholic University

Certifications

- Risk Management Certification Level 6
- Qualified Internal Auditor – Yayasan Pendidikan Internal Audit (YPIA)
- Certified Internal Auditor – The Institute of Internal Auditors (IIA)

- The Institute of Internal Auditors Annual National and International Conference – The Institute of Internal Auditors
- National Conference – Ikatan Audit Intern Bank (IAIB)
- National Seminar on Internal Audit – Yayasan Pendidikan Internal Audit (YPIA)

Concurrent Positions

- Commissioner, PT Asuransi Umum BCA
- Member of Risk Monitoring Committee, PT Bank Ina Perdana Tbk.
- Member of Audit Committee, PT Bank SMBC Indonesia Tbk.
- Member of Audit Committee, PT Bank KB Indonesia Tbk.
- Member of Audit Committee, PT Inti Bangun Sejahtera Tbk.
- Member of Audit Committee, PT Indomarco Financial Services.

Senjaya Komala**Member of the Audit Committee****Citizenship**

Indonesian

Age

62 years old

Domicile

Jakarta

**Legal Basis of Appointment**

Surat Keputusan Pengangkatan No. 001/SKP/DIR/2025

Work Experience

- PT Bank BCA Syariah
 - Independent Party of the Risk Monitoring Committee – December 2023 – Present
 - Independent Party of the Audit Committee – December 2023 – Present
- BCA Multi Finance
 - Expert Team to the Board of Directors – March 2023 – Present
 - Senior Adviser – March 2022 – February 2023
 - Finance Director – May 2016 – February 2022
 - Credit, FA & Regional Director – April 2011 – April 2016
 - Deputy Director of Credit, FA & Regional
- PT Bank Central Asia, Tbk
 - Chief Representative of PT BCA Hong Kong – May 2008 – April 2011

- Head of Main Branch Office (KCU) Bogor – December 2006 – April 2008
- Regional Office IX Business Development Adviser – September 2004 – November 2006
- Head of Regional Office IX Legal & Credit Bureau – June 2003 – August 2004
- Head of Regional Office IX Credit Department – April 1996 – May 2003
- Deputy Head of Main Branch Office (KCU) Bungur – February 1993 – April 1996
- Corporate Marketing Department Head – September 1991 – February 1993
- Management Development Program (MDP) – January 1990 – September 1991

Educational Background

- Master's Degree (S-2) in Management – PPM School of Management – 2006 – 2007
- Bachelor's Degree (S-1) in Food Technology and Nutrition – IPB University (Institut Pertanian Bogor) – 1984 – 1988

Certifications

- Risk Management Certification Level 7
- Basic Sharia Banking Education

Concurrent Positions

- Concurrent Position as a member of the Risk Monitoring Committee at BCAS

Committee Membership Requirements

1. Audit Committee members from Independent Parties must be from outside the Bank and have no financial, management, shareholding, and/or family relationships with the Board of Commissioners, Board of Directors, Sharia Supervisory Board, and/or controlling shareholders, or any relationship with the Bank that could affect their ability to act independently.
2. Former members of the Board of Directors, Executive Officers, or parties having a relationship with the Bank that could affect their ability to act independently must undergo a cooling-off period of at least 6 months before becoming an Independent Party on the Audit Committee.
3. The cooling-off period as referred to in point 2 does not apply to former members of the Board of Directors who supervised the oversight function or Executive Officers who performed the oversight function at the Bank for a minimum term of 1 year before being appointed.
4. Audit Committee members must not be insiders of a Public Accounting Firm, Legal Consulting Firm, or other parties providing audit services, non-audit services, and/or other consulting services to the Bank within the last 6 months prior to their appointment by the Board of Commissioners.
5. An Independent Party serving as an Audit Committee Member must possess expertise in finance or accounting and in sharia banking, meeting the following criteria:
 - a. Expertise in finance or accounting, meeting the criteria of:
 - 1) Holding a competency certificate in finance and/or accounting issued by a recognized domestic or international institution; and
 - 2) Having at least 5 years of work experience in finance and/or accounting.
 - b. Expertise in sharia banking, meeting the criteria of:
 - 1) Holding a competency certificate in sharia banking issued by a recognized domestic or international institution; and/or
 - 2) Having at least 5 years of work experience in sharia banking.
6. Audit Committee members must possess integrity and a good financial reputation, including:
 - a. Having good character and morals, high responsibility, and a strong commitment to accountability.
 - b. Having a commitment to comply with sharia banking regulations and other applicable laws and regulations.
 - c. Not being listed on the blacklist for bad credit and/or non-performing financing.
7. Audit Committee members from Independent Parties must receive a recommendation from the Remuneration and Nomination Committee to be submitted to the Board of Commissioners.

Education or Training

The training for the Chairperson of the Audit Committee, who also serves as an Independent Commissioner, has been presented in the Board of Commissioners Chapter. Meanwhile, the training programs attended by other members of the Audit Committee from independent parties are as follows:

Name	Training Topic	Organizer	Date
J. Sindu Adisuwono	Anti-Fraud and Gratification Control Workshop	BCAS	February 27, 2025
	Dissemination of POJK No. 17 of 2024 concerning the Conduct of Bullion Business Activities	BCAS	April 8, 2025
	SSB Sharing Session - Development of Funding Products and Combination of Deposits and Mutual Funds	BCAS	May 20, 2025

Name	Training Topic	Organizer	Date
	AML, CFT, and CPFWMD Refreshment - Strengthening Strategic Governance in the Prevention of Money Laundering and Terrorism Financing	BCAS	September 23, 2025
	SSB Sharing Session - Shariah Restricted Investment Account (SRIA) Product	BCAS	September 23, 2025
	2026 BCA Syariah National Coordination Meeting (RAKERNAS) - "Empowering CASA, Empowering Growth, Toward a Second Player in Sharia Bank"	BCAS	November 17-18, 2025
Senjaya Komala	Anti-Fraud and Gratification Control Workshop	BCAS	February 27, 2025
	Dissemination of POJK No. 17 of 2024 concerning the Conduct of Bullion Business Activities	BCAS	April 8, 2025
	Risk Management Certification Refreshment Level 7	ASBISINDO	April 23, 2025
	SSB Sharing Session - Development of Funding Products and Combination of Deposits and Mutual Funds	BCAS	May 20, 2025
	AML, CFT, and CPFWMD Refreshment - Strengthening Strategic Governance in the Prevention of Money Laundering and Terrorism Financing	BCAS	September 23, 2025
	DPS Sharing Session - Shariah Restricted Investment Account (SRIA) Product	BCAS	September 23, 2025
	ESG Skill Up Session - Understanding Guidelines for Sustainability Disclosure Standards (PSPK) 1&2 for BCA Syariah Sustainability Reporting	BCAS	October 20, 2025
	2026 BCA Syariah National Coordination Meeting (RAKERNAS) - "Empowering CASA, Empowering Growth, Toward a Second Player in Sharia Bank"	BCAS	November 17-18, 2025

Term of Office

Based on the Bank's Articles of Association, the term of office for Audit Committee members expires concurrently with the expiration of the term of office of the Board of Commissioners. The appointment of new Audit Committee members must be conducted no later than 3 months after the appointment of the new Board of Commissioners or since they are declared to have passed the fit and proper test by the Financial Services Authority (OJK). The term of office for the Audit Committee members for this period shall expire upon the closing of the 2028 Annual General Meeting of Shareholders (AGMS).

Independence

All members of the BCAS Audit Committee are independent parties and have no financial, management, shareholding, and/or family relationships with members of the Board of Commissioners, Board of Directors, Sharia Supervisory Board (SSB), and/or Controlling Shareholders, and do not have any business relationship with BCAS. This provision is implemented to ensure that the Audit Committee can perform its functions objectively and free from the influence of any party.

AUDIT COMMITTEE INDEPENDENCE ASPECTS

Name / Aspect	Inge Setiawati	J Sindu Adisuwono	Senjaya Komala
Has no financial relationship with the Board of Commissioners, Board of Directors, and Sharia Supervisory Board (SSB).	√	√	√
Has no management relationship in the company, subsidiaries, or affiliated companies.	√	√	√
Has no shareholding relationship in the company.	√	√	√
Has no family relationship with the Board of Commissioners, Board of Directors, Sharia Supervisory Board (SSB), and/or fellow Audit Committee members.	√	√	√
Does not serve as a management member of a political party, or as a government official.	√	√	√

Duties and Responsibilities

1. To provide opinions to the Board of Commissioners on reports or matters submitted by the Board of Directors to the Board of Commissioners.
2. To identify matters that require the attention of the Board of Commissioners.
3. To evaluate the implementation of the Bank's Compliance Function and provide suggestions to improve the quality of the Bank's Compliance Function implementation.
4. Regarding the Bank's financial reporting, to monitor and evaluate:
 - a. The implementation of internal control policies and procedures in the Bank's financial reporting process.
 - b. The compliance of the Financial Statements with the Financial Accounting Standards (FAS) and the Financial Services Authority (OJK) regulations concerning the recording of financial transactions, and to provide recommendations to the Board of Commissioners to ensure the integrity of the Bank's financial reporting process.
5. In the implementation of the Internal Audit Function, the Audit Committee is responsible for:
 - a. Monitoring and reviewing the effectiveness of the Bank's internal audit implementation.
 - b. Evaluating the performance of the Internal Audit Unit (SAI).
 - c. Ensuring that the SAI communicates with the Board of Directors, Board of Commissioners, Sharia Supervisory Board, external auditors, the Financial Services Authority (OJK), Bank Indonesia, and other related parties.
 - d. Ensuring that the SAI operates independently.
 - e. Ensuring that the SAI upholds integrity in performing its duties.
- f. Providing recommendations to the Board of Commissioners regarding the preparation of the audit plan, audit execution, scope, and the SAI budget.
- g. Reviewing audit reports and ensuring that the Board of Directors takes necessary corrective actions promptly to address control weaknesses, fraud, compliance issues with policies, laws, and regulations, or other issues identified and reported by the SAI.
- h. Providing recommendations to the Board of Commissioners regarding the overall annual remuneration and performance rewards for the SAI.
- i. Providing recommendations to the Board of Commissioners for the appointment and dismissal of the Head of SAI.
- j. Providing recommendations to the Board of Commissioners to appoint an independent external quality controller to review the SAI's performance.
- k. Providing recommendations to the Board of Commissioners for the approval of the Internal Audit Charter.
6. In the appointment of Public Accountants and/or Public Accounting Firms:
 - a. Providing recommendations to the Board of Commissioners regarding the appointment of Public Accountants and Public Accounting Firms registered with the Financial Services Authority (OJK).
 - b. Coordinating with the Public Accountant and Public Accounting Firm to ensure the effectiveness of the external audit execution.
 - c. Evaluating the implementation of audit services on annual historical financial information provided by the Public Accountant and Public Accounting Firm.

7. Carrying out other assignments from the Board of Commissioners in accordance with the scope of duties in the Audit Committee Charter.

Meeting Policy and Implementation

BCAS has established a policy that Audit Committee meetings shall be held at least once a month and can be adjusted according to the needs of BCAS. In 2025, the Audit Committee held a total of 21 meetings.

AUDIT COMMITTEE MEETING FREQUENCY AND ATTENDANCE

Name	Position	Total Meetings	Attendance	Percentage (%)
Inge Setiawati	Chairperson	21	20	95
J. Sindu Adisuwono	Member	21	21	100
Senjaya Komala	Member	21	21	100

Audit Committee Meeting Agenda:

Date	Resolution Number	Agenda
Jan 10, 2025	001/RR/KAU/2025	Performance Realization of the Internal Audit Unit (SAI) Q4 2024.
Jan 21, 2025	002/RR/KAU/2025	Audit Results of BCAS 2024 Financial Statements by the Public Accounting Firm.
Feb 25, 2025	003/RR/KAU/2025	- Significant Audit Findings and Monitoring of Audit Follow-ups - Anti-Fraud Implementation Report Semester II 2024.
Mar 11, 2025	004/RR/KAU/2025	Implementation of the Personal Data Protection Act.
Mar 13, 2025	005/RR/KPR/2025	Special Assignment of the Internal Audit Unit (SAI).
Apr 15, 2025	006/RR/KAU/2025	- Performance Realization of SAI for Q1 2025 - Significant Audit Findings; Monitoring of External and Internal Audit Follow-ups - Development of Internal Control Quality.
May 6, 2025	007/RR/KAU/2025	<i>Progress of Special Assignment of the Internal Audit Unit (SAI).</i>
May 15, 2025	008/RR/KAU/2025	- Finalization of Realization Report on the Use of Public Accountant Services 2024 - Implementation of OJK Regulation No. 15 of 2024 concerning Financial Reporting Integrity.
Jun 4, 2025	009/RR/KAU/2025	<i>Update on Special Assignment of the Internal Audit Unit (SAI).</i>
Jun 10, 2025	010/RR/KAU/2025	- Monitoring of Audit Follow-ups - Significant Audit Results Report.
Jun 17, 2025	011/RR/KAU/2025	- Update on Significant Audit Results for Mangga Dua Branch - Final Update on Special Assignment of the SAI.
Jul 1, 2025	012/RR/KAU/2025	Recommendation for the Dismissal and Appointment of the Head of Internal Audit Unit (SAI).

Date	Resolution Number	Agenda
Jul 17, 2025	013/RR/KAU/2025	Performance Realization Report of the SAI Work Plan Q2 2025.
Aug 19, 2025	014/RR/KAU/2025	• Implementation of Semester I 2025 Compliance • Discussion of Internal Control over Financial Reporting (ICFR) • Update of Internal Audit Charter.
Sep 2, 2025	015/RR/KAU/2025	• Anti-Fraud Strategy Implementation Report Semester I 2025 • Recommendation for Appointment of Public Accountant for 2025 Audit.
Sep 9, 2025	016/RR/KAU/2025	Continuation of Recommendation for Appointment of Public Accountant for 2025 Audit.
Sep 16, 2025	017/RR/KAU/2025	• Cyber Attack; Digital Maturity Assessment • Realization of IT Development and Migration Plan.
Oct 7, 2025	018/RR/KAU/2025	• Realization Report of SAI Work Plan Q2 & Q3 2025 • Review of Management and Employee Insurance 2024-2025 • Update of Supervisory Follow-up Management System Application.
Nov 25, 2025	019/RR/KAU/2025	Internal Audit Unit (SAI) Work Plan for 2026.
Dec 2, 2025	020/RR/KAU/2025	• SAI Performance Realization as of November 2025 • Potential Weaknesses and Matters Requiring Attention.
Dec 23, 2025	021/RR/KAU/2025	• Finalization of SAI 2026 Work Plan • Realization of Audit Committee Work 2025 and 2025 Work Plan.

Work Program Realization and Activity Implementation During 2025

Work Program	Realization
1. Provide opinions and recommendations to the Board of Commissioners regarding reports or matters submitted by the Board of Directors and Work Units and identify matters that require the Board of Commissioners' attention. a. Attending Board of Commissioners Meetings with SSB and Board of Directors. b. Through discussions with work units. c. Through meetings with the Board of Commissioners.	As of December 2025, realization includes Fulfilled The Committee attended 12 joint meetings with the Board of Commissioners, SSB, and Board of Directors, and 13 joint meetings with the Board of Commissioners and Board of Directors. Fulfilled 21 meetings were held with work units, plus 1 Audit Committee assistance session with work units in October. Fulfilled with additions The Audit Committee provided opinions and recommendations through 21 meetings with the Board of Commissioners. Additional work realization: In addition to providing opinions and recommendations to the Board of Commissioners through meetings and discussions with work units, the Audit Committee also provides opinions and recommendations on reports submitted by the Board of Directors and/or work units to the Board of Commissioners.
2. Monitor and evaluate internal audit planning, implementation, and follow-up results to audit results in assessing internal control adequacy, including financial recording process adequacy. a. Meetings with the Internal Audit Unit (SAI) (6 times/year). b. Evaluating internal audit result reports. c. Evaluating the annual audit plan and recommending approval to the Board of Commissioners.	Realization as of December 2025 includes Fulfilled As of December 2025, the Audit Committee held 16 meetings with the SAI. Fulfilled with additions Evaluated 26 internal audit reports from Internal Audit Unit as of December 2025. The Committee also evaluated report on external audit results from OJK and the Public Accounting Firm (KAP). Fulfilled The Committee evaluated and recommended approval of the 2026 SAI work plan to the Board of Commissioners in December. Adjustments were made in 2025 due to new regulations by adding audits of TBSDP, SIPELAKU and ICoFR.

Work Program	Realization
3. Recommend the appointment of a Public Accountant (AP) and Public Accounting Firm (KAP) registered with OJK.	Fulfilled a. The Committee has provided recommendations to the Board of Commissioners regarding the appointment of a Public Accountant and Public Accounting Firm to conduct an audit of BCAS's historical annual financial statements as of December 31, 2025, during the Audit Committee meetings on September 2, 2025, and September 9, 2025, as stated in Audit Committee Memorandum No. 001/ MO/KAU/2025 dated September 15, 2025. Fulfilled b. The Committee coordinated with KAP to ensure the effectiveness of the external audit, including discussions on KAP's preliminary audit planning held on September 23 and progress and updates on KAP's audit findings on December 23, 2025. Fulfilled c. The Committee has provided recommendations to the Board of Commissioners regarding the appointment of a Public Accountant and Public Accounting Firm to conduct an audit of BCAS's historical annual financial statements as of December 31, 2025, during the Audit Committee meetings on September 2, 2025, and September 9, 2025, as stated in Audit Committee Memorandum No. 001/MO/KAU/ 2025 dated September 15, 2025.
4. Prepare and/or update the Audit Committee Charter (if needed).	Fulfilled In connection with the issuance of SEOJK 14/ SEOJK.03/2025 concerning the Implementation of Governance for Commercial Banks, the Committee has reviewed and provided input on the update of the 2025 Audit Committee Guidelines and Rules of Procedure, as an update to the audit committee guidelines and rules previously outlined in Board of Directors Decree No. 079/SK/DIR/2024 concerning the Governance Policy of PT Bank BCA Syariah.
5. Provide recommendations on:	Fulfilled a. In relation to the follow-up by the work unit to update the 2024 internal audit charter as stipulated in Board of Directors Decree No. 038/SK/DIR/2024 due to the latest Global Internal Audit Standards, the Committee has provided recommendations for the update of the Audit Charter in 2025, which was carried out through a Committee meeting on August 19, 2025.
a. Updating the Audit Charter (maximum every 3 years).	

Work Program	Realization
b. Implementation of POJK No. 15 of 2024 concerning Financial Reporting Integrity, the Audit Committee is required to implement duties and responsibilities in monitoring and evaluation on (half-yearly): 1) the implementation of internal control policies and procedures in the Bank's financial reporting process; and 2) Compliance of Financial Statements with financial accounting standards and Financial Services Authority regulations regarding the recording of financial transactions	Realization as of December 2025 includes Fulfilled The Committee monitored and evaluated the implementation of internal control policies and procedures in the Bank's financial reporting during the Audit Committee Meeting on May 15, 2025 with the agenda implementation of POJK 15 of 2024. Fulfilled The Committee monitored the compliance of the Financial Statements with financial accounting standards and OJK provisions regarding the recording of financial transactions through an Audit Committee meeting on August 19, 2025, with the agenda of discussing the ICoFR report.
6. Meet or request SSB opinions if there is discussions on Sharia aspect.	During 2025, one discussion regarding Sharia principles at the Audit Committee meeting was initiated by the SAI on February 25, 2025.
7. Recommend the dismissal and appointment of the Head of the Internal Audit Unit.	Executed In relation to the proposed dismissal and appointment of the Head of the Internal Audit Unit (SAI) due to the end of the term of office of the SAI Officer, the Committee has recommended the dismissal of the SAI Officer whose term of office has ended and recommended the appointment of a new SAI Head as discussed at the Audit Committee meeting on July 1, 2025, and has submitted this recommendation to the Board of Commissioners.

Risk Monitoring Committee (KPR)

The Risk Monitoring Committee (KPR) is a committee under the Board of Commissioners that plays a role in overseeing the implementation of comprehensive risk management. KPR is responsible for identifying, evaluating, and providing recommendations related to potential risks in all BCAS activities and business lines.

Legal Basis

BCAS established the Risk Monitoring Committee based on the Board of Directors' Decree No. 082/SK/DIR/2025 concerning the Governance Policy of PT Bank BCA Syariah, in accordance with applicable regulations.

Committee Charter

The Risk Monitoring Committee (KPR) Charter at BCAS is established based on the Board of Directors' Decree No. 082/SK/DIR/2025 concerning the Governance Policy of PT Bank BCA Syariah as a guideline for the implementation of the KPR function. The Charter regulates the duties and responsibilities, structure, as well as the activities and authority of the Committee, and is prepared based on prevailing laws and regulations and reviewed periodically.

Further information regarding the KPR Charter can be accessed through the Bank's website at <https://www.bcasyariah.co.id/kebijakan-tatakelola-perusahaan-eng>.

Structure and Membership

The structure and membership of the Risk Monitoring Committee are as follows:

1. Members of the Risk Monitoring Committee report to the Board of Commissioners.
2. The membership of the Risk Monitoring Committee consists of at least:
 - a. 1 Independent Commissioner;
 - b. 1 Independent Party possessing expertise in risk management;
 - c. 1 Independent Party possessing expertise in sharia banking.
3. For Sharia Banks, 1 member of the Sharia Supervisory Board may serve as a member of the Risk Monitoring Committee.
4. The expertise of the Independent Party is evidenced by the mandatory possession of a risk management certificate, as applicable to the Board of Directors, and a competency certificate that supports the execution of the committee's functions and responsibilities.
5. The Risk Monitoring Committee is chaired by an Independent Commissioner who concurrently serves as a member.
6. Members of the Board of Directors are prohibited from becoming members of the Risk Monitoring Committee.
7. The majority of the Risk Monitoring Committee members consist of Independent Commissioners and Independent Parties.

COMPOSITION OF THE KPR AS OF DECEMBER 31, 2025

Name	Position	Position at BCAS	Term of Office
Ratna Yanti	Chairperson	Independent President Commissioner	Until the closing of the 2028 AGMS
Inge Setiawati	Member	Independent Commissioner	Until the closing of the 2028 AGMS
Rickyadi Widjaja	Member	Commissioner	Until the closing of the 2028 AGMS
Senjaya Komala	Member	Independent Party	Until the closing of the 2028 AGMS
Entin Rostini	Member	Independent Party	Until the closing of the 2028 AGMS

Profile and Qualifications

Ratna Yanti

Chairperson of the Risk Monitoring Committee



Citizenship

Indonesian

Age

62 years old

Domicile

Surabaya

Legal Basis of Appointment

Decree of Appointment No. 001/SKP/DIR/2025

The profile of Ratna Yanti can be found in the Board of Commissioners profile, in the Company Profile chapter of the 2025 BCAS Annual Report.

Inge Setiawati

Member of the Risk Monitoring Committee



Citizenship

Indonesian

Age

58 years old

Domicile

Jakarta

Legal Basis of Appointment

Decree of Appointment No. 001/SKP/DIR/2025

The profile of Inge Setiawati can be found in the Board of Commissioners profile, in the Company Profile chapter of the 2025 BCAS Annual Report.

Rickyadi Widjaja

Member of the Risk Monitoring Committee



Citizenship

Indonesian

Age

62 years old

Domicile

Jakarta

Legal Basis of Appointment

Decree of Appointment No. 001/SKP/DIR/2025

The profile of Rickyadi Widjaja can be found in the Board of Commissioners profile, in the Company Profile chapter of the 2025 BCAS Annual Report.

Senjaya Komala

Member of the Risk Monitoring Committee



Citizenship

Indonesian

Age

62 years old

Domicile

Jakarta

Legal Basis of Appointment

Decree of Appointment No. 001/SKP/DIR/2025

Profile information for Senjaya Komala has also been presented in the Audit Committee Chapter of the 2025 BCAS Annual Report.



Entin Rostini

Member of the Risk Monitoring Committee

Citizenship

Indonesian

Age

61 years old

Domicile

Bekasi

Dasar penunjukan

Decree of Appointment No. 001/SKP/DIR/2025

Work Experience

- PT Bank BCA Syariah – Independent Party of the Risk Monitoring Committee – March 2024 – Present
- CIMB Niaga – Advisor – February 2022 – Present
- Superbank – Advisor – March 2022 – March 2023
- CIMB Niaga – SVP AML Head – December 2016 – February 2022
- Bank Danamon – SVP AML Head – 2009 – 2016
- Bank Chinatrust Indonesia – SVP Compliance Head – 2009
- Bank Internasional Indonesia (BII):
 - AVP Pension Fund as CEO – 2007 – 2009
 - VP Operation Head – 2005 – 2007
 - AVP-CP Head – 2003 – 2005
 - Senior Manager TROP Head – 1998 – 2003
 - Senior Manager IA Central Ops Head – 1989 – 1998

Educational Background

- Master's Degree (S-2) in Management – Gadjah Mada University
- Bachelor's Degree (S-1) in Accounting Economics – Padjadjaran University

Certifications

- Risk Management Certification Level 7
- Compliance Certification Level 2
- Compliance Risk Training from Deloitte
- AML & CFT Training from KPMG, PPATK, OJK, and UNODC
- Treasury Training from LPPI

Concurrent Positions

- Director, Industry and Government Relations at Advance Intelligence Group

Committee Membership Requirements

The membership requirements for the Risk Monitoring Committee, in accordance with the Risk Monitoring Committee Charter, are as follows:

1. Risk Monitoring Committee members from Independent Parties must be from outside the Bank and have no financial, management, shareholding, and/or family relationships with the Board of Commissioners, Board of Directors, Sharia Supervisory Board, and/or controlling shareholders, or any relationship with the Bank that could affect their ability to act independently.
2. Former members of the Board of Directors, Executive Officers, or parties having a relationship with the Bank that could affect their ability to act independently must undergo a cooling-off period of at least 6 months before becoming an Independent Party on the Risk Monitoring Committee.
3. The cooling-off period as referred to in point 2 does not apply to former members of the Board of Directors who supervised the oversight function or Executive Officers who performed the oversight function at the Bank for a minimum term of 1 year before being appointed.

4. An Independent Party serving as a Risk Monitoring Committee Member must possess expertise in risk management and sharia banking, meeting the following criteria:
 - a. Expertise in risk management, meeting the criteria of:
 - 1) Holding a competency certificate in risk management issued by a recognized domestic or international institution, as applicable to the Board of Directors; and
 - 2) Having at least 2 years of work experience in risk management.
 - b. Expertise in sharia banking, meeting the criteria of:
 - 1) Holding a competency certificate, such as a sharia supervisor certification, issued by a recognized domestic or international institution; and/or
 - 2) Having at least 5 years of work experience in sharia banking.
5. Risk Monitoring Committee members must possess integrity and a good financial reputation, including:
 - a. Having good character and morals, high responsibility, and a strong commitment to accountability.
 - b. Having a commitment to comply with Bank regulations and other applicable laws and regulations.
 - c. Not listed on the blacklist for bad credit and/or non-performing financing.
6. Risk Monitoring Committee members from Independent Parties must receive a recommendation from the Nomination and Remuneration Committee to be submitted to the Board of Commissioners.

Education or Training

Each committee member obtains competency development through training programs. The training attended by the chairperson and committee members who also serve as members of the Board of Commissioners has been disclosed in the Board of Commissioners Chapter. Meanwhile, the committee members from independent parties have attended training with the following topics:

Name	Training Topic	Organizer	Date
Entin Rostini	Anti-Fraud and Gratification Control Workshop	BCAS	February 27, 2025
	Dissemination of POJK 17 of 2024 concerning the Conduct of Bullion Business Activities	BCAS	April 8, 2025
	Risk Management Certification Refreshment Level 7	ASBISINDO	April 23, 2025
	SSB Sharing Session – Development of Funding Products and Combination of Deposits and Mutual Funds	BCAS	May 20, 2025
	SSB Sharing Session – Shariah Restricted Investment Account (SRIA) Product	BCAS	September 23, 2025
	AML, CFT, and CPFWMD Refreshment – Strengthening Strategic Governance in the Prevention of Money Laundering and Terrorism Financing	BCAS	September 23, 2025
	Indonesia Knowledge Forum XIV 2025: Future Starts Today	BCA	October 29, 2025
	2026 BCA Syariah National Coordination Meeting (RAKERNAS) – “Empowering CASA, Empowering Growth, Toward a Second Player in Sharia Bank”	BCAS	November 17-18, 2025
	ESG Webinar: Product Innovation and Sustainable Financial Services Green Scheme to Leverage Financing and Investment Opportunities	FKDKP	November 25, 2025

Term of Office

The appointment of the Risk Monitoring Committee (KPR) members must be conducted at the latest within 3 months from the appointment of the Board of Commissioners members or since being declared to have passed the Fit and Proper Test by the OJK. This provision refers to the KPR Charter which states that the expiration of the term of office of the Board of Commissioners members results in the expiration of the term of office of the KPR members. The term of office for the KPR in this period ends at the closing of the 2028 Annual General Meeting of Shareholders (AGMS).

Independence

All members of the BCAS Risk Monitoring Committee (KPR) are independent parties and have no financial, management, shareholding, and/or family relationships with members of the Board of Commissioners, Board of Directors, Sharia Supervisory Board (SSB), and/or Controlling Shareholders, nor any business relationship with BCAS. This provision is implemented to ensure that the KPR can carry out its duties and responsibilities objectively and free from intervention.

KPR INDEPENDENCE ASPECTS

Aspect / Name	RY	IS	RW	SK	ER
Does not have a financial relationship with the Board of Commissioners, Board of Directors, and Sharia Supervisory Board (SSB).	√	√	√	√	√
Does not hold a management position in the company, its subsidiaries, or affiliated companies.	√	√	√	√	√
Does not have share ownership in the company.	√	√	√	√	√
Does not have a family relationship with the Board of Commissioners, Board of Directors, SSB, and/or fellow members of the Audit Committee.	√	√	√	√	√
Does not serve as an official of a political party, government official, or in the government.	√	√	√	√	√

Note: RY : Ratna Yanti | IS : Inge Setiawati | RW : Rickyadi Widjaja | SK : Senjaya Komala | ER : Entin Rostini

Duties and Responsibilities

The duties and responsibilities of the Risk Monitoring Committee are to assist and provide recommendations to the Board of Commissioners in enhancing the effectiveness of the implementation of duties and responsibilities in the field of risk management, as well as ensuring that risk management policies are implemented effectively, through, among others:

1. Evaluating and assessing the suitability of risk management implementation with the Bank's risk management policy.
2. Periodically evaluating the results of the Bank's risk profile assessment and the results of stress testing for credit risk, market risk, and liquidity risk.
3. Monitoring and evaluating the implementation of the Bank's risk appetite and risk tolerance policies.
4. Monitoring and evaluating the performance of the Risk Management Committee and the Risk Management Unit.
5. Evaluating the implementation of cybersecurity risk management strategies and policies.

6. Monitoring and evaluating the implementation of risk management related to country risk and transfer risk, including the execution of its stress testing.
7. Submitting matters that require the attention of the Board of Commissioners and providing input for the improvement of the Bank's risk management strategy, policy, framework, and process based on the results of its evaluation.
8. Evaluating and providing recommendations for the approval of AML (Anti-Money Laundering), CFT (Counter Financing of Terrorism), and CPFWMD (Counter Proliferation Financing of Weapons of Mass Destruction) policies.
9. Evaluating the implementation of AML, CFT, and CPFWMD policies.

Meeting Policy and Implementation

BCAS has established a policy that Risk Monitoring Committee meetings are held at least once a month and can be adjusted according to the needs of BCAS. Throughout 2025, the Risk Monitoring Committee held a total of 15 meetings.

KPR MEETING FREQUENCY AND ATTENDANCE

Name	Position	Meetings	Attendance	Percentage (%)
Ratna Yanti	Chairperson	15	13	87
Inge Setiawati	Member	15	15	100
Rickyadi Widjaja	Member	15	14	93
Senjaya Komala	Member	15	15	100
Entin Rostini	Member	15	13	87

The meeting agenda included the following discussions:

Date	Resolution Number	Agenda
January 21, 2025	001/RR/KPR/2025	• Bank Soundness Level Report Semester II 2024 • Proposed Changes to the Risk Profile Report Assessment Matrix • Adjustment of Risk Appetite and Risk Tolerance
February 4, 2025	002/RR/KPR/2025	• Update on Restructured Customers • Update on Non-Performing Financing and Foreclosed Assets Settlement • Q4 2024 Performance Realization and 2025 Work Plan of the Risk Management Unit
March 25, 2025	003/RR/KPR/2025	• Implementation of Consumer and Public Protection for 2024 • December 2024 Stress Testing Report
April 22, 2025	004/RR/KPR/2025	• Q1 2025 Risk Profile Report • Q1 2025 Risk Management Unit Performance Realization • Evaluation of Risk Management Policy Implementation
May 6, 2025	005/RR/KPR/2025	Q1 2025 Report on Anti-Money Laundering and Counter-Terrorism Financing Counter-Proliferation Financing Program Implementation
June 17, 2025	006/RR/KPR/2025	Implementation of Financial Services Authority (OJK) Regulation No. 15 of 2024
July 8, 2025	007/RR/KPR/2025	Review of Bank Basic Financing Policy Adjustments
July 29, 2025	008/RR/KPR/2025	• Discussion on Customer under the name of Aman Mulyono • Bank Soundness Level Report Semester I 2025 • Q2 2025 Risk Management Unit Performance Realization
August 5, 2025	009/RR/KPR/2025	• Results of Head Office Risk Control Self-Assessment (RCSA) • Q2 2025 Report on AML, CFT, and CPFWMD Program Implementation • Committee Feedback on Risk Management and Compliance Unit Performance Realization
Sept 9, 2025	010/RR/KPR/2025	Monitoring of Collectibility 2 Customers, Restructuring, Non-Performing Financing, and Foreclosed Assets
Oct 16, 2025	011/RR/KPR/2025	Q3 2025 Risk Profile Report

Date	Resolution Number	Agenda
Oct 30, 2025	012/RR/KPR/2025	• 2026 Recovery Plan for Bank Central Asia Syariah • Credit Risk and Liquidity Risk Stress Testing Report • Q3 2025 Risk Management Unit Performance Realization
Nov 11, 2025	013/RR/KPR/2025	Q3 2025 Report on AML, CFT, and CPFWMD Program Implementation
Dec 9, 2025	014/RR/KPR/2025	• Evaluation of Risk Management Policy • Risk Management Implementation
Dec 23, 2025	015/RR/KPR/2025	• 2025 Risk Monitoring Committee Performance Realization and 2026 Work Plan

Implementation of Work Program and Activities throughout 2025

Throughout 2025, the Risk Monitoring Committee (KPR) has implemented a number of work programs as part of the execution of its duties and responsibilities in accordance with the established work program, including, among others:

Work Program	Realization
1. Evaluating the consistency between the Risk Management Policies and their implementation through: a. Meetings with and review of reports from the Risk Management Department, including those related to: 1) Risk Profile 2) Results of Credit, Liquidity, and Market Risk Stress Tests 3) Results of the evaluation of Risk Management Policy implementation b. Meetings with and review of reports from work units (ARP, FPP, etc.), including those related to financing portfolio quality and restructured financing, settlement of non-performing financing, and Foreclosed Assets (AYDA)	Fulfilled Meetings with the Risk Management Unit until the December 2025 position were held 11 times. 1) Risk Profile was discussed 4 times. 2) Stress test results: - Credit and liquidity risk quarterly (March 23, July 29, October 30). - Market risk stress test annually (March 23). 3) Results of evaluation on risk management policy implementation: - Changes to the risk profile report assessment matrix. - Adjustment of risk appetite & risk tolerance. - Adjustment of BCAS 2025 recovery plan. Fulfilled Meetings and reviews of reports from ARP, FPP units, etc., regarding financing portfolio quality and restructured financing: - 11 reports from ARP. - 14 reports from FPP. Meetings with ARP and FPP units regarding these discussions were held twice (February 4 and September 9).

Work Program	Realization
2. Quarterly Supervision of AML, CFT, & CPFWMD	Fulfilled The Committee conducted quarterly supervision of AML, CFT, & CPFWMD implementation (January 21, May 6, August 5, November 11). In the 2025 AML/ CFT & CPFWMD supervision, the Committee paid attention to the implementation of customer data updates which were an OJK concern based on the 2024–2025 bank examination results. It was concluded that the achievement had not met the target and further evaluation was needed regarding data quality, implementation methods, and dissemination/ educational media for customers. Improvements in data collection methods during account opening were recommended.
3. Supervision of Consumer Protection	Fulfilled The Committee conducted supervision of consumer and public protection for the 2024 period, carried out on March 23, 2025.
4. Monitoring and evaluating the execution of duties of the Risk Management Committee (KMR) and the Risk Management Department, by:	In 2025, the following work achievements can be reported.
a. Reviewing the minutes of the Risk Management Committee meetings	Fulfilled Evaluations of the duties and work plans of the Risk Management Committee were carried out twice through circular evaluation of KMR meeting minutes: - Semester I 2025 held on August 5, 2025. - Semester II 2025 held on November 27, 2025.
b. Reviewing the Risk Management Department's work plan and quarterly activity realization reports	Fulfilled The Committee evaluated the implementation of the Risk Management Unit's work plan quarterly (February 4, April 22, July 29, October 30).
5. Submitting and providing input to the Board of Commissioners on matters that require attention based on the reviews and evaluations performed	Fulfilled The Committee provided input and recommendations in the form of opinions submitted through meetings or in writing regarding matters or reports requiring attention for supervision to the Board of Commissioners, from both the work unit and Board of Directors reports.
6. Preparing and/or updating guidelines and charter (if necessary)	Fulfilled Following the issuance of SEOJK No.14/ SEOJK.03/2025 regarding the Implementation of Corporate Governance for Commercial Banks and the results of the OJK audit of BCAS in 2025, adjustments have been made to the Committee's guidelines and charter.
7. Meetings or requests for Sharia Supervisory Board (SSB) Opinions if there are discussions related to Sharia aspects	Throughout 2025, there were no discussions related to Sharia principles by the Committee.

Remuneration and Nomination Committee

BCAS established a Remuneration and Nomination Committee (KRN) to assist the Board of Commissioners in ensuring that remuneration policies and nomination processes are conducted transparently and fairly in accordance with governance principles, as well as formulating performance-based remuneration policies to support the motivation and retention of qualified human resources.

Legal Basis

BCAS established the Remuneration and Nomination Committee based on Board of Directors Decree No. 082/SK/DIR/2025 concerning the Governance Policy of PT Bank BCA Syariah.

Committee Charter

The execution of the KRN's duties and responsibilities is governed by the Remuneration and Nomination Committee Charter, established through the Board of Directors' Decree No. 082/SK/DIR/2025 concerning the Governance Policy of PT Bank BCA Syariah. This charter includes regulations regarding membership structure and composition, membership requirements, term of office, concurrent positions, duties and responsibilities, work mechanisms, ethics, and working hours, and is prepared based on prevailing laws and regulations and reviewed periodically.

More complete information regarding the KRN Charter can be accessed via the Bank's website at the following link: <https://www.bcasyariah.co.id/kebijakan-tatakelola-perusahaan-eng>.

KRN Structure and Membership

The membership structure of the KRN is as follows:

1. The members of the Remuneration and Nomination Committee shall consist of at least:
 - a. 1 Independent Commissioner;
 - b. 1 Non-Independent Commissioner;
 - c. 1 Executive Officer in charge of the Human Resources unit or 1 representative of the Bank's employees.
2. For Banks conducting Sharia business activities, 1 member of the Sharia Supervisory Board may become a member of the Remuneration and Nomination Committee.
3. The Remuneration and Nomination Committee is chaired by an Independent Commissioner who also serves as a member.
4. Members of the Board of Directors are prohibited from becoming members of the Remuneration and Nomination Committee.
5. In the event that the members of the Remuneration and Nomination Committee are set at more than 3 people, there must be at least 2 Independent Commissioners.

KRN MEMBERSHIP COMPOSITION PER JANUARY - DECEMBER 2025

Name	Position	Position at BCAS	Term of Office
Inge Setiawati	Chairperson (concurrently Member)	Independent Commissioner	Until the closing of the 2028 AGMS
Ratna Yanti	Member	Independent President Commissioner	Until the closing of the 2028 AGMS
Rickyadi Widjaja	Member	Commissioner	Until the closing of the 2028 AGMS
Retno Wulandari	Member (concurrently Secretary)	Head of Legal and HR Unit	Until the closing of the 2028 AGMS

KRN Structure and Membership

Inge Setiawati

Chairperson of the Remuneration and Nomination Committee



Citizenship

Indonesian

Age

58 years old

Domicile

Jakarta

Legal Basis for Appointment

Committee Member Appointment Decree Number 001/SKP/DIR/2025 dated March 5, 2025

Inge Setiawati's profile can be found in the Board of Commissioners profile in the Corporate Profile chapter of the BCAS 2025 Annual Report.

Ratna Yanti

Member of the Remuneration and Nomination Committee



Citizenship

Indonesian

Age

62 years old

Domicile

Surabaya

Legal Basis for Appointment

Appointment Decree Number 001/SKP/DIR/2025 dated March 5, 2025

Ratna Yanti's profile can be found in the Board of Commissioners profile in the Corporate Profile chapter of the BCAS 2025 Annual Report.



Rickyadi Widjaja

Member of the Remuneration and Nomination Committee

Citizenship

Indonesian

Age

62 years old

Domicile

Jakarta

Legal Basis for Appointment

Appointment Decree Number 001/SKP/DIR/2025 dated March 5, 2025

Rickyadi Widjaja's profile can be found in the Board of Commissioners profile in the Corporate Profile chapter of the BCAS 2025 Annual Report.



Retno Wulandari

Member of the Remuneration and Nomination Committee

Citizenship

Indonesian

Age

57 years old

Domicile

Tangerang

Legal Basis for Appointment

Appointment Decree Number 001/SKP/DIR/2025 dated March 5, 2025

Certifications

- Level 5 Risk Management Certificate
- HR Management Certificate

Work Experience

- PT Bank BCA Syariah – Head of Legal and HR Unit – from October 1, 2021 to present
- PT BCA Tbk – Human Capital Management field – 1992-2021

Concurrent Positions

Does not hold concurrent positions as a member of the Board of Commissioners, Board of Directors, or Executive Officer at other banks, companies, and/or institutions.

Educational Background

- Bachelor of Agriculture – IPB University (Institut Pertanian Bogor) – 1992

Committee Membership Requirements

Members of the Remuneration and Nomination Committee must possess integrity and reputation, including:

1. Having good character and morals, high responsibility, and a strong commitment to the implementation of accountability.
2. Having a commitment to comply with Bank regulations and other prevailing laws and regulations.
3. Executive Officers must have adequate knowledge regarding the provisions of the Bank's Remuneration and/or Nomination systems as well as the Bank's succession plan.

4. Not listed in the non-performing credit and/or financing list.

Education or Training

Every committee member acquires competency development through training programs. Training attended by the chairperson and committee members who also serve as members of the Board of Commissioners has been disclosed in the Board of Commissioners Chapter. Meanwhile, the committee member who is an Executive Officer overseeing the human resources function has participated in training with topics including, among others:

Name	Training Topic	Organizer	Date
Retno Wulandari	Workshop Awareness SMKI (ISMS)	BCAS	February 3 & March 12, 2025
	Workshop PA/PM (Preparation of Work Unit KPIs) 2025	BCAS	February 17, 2025
	Workshop Anti-Fraud and Gratitude Control	BCAS	February 27, 2025
	Workshop ORMIS - RCSA	BCAS	February 28, 2025
	Recycling Creativity Workshop	BCAS	March 5, 2025
	Workshop PA/PM (Preparation of Work Unit KPIs) 2025	BCAS	March 20, 2025
	Level 4 Risk Management Certification Refreshment	Muamalat Institute	May 5, 2025
	BCA Syariah Counseling Workshop: Safe Mind, Comfortable Work	BCAS	May 6, 2025
	2025 HR Development Dissemination - Head Office	BCAS	May 27, 2025
	Workshop Google	BCAS	June 3, 2025
	Midyear Forecast	BCAS	July 15-16, 2025
	Implementation and the Role of the Financial Industry in Business and Human Rights	OJK Institute	July 17, 2025
	Workshop Data Analytics & Generative AI by BCA	BCAS	July 24, 2025
	2025-2027 Collective Labor Agreement (CLA) Dissemination	BCAS	July 30, 2025
	2026 Business Strategy Formulation	BCAS	August 27-28, 2025
	ESG in Action: Focus Group Discussion on Sustainable Finance Action Plan (SFAP) 2026	BCAS	September 8, 2025
	AML, CFT, and CPFWMD Refreshment	BCAS	September 23 & October 30, 2025
	ESG Skill Up Session - Understanding PSPK 1&2 for BCA Syariah Sustainability Reporting	BCAS	October 20, 2025

Name	Training Topic	Organizer	Date
	Indonesia Knowledge Forum XIV 2025	Bank Central Asia	October 29, 2025
	BCA Syariah National Coordination Meeting (RAKERNAS) 2026	BCAS	November 17-18, 2025
	Cyber Incident Dissemination	BCAS	November 26, 2025

Term of Office

The term of office for members of the Remuneration and Nomination Committee (KRN) expires concurrently with the term of office of the KRN Chairperson, who also serves as an Independent Commissioner of BCAS, and they may be re-elected for the subsequent period. In this current period, the term of office for KRN members shall end upon the closing of the 2028 Annual General Meeting of Shareholders (AGMS).

Independence

All members of the Remuneration and Nomination Committee are independent parties and do not have any financial, management, share ownership, and/or family relationships with members of the Board of Commissioners, Board of Directors, Sharia Supervisory Board (SSB), and/or Controlling Shareholders, nor any business relationships with BCAS. This provision is implemented to prevent any intervention from other parties.

THE INDEPENDENCE ASPECTS OF THE REMUNERATION AND NOMINATION COMMITTEE

Independence Aspect	IS	RY	RW	RL
Does not have a financial relationship with the Board of Commissioners, Board of Directors, and Sharia Supervisory Board (SSB).	√	√	√	√
Does not hold a management position in the company, its subsidiaries, or affiliated companies.	√	√	√	√
Does not have share ownership in the company.	√	√	√	√
Does not have a family relationship with the Board of Commissioners, Board of Directors, SSB, and/or fellow members of the Audit Committee.	√	√	√	√
Does not serve as an official of a political party, government official, or in the government.	√	√	√	√

Note:

IS : Inge Setiawati

RW : Rickyadi Widjaja

RY : Ratna Yanti

RL : Retno Wulandari

Duties and Responsibilities

The duties and responsibilities of the Remuneration and Nomination Committee (KRN) are carried out in accordance with the following functions:

1. Implementing Remuneration policies in accordance with Financial Services Authority (OJK) Regulations.
2. Evaluating the Remuneration Policy based on performance, risk, fairness relative to peer groups, long-term goals and strategies, fulfillment of reserves as regulated in laws and regulations, and the bank's future potential earnings.
3. Submitting evaluation results and recommendations to the Board of Commissioners regarding:
 - a. Remuneration Policy for the Board of Directors, Board of Commissioners, and Sharia Supervisory Board to be presented at the general meeting of shareholders, and
 - b. Overall employee Remuneration Policy to be submitted to the Board of Directors.
4. Formulating and providing recommendations regarding systems and procedures for the selection and/or replacement of members of the Board of Directors, Board of Commissioners, and Sharia Supervisory Board to the Board of Commissioners to be presented at the GMS.

5. Identifying and providing recommendations regarding candidates for the Board of Directors, Board of Commissioners, and/or Sharia Supervisory Board to the Board of Commissioners to be presented at the GMS.
6. Providing recommendations to the Board of Commissioners regarding Independent Parties who will become members of the Audit Committee and Risk Monitoring Committee.
7. Establishing mechanisms and conducting performance appraisals for the Board of Directors, Board of Commissioners, and Sharia Supervisory Board.
8. Preparing documents containing the reasons for the dismissal or replacement of management (Board of Directors, Commissioners, Sharia Supervisory Board) before their term of office expires, to be further processed in accordance with applicable regulations.
9. Verifying the accuracy of all documents or supporting data fulfilling the requirements for management (Board of Directors, Commissioners, Sharia Supervisory Board) and for Independent Parties in the form of a Personal Statement of Integrity of the Independent Party.

KRN Meeting Policy and Implementation

BCAS has established a policy that Remuneration and Nomination Committee meetings are held at least once every 3 months and can be adjusted according to the needs of BCAS. Throughout 2025, the Remuneration and Nomination Committee held a total of 6 meetings.

KRN MEETING FREQUENCY AND ATTENDANCE

Name	Position	Meetings	Attendance	Percentage (%)
Inge Setiawati	Chairperson	6	6	100
Ratna Yanti	Member	6	6	100
Rickyadi Widjaja	Member	6	6	100
Retno Wulandari	Member	6	6	100

The Remuneration and Nomination Committee meeting agendas, among others, included the following discussions:

1. 2024 Performance Appraisal for the Board of Directors, Sharia Supervisory Board (SSB), and Board of Commissioners.
2. Recommendations for the 2023 Fiscal Year Bonus Distribution for the Board of Commissioners, Board of Directors, and Sharia Supervisory Board.
3. Payment of Deferred Bonuses for Material Risk Takers (MRT) of PT BCA Syariah.
4. Discussion on Candidates for Independent Parties on the Risk Monitoring Committee and Audit Committee.
5. Evaluation of the Remuneration Policy for Executive Officers and Employees.
6. Evaluation of HR Readiness in facing the 2nd Player in Sharia CASA (Current Account Savings Account) objective.
7. Evaluation of Committee Members under the Board of Commissioners.

Implementation of Work Program and Activities throughout 2025

Throughout 2025, the Remuneration and Nomination Committee has implemented a number of work

programs as part of the execution of its duties and responsibilities in accordance with the established work program, including:

1. Conducting the 2024 performance appraisal for the Board of Directors, Sharia Supervisory Board (SSB), and Board of Commissioners as a basis for corporate governance evaluation.
2. Providing recommendations for the 2023 fiscal year bonus distribution to the Board of Commissioners, Board of Directors, and SSB, formulated based on the bank's target achievements.
3. Executing the payment of deferred bonuses for Material Risk Takers (MRT) of PT BCAS in accordance with applicable risk management regulations.
4. Finalizing the discussion and selection of independent party candidates to strengthen the structure of the Risk Monitoring Committee and Audit Committee.
5. Evaluating the remuneration policy for Executive Officers and Employees to ensure competitiveness and alignment with industry standards.
6. Evaluating HR readiness in supporting the company's strategy to become the 2nd Player in Sharia CASA through comprehensive competency mapping.
7. Evaluating the performance of committee members under the Board of Commissioners to ensure the effectiveness of supporting oversight functions.

Executive Committees of the Board of Directors

BCAS establishes Executive Committees of the Board of Directors to assist the Board in fulfilling its duties and responsibilities. These committees play a role in overseeing and managing various operational and business aspects, while ensuring that the implementation of policies and procedures across all business lines aligns with the company's strategic direction and the principles of Good Corporate Governance. In every committee meeting, decisions relating to compliance with Sharia principles first obtain guidance, advice, or recommendations from the Sharia Supervisory Board (SSB).

To support the Board of Directors in performing its corporate management functions, BCAS has established 7 committees as follows:

1. Asset and Liability Committee (ALCO)
2. Risk Management Committee
3. Financing Policy Committee
4. Financing Committee
5. IT Steering Committee
6. Human Resources Committee
7. Personnel Case Review Committee

The existence of these Executive Committees of the Board of Directors is intended to support the enhancement of corporate governance principles in the implementation of BCAS's operational activities, which include:

- Achieving optimum profitability and managing liquidity risk for BCAS through the determination of asset and liability management policies and strategies.
- Evaluating and/or making financing decisions within the authority limits set by the Board of Directors, as stipulated in the Company's Articles of Association, by prioritizing business development while maintaining prudential principles.
- Formulating financing policies to achieve prudent financing targets.
- Ensuring that the risk management framework provides adequate protection against all risks faced by BCAS.
- Ensuring competitive advantage through the strategic utilization of information technology.
- Ensuring that the implementation of human resource policies is carried out optimally and in alignment with the company's direction and strategy.

Asset and Liabilities Committee (ALCO)

The duties and responsibilities of the Asset and Liability Committee (ALCO) are stipulated in the Board of Directors' Decree Number 082/SK/DIR/2025 concerning BCAS Governance Policy. This committee plays a role in formulating strategies for liquidity management, funding, and the control of market risks that could potentially affect the Company's financial stability, while consistently adhering to Sharia principles and regulations set by the authorities.

Structure, Membership, and Voting Rights Status

The membership structure of ALCO consists of:

1. Board of Directors.
2. Head of the work unit responsible for the Bank's asset and liability management.
3. Working Group (Pokja), established to support the committee in performing its functions and authorities in relation to ALCO meetings.

4. Resource Persons (both internal and external parties of the Bank) to provide input on various issues (if required).

The structure, membership, and voting rights status of ALCO are as follows:

ALCO COMPOSITION THROUGHOUT 2025

Committee Position	Held By	Voting Rights Status
Chairperson (concurrently Member)	President Director	
Member	1. Director in charge of Compliance and Risk Management Functions 2. Director in charge of Corporate Planning, Finance, and Treasury Unit (SPK) 3. Director in charge of Financing Risk Analysis Unit (ARP) 4. Head of Corporate Planning, Finance, and Treasury Unit (SPK) 5. Head of Funding & Services Development, Network Management, and Marketing Communication Unit (DJP) 6. Head of Commercial Business and Branch Development Unit (SBK) 7. Head of Financing Risk Analysis Unit (ARP) 8. Head of Retail and Consumer Business Unit (BRK) 9. Head of Risk Management Unit (MRK)	With Voting Rights
Secretary (concurrently Member)	Head of Treasury Department	

Duties and Responsibilities

Duties and Responsibilities

The duties and responsibilities of the ALCO Committee are as follows:

1. Establishing policies and strategies for liquidity management to meet the Bank's liquidity requirements and avoid the occurrence of idle funds.
2. Establishing policies and strategies related to market risk.
3. Establishing pricing policies and strategies for funding products, services, financing, and inter-branch accounts.
4. Establishing policies and strategies for investment portfolio structuring.
5. Establishing policies and strategies for balance sheet structuring by anticipating changes in profit-sharing ratios or margins to achieve an optimal net income margin.

Main Duties of Members

The principal duties of ALCO members with voting rights are as follows:

1. Providing input to the ALCO Secretary in the preparation of meeting agendas and materials.

2. Providing input in the form of information and analysis during ALCO meetings, regarding:
 - Methodology for determining the pricing of funding and financing products.
 - Methodology for measuring liquidity risk, market risk, investment risk, and rate of return risk.
 - Pricing determination for funding and financing products.
 - Competitiveness of profit-sharing rates for funding and financing.
 - Competitor banks' strategies.
 - Constraints in the implementation of ALCO Decisions.
 - Customer behavior and its changes.

Education, Training, and Certification

Competency development for each committee member is carried out through various training programs. Information regarding the training attended by the committee chairperson and members who also serve as members of the Board of Directors is described in the Board of Directors section. Meanwhile, committee members representing work units have participated in several training sessions covering various topics, including the following:

Training Program	Organizer	Date
Planning Cycle 2025	BCAS	February 7, 2025
Workshop ORMIS - RCSA	BCAS	February 26, 2025
ESG Skill Up – Session on Understanding Climate Risk and CRMS and CRST Implementation Steps	BCAS	April 24, 2025
Workshop on Preparation of Latest ROPA Format	BCAS	April 30, 2025
Workshop on Preparation of Latest DPIA Format	BCAS	May 15, 2025
HR Development Dissemination 2025 – Head Office	BCAS	May 27, 2025
Mid Year Forecast	BCAS	July 15, 2025
Collective Labor Agreement (CLA) Dissemination 2025-2027	BCAS	July 31, 2025
2026 Business Strategy Formulation	BCAS	August 27, 2025
ESG in Action: Focus Group Discussion Sustainable Finance Action Plan (SFAP) 2026	BCAS	September 8, 2025
Workshop Bank Notes	Karim Consultant Indonesia	October 14, 2025
Training on OBS Treasury System Application	BCAS – OBS Team	October 24, 2025
Workshop Bank Notes (Systems, Procedures, and Application)	PPC - BCA	November 6, 2025

In addition to receiving training to enhance their competencies, the chairperson and members of ALCO have obtained several certifications, including Risk Management Levels 5-7, Treasury Level 7, Certified Anti-Fraud Manager (CAFM), Bank Internal Audit, and First Aider.

1. Committee meetings are held as needed and at least once a month
2. Meetings may be held in person or via teleconference
3. A committee meeting is valid if attended by more than 50% of the total permanent members and the proposing Work Unit

Policies, Attendance Frequency, and Meeting Agendas

The provisions for holding committee meetings are as follows:

During 2025, a total of 12 meetings were held. The meetings discussed agendas related to asset and liability management as well as the determination of profit-sharing distribution, which were conducted periodically from January to December 2025.

ALCO MEMBERS' MEETING ATTENDANCE DETAILS

Name	BCAS Position	Position	Meetings	Attendance	%
Yuli Melati Suryaningrum	President Director	Chairperson (concurrently Member)	12	11	92
Pranata	Director in charge of Corporate Planning, Finance, and Treasury Work Unit	Member	12	11	92

Name	BCAS Position	Position	Meetings	Attendance	%
Ina Widjaja	Director in charge of Financing Risk Analysis Work Unit	Member	12	12	100
Hounda Muljanti*	Director in charge of Compliance and Risk Management Functions	Member	12	2	17
Eduard Guntoro Purba*	Director in charge of Compliance and Risk Management Functions	Member	12	9	75
Hasbyallah Chairuddin	Head of Treasury Department	Secretary (concurrently Member)	12	12	100
Yanto Tanaya	Head of Commercial Business and Branch Development Work Unit	Member	12	11	92
Adetyas Wendiana	Head of Financing Risk Analysis Work Unit	Member	12	11	92
Linda Carolina**	Head of Funding & Services Development, Network Management, and Marketing Communication Work Unit	Member	12	6	50
Mia R. Amalia**	Head of Funding & Services Development, Network Management, and Marketing Communication Work Unit	Member	12	2	17
Edy Hartono***	Head of Risk Management Work Unit	Member	12	6	50
Jacqueline Hutagaol***	Head of Risk Management Work Unit	Member	12	5	42
Bukit Sumiar Mas Siahaan	Head of Retail and Consumer Business Work Unit	Member	12	9	75
F. Fernandy Setiawan	Head of Corporate Planning, Finance, and Treasury Work Unit	Member	12	12	100

Note:

*) Mrs. Houda Muljanti was replaced by Mr. Eduard Guntoro Purba based on the 2024 AGMS (Annual General Meeting of Shareholders).

**) Mrs. Linda Carolina was replaced by Mrs. Mia R. Amalia effective from December 1, 2025.

***) Mr. Edy Hartono was replaced by Mrs. Jacqueline Hutagaol effective from July 8, 2025.

NON-MEMBER ATTENDANCE

Name	Number of Meetings	Attendance	Percentage (%)
Lukman Hadiwijaya	12	6	50
Hartomo Putro*	2	2	100
Merling Thiosanto	12	10	83
Helena Effendie	12	7	58
Yastrin Budiartina	12	8	67
Zanaky Rachmat	12	2	17
Yanuar Nurussabet	12	10	83
Dwiki Hadyan Setiawan	12	11	92
Andreanne Soetarman	12	1	8
Ratna Dewi	12	1	8
Firanto Waskito	12	1	8
Dedi N Sinaga	12	1	8

Note:

*) Mr. Hartomo Putro joined on 1 November 2025.

Accountability Reporting

The realization of ALCO Committee's reporting is submitted through:

1. Minutes of regular meetings.
2. Minutes of special meetings.

Realization of Work Program

In performing its management duties throughout 2024, ALCO held 12 meetings. ALCO's duty implementation has assisted the Board of Directors by providing updates on global and national economic developments and their impact on BCAS, providing pricing policy recommendations for funding products, services, financing, and inter-office accounts, as well as proposing strategies for investment portfolio structuring and balance sheet structure through the determination of profit-sharing ratios or margins.

Risk Management Committee

The implementation of the Risk Management Committee (KMR) duties refers to POJK Number 65/POJK.03/2016 concerning the Application of Risk Management for Islamic Commercial Banks and Islamic Business Units, SEOJK Number 25/SEOJK.03/2023 dated December 21, 2023, regarding the application of risk management for Islamic Commercial Banks and Islamic Business Units, as well as Board of Directors' Decree Number 082/SK/DIR/2025 concerning the Governance Policy of PT Bank BCA Syariah. The formation of this committee is expected to strengthen a culture of risk awareness across all lines of the organization, ensuring that every business decision-making process remains within the corridors of prudential principles and the implementation of good corporate governance.

Structure, Membership, and Voting Rights Status

The composition of the Risk Management Committee consists of:

- 1) The Board of Directors.
- 2) Head of the Risk Management Unit.

- 3) Resource Persons (both internal and external parties of the Bank) to provide input on various issues (if required).

The structure, membership, and voting rights status of the Risk Management Committee (KMR) are as follows:

COMPOSITION OF THE RISK MANAGEMENT COMMITTEE (KMR) THROUGHOUT 2025

Committee Position	Held By	Voting Rights Status
Chairperson (concurrently Member)	Director in charge of Risk Management	
Permanent Member*	1. All Directors 2. Head of Financing Risk Analysis Work Unit 3. Head of Compliance Department 4. Head of Internal Audit Work Unit	With voting rights
Non-Permanent Member**	All Heads of Work Units/Divisions outside of permanent members	
Secretary (concurrently permanent Member)	Head of Risk Management Work Unit	

Note:

*) For concurrent positions, only 1 (one) voting right is granted.

**) Subject to the topics discussed.

Duties and Responsibilities

Duties and Responsibilities

The duties and responsibilities of the KMR are as follows:

1. Formulate Risk Management policies, strategies, and guidelines.
2. Evaluate and adjust the implementation of effective Risk Management processes and systems.
3. Establish decisions or business activities that deviate from normal procedures, such as business expansion exceeding the Bank's business plan, taking positions or risk exposures that do not comply with set limits, and others, while maintaining focus on prudential principles, governance, and the Bank's sustainability.
4. Review and provide recommendations regarding matters related to risk management to be submitted for the Board of Directors' decision.

Principal Duties of Members

The principal duties of KMR members with voting rights are as follows:

1. Provide input to the committee secretary in the form of topics and meeting materials to be discussed during meetings.
2. Provide input in the form of information and analysis during committee meetings regarding:
 - a. The company's direction and advice in formulating policies, strategies, and guidelines for risk management implementation, as well as any necessary amendments.
 - b. Assessment of the effectiveness of the risk management framework implementation.
 - c. Developments and trends in the Bank's total risk exposure and proposing the acceptable overall risk appetite.
 - d. Results of reviews related to the total risk exposure faced by the Bank and its impact.
 - e. Assessment of the Bank's capital adequacy in facing potential loss risks using various stress testing scenarios.
 - f. Proposals for developing risk measurement methods, contingency plans for abnormal conditions (worst-case scenarios), and other methods related to the Bank's risk management.
 - g. Proposals for new activities/products, changes in systems and working procedures, and assessing the Bank's capability to execute such new activities/products.

- h. Authority limits, exposure, and concentration of the financing portfolio, as well as other parameters aimed at mitigating risk.

Profiles of KMR Members

Information regarding the profiles and professional experience of the committee members is presented in the Company Profile Chapter, specifically under the Board of Directors Profile and Executive Officers Profile sections.

Independence

Information regarding the independence of the committee members is presented in the Board of Directors' Independence section.

Education, Training, and Certification

Competency development for each committee member was carried out through various training programs. Information regarding the training attended by the Chair and members of the Committee who also serve as members of the Board of Directors has been disclosed in the Board of Directors section. The members of the Risk Management Committee are Executive Officers who have obtained Risk Management certification in accordance with the levels required by the regulator.

Training Program	Organizer	Date
Big Boss Application Training - iB Deposit Feature	BCAS	January 9, 2025
ISMS Awareness Workshop	BCAS	February 3, 2025
Sustainable Finance Capacity Building Program: Climate Risk Management & Scenario Analysis Training	BCAS	February 13, 2025
PA/PM Workshop (Work Unit KPI Creation) 2025	BCAS	February 17, 2025
Recycling Creativity Workshop	BCAS	March 5, 2025
ISMS Awareness Workshop	BCAS	March 12, 2025
ESG Skill Up Session – Understanding Climate Risk and CRMS & CRST Implementation Steps	BCAS	April 24, 2025
Workshop on Preparing the Latest ROPA Format	BCAS	April 30, 2025
Workshop on Preparing the Latest DPIA Format	BCAS	May 15, 2025
2025 HR Development Dissemination – Head Office	BCAS	May 27, 2025
Google Workshop	BCAS	June 3, 2025
Mid-Year Forecast	BCAS	July 15, 2025
Data Analytics & Generative AI Workshop by BCA	BCAS	July 24, 2025
ORMIS Workshop - RCSA	BCAS	August 21, 2025
2026 Business Strategy Formulation	BCAS	August 27, 2025

Training Program	Organizer	Date
ESG in Action: Focus Group Discussion on 2026 Sustainable Finance Action Plan (SFAP)	BCAS	September 8, 2025
Cyber Table Top Method Simulation	BCAS	September 9, 2025
ORMIS Workshop - RCSA	BCAS	September 15, 2025
AML, CFT, and CPF Refreshment	BCAS	September 23, 2025
ESG Skill Up Session – Understanding Sustainability Disclosure Standard Guidelines (PSPK) 1 & 2 for BCA Syariah Sustainability Reporting	BCAS	September 20, 2025
Indonesia Knowledge Forum XIV 2025	BCA	October 29, 2025
AML, CFT, and CPF Refreshment	BCAS	October 30, 2025
ORMIS Workshop - RCSA	BCAS	November 13, 2025
Toward a Second Player in Sharia Bank (Empowering CASA, Empowering Growth) – 2026 BCA Syariah National Coordination Meeting	BCAS	November 17, 2025
Cyber Incident Dissemination	BCAS	November 26, 2025

In addition to receiving training to enhance their competencies, the chairperson and members of the Risk Management Committee have obtained several certifications, including Level 5-7 Risk Management.

Policies, Meeting Frequency, Attendance, and Agenda

The Risk Management Committee (KMR) meetings are held in accordance with the needs of BCAS, subject to the following provisions:

1. Committee meetings are conducted as needed and at least once every three months.
2. Meetings may be held in person or via teleconference.
3. A committee meeting is valid if attended by more than 50% of the total permanent members and attended by the proposing Work Unit.

Throughout 2025, the KMR held 4 meetings. The agendas for the KMR meetings included discussions on the Risk Profile Report, Bank Soundness Level, Proposed Amendments to the Risk Profile Report Matrix, and Risk Appetite & Risk Tolerance.

RINCIAN KEHADIRAN ANGGOTA KMR DALAM RAPAT

Name	Position	Position at BCAS	Meetings	Attendance	%
Eduard Guntoro Purba*	Chairperson	Director in charge of Risk Management	4	3	75
Houda Muljanti*	Chairperson	Director in charge of Risk Management	4	1	25
Jacqueline Hutagaol	Secretary	Head of Risk Management Unit	4	2	50
Edy Hartono	Secretary	Head of Risk Management Unit	4	2	100
	Member	Head of Risk Management Unit		2	
Yuli Melati Suryaningrum	Member	President Director	4	4	100
Ina Widjaja	Member	Direktur	4	4	100
Pranata	Member	Direktur	4	4	100

Name	Position	Position at BCAS	Meetings	Attendance	%
Lukman Hadiwijaya	Member	Director	4	4	100
Indaraharjo	Member	Head of Internal Audit Unit	4	1	25
Maman Hermansyah	Member	Head of Compliance Department	4	4	100
Adetyas Wendiana	Member	Head of Financing Risk Analysis Unit	4	3	75
Yanto Tanaya	Member	Kepala Satuan Kerja Bisnis Komersial dan Pembinaan Cabang	4	4	100
Retno Wulandari	Member	Kepala Satuan Hukum dan Sumber Daya Manusia	4	3	75
F. Fernandy Setiawan	Member	Kepala Satuan Kerja Perencanaan Perusahaan, Keuangan dan Tresuri	4	3	75
Linda Carolina Wijaya	Member	Kepala Satuan Kerja Pengembangan Dana & Jasa, Manajemen Jaringan dan Komunikasi Pemasaran	4	1	25
M. Fikri Hudaya	Member	Kepala Departemen Pengelolaan Keberlanjutan Ekonomi, Sosial & Lingkungan, Komunikasi Korporasi dan Kesekretariatan	4	1	25
Nadia Amalia	Anggota	Kepala Departemen Pengelolaan Keberlanjutan Ekonomi, Sosial & Lingkungan, Komunikasi Korporasi dan Kesekretariatan	4	1	25

Note:

*) Ms. Houda Muljanti was succeeded by Mr. Eduard Guntoro Purba based on the 2024 AGMS.

Committee Charter

BCAS has established the Risk Management Committee Charter as a guideline for the implementation of the committee's functions, as stipulated in the Board of Directors' Decree Number 082/SK/DIR/2025 concerning the Governance Policy of PT Bank BCA Syariah. The Charter includes provisions regarding the composition, committee structure, personnel membership along with voting rights status, duties and responsibilities, authority, committee meeting procedures, and performance evaluation mechanisms. The preparation of this Charter refers to the prevailing laws and regulations and is reviewed periodically at least once every three years.

Accountability Reporting

The Risk Management Committee's accountability/performance realization reports are submitted through:

1. Periodic written reports submitted to the Board of Directors at least once every three months, regarding the results of routine committee meetings.
2. Written reports to the Board of Directors regarding the results of special meetings held to discuss specific matters.
3. Minutes of routine meetings.
4. Minutes of special meetings.

Work Program Realization

Throughout 2025, the Risk Management Committee (KMR) performed its duties and responsibilities in accordance with the established work program. The KMR held 4 meetings to discuss the Bank's soundness level, proposed amendments to the Risk Profile Report (LPR) matrix and Risk Appetite and Tolerance, as well as the review of quarterly risk profile reports.

Human Resources Committee

The implementation of the Human Resources (HR) Committee's duties refers to the Board of Directors' Decree Number 082/SK/DIR/2025 concerning the Governance Policy of PT Bank BCA Syariah. In exercising its role, the HR Committee has formulated HR policies and strategies and monitored their implementation, such as in the development of employee capabilities, optimization of performance management systems and employee rewards, as well as the strengthening of a corporate culture aligned with Sharia principles.

Structure, Membership, and Voting Rights Status

The membership composition of the HR Committee consists of:

1. The Board of Directors.
2. Head of Legal and Human Resources Unit.
3. Resource Persons (both internal and external to the Bank) to provide input on various issues (as required).

The structure, membership, and voting rights status of the HR Committee are as follows:

COMPOSITION OF THE HR COMMITTEE IN 2025

Committee Position	Held By	Voting Rights Status
Chairperson (concurrently Member)	Director in charge of Human Resources	With voting rights
Member	1. President Director 2. Other Directors	
Secretary (concurrently Member)	Head of Legal and Human Resources Unit	

Duties and Responsibilities

Duties and Responsibilities

The duties and responsibilities of the HR Committee are as follows:

1. Assisting the Board of Directors in formulating HR policies and strategies, particularly those related to employee development and rewards.
2. Monitoring and ensuring that the implementation of HR policies and strategies is carried out consistently.
3. Ensuring that the Board of Directors is fully informed of the progress in HR policy implementation.
4. Reviewing and deciding on issues arising from the implementation of HR policies on a case-by-case basis, excluding cases of violation.
5. Providing approval regarding the implementation of human resources policies.

Main Duties of Members

The main duties of the HR Committee members with voting rights are as follows:

1. Providing input to the committee secretary in the preparation of the meeting agenda and materials.
2. Providing input in the form of information and analysis during meetings.
3. Monitoring the implementation of human resource strategies and policies.

Education, Training, and Certification

Competency development for each committee member is conducted through various training programs. Information regarding the training attended by the chairperson and committee members who also serve as members of the Board of Directors has been described in the Board of Directors section. Meanwhile, committee members from work units have participated in several training sessions covering various topics, including the following:

Training Program	Organizer	Date
ISMS Awareness Workshop (SMKI)	BCAS	February 3, 2025
PA/PM Workshop (KPI Creation for Work Units) 2025	BCAS	February 17, 2025
Anti-Fraud and Gratification Control Workshop	BCAS	February 27, 2025
ORMIS - RCSA Workshop	BCAS	February 28, 2025
Recycling Creativity Workshop	BCAS	March 5, 2025
ISMS Awareness Workshop (SMKI)	BCAS	March 12, 2025
PA/PM Workshop (KPI Creation for Work Units) 2025	BCAS	March 20, 2025
BCA Syariah Counseling Workshop: Safe Mind, Comfortable Work	BCAS	May 6, 2025
2025 HR Development Socialization - Head Office	BCAS	May 27, 2025
Google Workshop	BCAS	June 3, 2025
Mid-year Forecast	BCAS	July 15, 2025
Implementation and Role of the Financial Industry in Business and Human Rights	OJK Institute	July 17, 2025
Data Analytics & Generative AI Workshop by BCA	BCAS	July 24, 2025
2025-2027 CBA (Collective Bargaining Agreement) Dissemination	BCAS	July 30, 2025
2026 Business Strategy Formulation	BCAS	August 27-28, 2025
ESG in Action: Focus Group Discussion on 2026 Sustainable Finance Action Plan (RAKB)	BCAS	September 8, 2025
AML/CFT & CPFWMD Refreshment	BCAS	September 23, 2025
ESG Skill Up Session - Understanding Sustainability Disclosure Standards (PSPK) 1&2 for BCA Syariah Sustainability Reporting	BCAS	October 20, 2025
Indonesia Knowledge Forum XIV 2025	BCA	October 29, 2025
AML/CFT & CPFWMD Refreshment	BCAS	October 30, 2025
Toward a Second Player in Sharia Bank (Empowering CASA, Empowering Growth) - 2026 BCA Syariah National Coordination Meeting	BCAS	November 17, 2025
Cyber Incident Dissemination	BCAS	November 26, 2025

In addition to receiving training to enhance their competencies, the Chairperson and members of the HR Committee have obtained several certifications, including Level 5 and Level 7 Risk Management.

Policies, Attendance Frequency, and Meeting Agendas

HR Committee meetings are held according to the needs of BCAS with the following provisions:

1. Committee meetings are held as needed, at least once a year.
2. Meetings may be conducted through face-to-face sessions or via teleconferencing.
3. A committee meeting is considered valid if it is attended by at least 2/3 of the members who have voting rights.

DETAILS OF HR COMMITTEE MEMBERS' MEETING ATTENDANCE

Name	Position	Position at BCAS	Meetings	Attendance	%
Houda Muljanti*	Chairperson*	Director	2	2	100
Eduard Guntoro Purba*	Chairperson*	Director			
Retno Wulandari	Secretary	Head of Legal and HR Division	2	2	100
Yuli Melati Suryaningrum	Member	President Director	2	2	100
Pranata	Member	Director	2	2	100
Ina Widjaja	Member	Director	2	2	100
Lukman Hadiwijaya	Member	Director	2	2	100

Note:

*) Ms. Houda Muljanti was replaced by Mr. Eduard Guntoro Purba based on the 2024 AGMS (Annual General Meeting of Shareholders). Since Mr. Eduard became Director, there have been no HR Committee meetings.

Accountability Reporting

The committee's accountability and work realization are submitted through meeting minutes.

Work Program Realization

During 2025, the HR Committee held 2 meetings as part of the work program realization, which included:

1. Employee Performance Appraisal for the 2024 Performance Year.
2. 2025 Periodic Salary Increases and 2024 Bonuses.

Financing Policy Committee

All duties performed by the Financing Policy Committee (FPC) refer to the Board of Directors' Decree Number 082/SK/DIR/2025 concerning the Governance Policy of PT Bank BCA Syariah. The FPC actively evaluates financing policies to remain adaptive to dynamic market conditions, while consistently upholding Sharia principles and maintaining a balance between profitability and the implementation of sound risk management.

Structure, Membership, and Voting Rights Status

The structure and membership composition of the Financing Policy Committee consist of:

1. Board of Directors.
2. Heads of Head Office Work Units whose areas of work are related to financing.

3. Resource Persons (both internal and external parties of the Bank) to provide input on various issues (if required).

The structure, membership, and voting rights status of the committee are as follows:

COMPOSITION OF THE FINANCING POLICY COMMITTEE IN 2025

Committee Position	Occupied By	Voting Rights Status
Chairperson (concurrently Member)	President Director	Have Voting Rights
Committee Secretary (concurrently Member)	Head of ARP Unit	
Member	Director in charge of ARP	
Member	Director in charge of SBK	
Member	Director in charge of BRK	
Member	Director in charge of STO	
Member	Director supervising Compliance & Risk Management Functions	
Member	Head of SBK Unit	
Member	Head of BRK Unit	
Member	Head of SAI Unit	
Member	Head of Risk Management Unit	
Member	Head of Compliance Department	
Member	Head of STO Unit	
Member	Head of System Procedures and Operations Support Department	

Duties and Responsibilities

Duties and Responsibilities

The duties and responsibilities of the Financing Policy Committee are as follows:

1. Assisting the Board of Directors in formulating financing policies, particularly those related to prudential and Sharia principles in financing.
2. Monitoring and evaluating the implementation of financing policies to ensure they are carried out consistently and consequentially.
3. Conducting periodic reviews of the Bank's Basic Financing Policy (KDPB).
4. Submitting periodic written reports to the Board of Directors, with copies to the Board of Commissioners, regarding the results of supervision, monitoring, and evaluation of KDPB implementation, along with necessary suggestions for improvement.
5. Monitoring the development and condition of the financing portfolio.
6. Providing suggestions for corrective measures to the Board of Directors regarding matters related to financing policy.

Primary Duties of Members

The members of the Financing Policy Committee (KKP) perform primary duties which include:

1. Providing input to the KKP's Secretary in the preparation of agendas and meeting materials.
2. Providing input in the form of information and analysis during committee meetings to make the committee's decisions regarding:
 - a. The development of financing policies in accordance with the Bank's mission and business plan.
 - b. Compliance with legal provisions in providing financing.
 - c. The overall development and quality of the financing portfolio.
 - d. The proper implementation of financing decision-making authority.
 - e. The proper process for providing, developing, and the quality of financing provided to related parties and certain large customers.
 - f. The proper implementation of the Legal Lending Limit (BMPD).
 - g. The settlement of non-performing financing in accordance with financing policy provisions.

- h. The Bank's fulfillment of the adequacy of the Provision for Asset Quality Assessment (PPKA).
- i. The results of supervision of the application and implementation of the Bank's Basic Financing Policy (KDPB).

Education, Training, and Certification

Education, Training, and Certification Competency development for each committee member is carried out through various training programs. Information regarding the training attended by the committee chairperson and members who also serve as members of the Board of Directors has been described in the Board of Directors chapter. Meanwhile, committee members from work units have participated in several training sessions covering various topics, including the following:

Training Program	Organizer	Date
Anti-Fraud and Gratification Control Workshop	BCAS	February 27, 2025
ORMIS - RCSA Workshop	BCAS	February 28, 2025
ESG Skill Up Session: Understanding Climate Risk and Implementation Steps for CRMS and CRST	BCAS	April 24, 2025
Sharing Session: Fishery Industry and Cold Storage	BCAS	May 21, 2025
Google Workshop	BCAS	June 3, 2025
ESG Skill Up Session Refreshment: Sustainable Business Activities (KUB) and Indonesia Green Taxonomy (THI)	BCAS	June 5, 2025
Mid-year Forecast	BCAS	July 15, 2025
Data Analytics & Generative AI Workshop by BCA	BCAS	July 24, 2025
Sustainability Talk Vol 3: Taxonomy for Indonesian Sustainable Finance (TKBI) Version 2 for Green Transformation in Plantation and Forestry	BCAS	July 30, 2025
Dissemination of Electronic Certification and Electronic HT	BCAS	August 11, 2025
2026 Budget Kick-Off	BCAS	August 20, 2025
2026 Business Strategy Formulation	BCAS	August 27, 2025
AML/CFT & CPFWMD Refreshment	BCAS	September 23, 2025
ESG Skill Up Session: Understanding Sustainability Disclosure Standards (PSPK) 1&2 for BCA Syariah Sustainability Reporting	BCA	October 20, 2025
Indonesia Knowledge Forum XIV 2025	BCAS	October 28, 2025
Toward a Second Player in Sharia Bank (Empowering CASA, Empowering Growth) - 2026 BCA Syariah National Coordination Meeting	BCAS	November 17, 2025
Cyber Incident Dissemination	BCAS	November 26, 2025
Indonesia Knowledge Forum XIV 2025	BCA	29 Oktober 2025
Refreshment APU PPT PPPSPM	BCAS	30 Oktober 2025
Toward a Second Player in Sharia Bank (Empowering CASA, Empowering Growth)-Rakernas BCA Syariah Tahun 2026	BCAS	17 November 2025
Sosialisasi Insiden Siber	BCAS	26 November 2025

In addition to receiving training to enhance their competencies, the Chairperson and members of the Financing Policy Committee have obtained several certifications, including Level 5, 6, and 7 Risk Management.

Policies, Attendance Frequency, and Meeting Agendas

Committee meetings are held according to the needs of BCAS with the following provisions:

1. Committee meetings are held as needed at least once a year.
2. Meetings may be held in person or via teleconference.
3. A committee meeting is valid if it is attended by more than 2/3 of the members and attended by the proposing Work Unit.

Throughout 2025, the Committee held 1 meeting. The meeting agenda discussed, among others, the Obligation to Submit Audited Financial Statements (LKA) and Compliance with POJK No. 19 of 2025 Regarding Ease of Access to Financing for Micro, Small, and Medium Enterprises (MSMEs).

ATTENDANCE DETAILS OF KKP MEMBERS IN MEETINGS

Position	Meetings	Attendance	%
President Director	1	1	100
Head of ARP Unit	1	1	100
Director in charge of ARP	1	1	100
Director in charge of SBK	1	1	100
Director in charge of BRK	1	1	100
Director in charge of STL	1	1	100
Director supervising Compliance & Risk Management Functions	1	1	100
Head of SBK Unit	1	1	100
Head of BRK Unit	1	1	100
Head of SAI Unit	1	1	100
Head of Risk Management Department	1	1	100
Head of Compliance Department	1	1	100
Head of STL Unit	1	1	100
Head of System Procedures and Operations Support Department	1	1	100

Accountability Reporting

The accountability/performance realization report of the Financing Policy Committee is submitted through:

- a. Periodic written reports to the Board of Directors with copies to the Board of Commissioners regarding the results of supervision, monitoring, and evaluation of the implementation of the Bank's Basic Financing Policy (KDPB), as well as necessary suggestions for improvement.
- b. Other data and information related to the results of supervision, monitoring, and evaluation of activities.

Work Program Realization

The implementation of the KKP's duties and responsibilities is carried out with reference to the established work program. In 2025, the KKP realized several work programs, including:

1. Issuing the Basic Financing Policy (KDPB) that incorporates ESG aspects (Exclusion list).
2. Updating the Self-Assessment Form in the financing application.
3. Implementing manual changes to productive regulations for collateral appraisal.
4. Providing recommendations for changes to the Obligation to Submit Audited Financial Statements.
5. Providing recommendations for ease of access to MSME financing.

Financing Committee

In performing its duties and responsibilities, the BCAS Financing Committee (KP) is committed to promoting sound and productive financing growth, in line with the bank's vision to provide innovative and competitive Sharia financial solutions. The Committee continuously coordinates with relevant business units to ensure adaptive and sustainable financing strategies. All duties and responsibilities performed by the Financing Committee refer to the Board of Directors' Decree Number 082/SK/DIR/2025 concerning the Governance Policy of PT Bank BCA Syariah.

Structure, Membership, and Voting Rights Status

The Financing Committee supports consist of:

- Observer, namely the Director in charge of Compliance, the Head of the Compliance Department, or their representative.
- Chairperson, namely the highest-ranking officer from the business side.
- Secretary, namely an officer from the risk side (ARP).

- Resource Persons, namely internal or external parties of the Bank to provide input on various issues (if required).

The composition of the Financing Committee consists of a minimum of 1 officer from the business aspect and 1 official from the risk aspect, as follows:

COMPOSITION OF THE FINANCING COMMITTEE DURING 2025

Business Side	Risk Side
1. President Director * 2. Director in charge of BRK 3. Director in charge of SBK 4. Director in charge of Treasury 5. Head of Commercial Business & Branch Coaching (SBK) Unit 6. Head of Retail & Consumer Business (BRK) Unit 7. Head of Corporate Planning, Finance, and Treasury (SPK) Unit 8. Senior Officer BRK 9. Branch Manager	1. President Director * 2. Director in charge of ARP 3. Head of Financing Risk Analysis (ARP) Work Unit 4. Senior Officer ARP

Note:

*) The President Director may represent either the business side or the risk side, but not on both sides simultaneously.

Main Duties and Responsibilities

Duties and Responsibility

The following are the duties, responsibilities, and authorities of the Financing Committee:

1. Providing direction when a more in-depth and comprehensive financing analysis is required.
2. Making decisions on draft financing decisions submitted by the recommenders/proposers.
3. Coordinating with the Assets Liabilities Committee (ALCO) regarding financing provision aspects and financing yield adjustments.
4. Providing decisions or recommending draft financing decisions with reference to the provisions governing Financing Decision-Making Authority. The scope of authority held by the Financing Committee is as follows:
 - a. In terms of the scope of authority:
 - 1) The Financing Committee is authorized to decide on financing in accordance with the established maximum authority limit.
 - b. In terms of the object of the financing decision:
 - 1) Providing financing decisions up to a certain value. Providing decisions on financing facility proposals.
 - 2) Providing decisions on Bank lines, sukuk (Islamic bonds), and non-Bank financial institutions.
5. Determining plans for the takeover/purchase of financing, both restructured and non-restructured, from other financial institutions.

Primary Duties of Members

The following are the primary duties of the members of the Financing Committee (FC):

1. Providing input if a more comprehensive financing analysis needs to be conducted, due to insufficient information presented for decision-making.
2. Providing considerations for draft financing decisions submitted by the recommenders/proposers.
3. Deciding on financing based on professional expertise in an honest, objective, thorough, and careful manner.
4. Providing input to the secretary regarding the need for Financing Committee meetings.

Education, Training and Certification

Education and Training Competency development for each committee member is carried out through various training programs. Information regarding the training attended by the committee's chairperson and members who also serve as members of the Board of Directors has been described in the Board of Directors chapter. Meanwhile, committee members from work units have participated in several training sessions covering various topics, including the following:

Training Program	Organizer	Date
ESG Skill Up Session: Understanding Climate Risk and Implementation Steps for CRMS and CRST	BCAS	April 24, 2025
Sharing Session: Fishery Industry and Cold Storage	BCAS	May 21, 2025
ESG Skill Up Session Refreshment: Sustainable Business Activities (KUB) and Indonesia Green Taxonomy (THI)	BCAS	June 5, 2025
Mid-year Forecast	BCAS	July 15, 2025
Data Analytics & Generative AI Workshop by BCA	BCAS	July 24, 2025
Sustainability Talk Vol 3: Taxonomy for Indonesian Sustainable Finance (TKBI) Version 2 for Green Transformation in Plantation and Forestry	BCAS	July 30, 2025
BCA Syariah Marketing Strategy Lab	BCAS	August 26, 2025
2026 Business Strategy Formulation	BCAS	August 27, 2025
AML/CFT & CPFWMD Refreshment	BCAS	September 23, 2025
ESG Skill Up Session: Understanding Sustainability Disclosure Standards (PSPK) 1&2 for BCA Syariah Sustainability Reporting	BCAS	October 20, 2025

Training Program	Organizer	Date
Training on Implementation of Financing Contracts (Akad)	BCAS	October 21, 2025
Indonesia Knowledge Forum XIV 2025	BCA	October 28, 2025
PKPU and Bankruptcy Workshop	BCAS	November 11, 2025
Toward a Second Player in Sharia Bank (Empowering CASA, Empowering Growth) - 2026 BCA Syariah National Coordination Meeting	BCAS	November 17, 2025
Cyber Incident Dissemination	BCAS	November 26, 2025

In addition to receiving training to enhance their competencies, the Chairperson and members of the Financing Committee have obtained several certifications, including Level 6 Risk Management.

► Policies, Attendance Frequency, and Meeting Agendas

Financing Committee meetings are held as needed with the following provisions:

1. Committee meetings are held at least twice a year.
2. Committee meetings can be held and are declared valid if attended by all Members. If a committee

member is unable to attend, they shall be represented by a substitute officer in accordance with the provisions of financing decision-making authority.

3. Meetings may be held in person or via teleconference.

Throughout 2025, the Financing Committee held 8 meetings. These meetings discussed various agendas related to financing for customers, including approval of new financing applications, increases in financing limits, extensions of financing facilities, and other discussions in accordance with the authority of the Financing Committee.

ATTENDANCE DETAILS OF FINANCING COMMITTEE MEMBERS IN MEETINGS

Position	Meetings	Attendance	%
Chairperson (highest-ranking officer from business side)	8	6	75
Secretary (officer from risk side)	8	7	88
Observer	8	8	100
Resource Person	8	8	100

► Accountability Reporting

The accountability and work realization reporting of the committee are submitted through:

1. Minutes of meeting.
2. Circulated memorandum of decisions or periodic reports of the Financing Committee.
3. Other data and information related to the results of supervision, monitoring, and evaluation of activities.

► Work Program Realization

The implementation of the Financing Committee's duties and responsibilities is carried out with reference to the established work program. In 2025, the Financing Committee realized several work programs, including providing decisions and recommendations on the granting of new financing, additions, reductions and/or extensions, as well as restructurings.

IT Steering Committee

In line with the rapid development of the digital era, BCAS continues to strengthen its information technology infrastructure and strategy to support operations that are increasingly efficient, secure, and innovative. To ensure that the implementation of information technology is aligned with the company's vision and policies, BCAS established the IT Steering Committee, to provide strategic direction and oversee technology implementation across all business lines. The implementation of the Committee's duties refers to the Board of Directors' Decree Number 082/SK/DIR/2025 concerning the IT Steering Committee Charter and the Basic Risk Management Policy for the Use of Information Technology.

Structure, Membership, and Voting Rights Status

The composition of the IT Steering Committee consists of:

1. Board of Directors.
2. Head of Head Office Work Unit responsible for monitoring IT strategic plans.
3. Head of Main IT User Work Unit related to the KPTI meeting topic.

4. Resource Persons (internal or external parties of the Bank) to provide input on IT-related issues, if required.

The structure, membership, and voting rights status of the KPTI are as follows:

COMPOSITION OF KPTI IN 2025

Committee Position	Held By	Voting Rights Status
Chair (concurrently member)	Director in charge of Information Technology	Have Voting Rights
Permanent member	1. President Director 2. Director supervising Compliance & Risk Management Functions 3. Head of STO Unit	
Non-permanent member	1. Relevant Directors 2. All relevant Heads of Work Units 3. Relevant Heads of Departments	
Secretary (concurrently member)	Head of IT Operations Department and Head of IT Development Department	

Duties and Responsibilities

Duties and Responsibilities

The following are the duties and responsibilities of the IT Steering Committee (KPTI):

1. Providing recommendations related to IT and being accountable to the Board of Directors.
2. Supervising activities related to information technology.
3. Setting the direction and formulating information technology development policies for the medium and long term.
4. Ensuring that the development and implementation of information technology are aligned with corporate objectives.
5. Recommending and deciding on information technology investments that have a significant impact on the Bank's operational activities and ensuring efficient decision-making.
6. Monitoring and evaluating the utilization of information technology in all activities that have a major impact on the company.
7. Resolving information technology-related issues that cannot be resolved by the User Work Unit and the Provider Work Unit.

8. Ensuring the adequacy and allocation of the Bank's IT-related resources.
9. Ensuring that the Bank has relevant policies and procedures in place when using third-party services for information technology implementation.

Primary Duties of Members

The following are the primary duties of the members of the IT Steering Committee (ITSC):

1. Providing input to the Committee Secretary in the preparation of agendas and meeting materials.
2. Providing input in the form of information and analysis during committee meetings regarding:
 - a. The Bank's direction and targets in the utilization of information technology.
 - b. The selection of information technology to be applied by the Bank.
 - c. Future information technology developments and trends.

- d. Performance assessment of ongoing information technology implementation.
- e. Other banks' strategies in the use of information technology that could have a significant impact on the Bank's operational activities.
- f. Obstacles in implementing committee decisions.

Education, Training and Certification

Competency development for each committee member is carried out through various training programs. Information regarding the training attended by the committee chairperson and members who also serve as members of the Board of Directors has been described in the Board of Directors chapter. Meanwhile, committee members from work units have participated in several training sessions covering various topics, including the following:

Training Program	Organizer	Date
Confluent and Kafka Workshop	BCAS	January 8, 2025
Big Boss Application Training: Deposito Ib Feature	BCAS	January 9, 2025
Digital Strategy to Achieve 1000 NTB/day	BCAS	January 23, 2025
ISMS Awareness Workshop	BCAS	Feb 3 & Mar 12, 2025
Sustainable Finance Capacity Building Program: Climate Risk Management & Scenario Analysis Training	BCAS	February 13, 2025
Anti-Fraud and Gratification Control Workshop	BCAS	February 27, 2025
Recycling Creativity Workshop	BCAS	March 5, 2025
ESG Skill Up Session: Understanding Climate Risk and Implementation Steps for CRMS and CRST	BCAS	April 24, 2025
Latest ROPA Format Preparation Workshop	BCAS	April 30, 2025
Latest DPIA Format Preparation Workshop	BCAS	May 15, 2025
Mid Year Forecast	BCAS	July 15, 2025
Implementation and Role of the Financial Industry in Business and Human Rights	BCAS	July 17, 2025
Data Analytics & Generative AI Workshop by BCA	BCAS	July 24, 2025
ORMIS - RCSA Workshop	BCAS	August 21, 2025
2026 Business Strategy Formulation	BCAS	August 27-28, 2025
ESG in Action: Focus Group Discussion on 2026 Sustainable Finance Action Plan (SFAP)	BCAS	September 8, 2025
Table Top Method Cyber Simulation	BCAS	September 9, 2025
AML/CFT & CFPWMD Refreshment	BCAS	September 23, 2025
Confluent and Kafka Workshop	BCAS	October 3, 2025
ESG Skill Up Session: Understanding Sustainability Disclosure Standards (PSPK) 1&2 for BCA Syariah Sustainability Reporting	BCAS	October 20, 2025
Indonesia Knowledge Forum XIV 2025	BCA	October 29, 2025

Training Program	Organizer	Date
Socialization of CCTV Network Updates in Branch Areas & BCA Syariah ULS	BCAS	October 31, 2025
Bank Notes Workshop (SOP and Application)	PPC - BCA	November 6, 2025
Toward a Second Player in Sharia Bank (Empowering CASA, Empowering Growth) - 2026 BCA Syariah National Coordination Meeting	BCAS	November 17, 2025
Cyber Incident Dissemination	BCAS	November 26, 2025

In addition to receiving training to enhance their competencies, the Chairperson and members of the IT Steering Committee have obtained several certifications, including Level 5-7 Risk Management, First Aider, Certified Anti-Fraud Manager (CAFM), Bank Internal Audit, and Sharia Banking Compliance.

Policies, Attendance Frequency, and Meeting Agendas

IT Steering Committee meetings are conducted according to the needs of BCAS with the following provisions:

1. IT Steering Committee meetings are held as needed and at least 2 times a year.
2. Meetings may be held in person or via teleconference.
3. Meeting topics discussed related to strategic matters and/or costs associated with IT implementation.

4. An IT Steering Committee meeting is considered valid if attended by all permanent members and more than 1/2 (one-half) of the non-permanent members.
5. Decision-making regarding the use of committee authority is only conducted through valid committee meeting resolutions.
6. A committee meeting resolution is valid and binding if approved by more than 1/2 (one-half) of the members present who have voting rights.

In 2025, the KPTI held 2 (two) meetings. These meetings discussed agendas related to information technology aspects, including discussions on Payload Dropper and the implementation of Artificial Intelligence (AI) projects at BCAS, as part of the efforts to strengthen IT governance and risk management.

DETAILS OF KPTI MEMBERS ATTENDANCE IN MEETINGS

Name	Position	Meetings	Attendance	%
Yuli Melati Suryaningrum	President Director	2	2	100
Lukman Hadiwijaya	Director	2	2	100
Eduard Guntoro Purba	Director	2	2	100
Ina Widjaja	Director	2	2	100
Pranata	Director	2	1	50
Theresia Andita Lim	Head of STO	2	2	100
Yanto Tanaya	Head of SBK	2	1	50
Dhejani Surjadi	Head of DOP	2	2	100
Adetyas Wendiana	Head of ARP	2	1	50
Edy Hartono	Head of SKAI (Internal Audit)	2	2	100
Sumiar Bukit Mas Siahaan	Head of BRK	2	2	100
Retno Wulandari	Head of HSD	2	2	100

Name	Position	Meetings	Attendance	%
Linda Carolina Wijaya*	Head of SKDJP	2	1	50
F. Fernandy Setiawan	Head of SKPKT	2	2	100
Andru Santoso	Head of DSO Department	2	1	50
Maman Hermansyah	Head of Compliance Department	2	1	50
Jacquelin Hutagaol	Head of Risk Management Department	2	2	100
Adrianus Aryo Seto	Head of IT Audit Department	2	2	100
Rodianah	Head of HR Department	1	1	100
Andreanne Soetarman	Head of Logistics Department	2	2	100
Reza Septianto	Head of System Procedures & PPO Department	1	1	100
Jeddy Wiana	Head of IT Operations Department	1	1	100
Hany Ariani	Head of IT Development Department	2	2	100
Gita Surya Wijaya	Head of IT Development Department	2	2	100

Note:

*) Ms. Linda Carolina was replaced by Ms. Mia R. Amalia effective 1 December 2025.

Accountability Reporting

The report of the IT Steering Committee's activities realization is submitted through:

- Minutes of routine meetings.
- Minutes of special meetings held to discuss specific matters.
- Data and information related to the fields being discussed.
- The Committee's notes and opinions regarding the minutes of meeting, as well as relevant data and information.

Work Program Implementation

Throughout 2025, the implementation of the duties and responsibilities of the Information Technology Steering Committee was carried out according to the established work program. Throughout the reporting year, the Committee has implemented a number of work programs, including:

- KPTI meetings have been held as needed, at least 2 (two) times a year.
- The KPTI meetings were attended by all permanent members and more than 1/2 (one half) of the total non-permanent members.
- Implementation of 2025 BCAS DRC Live Testing for Swing DC-DRC Application On-Premises and Testing Availability Zone Environment Cloud of BCA Syariah were running well and smoothly.
- All realizations of Information Technology implementation have been attached to the Current Conditions Report on IT Use submitted to the Regulator (OJK).
- The Cyber Attack Handling Simulation has been implemented and is attached in the Cyber Attack Handling Simulation Report Based on Scenarios reported to the Regulator (OJK).

Personnel Case Advisory Committee

In line with supporting the implementation of good corporate governance and maintaining integrity and work discipline within BCAS, the Personnel Case Consideration Committee (KPKK) plays a role in reviewing, evaluating, and providing recommendations on personnel violation cases. The KPKK carries out its duties objectively and transparently, prioritizing the principles of fairness and compliance with Perseroan policies. Through a consistent commitment to maintaining discipline and work ethics, the KPKK contributes to building a professional corporate culture with high integrity.

In performing its duties and responsibilities, the KPKK is guided by Board of Directors Decree Number 082/SK/DIR/2025 concerning the Governance Policy of PT Bank BCA Syariah.

Structure, Membership, and Voting Rights

The composition of the Personnel Case Advisory Committee (KPKK) consists of:

1. Head of the Legal and Human Resources Unit.
2. Head of the Head Office Work Unit whose field of work is related to the handling of cases of violations and/or crimes.

3. Resource persons (both internal and external to the Bank) to provide input on various issues, if necessary.

The structure, membership, and voting rights status of the KPKK are as follows:

COMPOSITION OF THE KPKK DURING 2025

Committee Position	Filled By	Voting Rights Status
Chair (concurrently member)	Head of Legal and Human Resources Unit	Has voting rights
Permanent member	1. Head of Internal Audit 2. Head of IT and Banking Operations Unit	Has voting rights
Secretary (concurrently member)	Head of the Head Office Audit Department	Without voting rights
Non-permanent member	Head of Head Office Work Unit/Branch Head who supervises Employees who commit violations and/or crimes	Has voting rights

Duties and Responsibilities

Duties and Responsibilities

The following are the duties and responsibilities of the Personnel Case Advisory Committee (KPKK):

1. Reviewing cases of violations and/or crimes by employees in accordance with the instructions of the Board of Directors or which require a decision by the Board of Directors for follow-up resolution.
2. Providing considerations and recommendations to the Board of Directors in determining follow-up actions to resolve cases of violations and/or crimes,

including imposing sanctions, improving operational systems and procedures, and processing cases legally if necessary.

3. Reviewing the resolution of violation and/or crime cases decided by the Head of the Main Branch Office and Head of the Head Office Work Unit.
4. Providing advice and guidance (if necessary) to Branch Offices and Work Units in handling cases of violations and/or crimes.
5. Providing proposals/recommendations to the Board of Directors regarding the resolution of cases of violations and/or crimes committed by employees.

Main duties of KPKK members

KPKK members who have voting rights carry out their duties and responsibilities by providing input in the form of information, analysis, and considerations at meetings to formulate KPKK proposals or recommendations related to:

- The imposition of sanctions.
- Legal processing of cases.

In the event that a committee member is unable to attend a meeting, they may be represented by an officer

one level below the committee member concerned, at least at the level of Head of Department, appointed by the committee member.

Education, Training and Certification

Competency development for each committee member was carried out through various training programs, including the following:

Training Program	Organizer	Start Date
SMKI Awareness Workshop	BCAS	February 3, 2025
PA/PM Workshop (Work Unit KPI Development) 2025	BCAS	February 17, 2025
Anti-Fraud and Gratuity Control Workshop	BCAS	February 27, 2025
ORMIS - RCSA Workshop	BCAS	February 28, 2025
Recycling Creativity Workshop	BCAS	March 5, 2025
SMKI Awareness Workshop	BCAS	March 12, 2025
PA/PM Workshop (Work Unit KPI Development) 2025	BCAS	March 20, 2025
BCA Syariah Counseling Workshop: Safe and Comfortable Work	BCAS	May 6, 2025
2025 HR Development Dissemination - Head Office	BCAS	May 27, 2025
Google Workshop	BCAS	June 3, 2025
Mid-Year Forecast	BCAS	July 15, 2025
Implementation and Role of the Financial Industry in Business and Human Rights	OJK Institute	July 17, 2025
Data Analytics & Generative AI Workshop by BCA	BCAS	July 24, 2025
Dissemination of the 2025-2027 PKB	BCAS	July 30, 2025
Development of the 2026 Business Strategy	BCAS	August 27-28, 2025
ESG in Action: Focus Group Discussion on the 2026 Sustainable Finance Action Plan (SFAP)	BCAS	September 8, 2025
Refreshment APU PPT PPPSPM	BCAS	September 23 & October 30, 2025
ESG Skill Up Session - Understanding Sustainability Disclosure Standards (PSPK) 1&2 Guidelines for BCA Syariah Sustainability Reporting	BCAS	October 20, 2025
Indonesia Knowledge Forum XIV 2025	BCA	October 29, 2025
Toward a Second Player in Sharia Banking (Empowering CASA, Empowering Growth) - BCA Syariah National Working Meeting 2026	BCAS	November 17, 2025
Cyber Incident Awareness	BCAS	November 26, 2025

In addition to receiving training to enhance their competencies, the chairperson and members of the Personnel Case Advisory Committee have

obtained several certifications, including Level 5 Risk Management, Certified Anti-Fraud Manager (CAFM), Bank Internal Audit, and First Aider.

Policies, Frequency of Attendance, and Meeting Agendas

The Personnel Case Advisory Committee (KPKK) meeting is held when there are personnel cases that require discussion and recommendations, with the following meeting provisions:

1. Committee meetings are held as needed.

2. Meetings can be held in person or via teleconference.
3. Committee meetings are valid if attended by at least 2/3 of the members with voting rights.

During 2025, the KPKK held 4 meetings. The meeting agenda included discussions on recommendations for sanctions for employees involved in cases of violations and/or criminal acts.

DETAILS OF KPKK MEMBER ATTENDANCE IN MEETINGS

Name	Position	Number of Meetings	Presence	%
Retno Wulandari	Head of Legal and Human Resources Unit	4	4	100
Edy Hartono*	Head of Internal Audit Unit	3	3	100
Indarahardjo*	Head of Internal Audit Unit (inactive)	1	1	100
Theresia Andita Lim	Head of IT and Logistics Unit	4	2	50
Desy Dewi Christiani Gunawan	Head of the Audit Department at the Head Office and Anti-Fraud	4	4	100

Note:

*) Mr. Edy Hartono was appointed as Head of the Internal Audit Unit effective 7 July 2025, replacing Mr. Indarahardjo.

Accountability Reporting

Accountability reports on the implementation of KPKK duties are submitted through:

- Minutes of special meetings held to discuss specific cases or matters.
- An annual report to the Board of Directors.

Realization of Work Programs

During 2025, the KPKK carried out its duties and responsibilities by handling cases that required recommendations. The realization of the KPKK's activities was demonstrated through the holding of 4 meetings to discuss violations that occurred, as well as the issuance of 4 recommendation memos regarding sanctions related to these violations.

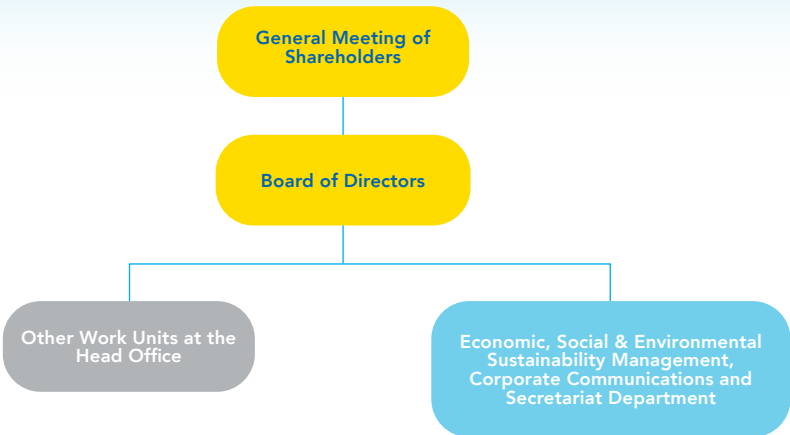
Corporate Secretary

Within the corporate governance structure, the Corporate Secretary plays a strategic role in ensuring BCAS's compliance with all applicable rules and regulations, while also supporting effective communication between management, shareholders, regulators, and other stakeholders. The Corporate Secretary is responsible for presenting accurate and transparent information on the company's performance and ensuring the implementation of good corporate governance principles. In addition, the Corporate Secretary coordinates the implementation of General Meetings of Shareholders (GMS), Board of Commissioners meetings, and Board of Directors meetings, as well as ensuring that every decision made is documented in an orderly and adequate manner.

▶ Structure and Position of the Corporate Secretary

The Corporate Secretary's assignment is established based on Board of Directors Decree No. 007/SK/DIR/2024 concerning the Organizational Structure of the Department of Economic, Social & Environmental Sustainability Management, Corporate Communications, and Secretariat (DKK). Within this structure, the DKK performs key functions that include the implementation of duties and roles of the Corporate Secretary.

DKK'S POSITION IN THE BCAS ORGANIZATIONAL STRUCTURE



DKK ORGANIZATIONAL STRUCTURE



Corporate Secretary Profile

The Corporate Secretary is held by Muhammad Fikri Hudaya, who was appointed in accordance with Decree No. 025/SKR/HSD/2025 and has been in office since July 2025. The following is the profile of the Corporate Secretary:

Muhammad Fikri Hudaya

Corporate Secretary/Head of Corporate Communications and Secretariat Department



Citizenship

Indonesian

Age

42 years old

Domicile

Jakarta

Legal Basis for Appointment

Appointed as Corporate Secretary since July 2025 in accordance with Decree No.: 025/SKR/HSD/2025.

Career History

Joined BCAS in 2004. Previously worked at PT Bank Central Asia Tbk as Associate Officer of the Operations & Services Development Division from 2007 to 2010 and held various positions at the Pontianak Main Branch Office as Account Officer and in the Accounting Department.

Education and Training

Earned a Bachelor's degree in Economics from Mercu Buana University in 2008. He actively participated in various training programs in general banking, Islamic banking, risk management, corporate culture & services, training instructors, leadership, and sustainable finance. These training programs were organized by the Financial Services Authority, Bank Indonesia, PT BCA Tbk, LSPP, and BNSP.

Competency Development and Training Programs

In an effort to enhance capabilities and support the performance of duties and responsibilities, the Corporate Secretary has participated in a number of competency development and training programs throughout 2025, as listed in the following table:

Training Program	Organizer	Date
Training the Trainer	BCAS	February 25, 2025
Anti-Fraud and Gratuity Control Workshop	BCAS	February 27, 2025
ORMIS - RCSA Workshop	BCAS	February 28, 2025
Recycling Creativity Workshop	BCAS	March 5, 2025
SMKI Awareness Workshop	BCAS	March 12, 2025
Workshop on Preparing the Latest ROPA Format	BCAS	April 30, 2025
BCA Syariah Counseling Workshop: Safe and Comfortable Work	BCAS	May 6, 2025

Training Program	Organizer	Date
Workshop on Preparing the Latest DPIA Format	BCAS	May 15, 2025
Midyear Forecast	BCAS	July 15, 2025
Implementation and Role of the Financial Industry in Business and Human Rights	OJK Institute	July 17, 2025
Data Analytics & Generative AI Workshop by BCA	BCAS	July 24, 2025
Sustainability Talk Vol. 3: Taxonomy for Sustainable Finance in Indonesia (TKBI) Version 2 for Green Transformation in Plantation and Forestry	BCAS	July 30, 2025
Focus Group Discussion on the Development of Guidelines for the Implementation of Sustainable Finance in Islamic Banking	OJK Institute	August 7, 2025
BCA Syariah Marketing Strategy Lab	BCAS	August 26, 2025
2026 Business Strategy Development	BCAS	August 27, 2025
ESG in Action: Focus Group Discussion on the 2026 Sustainable Finance Action Plan (SFAP)	BCAS	September 8, 2025
Table Top Method Cyber Simulation	BCAS	September 9, 2025
AML, CFT and CPFWMD Refreshment	BCAS	September 23, 2025
7 Habits of Highly Effective People	BCA Learning Service	September 24, 2025
ESG Skill Up Session - Understanding Sustainability Disclosure Standards (PSPK) 1&2 Guidelines for BCA Syariah Sustainability Reporting	BCAS	October 20, 2025
Indonesia Knowledge Forum XIV 2025	BCA	October 29, 2025
ORMIS - RCSA Workshop	BCAS	November 13, 2025
Toward a Second Player in Sharia Banking (Empowering CASA, Empowering Growth) - BCA Syariah National Conference 2026	BCAS	November 17, 2025
Cyber Incident Awareness	BCAS	November 26, 2025

In addition to participating in training programs, the BCAS secretary has also obtained several certifications to support his performance, namely Level 5 Risk Management and First Aider.

Corporate Secretary Function

The Corporate Secretary acts as the main liaison between BCAS and relevant authorities to ensure compliance with capital market and financial services sector regulations. In addition, the Corporate Secretary performs other functions that support the strengthening of governance, including:

- Supporting the Board of Commissioners, Board of Directors, and Sharia Supervisory Board in implementing corporate governance.
- Organizing activities involving the Management and carrying out various secretarial activities.
- Keeping abreast of industry developments and relevant laws and regulations.
- Carrying out internal and external communication activities and maintaining good relationships with all stakeholders in order to maintain the company's positive image and ensure transparency and disclosure of information to the public.
- Acting as a liaison between BCAS and stakeholders, including shareholders and regulators.

Duties and Responsibilities

The BCAS Corporate Secretary's duties and responsibilities are as follows:

1. Building a culture of Sustainable Finance (SF) among all relevant parties within the company in order to achieve sustainable performance (Environment Sustainability Governance).
2. Building and maintaining the Company's image and identity through various corporate communication activities, as well as fostering good relationships with all stakeholders, both internal, including non-customer institutions, and external to the Company.
3. Building and managing the Company's image through the implementation of environmental social responsibility (TJSL) / corporate social responsibility (CSR) as a form of the Company's care.

4. Carrying out various secretarial and protocol activities, correspondence, and housekeeping related to the Management (Board of Directors, Board of Commissioners, and Sharia Supervisory Board).

Implementation of the Corporate Secretary's Duties in 2025

Based on the established work plan, various duties and responsibilities of the Corporate Secretary were carried out throughout 2025. All of these activities were then reported to the Director in charge of the Corporate Secretary function. The activities carried out during 2025 included the following:

1) Supporting the company's management by the Board of Directors, Board of Commissioners, and Sharia Supervisory Board in the implementation of corporate governance in accordance with the articles of association, sharia principles, and other regulations.

No.	Regarding	Description
1	Managing meetings of the Board of Commissioners, Board of Directors, and SSB, and following up on the results.	• Arranging and scheduling regular meetings of the Board of Directors, Board of Commissioners, and joint meetings of the BOC-BOD-SSB of BCAS. • Documenting meetings, distributing minutes of meeting, including follow-up on meeting decisions. In 2025, BCAS held 36 Board of Commissioners meetings, 48 Board of Directors meetings, 29 SSB meetings, 13 joint Board of Commissioners and Board of Directors meetings, 12 joint Board of Commissioners, Board of Directors, and SSB meetings, 12 joint SSB and Board of Commissioners meetings, and 12 joint SSB and Board of Directors meetings.
2	Managing the Risk Monitoring Committee and Audit Committee meetings as instruments of the Board of Commissioners.	• Arranging and scheduling the implementation of regular meetings of the Risk Monitoring Committee and Audit Committee. • Documenting meetings, distributing minutes of meeting, including follow-up actions on meeting decisions. During 2025, 15 Risk Monitoring Committee meetings and 21 Audit Committee meetings were held.
3	Ensuring that the Board of Directors' duties are carried out in accordance with the implementation of Corporate Governance.	• Preparing Management reports. • Reviewing internal policies related to the implementation of the management's governance.
4	Arranging corporate activities and protocol for the Board of Commissioners, Board of Directors, and SSB.	Activities have been carried out regularly throughout 2025.
5	Coordinating external and internal correspondence activities and documenting Board of Directors documents.	Activities have been carried out regularly throughout 2025.

No.	Regarding	Description
6	Coordinating the delivery of decisions related to the management to the relevant work units.	Activities have been carried out usually throughout 2025.

2) As a liaison between BCAS and shareholders, OJK, and other stakeholders:

No.	Subject	Description
1	Ensuring transparency of information to all stakeholders.	2 media briefings on company performance: on February 28, 2025, on the company's performance in the second half of 2024, and on August 6, 2025, on the company's performance in the first half of 2025. 32 press releases accessible at https://www.bcasyariah.co.id/press-release. 1 material fact disclosure published and accessible at https://www.bcasyariah.co.id/press-release. - Preparing and submitting the Annual Report to the OJK in a timely manner and publishing it on the company's website, accessible at https://www.bcasyariah.co.id/annual-report. - Managing and updating information on the BCAS website.
2	Monitoring news related to the banking industry and addressing negative news.	During 2025, there was no negative media coverage of BCAS that had a significant impact on the bank.
3	Maintaining good relationships with stakeholders.	Participating in sponsorship activities and conducting visits or meetings with partners.

3) Carrying out corporate communication activities internally and externally.

No.	Subject	Description
1	Corporate communications	- Developing and implementing corporate events. - Conducting corporate activities such as Annual and Extraordinary General Meetings of Shareholders, as well as ceremonies for cooperation with strategic partners.
2	BCAS communication materials	- Developing corporate guidelines and monitoring their implementation. - Serving as the coordinating point for communication materials at BCAS. - Developing BCAS corporate communication materials through mass media, holiday advertisements, and others.

4) Coordinating the activities of Sustainable Finance implementation at the Bank.

No.	Subject	Description
1	Coordinating the preparation of the Sustainable Finance Action Plan (SFAP).	Coordinating the preparation of the Sustainable Finance Action Plan (SFAP). The SFAP is submitted to the OJK in a timely manner.
2	Coordinating the activities of Sustainable Finance implementation at the bank.	Coordinating and monitoring the implementation of activities in accordance with the SFAP. Preparing and submitting the Sustainability Report to the OJK in a timely manner and publishing it on the company's website, which can be accessed at https://www.bcasyariah.co.id/sustainability-report .

5) Coordinating the implementation of social activities as part of Corporate Social Responsibility (CSR) to maintain good relations and provide benefits to the community.

No.	Subject	Description
1	Reporting on plans and implementation of financial literacy and inclusion activities.	- Developing financial literacy and inclusion plans and reporting them to the Regulator in a timely manner. - Preparing and reporting on the implementation of financial literacy and inclusion activities every quarter. - BCA supports the strengthening of the national halal industry ecosystem through halal certification facilitation.
2	Coordinating the implementation of social activities.	- Throughout 2025, social funds amounting to Rp1.7 billion were disbursed for social and environmental initiatives. - The Company implemented an MSME mentoring program by onboarding 30 new WEpreneur participants and 20 new Micropreneur Mustahik participants, as well as facilitating halal certification for 50 MSMEs. - Ramadan donation activities were carried out for 3,898 beneficiaries across 21 mosques, Islamic boarding schools, and orphanages located around BCAS offices. - Disaster relief donation programs were conducted in seven disaster-affected locations. - The Company also implemented a tree-planting program involving 1,500 productive tree seedlings in Cisit Village, Sukabumi, - Provided educational assistance to 103 outsourced workers' children, along with mosque revitalization in 15 locations.

Information Disclosure Report

As a form of openness and transparency to all stakeholders, BCAS communicates various information to the public. The information communicated throughout 2025 includes the following:

- Annual Report
- Sustainability Report
<https://www.bcasyariah.co.id/sustainability-report>
- Monthly Financial Report
<https://www.bcasyariah.co.id/monthly-financial-reports>
- Quarterly Financial Report
<https://www.bcasyariah.co.id/quarterly-financial-reports>
- Parent Entity Financial Report
<https://www.bcasyariah.co.id/parent-entity-financial-report>
- Risk Exposure Report
<https://www.bcasyariah.co.id/risk-exposure-report>
- Corporate Governance Report
<https://www.bcasyariah.co.id/gcg-report>
- Complaint Handling Publication
<https://www.bcasyariah.co.id/complaint-handling-publication>

Internal Audit Function

As part of its efforts to strengthen corporate governance, BCAS conducts internal audits in accordance with the provisions of Financial Services Authority Regulation No. 1/POJK.03/2019 concerning the Implementation of Internal Audit Function in Commercial Banks. This function is carried out by the Internal Audit Unit (SAI), which performs its duties independently and objectively. Through the application of professional internal audit standards, the SAI helps ensure the reliability of internal control systems, the effectiveness of risk management, and the quality of governance processes and mechanisms, while also encouraging improved performance and operational improvements at the Bank.

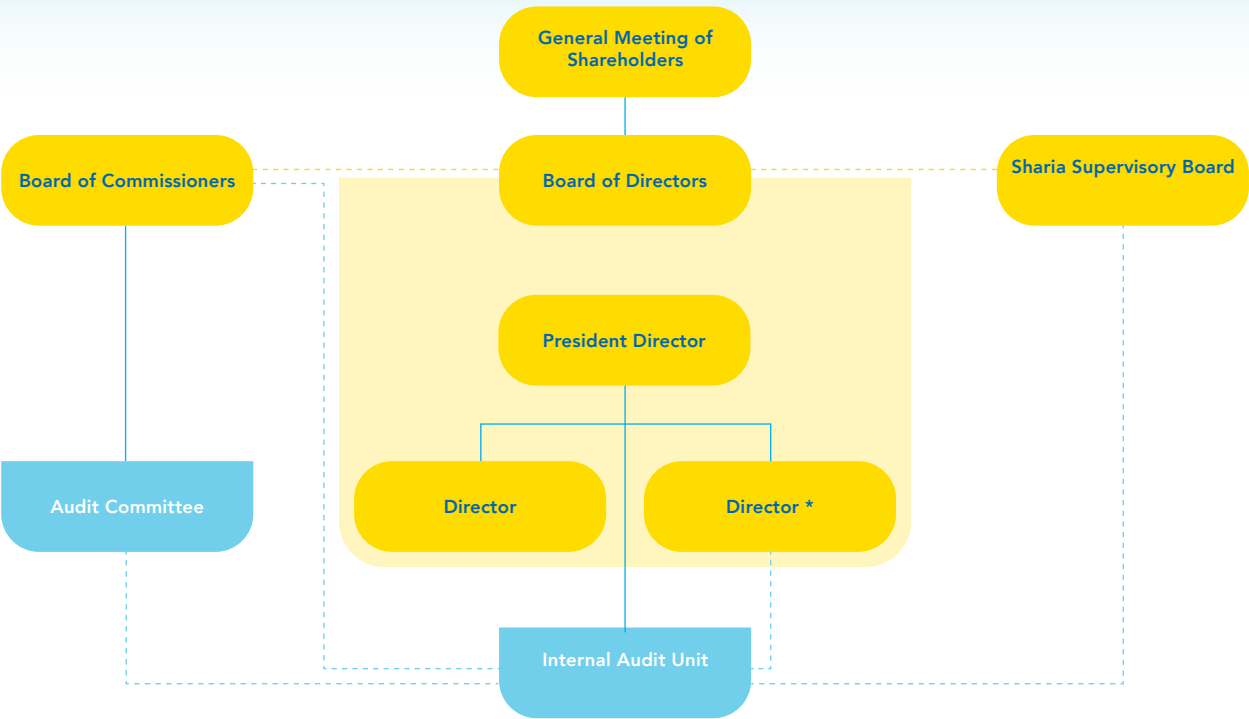
Organizational Structure of the Internal Audit Unit

In carrying out its functions, the Internal Audit Unit is led by the Head of SAI who reports directly to the President Director and has independent access to the Board of Commissioners, Audit Committee, and Sharia Supervisory Board (SSB) to convey relevant information. To maintain the independence and effectiveness of the internal audit function, the appointment and dismissal of the Head of the Internal Audit Unit is carried out by the President Director after obtaining the

approval of the Board of Commissioners based on the recommendation of the Audit Committee. Any changes in the leadership of the Internal Audit Unit, whether in the form of appointment, replacement, or dismissal, are then reported to the Financial Services Authority (OJK) in accordance with applicable regulations.

The organizational structure of the Internal Audit Unit is established based on the Board of Directors Decree Number 058/SK/DIR/2025 issued on August 29, 2025, concerning the Organizational Structure of the Internal Audit Unit.

POSITION OF THE INTERNAL AUDIT UNIT IN THE BCAS ORGANIZATIONAL STRUCTURE



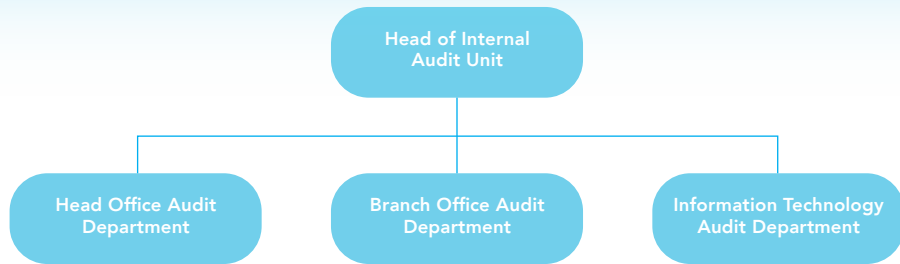
Note

line of supervision

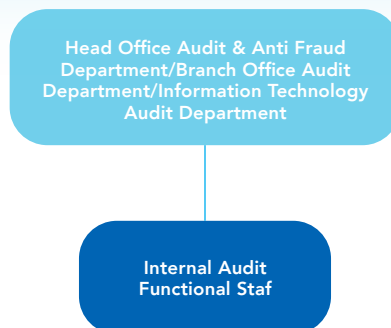
Communication and information delivery lines

*) Director in charge of compliance functions

ORGANIZATIONAL STRUCTURE OF THE INTERNAL AUDIT UNIT



ORGANIZATIONAL STRUCTURE OF THE HEAD OFFICE AUDIT DEPARTMENT & BRANCH OFFICE AUDIT DEPARTMENT / INFORMATION TECHNOLOGY AUDIT DEPARTMENT



➤ Appointment/Dismissal of Head of Internal Audit Unit

Taking into account the Audit Committee's recommendations, the President Director appoints and dismisses the Head of the Internal Audit Unit after obtaining the approval of the Board of Commissioners.

Every decision related to the appointment and dismissal of the Head of the Internal Audit Unit is then submitted to the Financial Services Authority (OJK) in accordance with applicable regulations.

▶ Profile of the Head of Internal Audit Unit

Edy Hartono

Head of Internal Audit Unit



Citizenship

Indonesian

Age

61 years old

Domicile

Tangerang

Basis for appointment

BCAS Assignment Letter No. 196/ST/HSD/2025 dated July 8, 2025.

Work Experience

He previously worked at PT Bank Central Asia, Tbk as a Corporate Risk Management and FI Advisor until 2020. He currently serves as Head of the Internal Audit Unit at BCAS since July 8, 2025 to the present.

Education and Training

He earned a Bachelor's degree in Civil Engineering from Atma Jaya Yogyakarta University (1989).

Certifications

- Basic Islamic Banking Education Certification (2020)
- Certified Practitioner of Internal Audit (CPIA) Certification (2021)
- Risk Management Level 4 Certification (2022)
- Anti-Fraud Manager Certification (2023)
- Audit Manager Certification Qualification VI KKN (2025)

▶ Duties and Responsibilities of the Internal Audit Unit

The main duties of Internal Audit Unit are:

1. Ensuring that internal audit functions are carried out in accordance with Internal Audit Professional Standards and the Internal Audit Code of Ethics.
2. Making analysis and assessments in the fields of finance, accounting, operations, and other activities through audits.
3. Identifying all possibilities to improve and increase the efficiency in uses of resources and funds.
4. Providing suggestions for improvement and objective information about the activities examined at all levels of management.
5. In carrying out its duties, Internal Audit Unit may work together with other control work units, such as the Compliance Department and the Risk Management Department, without causing transfer of responsibility for each work unit in the control function.

The responsibilities of the Head of the Internal Audit Unit include:

1. Ensuring the implementation of internal audit function in accordance with the Internal Audit Professional Standards and the Internal Audit Code of Ethics.
2. Selecting competent resources and developing the competencies of SAI members.
3. Preparing and reviewing the Internal Audit Charter periodically.
4. Preparing annual audit plan and budget allocation, ensuring audit implementation, reporting significant findings to the Board of Directors and monitoring corrective actions.
5. In the case of using external services, ensuring that the transfer of knowledge is implemented, does not affect independence and objectivity and that external parties comply with the internal audit charter.

In addition, based on Board of Directors Decree Number 082/SK/DIR/2025 concerning BCAS Governance Policy, the Company has established a Sharia internal audit function with the following duties and responsibilities:

1. Preparing and establishing a clearly documented audit plan to provide guidance to Sharia internal auditors in gathering information, audit procedures, and audit assessments, in consultation with the Sharia Supervisory Board and considering the recommendations of the Audit Committee.
2. Conducting Sharia Internal Audit activities in a structured and systematic manner in coordination with the Sharia Supervisory Board and the Audit Committee.
3. Conducting analysis and assessments related to compliance with Sharia Principles in the areas of finance, accounting, operations, and other activities through Sharia Internal Audits.
4. Providing improvement suggestions and objective information about the activities examined at all management levels regarding compliance with Sharia Principles.
5. Communicating the results of the Sharia Internal Audit to the Sharia Supervisory Board and the Board of Directors, detailing the Sharia Internal Audit's

findings of and recommendations for corrective actions, as well as the auditee's responses and action plans.

6. Submitting reports on the results of Sharia Internal Audits related to the implementation of Sharia Principles to the Sharia Supervisory Board, the Director in charge of the Internal Audit Function, and the Board of Commissioners.
7. Monitoring corrective actions and reporting the results of follow-up monitoring of Sharia Internal Audit findings to the Sharia Supervisory Board, the Board of Directors, and the Board of Commissioners, with copies to the Audit Committee and the Director in charge of the Internal Audit Function.

Competency Development and Training Programs

Throughout 2025, the Head of the Internal Audit Unit attended various competency development and training programs as part of efforts to support the effectiveness of task implementation, as shown in the following table:

Training Program	Organizer	Date
SMKI Awareness Workshop	BCAS	3 February 2025
ORMIS - RCSA Workshop	BCAS	25 February 2025 26 February 2025 28 February 2025
Training the Trainer	BCAS	25 February 2025
Anti-Fraud and Gratuity Control Workshop	BCAS	27 February 2025
Certified Anti-Fraud Manager (CAFM) Training	Asia Anti Fraud Management (AAFM)	12 March 2025
ESG Skill Up - Session on Understanding Climate Risk and Steps for Implementing CRMS and CRST	BCAS	24 March 2025
2025 HR Development Dissemination - Head Office	BCAS	27 May 2025
Webinar on Climate Risk Management & Scenario Analysis (CRMS)	ASBISINDO	20 June 2025
Mid-Year Forecast	BCAS	15 July 2025
Data Analytics & Generative AI Workshop by BCA	BCAS	24 July 2025
Bank Internal Audit Certification Exam Training for Level VI Managers	Maisa Edukasi	19 August 2025
Bank Internal Audit Certification for Manager Level Qualification VI	LSP LSPP	25 August 2025
Audit for Tomorrow: Strategic, Future Ready, Sustainable	The Institute of Internal Auditors	27 August 2025
Business Strategy Development 2026	BCAS	27 August 2025
ESG in Action: Focus Group Discussion on the 2026 Sustainable Finance Action Plan (RAKB)	BCAS	8 September 2025

Training Program	Organizer	Date
BPJS Employment Dissemination	BCAS	10 September 2025
APU PPT PPPSPM Refreshment	BCAS	23 September 2025
ESG Skill Up Session - Understanding Sustainability Disclosure Standards (PSPK) 1&2 Guidelines for BCA Syariah Sustainability Reporting	BCAS	20 October 2025
Indonesia Knowledge Forum XIV 2025	Bank Central Asia	28 October 2025
Refreshment of AML, CFT and CPFWMD	BCAS	30 October 2025
Toward a Second Player in Sharia Banking (Empowering CASA, Empowering Growth) - BCA Syariah National Working Meeting 2026	BCAS	17 November 2025
Cyber Incident Awareness	BCAS	26 November 2025

Throughout 2025, all SAI human resources participated in training and capacity building programs. During this period, SAI participated in 44 training topics, both internal and external, which were attended by 31 participants from SAI employees. The types of training conducted in 2025 included the following:

Training Programs	Organizer	Date
SMKI Awareness Workshop	BCAS	3 February 2025
Fraud Auditing I Training	Lembaga Pengembangan Fraud Auditing	4 February 2025
Workshop on Sharia Governance (POJK No. 02 of 2024 and SEOJK No.15/POJK.03/2024)	BCAS - Karim Consulting Indonesia	14 February 2025
E-L Internal Audit: Audit Case Study (Mobile) - BCA Syariah	BCAS	6 March 2025
E-L Coso Internal Control In Auditing	BCAS	6 March 2025
E-L Critical Thinking Concept - Audit In	BCAS	6 March 2025
E-L Gnr Ctrl App Ctrl dalam Audit TI	BCAS	6 March 2025
E-L Introduction to TI Auditing	BCAS	6 March 2025
E-L Risk Based Audit	BCAS	6 March 2025
E-L Root Cause Analysis	BCAS	6 March 2025
E-L Coso Internal Control In Auditing	BCAS	7 March 2025
E-L Critical Thinking Concept - Audit In	BCAS	7 March 2025
E-L Fundamentals of Internal Audit	BCAS	7 March 2025
E-L Engagement Planning	BCAS	7 March 2025
E-L Report Writing: Quality Of Reporting - Internal Audit	BCAS	7 March 2025
E-L Risk Based Audit	BCAS	7 March 2025
E-L Coso Internal Control In Auditing	BCAS	10 March 2025
E-L Critical Thinking Concept - Audit In	BCAS	10 March 2025

Training Programs	Organizer	Date
E-L Engagement Planning	BCAS	10 March 2025
E-L BCA Syariah Worker Safety Procedures	BCAS	10 March 2025
E-L Report Writing: Quality Of Reporting - Internal Audit	BCAS	10 March 2025
E-L Risk Based Audit	BCAS	10 March 2025
E-L Root Cause Analysis	BCAS	10 March 2025
E-L Internal Audit: Audit Case Study (Mobile) - BCA Syariah	BCAS	12 March 2025
E-L Coso Internal Control In Auditing	BCAS	12 March 2025
E-L Fundamentals of Internal Audit	BCAS	12 March 2025
Certified Anti-Fraud Manager (CAFM) Training	Asia Anti Fraud Management (AAFM)	12 March 2025
E-L Report Writing: Quality of Reporting - c	BCAS	12 March 2025
E-L Risk Based Audit	BCAS	12 March 2025
E-L Internal Audit: Audit Case Study (Mobile) - BCA Syariah	BCAS	24 March 2025
E-L Internal Audit: Audit Case Study (Mobile) - BCA Syariah	BCAS	27 March 2025
E-L Cyber Security (Mb)	BCAS	27 March 2025
E-L Fundamentals of Internal Audit	BCAS	27 March 2025
E-L Engagement Planning	BCAS	27 March 2025
E-L Gnr Ctrl App Ctrl dalam Audit TI	BCAS	27 March 2025
E-L Risk Based Audit	BCAS	27 March 2025
E-L Root Cause Analysis	BCAS	27 March 2025
E-L Critical Thinking Concept - Audit In	BCAS	9 April 2025
E-L Coso Internal Control In Auditing	BCAS	10 April 2025
E-L Critical Thinking Concept - Audit In	BCAS	10 April 2025
E-L Risk-Based Audit	BCAS	10 April 2025
E-L Report Writing: Quality of Reporting - Internal Audit	BCAS	10 April 2025
E-L Root Cause Analysis	BCAS	10 April 2025
E-L Appear Confident (Mobile)	BCAS	10 April 2025
E-L Fundamentals of Internal Audit	BCAS	11 April 2025
E-L Engagement Planning	BCAS	11 April 2025
E-Learning Introduction to Climate Change	BCAS	11 April 2025
E-L Report Writing: Quality Of Reporting - Internal Audit	BCAS	11 April 2025
E-L Risk Based Audit	BCAS	11 April 2025
E-L Root Cause Analysis	BCAS	11 April 2025
E-L Critical Thinking Concept - Audit In	BCAS	14 April 2025
E-L Root Cause Analysis	BCAS	15 April 2025
E-L Report Writing: Quality of Reporting - Internal Audit	BCAS	16 April 2025
E-L Risk-Based Audit	BCAS	16 April 2025
E-L Engagement Planning	BCAS	22 April 2025

Training Programs	Organizer	Date
E-L Internal Audit: Audit Case Study (Mobile) - BCA Syariah	BCAS	24 April 2025
E-L Critical Thinking Concept - Audit In	BCAS	24 April 2025
E-L Fundamentals of Internal Audit	BCAS	24 April 2025
E-L Engagement Planning	BCAS	24 April 2025
E-L I Am The Director (Mb)	BCAS	24 April 2025
Insurance Revolution: How AI is Transforming Underwriting and Optimizing Business Processes	OJK Institute	24 April 2025
E-L Report Writing: Quality of Reporting - Internal Audit	BCAS	24 April 2025
Basic Audit Class for Subsidiaries	BCA Learning Service	2 May 2025
Workshop on Implementation of Internal Control Over Financial Reporting (ICOFR)	The Institute of Internal Auditors	7 May 2025
ICOR Banking Training: Improving the Effectiveness of Internal Control	Ikatan Auditor Intern Bank	27 May 2025
2025 HR Development Socialization - Head Office	BCAS	27 May 2025
Sharia Banking Internal Audit Training	Ikatan Auditor Intern Bank	11 June 2025
Bank Internal Audit Certification Exam Training for Level VI Manager Qualification	Maisa Edukasi	19 August 2025
Audit for Tomorrow: Strategic, Future Ready, Sustainable	The Institute of Internal Auditors	27 August 2025
Bank Internal Audit Certification Exam Training for Level IV Qualified Auditors	Maisa Edukasi	20 October 2025
E-L Sustainable Finance Policy and Strategy BCA Syariah	BCAS	4 November 2025
E-Learning Personal Data Protection (PDP)	BCAS	4 November 2025
E-L APU & PPT Program (New)	BCAS	4 November 2025
E-L Bank Secrets	BCAS	4 November 2025
E-Learning Introduction to Climate Change	BCAS	4 November 2025
Basic Audit Class for Subsidiaries	BCA Learning Service	4 November 2025
E-L Anti-Fraud Awareness	BCAS	5 November 2025
E-L Corporate Culture BCA Syariah	BCAS	5 November 2025
E-L Sustainable Finance	BCAS	5 November 2025
E-L BCA Syariah Funds and Services Products	BCAS	5 November 2025
E-L BCA Syariah Financing Products	BCAS	5 November 2025
E-L BCA Syariah Service Standards	BCAS	5 November 2025
E-Learning Basic Islamic Banking Training	BCAS	7 November 2025

Composition of the Internal Audit Unit and Certification

To support the optimal implementation of their roles, the composition of internal auditors at BCAS is structured with a focus on balancing technical expertise, understanding of the sharia banking industry, and comprehensive risk analysis capabilities. The composition of BCAS Internal Auditors as of December 31, 2025 is as follows:

Position	Number of Auditors
Head of SKAI	1
Head of IT Audit Department	1
Head of KC Audit	1
Head of KP Audit	1
Officer	3
Associate Officer	2
Assistant Officer	22
Staff	1

As of December 31, 2025, BCAS Internal Auditors have held various professional auditor certifications with the following number of certifications:

Certification	Number*
Risk Management Level 1	2
Risk Management Level 2	4
Risk Management Level 3	2
Risk Management Level 4	1
Anti-Fraud Manager	1
Internal Audit Practitioner	1
Information Security Auditor	1

Note:

*) 1 auditor may have more than 1 certification.

Internal Audit Charter

BCAS updated the Internal Audit Charter through the Board of Directors Decree Number 082/SK/DIR/2025 concerning the Governance Policy of PT Bank BCA Syariah. The update includes adjustments to the Internal Audit Function with the addition of the Sharia Internal Audit Function.

The Internal Audit Charter serves as a guideline for the implementation of internal audits and is established by the President Director after obtaining approval from the Board of Commissioners, taking into account the recommendations of the Audit Committee. Through the establishment of this charter, BCAS ensures the effective implementation of oversight and evaluation functions over internal control systems, risk management, governance implementation, and the reliability and integrity of information management processes and systems, including compliance with laws and regulations and Sharia principles.

Independence and Objectivity

In order to ensure the smooth implementation of audits and maintain the independence and objectivity of the internal audit function, the Head of the Internal Audit Unit (SAI) has the authority to communicate directly with the Board of Commissioners and/or the Audit Committee to convey various information related to audit activities, including monitoring the follow-up on audit results. For matters related to the application of sharia principles, the Head of SAI communicates with the Sharia Supervisory Board (SSB). The the Head of SAI submits a report on the implementation of the communications to the President Director with a copy to the Director in charge of the Compliance function.

Reports on the implementation of the IA's duties are submitted to the President Director or to the Board of Commissioners (if communication with the President Director is deemed inappropriate, including in the event of audit findings related to the integrity of the President Director). Copies of these reports are submitted to the Board of Commissioners, the Audit Committee, and the Director in charge of Compliance.

Throughout 2025, the SAI carried out all audit activities independently and objectively. In its implementation, there were no conflicts of interest, restrictions on the scope of the audit, limitations on access to data, personnel, or assets, and no resource constraints were found that could potentially affect the independence and objectivity of the audit.

Audit Implementation Standards and Quality Control

Internal Audit Implementation at BCAS refers to:

- Financial Services Authority Regulations.
- Internal Audit Charter.
- Global Internal Audit Standards established by the Institute of Internal Auditors (IIA).
- Standards of the Information Systems Audit and Control Association (ISACA) as a reference for global best practices.
- ISO 27001 (international standard for information security)

In carrying out its functions, BCAS implements a risk-based audit process to ensure that the audit focus is on areas with the most significant risk to operations and business continuity. To improve the effectiveness of the audit, the Bank continuously optimizes the use of data analytics and various audit tools to improve efficiency and accuracy in identifying potential control weaknesses. In addition, the implementation of an early warning system and a whistleblowing system strengthens efforts to prevent and detect fraud risks from an early stage. Through this approach, the internal audit function not only serves as a control tool, but also provides added value in improving the effectiveness of risk management and compliance with applicable regulations.

As part of independent quality control, external reviews are conducted periodically every 3 years. The last review was conducted in August 2023 with a rating of "generally conform," which was then reported to the OJK in the same month.

In carrying out their duties, internal auditors adhere to a code of ethics based on the International Professional Practices Framework (IPPF) published by the Institute of Internal Auditors (IIA), which comprises the principles of Integrity, Objectivity, Professional Diligence, and Confidentiality. As a commitment to the implementation of this code of ethics, each auditor annually signs a statement of compliance to strengthen professional integrity and increase stakeholder confidence.

Implementation of Internal Audit Unit Activities in 2025

In carrying out its duties and responsibilities, SAI continuously communicates with the Board of Commissioners and the Audit Committee. Throughout 2025, SAI held 10 meetings with the Audit Committee as an organ of the Board of Commissioners, 4 meetings with the Board of Directors, and 9 meetings with the Sharia Supervisory Board.

In 2025, the IAU has implemented the following work programs:

1. Conducting risk assessments as a basis for preparing the Annual Audit Plan covering Branch Offices, Head Office work units, and applications. Based on the results of these assessments, the audit focused on areas with significant risk levels, including the effectiveness of internal controls, compliance with regulatory requirements and sharia principles, the implementation of operational processes, and the reliability of information systems and applications that support banking activities.
2. Preparing and implementing a risk-based annual audit plan in accordance with Internal Audit Professional Standards and the Internal Audit Code of Ethics.
3. Conducting financial, accounting, operational, and other audits through objective examination and analysis.
4. Identifying weaknesses, irregularities, and opportunities for improvement to enhance the effectiveness and efficiency of resource utilization.
5. Prepare and submit audit reports containing findings and recommendations for improvement to the Board of Directors and relevant management.
6. Monitoring and evaluating follow-up on audit recommendations to ensure improvements have been implemented.
7. Coordinating with other control units, such as Compliance and Risk Management, without compromising the independence of each unit.
8. Ensuring that the use of external auditors maintains independence, objectivity, and the transfer of knowledge.
9. Developing the competence of internal auditors and conducting periodic reviews of the Internal Audit Charter.

Meanwhile, the Sharia Internal Audit work programs that have been carried out throughout 2025 include:

1. Preparing and establishing a documented Sharia Internal Audit plan as a guideline for conducting audits, by consulting with the Sharia Supervisory Board and taking into account the recommendations of the Audit Committee.

2. Conducting structured and systematic Sharia Internal Audits through coordination with the Sharia Supervisory Board and the Audit Committee.
3. Conducting analysis and assessment of Sharia Principle compliance in financial, accounting, operational, and other aspects.
4. Providing recommendations for improvement and objective information to management regarding the results of the Sharia Internal Audit.
5. Communicating the results of the Sharia Internal Audit to the Sharia Supervisory Board and the Board of Directors, including findings, recommendations, and audit follow-up plans.
6. Submitting the Sharia Internal Audit results report to the Sharia Supervisory Board, the Director in charge of the Internal Audit Function, and the Board of Commissioners.
7. Monitoring the implementation of follow-up improvements on the findings of the Sharia Internal Audit and reporting the monitoring results to the Sharia Supervisory Board, the Board of Directors, and the Board of Commissioners with a copy to the Audit Committee.

2025 Audit Follow-up Report

SAI has conducted periodic monitoring of the follow-up actions taken by Branch Offices/Head Office Work Units, then ensured the adequacy of the follow-up actions that have been carried out based on explanations and evidence/documentation/improvement results. The results of the audit follow-up monitoring have been submitted periodically to the Board of Commissioners, Audit Committee, Board of Directors, and Sharia Supervisory Board.

Focus of the 2025 Audit Plan

Throughout 2025, the implementation of the Internal Audit Unit Work Program has been carried out in accordance with the established Annual Work Plan, with the following Scope of Activities:

1. Audit examinations to ensure the adequacy and effectiveness of governance, risk management and internal control, compliance with internal and external regulations for Islamic banking.
2. Enhancing internal control culture and risk awareness through professional, independent, objective, and risk-based education and examinations.
3. Improving the quality, efficiency, and reliability of the audit process and reporting through effective communication.
4. Developing auditor competencies to remain relevant to business developments and current standards.

Public Accountants (External Audit)

As a manifestation of its commitment to transparency, accountability, and compliance with applicable regulations, BCAS regularly conducts annual audits of its financial statements to maintain the trust of its stakeholders. In this case, external audits play an important role in ensuring that financial statements are prepared reliably, in accordance with applicable accounting standards, and reflect the company's financial and operational conditions objectively. The appointment of Public Accountants is carried out with reference to the Public Accountant Professional Standards and adjusted to the work agreement and scope of the audit that has been determined.

Procedures for Using Public Accountant Services

In the process of selecting a Public Accountant (AP) and Public Accounting Firm (KAP), BCAS sets a number of requirements that at least include:

- Capacity of the appointed Public Accounting Firm.
- Legality of work agreements.
- Scope of the audit.
- Public accountant professional standards.
- Communication between OJK and the Public Accounting Firm.

The audit was conducted in accordance with applicable accounting standards and the agreed employment agreement. The audit results showed that BCAS's financial statements have been prepared in accordance with Financial Accounting Standards (FAS) and fairly reflect the Company's financial position, performance, and cash flows. The Public Accountant then submitted a report on the audit results along with a management letter to OJK.

Effectiveness of External Audit Implementation

To ensure the fulfillment of the External Audit function, BCAS has established the following provisions:

1. The appointed Public Accounting Firm must be registered with OJK.

2. The appointment of the aforementioned AP and/or KAP must obtain the approval of the GMS by considering the proposal of the Board of Commissioners, in which the proposal must take into account the recommendations of the Audit Committee.
3. The appointment of the same AP and KAP by BCAS complies with applicable laws and regulations.
4. The appointment of AP and KAP for the audit of the BCAS Annual Financial Statements must be based on a work agreement.
5. The KAP that conducts an audit of BCAS, has knowledge and/or experience and competence in auditing the Sharia banking and/or finance and has adequate knowledge and understanding of Sharia banking and/or finance operations.
6. AP has obtained an opinion from SSB regarding BCAS's compliance with the implementation of sharia principles before issuing the Audit Report on BCAS's Financial Statements.
7. The appointed AP and KAP have:
 - Submitted audit findings and management letters to OJK in timely manner.
 - Been able to work independently, met the professional standards of public accountants and work agreements and the established scope of the audit.

Appointment of Public Accounting Firm

Based on the resolution of the Annual General Meeting of Shareholders (AGMS), the Board of Commissioners appointed a Public Accounting Firm (KAP) by considering the recommendation of the BCAS Audit Committee. The appointed KAP is registered with the Financial Services Authority (OJK) and has been assigned to conduct an audit of BCAS's financial statements for the fiscal year from January 1, 2025 to December 31, 2025.

In connection with this, on September 16, 2025, the Board of Commissioners decided to appoint:

Public Accountant Name : Yasir No Reg AP : AP 0703			Name of Public Accounting Firm KAP Purwanto, Susanti dan Surja Ernst & Young Global Limited Gedung Bursa Efek Indonesia Tower 2 Lantai 7 Jalan Jendral Sudirman Kav 52-53 Jakarta 12190 Tel. (62-21) 52895000 Fax. (62-21) 52894100		
Audit Services Audit services on historical financial information Annually		Opinion Fair Without Exception		Assignment Period Period 3 (Three)	

Audit Services and Fees for the Last 5 Years

The following is information regarding Public Accounting Firms (KAP) and Public Accountants (AP) that have audited BCAS over the past five years:

Assignment Period	KAP	Public Accountant	Fee (Rp Million)	Services
2025	KAP Purwanto, Susanti & Surja	Yasir	1,322	Financial Statement Audit
2024	KAP Purwantono, Sungkoro dan Surja	Yasir	918	Financial Statement Audit
2023		Yasir	800	Financial Statement Audit
2022	KAP Kosasih, Nurdyaman, Mulyadi, Tjahjo & Rekan	Riva Utama Winata	270	Financial Statement Audit
2021		Drs. Nunu Nurdyaman	230	Financial Statement Audit

Services other than audits provided by Public Accounting Firm/Public Accountant

During the 2025 fiscal year, the Purwanto, Susanti and Surja Public Accounting Firm only provided audit services for BCAS's financial statements, without any other services. Thus, there were no non-audit services or non-audit fees during this period.

Consultants and/or Advisors

During the current fiscal year, BCAS used the services of consultants and/or advisors as part of the efforts to improve service quality, strengthen bank governance, and ensure compliance with applicable regulations. The criteria for the use of such consultants and/or advisors include the following:

- The project is specific and highly essential for BCAS's business activities.
- Based on a clear contract.

- Consultants are independent parties who have the profession and sufficient qualifications to carry out projects effectively and efficiently.

More detailed information regarding the list of consultants, advisors, or other equivalent parties used by the Bank is presented in the Company Profile chapter, specifically in the section on Supporting Institutions and Professions, in this Annual Report.

Compliance Function

In facing the increasingly complex dynamics of the banking industry, BCAS continues to strengthen its compliance function as an integral part of the Bank's governance and risk management systems. Technological developments, global financial integration, and increasing customer expectations and needs have the potential to increase risk exposure, including compliance risk. Therefore, BCAS consistently prioritizes preventive and forward-looking compliance risk management.

The compliance function plays an important role in ensuring that all of the Bank's business activities are in accordance with applicable laws and regulations, prudential principles, and applicable governance standards. Compliance risk management is integrated manner in the Bank's overall risk management through a risk-based approach, including in the prevention of money laundering, terrorism financing, and proliferation financing of weapon of mass destruction (AML, CFT, and CPFWMD).

The compliance function at BCAS is carried out independently by the Compliance Department (KEP) under direct supervision of the Compliance Director. The Compliance Department consists of 3 functions, namely:

1. Compliance Function
2. AML, CFT, and CPFWMD Function
3. Governance Function

The roles, responsibilities, and implementation mechanisms of the Compliance Function refer to the Governance Policy of PT Bank BCA Syariah issued in 2025, as well as the provisions of applicable laws and regulations.

Under this policy, BCAS has established Compliance Function regulations that cover general compliance function and sharia compliance function, the supervisory mechanism of the Board of Commissioners, the responsibilities of the Board of Directors, the Director in charge of the Compliance Function, and the role of the Compliance Department, in order to ensure that the Bank's business activities are carried out in a compliant, prudent, and sustainable manner.

Compliance Department's Organizational Structure

Based on Board of Directors Decree No. 025/SK/DIR/2022 dated March 31, 2022, the Compliance Function is led by an executive-level officer who reports directly to the Director in charge of the Compliance Function. In carrying out their duties and responsibilities, the Head of the Compliance Department has the authority to submit reports, recommendations, and compliance monitoring results independently and objectively to the Board of Directors to ensure the Bank's compliance with applicable regulatory requirements and internal policies.

ORGANIZATIONAL STRUCTURE OF THE COMPLIANCE DEPARTMENT



Compliance Department Head Profile

Maman Hermansyah, CPM

Head of Compliance Department



Citizenship

Indonesian citizen

Age

43 years old

Domicile

Bogor

Legal Basis for Appointment

Has served as Head of the Compliance Department since 2015 in accordance with Promotion Decision Letter No. 135/SKP/HSD/2015.

Career History

Joined BCAS in 2013. Previously worked at Bank Bukopin (2007-2013) and Bank Panin Syariah (2012-2013).

Educational Background

Earned a Bachelor of Science degree from the Faculty of Mathematics and Natural Sciences, Padjajaran University (2007).

Certifications and Training

Certifications held:

- Risk Management Level 6 (2025)
- Sharia Banking Compliance (2025)
- Waqf Trustee Professional Certification (2025)

Participated in various training programs in the fields of General Banking, Sharia Banking, Risk Management, Corporate Culture, and Leadership, organized by PT BCA Tbk, PT Bank BCA Syariah, LPPI, and other institutions, including the SMK Awareness Workshop, Bullion Financial Services in Indonesia: Opportunities and Challenges, Capacity Building Program for Sustainable Finance: Climate Risk Management & Scenario Analysis Training, Anti-Fraud and Gratuity Control Workshop, ESG Skill Up - Session on Understanding Climate Risk and Steps to Implement CRMS and CRST, Climate Risk Management & Scenario Analysis (CRMS) Webinar, and Indonesia Knowledge Forum XIV 2025.

Duties and Responsibilities of the Compliance Function Unit

The Compliance Function has the following responsibilities:

1. Monitoring the compliance level of BCAS in fulfilling the provisions of OJK, BI, and other regulators. This also includes ensuring that BCAS policies, provisions, systems and procedures, and business activities are in accordance with regulatory provision.
2. Coordinate implementation of the Anti-Money Laundering, Combating Financing of Terrorism, and Countering Financing of the Proliferation of Weapons of Mass Destruction Programs in the Financial Services Sector, including being responsible for conducting risk assessments for the implementation of the AML, CFT and CPFWMD programs in accordance with the provisions of the regulator.
2. Recommend the revision and improvement of the Bank's policies, provisions, systems, and procedures to comply with sharia principles.
3. Reviewing documents (including promotional and marketing materials, both for the Bank's own products and those in collaboration with the Bank's partners) and business transactions, either on its own initiative or at the request of the Sharia Supervisory Board, Board of Commissioners, or Board of Directors.
4. Identifying, measuring, monitoring, and controlling Sharia compliance risks with reference to OJK provisions governing the implementation of risk management for Sharia Commercial Banks and Sharia Business Units.
5. Developing a sustainable Sharia compliance program in accordance with a structured plan; and
6. Performing other tasks related to the Sharia Compliance Function.

The Sharia Compliance function has the following responsibilities:

1. Reviewing and providing input on the application of sharia principles related to the effectiveness, adequacy, and suitability of policies, provisions, systems, and procedures for new product development and Bank business activities, including profit distribution policies, sharia accounting treatment, zakat calculations, and the use of funds that cannot be recognized as income.

Competency Development and Training Program

In order to support the performance of their duties and responsibilities, the Head of the Compliance Department has participated in various competency development and training programs throughout 2025, as presented in the following table.

Training Program	Organizer	Date
SMKI Awareness Workshop	BCAS	3 February 2025
Bullion Financial Services in Indonesia: Opportunities and Challenges	OJK	11 February 2025
Sustainable Financial Capacity Building Program: Climate Risk Management & Scenario Analysis Training	BCAS	13 February 2025
Sharia Governance Workshop (POJK No. 02 of 2024 and SEOJK No.15/POJK.03/2024)	BCAS dan Karim Konsulting Indonesia	14 February 2025
PA/PM Workshop (Work Unit KPI Development) 2025	BCAS	17 February 2025
Training the Trainer	BCAS	25-26 February 2025
Anti-Fraud and Gratuity Control Workshop	BCAS	27 February 2025
Health Talk: Staying Fit Without Interrupting Worship	BCAS	7 Maret 2025
ESG Skill Up - Session on Understanding Climate Risks and Steps for Implementing CRMS and CRST	BCAS	24 April 2025
Sharing Session on the Fishing Industry and Cold Storage	BCAS	21 May 2025
Google Workshop	BCAS	3 June 2025
Climate Risk Management & Scenario Analysis (CRMS) Webinar	ASBISINDO	20 June 2025
Data Analytics & Generative AI Workshop by BCA	BCAS	24 July 2025

Training Program	Organizer	Date
Training and Professional Certification for Waqf Trustees	Badan Wakaf Indonesia	29 July - 2 August 2025
Zakat: Building Balance between the World and the Hereafter	BCAS	6 August 2025
ESG in Action: Focus Group Discussion on the 2026 Sustainable Finance Action Plan (RAKB)	BCAS	September 2025
Development of the 2026 Business Strategy	BCAS	27 August 2025
Compliance Culture for Compliance Agents	BCAS	29 August 2025
Table Top Method Cyber Simulation	BCAS	9 September 2025
APU PPT PPPSPM Refreshment	BCAS	23 September & 30 Oktober 2025
AML CFT CPFWMD Refreshment	Karim Consultant Indonesia	14 October 2025
Bank Notes Workshop	BCAS	20 October 2025
ESG Skill Up Session - Understanding Sustainability Disclosure Standards (PSPK) 1&2 Guidelines for BCA Syariah Sustainability Reporting	BCAS	21 October 2025
Training on the Implementation of Financing Agreements	BCA	29 October 2025
Indonesia Knowledge Forum XIV 2025	BCAS	17-18 November 2025
Cyber Incident Awareness	BCAS	26 November 2025
Socialization of the Compliance Assessment Report (LHPK) on Bank Indonesia's Payment System and Financial Market Infrastructure and the National Blacklist Management Office for 2025	Bank Indonesia	26 November 2025

Composition of the Compliance and Certification Department

The BCAS Compliance Department was established with an organizational structure and adequate human resources to support the effective implementation of compliance function. The composition of the Compliance Department consists of the Head of the Compliance Department, Associate Officers, Officers, and Assistant Officers. In 2025, the certifications held by the Compliance and Certification Department are Risk Management Certification, Compliance Certification, and Waqf Trustee Certification.

Implementation of Compliance Department Activities During 2025

The Compliance Function plays an important role in ensuring that all BCAS business activities are carried out in accordance with applicable regulatory requirements, prudential principles, and good corporate governance. Throughout the reporting period, the Compliance Function has carried out the following work programs:

1. Encourage a Culture of Compliance
 - Disseminating new provisions from regulators to stakeholders.
 - Including Compliance Department personnel in training, seminars, and compliance certification.
 - Providing consultation and advice on the implementation of regulations to work units and branches.
2. Ensuring that policies, regulations, systems and procedures, as well as business activities carried out by BCAS are in accordance with applicable regulations, including:
 - Conducting reviews and providing opinions to ensure compliance with applicable regulatory requirements on: new product plans; draft internal regulations to be issued; compliance with financing releases; documents to ensure operational readiness for opening, relocating, and closing office networks.
 - Conducting compliance tests on the implementation of regulations at Branch Offices, in collaboration with the Human Resources Department.

- Monitoring the level of compliance with applicable regulatory provisions related to prudential banking principles, namely: Capital Adequacy Ratio (KPM); Minimum Reserve Requirement (GWM); Macroprudential Liquidity Buffer (PLM); Legal Lending Limit (BMPD); Non-Performing Financing (NPF); Macroprudential Intermediation Ratio (RIM); Macroprudential Inclusive Financing Ratio (RPIM).
 - Identify the causes of sanctions imposed by regulators and develop mitigation measures to prevent recurrence of errors.
 - Conducting compliance risk assessments and preparing quarterly Compliance Risk Profile Reports in order to manage compliance risks.
 - Prepare a Quarterly Compliance Monitoring Report to be submitted to the Board of Directors, Board of Commissioners, and Sharia Supervisory Board.
 - Coordinate with work units in conducting risk-based assessment of the Bank's health level.
 - Actively participate with the Corporate Secretary in the implementation of BCAS Governance.
3. Ensuring BCAS compliance with commitments made to regulators, including:
- Monitor BCAS's commitments to OJK, BI, and other regulators together with SKAI.
 - Monitor and follow up on requests for information/data by OJK, BI, and other regulators for Bank supervision.

Implementation of Sharia Compliance Activities During 2025

The implementation of Sharia compliance function is carried out by the Compliance Department, supported by executive officers who report directly to the Director. Throughout 2025, the Compliance Department carried out its functions independently and in an integrated manner to ensure that all of the Bank's business activities are in compliance with sharia principles, the fatwa of the National Sharia Council-Indonesian Ulema Council, and applicable laws and regulations, including POJK Number 2 of 2024 concerning the Implementation of Sharia Governance.

In its implementation, the Compliance Department provides reviews related to sharia aspects of various business activities of the Bank, including those related to financing distribution, new product/activity plans, promotional and cooperation programs, and other activities. In addition, the Compliance Department also reviews the Sharia aspects of the Bank's internal regulations/SOPs, reviews promotional materials/designs, and ensures compliance with the Bank's commitments to the OJK, particularly those related to Sharia principles.

In carrying out its sharia compliance function, the Compliance Department actively coordinates with the SSB, both formally through SSB meeting mechanisms and informally. To strengthen the culture of sharia compliance, the Bank also conducts dissemination, mentoring, and training for employees for more consistent understanding and application of sharia principles across all lines of the organization. Through the effective implementation of its sharia compliance function, the Bank is committed to maintaining integrity, reputation, and business sustainability in line with sharia principles and good governance.

In addition, the Sharia Compliance Function's work program includes:

1. Encourage the implementation and strengthening of compliance with sharia principles by providing input and consultation to work units regarding the effectiveness, adequacy, and suitability of the Bank's policies, provisions, systems, and procedures.
2. Reviewing and providing opinions on the application of sharia principles in the development of new products and the Bank's business activities, including profit distribution policies, sharia accounting treatment, zakat calculations, and the management of funds that cannot be recognized as income.
3. Providing recommendations for updating and improving the Bank's policies, provisions, systems, and procedures to remain aligned with sharia principles and applicable regulatory provisions.
4. Reviewing the Bank's documents and business activities, including promotional and marketing materials, cooperation with the Bank's partners, and the Bank's business transactions, either on its own initiative or at the request of the Sharia Supervisory Board, Board of Commissioners, and Board of Directors.
5. Identifying, measuring, monitoring, and controlling sharia compliance risks with reference to OJK provisions regarding the implementation of risk management for Sharia Commercial Banks and Sharia Business Units.
6. Developing and implementing a sustainable sharia compliance program in accordance with the established work plan to support the implementation of good corporate governance.
7. Coordinating with relevant work units to ensure consistent application of Sharia principles in all of the Bank's business activities.
8. Perform other duties related to the Sharia Compliance Function in accordance with applicable regulations.

Compliance Indicators 2025

The 2025 compliance indicators, as a form of BCAS's commitment and level of compliance with applicable laws and regulations, are as follows:

Compliance Indicators	Applicable Provisions	BCAS Achievement As of December 2025 (%)
Capital Adequacy Ratio (KPMM)	Min. as stipulated	27.7
Net Non-Performing Financing (NPF)	Max. 5%	0.2
Legal Lending Limit (BMPD) for related parties	Max. 10% of Equity	10.0
Minimum Reserve Requirement (MRR) in Rupiah	Min. as stipulated	3.9
Macroprudential Intermediation Ratio (RIM)	Min. as stipulated	93.8
Macroprudential Inclusive Financing Ratio (RPIM)	Min. as stipulated	28.8

Note:

*) The Reserve Requirement (GWM) that BCAS is required to maintain after obtaining the GWM incentive is 3.5%.

**) BCAS's Macroprudential Intermediation Ratio (RIM) is above the upper target limit of 94%; however, Bank Indonesia currently sets the upper disincentive multiplier parameter at 0%. Consequently, banks that exceed the upper RIM target limit are not required to increase their Sharia RIM current account balances at Bank Indonesia.

Anti-Money Laundering and Counter Financing of Terrorism and Counter Proliferation Financing of Weapons of Mass Destruction in the Financial Services Sector (AML, CFT and CPFWMD)

BCAS is committed to implementing the Anti-Money Laundering, Counter-Financing of Terrorism, and Counter-Proliferation Financing of Weapons of Mass Destruction (AML, CFT, and CPFWMD) Program in the Financial Services Sector in accordance with Regulation of the Financial Services Authority of the Republic of Indonesia Number 8 of 2023 concerning the Implementation of the AML, CFT, and CPFWMD in the Financial Services Sector. Throughout 2025, BCAS has carried out various activities in the context of implementing the AML, CFT, and CPFWMD programs, including the following:

- Report periodically on the implementation of AML, CFT, and CPFWMD to the Board of Directors and Board of Commissioners.
- Monitoring suspicious financial transactions using the ESTR (Electronic Suspicious Transaction Report) application, as well as developing and improving the system for this application.
- Coordinating the implementation of customer data updates by setting targets and monitoring the realization of the set targets.
- Reviewing new product plans to ensure they comply with AML, CFT, and CPFWMD regulations.
- Screening data on Prospective Customers/BO (Beneficial Owner)/Corporate Management/WIC and transactions against watchlists published by the competent authorities, including the List of Suspected Terrorists and Terrorist Organizations (DTTOT) and the List of Proliferation of Weapons of Mass Destruction Financing (DPPSP), at the time of account opening and rescreening customer data when there are changes to the watchlist.
- Identifying and assessing risks related to the implementation of AML and CFT at BCAS using a risk-based approach, taking into account customer factors, country or geographical area, products and services, and distribution networks.
- Reporting suspicious financial transactions, cash transactions, and financial transactions involving fund transfers from and to foreign countries, including the submission of data through the Integrated Service User Information System (SIPEST) and the Suspected Terrorism Financing Information System (SIPENDAR) to the Financial Transaction Reports and Analysis Center (PPATK).
- Continuously improving understanding of AML and CFT through training, workshops, and socialization, both through classroom training, online training, e-learning, virtual events, and internal forums.
- Developing training materials on the implementation of AML, CFT, and CPFWMD.
- Reviewing and providing opinions on new product plans and draft internal regulations to be issued, to ensure their compliance with applicable AML and CFT regulations.
- Submitting Individual Risk Assessments (IRA).
- Participating in activities organized by regulators, including:
 - Financial Integrity Rating (FIR) implementation by PPATK.
 - Completion of the National Risk Assessment questionnaire on Money Laundering, Terrorism Financing, and Proliferation Financing (NRA AML, CFT, and CPFWMD) for 2025.

Implementation of Risk Management

Risk management is one of the key elements in supporting strategic decision-making to protect the continuity of the business and the interests of customers, shareholders, and all stakeholders. BCAS continuously implements the risk management process through the identification, measurement, monitoring, and control of various types of risks that could potentially affect the Bank's performance and business continuity.

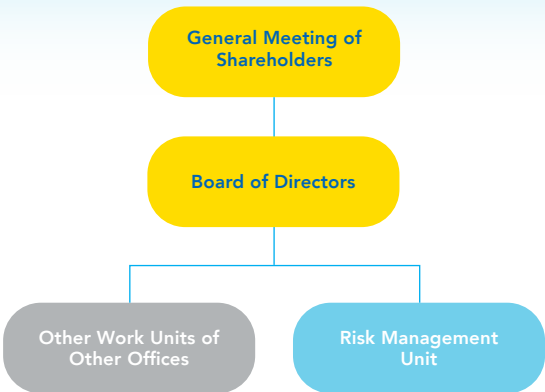
Through the implementation of a comprehensive and integrated risk management framework, BCAS strives to mitigate potential losses and maintain stability while remaining compliant with sharia principles. The implementation of risk management refers to OJK Regulation Number 65/POJK.03/2016 concerning the Application of Risk Management for Sharia Commercial Banks and Sharia Business Units and OJK Circular Letter Number 25/SEOJK.03/2023 concerning the Application of Risk Management for Sharia Commercial Banks and Sharia Business Units.

Risk Management Organizational Structure

Based on the 2025 Governance Policy, BCAS also has a Sharia Risk Management Function that aims to ensure compliance with sharia principles in the application of risk management in the Bank's operations, business, and all activities.

Considering the complexity and/or scale of the Bank's business, the Sharia Risk Management Function is part of the Risk Management Unit under the Board of Directors' member who oversees the Risk Management Function.

POSITION OF THE RISK MANAGEMENT UNIT WITHIN THE ORGANIZATIONAL STRUCTURE OF BCAS



ORGANIZATIONAL STRUCTURE CHART OF RISK MANAGEMENT DEPARTMENT



Profile of Risk Management Unit Department Head

Jacqueline Hutagaol

Head of Unit Risk Management

Citizenship

Indonesian citizen

Age

59 years old

Domicile

Jakarta



Basis for Appointment

Served as Head of the Risk Management Unit starting July 2025 in accordance with Decree No. 026/SPKK/HSD/2025 and subsequently updated through Decree No. 049/SPKK/HSD/2025.

Career History

Previously worked at the Risk Management Unit of PT Bank Central Asia Tbk as a Senior Officer in the Credit Policy and New Product/Activity division (since 2005), and as an Operational Risk Management Advisor since 2010. Joined BCA Syariah in January 2023 as Head of the Operations and Services Support Department. Currently serves as Head of the Risk Management Unit at BCAS effective 8 July 2025.

Educational Background

Earned a Bachelor's degree in Statistics from Institut Pertanian Bogor in 1992.

Certifications and Training

Certifications held:

- Risk Management Level 5 (2025)
- Risk Management Level 1 and Level 2 (2007), and Level 3 (2017)

Attended various training programs in the areas of Commercial Banking, Islamic Banking, Risk Management, ESG, Cybersecurity, Personal Data Protection, Corporate Culture, and Leadership, organized by PT Bank Central Asia Tbk, PT Bank BCA Syariah, BSMR, Asbisindo, and other institutions.

Duties and Responsibilities of the Risk Management Unit

Fungsi pokok Satuan Kerja Manajemen Risiko tertuang dalam ketentuan Surat Keputusan No. 033/SK/Dir/2025, yaitu:

1. To monitor the implementation of risk management policies, strategies, and frameworks.
2. To monitor risk positions or exposures and design the development of procedures and tools for risk identification, measurement, monitoring, and control.
3. To evaluate the accuracy and validity of data used by the Bank in measuring risk.
4. To conduct periodic reviews of the Risk Management process.
5. To provide recommendations on the development of new activities and/or products.
6. To prepare and submit risk profile reports and/or other reports in accordance with regulatory requirements.
7. To build awareness of risk culture, anti-fraud, and personal data protection within BCA Syariah.
8. To design and establish company policies related to business continuity, crisis management, and occupational health and safety in accordance with generally accepted security standards (best practices), under normal as well as emergency/crisis conditions.
9. To formulate recovery strategies to ensure business continuity based on the results of the Business Impact Analysis (BIA) and to ensure the Company's capability in responding to emergency situations or crisis conditions that may threaten business operations.
10. To formulate and monitor the implementation of anti-fraud strategy policies to strengthen the Company's fraud control system.

11. To develop and implement internal control policies and procedures in the financial reporting process.
12. To formulate personal data security strategies for data processed by the Bank.
13. To identify and implement technical and operational measures in safeguarding the rights and freedoms of personal data subjects.

Based on the 2025 Governance Policy, the Sharia Risk Management Function has the following duties and responsibilities:

1. Monitoring the implementation of risk management strategies approved by the Board of Directors, particularly risks related to compliance with sharia principles.
2. Identifying, measuring, monitoring, and reporting risk exposure related to compliance with sharia principles in operations, business, and all sharia banking activities.
3. Integrating risk considerations related to compliance with sharia principles into risk management within the Bank.

4. Establishing risk mitigation measures related to compliance with Sharia principles.
5. Periodically reviewing the risk management process related to compliance with sharia principles.
6. Reviewing new product proposals, particularly in terms of risk management related to compliance with sharia principles.

Competency Development and Training Program

In order to support the implementation of its duties and responsibilities, BCAS provides opportunities for the Risk Management Unit to participate in competency development and training programs. Throughout 2025, the competency development and training programs participated in are presented in the following table.

Training Program	Organizer	Date
SMKI Awareness Workshop	BCAS	3 February & 12 March 2025
Preparation for Level 5 Risk Management Certification/ Recertification	ASBISINDO	10-11 February 2025
Sustainable Financial Capacity Building Program: Climate Risk Management & Scenario Analysis Training	BCAS	13 February 2025
Recycling Creativity Workshop	BCAS	5 March 2025
ESG Skill Up - Session on Understanding Climate Risks and Steps for Implementing CRMS and CRST	BCAS	24 April 2025
Workshop on Preparing the Latest ROPA Format	BCAS	30 April 2025
Google Workshop	BCAS	3 June 2025
Workshop Data Analytics & Generative AI by BCA	BCAS	24 July 2025
ESG in Action: Focus Group Discussion on the 2026 Sustainable Finance Action Plan (RAKB)	BCAS	8 September 2025
APU PPT PPPSPM Refreshment	BCAS	23 September & 30 October 2025
ESG Skill Up Session - Understanding Sustainability Disclosure Standards (PSPK) 1&2 Guidelines for BCA Syariah Sustainability Reporting	BCAS	20 October 2025
Indonesia Knowledge Forum XIV 2025	BCA	29 October 2025

Composition of the Risk Management Unit and Certification

BCAS ensures that the implementation of the risk management function is supported by the Risk Management Unit, which is equipped with an adequate organizational structure and human resource composition. The Risk Management Unit comprises the Head of the Risk Management Unit, Staff, Assistant Officers, Associate Officers, Officers, and Senior Officers. In 2025, certifications held by the team included Risk Management certification from the Islamic Financial Services Professional Certification Institute (LSPKS), 1st Aider certification from Siaga Satu, and Basic Mu'amalah Maliyah Certification organized by the National Sharia Council of the Indonesian Ulama Council (DSN-MUI).

Implementation of Risk Management Unit Activities in 2025

Throughout 2025, BCAS Risk Management Unit carries out various activities in the context of implementing integrated and sustainable risk management, including:

1. Providing input to the Entity's Board of Directors and the Integrated Risk Management Committee (KMRT) in the formulation and refinement of Integrated Risk Management policies.
2. Monitoring the implementation of Integrated Risk Management, including the processes of risk identification, measurement, monitoring, and control.
3. Conducting integrated risk monitoring at the BCA Financial Conglomerate.
4. Conducting stress testing to assess the resilience of the risk profile against various scenarios.
5. Communicating information to the Risk Management Committee regarding the results of the evaluation of the implementation of Integrated Risk Management and matters requiring follow-up.
6. Preparing and submitting Integrated Risk Profile Reports to management on a regular basis.

Meanwhile, Sharia Risk Management carried out the following activities in 2025:

1. Monitoring the implementation of the Risk Management strategy approved by the Board of Directors, particularly risks related to compliance with Sharia Principles.
2. Identifying, measuring, monitoring, and reporting risk exposures related to compliance with Sharia Principles in operations, business, and Sharia banking activities.

3. Integrating the management of risks related to compliance with Sharia Principles into the Bank's Risk Management framework.
4. Establishing and coordinating risk mitigation measures related to compliance with Sharia Principles.
5. Conducting periodic reviews of the Risk Management process related to compliance with Sharia Principles.
6. Reviewing new product proposals from the Risk Management perspective related to compliance with Sharia Principles.

Overview of the Bank's Risk Management System

In carrying out effective and integrated risk management, BCAS has implemented a Risk Management Framework that covers the Bank's strategic and operational aspects. The framework includes risk management strategies, organizational structure, policies and guidelines, and supporting infrastructure designed to ensure that all risks faced by the Bank can be identified, measured, monitored, controlled, and reported appropriately.

The implementation of risk management at BCAS is supported by active supervision from the Board of Directors, Board of Commissioners, and Sharia Supervisory Board. In addition, the Bank ensures the adequacy of risk management policies and procedures, the setting of risk limits, and the effectiveness of the risk identification, measurement, monitoring, and control processes supported by a reliable risk management information system. All of these processes are supported by a comprehensive internal control system.

BCAS sets the level of risk it is willing to take (risk appetite) and risk tolerance as the basis for risk management. These determinations are supported by policies, risk limits, procedures, reporting, and information systems that provide accurate and timely data and analysis for management, including in responding to changes in market conditions. The implementation of risk management is always adjusted to the Bank's objectives, business policies, scale and complexity of business activities, and the Bank's capabilities.

RISKS FACED AND MANAGED

Risk Type	Mitigation/Management
Credit Risk, which is the risk caused by the failure of customers or other parties to fulfill their obligations to the Bank as stated in the agreement.	Credit risk management is carried out through careful supervision from the stage of customer financing applications, the financing analysis process, to the financing monitoring process. BCAS has established a dedicated unit to handle risks, namely: 1. The Financing Risk Analysis Unit to perform the function of analyzing financing feasibility. This unit is independent and reports to the Director. 2. The Risk Management Department, which is responsible for supervising and reporting on the realization of financing disbursements based on predetermined portfolio limits. One of the activities of the Risk Management Department is to conduct stress testing for normal and crisis conditions to monitor the financing risk position and its impact on the capital adequacy ratio.
Market Risk, which is the risk to the balance sheet and administrative accounts due to changes in market prices, including the risk of changes in the value of tradable or leasable assets.	Ensure all risk control strategies to reflect the acceptable level of risk (Risk Tolerance/Risk Appetite). Market risk management is carried out through the following strategies: 1. Benchmark Rate in Banking Book (BRBB) exposure analysis based on the Gap Report from an income perspective and an economic value perspective. 2. Monitoring of potential losses arising from the Bank's Available for Sale (AFS) securities exposure and its impact on capital.
Liquidity Risk, which is the risk caused by the Bank's inability to meet its maturing obligations from cash flow funding sources and/or high-quality liquid assets that can be collateralized without disrupting the Bank's activities and financial condition.	Liquidity risk management is carried out using the following strategies: 1. Cash flow analysis. 2. Monitoring the maturity gap between asset and liability positions. 3. Core depositor analysis. 4. Stress testing. These strategies aim to ensure the availability of high-quality liquid assets and guarantee that sufficient funds are available to meet obligations in a timely manner.
Operational Risk, which is the risk arising from insufficient and/or malfunctioning internal processes, human error, system failure, and/or external events that affect the Bank's operations.	Operational risk management is carried out using the following strategies: 1. Implementation of the Risk and Control Self Assessment (RCSA) method, which actively involves the Head Office and Branch Offices in the process of identifying and measuring operational risks in work units and determining strategies to determine appropriate risk mitigation measures. 2. Reporting of losses and potential losses in each work unit with the aim of building a Loss Event Database (LED). 3. Operational risk management training, refresher programs, and Risk and Compliance Awareness for employees.
Legal Risk, which is the risk arising from legal claims and/or weak judicial aspect.	Legal risk management is carried out using the following strategies: 1. The Legal and Human Resources Unit oversees the Legal Department, which is tasked with developing and monitoring the standardization of legal documents related to the Bank's activities. 2. Ensuring that all business activities and relationships with third parties are based on applicable legal rules and requirements.

Risk Type	Mitigation/Management
Strategic Risk , which is the risk that arises if the Bank is not careful in making decisions and/or fails to anticipate business changes.	Strategic risk management is carried out using the following strategies: 1. Evaluating ineffective strategic decisions. 2. Monitoring budget achievements and comparing them with the short, medium, and long-term targets set out in the Bank's Business Plan through the supervision of Business Unit KPIs and other related units. 3. Reviewing predetermined targets and readjusting them due to changes in external factors.
Compliance Risk , which is the risk arising from the Bank's non-compliance with applicable laws and regulations and sharia principles.	Compliance risk management is carried out based on OJK Regulation No. 46/POJK.03/2017 concerning the Implementation of Compliance function in Commercial Banks. The efforts made are as follows: 1. Ensuring that all levels of the organization conduct their business activities in accordance with laws and regulations and other provisions by the Bank and applicable government financial institutions. 2. Developing Anti-Money Laundering and Counter-Terrorism Financing (AML and CTF) programs to prevent the possibility of money laundering and terrorism financing through BCAS. The purpose of this program is to support the implementation of prudent banking and protect the Bank from other risks that may arise from such activities, such as legal risks, reputational risks, and operational risks.
Reputational Risk , which is the risk characterized by a decline in stakeholder trust due to the Bank's negative image.	Reputational risk management is carried out using the following strategies: 1. Monitoring BCAS news coverage in the mass media. 2. Collaborating with BCA in handling complaints about the Bank's products and services through the Halo BCA call center. This facility can help BCAS handle customer complaints professionally and effectively.
Rate of Return Risk , which is the risk arising from changes in the rate of return received by the Bank from the distribution of funds, which affects the rate of return paid by the Bank to customers, thereby affecting the behavior of Third Party Fund customers.	Rate of Return risk management is carried out using the following strategies: 1. Monitoring core deposit indicators. 2. Monitoring the composition of debt-based financing. 3. Assessment of the ratio of non-performing financing and Third Party Fund customer behavior. 4. Measurement of Rate of Return risk from simple to complex approaches in accordance with the complexity of the Bank's Yield Risk exposure, including the use of the Profit Equalization Reserve (PER) method to mitigate displaced commercial risk.
Equity Investment Risk , which is the risk arising from customer businesses financed using the net revenue sharing and profit and loss sharing methods incurring losses, thereby causing the Bank to also bear the losses.	Investment risk management is carried out using the following strategies: 1. Monitoring indicators of the composition and level of concentration of financing based on profit-sharing. 2. Monitoring the quality of profit-sharing-based financing. 3. Anticipating external factors.

➤ Recovery Plan

As part of strengthening the Bank's risk management and business resilience, BCAS has developed and implemented a Recovery Plan as an anticipatory measure in facing stress conditions that have the potential to disrupt business continuity. The Recovery Plan is developed to ensure the Bank's readiness to take appropriate and measured recovery method in the event of a significant decline in financial and non-financial conditions.

BCAS's Recovery Plan includes the identification of relevant stress scenarios, recovery indicators, as well as recovery options and action plans that can be implemented by management. The Recovery Plan is developed in an integrated manner with the Bank's risk management framework and takes into account the risk profile, business strategy, capital structure, liquidity, and compliance with sharia principles.

In its implementation, the Recovery Plan is reviewed and updated periodically to ensure its adaptability with developments in the Bank's internal and external conditions, including industry dynamics and regulatory requirements. Through the effective implementation of the Recovery Plan, BCAS strives to improve the Bank's preparedness in facing unexpected conditions and to maintain sustainable business stability.

➤ Risk Management System Implementation Review and Risk Profile Assessment 2025

Based on the results of BCAS's self-assessment, the composite rating for BCAS's risk profile as of December 31, 2025 is at a composite rating of 2. The following are the results of the risk profile assessment in 2025:

Risk Profile	Inherent Risk Rating	KPMR Rating	Risk Level Rating
Credit Risk	Low to Moderate	Satisfactory	2
Market Risk	Low to Moderate	Satisfactory	2
Liquidity Risk	Low to Moderate	Satisfactory	2
Operational Risk	Low to Moderate	Satisfactory	2
Legal Risk	Low	Strong	1
Reputational Risk	Low	Strong	1
Strategic Risk	Low	Strong	1
Compliance Risk	Low to Moderate	Satisfactory	2
Return Risk	Low to Moderate	Satisfactory	2
Investment Risk	Moderate	Satisfactory	2
Factor Rating	Low to Moderate	Satisfactory	2

The BCAS soundness assessment uses a risk approach that covers four factors, namely:

Assessment Factors	Individual Rating
Risk Profile	2
Governance	1
Profitability	2
Capitalization	1
Risk-based Bank Soundness Level	2

Statement on the Adequacy and Effectiveness of the Risk Management System

BCAS consistently prepares and evaluates Risk Profile Reports every quarter and Bank Health Reports every semester, which are submitted to the OJK in a timely manner. Based on these reports, the Board of Commissioners, with the support of the Risk Monitoring Committee, performs its supervisory and evaluation functions regarding the implementation of the risk management system carried out by the Board of Directors.

The Board of Directors periodically evaluates the effectiveness of the risk management system at BCAS through regular reviews of risk management policies

and procedures, the adequacy of the risk management information system, as well as reports on risk exposure and the Bank's soundness level assessment. Based on the evaluation results submitted by management, and through regular meetings between the Risk Management Unit (SKMR) and the Board of Commissioners and the Risk Monitoring Committee, the Board of Commissioners agreed that for 2025, the composite Quality of Risk Management Implementation (KPMR) was considered adequate. Although several minor weaknesses were identified as management's attention points, such weaknesses have been addressed through continuous improvements.

Internal Control System

The Internal Control System (ICS) is the main foundation in supporting all of the Bank's operational activities. The effective implementation of the ICS supports the Board of Directors and Board of Commissioners in safeguarding the Bank's assets, ensuring the reliability of financial and managerial reporting, improving compliance with laws, regulations, and sharia principles, as well as mitigating the risk of loss, irregularities, and violations of the prudential principle. The implementation of the Internal Control System at BCAS is carried out with reference to OJK Circular Letter Number 35/SEOJK.03/2017 dated July 7, 2017 concerning Guidelines for Internal Control System Standards for Commercial Banks.

The objectives of implementing an effective internal control system is to ensure:

1. Compliance with provisions, laws and regulations, and sharia principles or compliance objective.
2. The availability of complete, accurate, useful, and timely financial and management information or information objectives.
3. Effectiveness and efficiency in the Bank's business activities or operational objective.
4. Improving the effectiveness of the risk culture in the Bank's organization as a whole or the risk culture objective.

Internal Control System Framework

The Internal Control System (ICS) at BCAS is implemented by adopting the three lines model as a control framework to support the strengthening of risk management and the implementation of reliable governance. The application of the three lines model principle at BCAS is carried out as follows:

1. Governing Body

The responsibilities of the Board of Commissioners and the committees under its coordination include ensuring:

- Existing structures and processes are adequate and in place for effective implementation of Governance.
- The organization's goals and activities are aligned with the primary interests of stakeholders.

2. First and Second Line

- The first line is responsible for providing products and services to customers including managing related risks.

- The second line plays a role in providing support related to risk management including responsibility for enterprise risk management. The role of the second line is carried out by the Director who oversees the Compliance function, the Risk Management Department, and the Compliance Department.

3. Third Line

The third line role is to provide risk-based, independent, and objective assurance and advice on the adequacy and effectiveness of Governance processes, risk management, and internal control. The third line role is carried out by the Internal Audit Unit which acts independently and communicates audit results to the Board of Directors, Board of Commissioners, and Audit Committee.

To ensure its effectiveness, all lines of the organization maintain consistent communication and collaboration and play an active role in creating and maintaining value in line with the stakeholders' interests.

Main Components of Internal Control System

BCAS implements five main components of the internal control system that are in line with the Internal Control Integrated Framework developed by The Committee of Sponsoring Organizations of the Treadway Commission (COSO), including:

1. Management Oversight and Control Culture.
2. Risk Recognition and Assessment.
3. Control Activities and Segregation of Duties.
4. Accountancy, Information, and Communication Systems.
5. Monitoring Activities and Correcting Deficiencies.

The implementation of internal control includes:

1. Financial Control

To ensure the successful implementation of strategic plans that support BCAS's development, BCAS has implemented the following:

- The Board of Directors has formulated a strategic plan and Annual Work Plan and Budget which has been approved by the Board of Commissioners, and is outlined in the Bank Business Plan as a three-year business strategy blueprint and distributed to relevant officials for implementation.

- The strategy has been determined by considering the impact of strategic risks on BCAS's capital, including capital projections and Capital Adequacy Ratio.
- The Board of Directors actively engages in discussions, provides input, and monitors internal conditions and external developments that directly or indirectly affect BCAS's business strategy.
- BCAS implements a financial control process to monitor performance achievements on a regular basis through the Bank Planning and Finance Function under the Bank Planning, Finance, and Treasury Unit to support the Bank's growth and performance.
- BCAS ensures that all accounting policies and standards are updated regularly in accordance with applicable regulations and rules.

2. Operational Control

In order to support comprehensive operational risk control, BCAS implements the following:

- Establishment of an organizational structure, including:
 - Separation of functions to avoid conflicts of interest.
 - Assignment of supervisors to oversee the implementation of internal controls at Branch Offices and Head Office on a daily basis.
 - The Internal Audit Unit (SAI) is formed independently and separately from risk-taking units, and has the authority and responsibility to assess the adequacy and effectiveness of the implementation of governance, risk management, and internal control systems as well as compliance in the application of sharia principles in accordance with applicable regulations.
 - The existence of a Risk Management Unit (RMU) and a Compliance Department (KEP) that are independent from risk-taking units.
 - The existence of an anti-fraud function within the Risk Management Unit (MRK).
- All banking operational transactions at BCAS have work procedures that are outlined in a work manual. However, there are still several procedures that need to be improved to ensure that any operational risks that may arise can be adequately mitigated.
- Implementation of employee rotation policies.
- Determination of limits and authority of officers in conducting transactions.

- Implementation of information security policies, including provisions on the use of user IDs and passwords, information security guidelines, and other related provisions.

3. Compliance with Applicable Laws and Regulations

To ensure compliance with laws and regulations and sharia principles, BCAS implements the following:

- BCAS is committed to complying with all applicable laws and regulations and taking corrective measures for any identified weaknesses.
- BCAS has:
 - Monitored compliance reporting to BI, OJK, and other relevant regulators.
 - Submitted BCAS Compliance Reports, including Reports on the Implementation of Anti-Money Laundering and Counter-Terrorism Financing Programs, to OJK every six months.
 - Submitted the BCAS Prudential Compliance Monitoring Report, including the Anti-Money Laundering, Counter-Terrorism Financing, and Counter-Proliferation financing of Weapon of Mass Destruction Program Implementation Report, to the Board of Commissioners and President Director quarterly.
- The compliance risk management strategy is carried out through policies to always comply with applicable regulations, with a preventive (ex-ante) approach to minimize potential violations and corrective (ex-post) actions in the event of violations.

Internal Control System Evaluation

The Board of Directors is responsible for ensuring the implementation of an adequate internal control system to support the achievement of BCAS's objectives. The Board of Commissioners, with the support of the Audit Committee, performs an oversight function over the implementation and effectiveness of the internal control system at the Bank. The adequacy and effectiveness of the internal control system are evaluated periodically as part of strengthening governance and risk control.

Throughout 2025, BCAS carried out monitoring and corrective actions on identified irregularities. Monitoring of the adequacy and effectiveness of risk management and internal control processes, as well as compliance with the application of sharia principles, is carried out by the Internal Audit Unit as an independent work unit and reported to the Board of Directors, Board of Commissioners, Audit Committee, and Sharia Supervisory Board.

The Internal Audit Unit monitors and analyzes the adequacy of work units' follow-up on findings and recommendations from internal and external audits, the results of supervision by the Financial Services Authority and/or other relevant authorities, and the results of supervision by the Sharia Supervisory Board. The results of this monitoring are reported periodically to the Board of Directors, Board of Commissioners, Audit Committee, and Sharia Supervisory Board.

If there are significant changes to the targets for completing audit follow-up actions, the approval of the President Director and Board of Commissioners is required as part of the oversight mechanism.

Statement on the Adequacy and Effectiveness of the Internal Control System

Based on the results of the evaluation and discussion with the Audit Committee on the reports submitted by management, the Board of Commissioners considers that BCAS's Internal Control System is adequate and has been implemented effectively throughout 2025.

Implementation of Anti Fraud Strategy

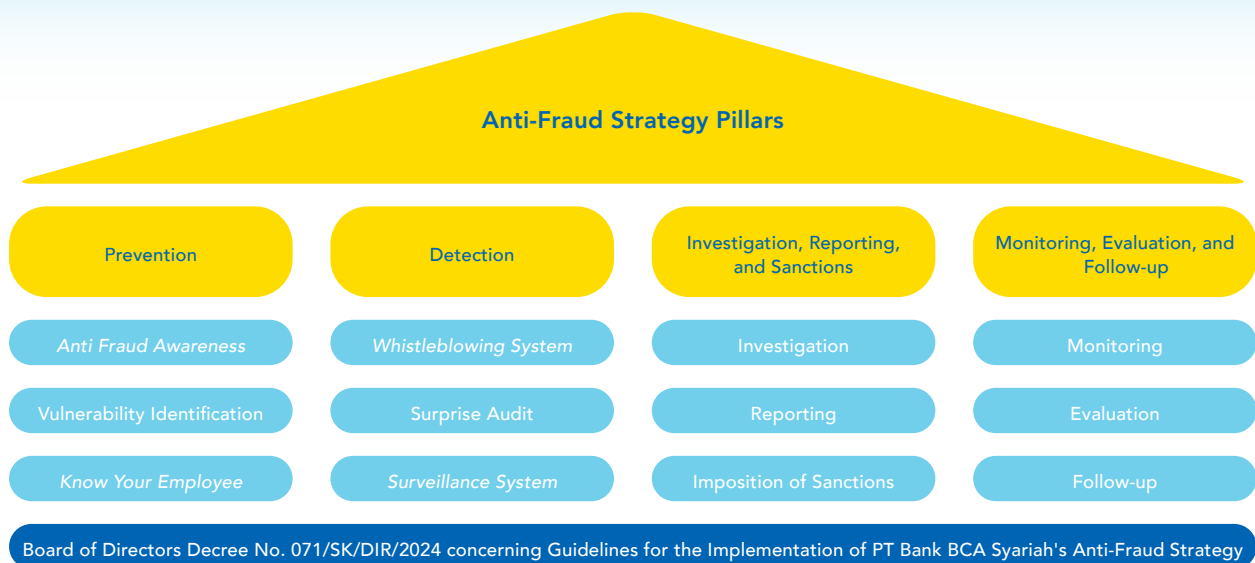
BCAS implements an Anti Fraud Strategy as part of the Bank's efforts to prevent and protect itself from various risks of irregularities that could potentially harm the institution, its customers, and other stakeholders. The implementation of this strategy is supported by strengthening the effectiveness of the internal control system. As a basis for implementation, BCAS has established Guidelines for the Implementation of the Anti-Fraud Strategy as stipulated in Board of Directors Decree Number 071/SK/DIR/2024 concerning Guidelines for the Implementation of the Anti-Fraud Strategy of PT Bank BCA Syariah. These guidelines reflect the commitment of BCAS management to prevent fraud through the consistent and continuous implementation of anti-fraud strategies.

Objective

The Anti-Fraud Strategy Implementation Guidelines were developed so that all levels within the BCAS organization can:

- Understand and implement the Anti-Fraud Strategy Implementation Guidelines and be part of their responsibility in managing the Bank.
- Understanding the functions, roles, and responsibilities of each individual in order to create anti-fraud awareness that will lead to an anti-fraud culture.

IMPLEMENTATION OF ANTI FRAUD STRATEGY



BCAS develops and implements a comprehensive and integrated Anti-Fraud Strategy in the form of a fraud control system that is carried out through control mechanisms as an elaboration of the four pillars of the Anti-Fraud Strategy, which are interrelated and mutually reinforcing.

Pillar	Strategy Implementation
I	Prevention, includes measures aimed at reducing the potential risk of fraud, covering at least the following: • Anti-fraud awareness • Vulnerability identification • Know your employee policy
II	Detection, which includes measures to identify and detect fraud in the Bank's business activities, which at a minimum include: • Whistleblowing policies and mechanisms • Surprise audits • Surveillance system
III	Investigation, reporting, and sanctions, which include at least the following steps: • Investigations • Reporting system • Imposing sanctions
IV	Monitoring, evaluation, and follow-up, which include at least the following steps: • Monitoring • Evaluation • Follow-up

▶ Anti Fraud Declaration

As part of strengthening the internal control system and implementing good corporate governance, as well as a follow-up to POJK Number 12 of 2024 concerning the Implementation of Anti-Fraud Strategies for Financial Services Institutions, BCAS has established and implemented a commitment to implement an integrated and continuous Anti-Fraud Strategy throughout 2025, which is realized through the following steps:

- Upholding the company's code of ethics and core values and zero tolerance to any form of fraud within the company.
- Conducting business in a fair, honest, and open or transparent manner.
- Avoiding doing business with third parties who are not committed to the company's policies.
- Imposing consequences for any violations of policies and commitments in accordance with company regulations and/or applicable laws and regulations.

▶ Dissemination/Refreshment on Anti fraud

In the banking industry, the risk of fraud is one of the factors that can affect a bank's reputation, financial stability, and the level of trust of its customers and stakeholders. Recognizing this, BCAS places the strengthening of awareness and understanding of fraud risks and mitigation measures as an critical part of developing a culture of risk and integrity within the Bank.

Throughout 2025, BCAS will implement various initiatives to strengthen the anti-fraud culture, including ongoing dissemination and awareness-raising activities.

These initiatives include in-class and online training, the distribution of internal communication materials such as whistleblowing system posters, and training on the internal control system for new supervisors at the branch level.

As part of the effort to standardize understanding, all employees are required to participate in the Anti-Fraud Awareness e-Learning program, which can be accessed through the BCAS intranet network and the Smile-IB platform. BCAS's commitment to upholding an anti-fraud culture is also outlined in the Anti-Fraud Declaration, which can be accessed by all stakeholders through the official BCAS website.

▶ Number of Internal Frauds and the Resolution

In 2025, there were five cases of internal fraud caused by a lack of integrity among the perpetrators. These cases were resolved in accordance with the Bank's policies.

In 2025, there were no cases of internal fraud. As a form of monitoring the implementation of the Anti Fraud Strategy, BCAS submits an Anti-Fraud Strategy Implementation Report to the OJK every semester for the end of June and end of December, no later than the 31st of the following month after the reporting period ends. In addition, reports are also submitted on an incidental basis if a fraud incident occurs that has a significant impact and has the potential to disrupt the Bank's operational activities.

Whistleblowing System

As part of strengthening the implementation of governance in banking operations, BCAS has implemented a whistleblowing system (WBS) as a means of reporting alleged violations that can be used by employees, business partners, and other stakeholders. The WBS is designed as a mechanism for reporting alleged violations that have occurred or are likely to occur within the Bank.

Every complaint submitted through the WBS must be based on good faith, accompanied by accountable information, and not based on personal sentiment, malicious intent, or slander. The implementation of WBS at BCAS refers to the provisions of POJK Number 12 of 2024 and is regulated in the Board of Directors' Decree Number 019/SK/DIR/2023 dated April 28, 2023. Information regarding the WBS policy and mechanism has also been published on the official BCAS website <https://www.bcasyariah.co.id/eng-whistleblowing-system>.

Purpose of the Whistleblowing System

The implementation of the whistleblowing system at BCAS aims to support early detection efforts against potential violations, including legal violations that could harm the Bank, fraud, and other violations, including but not limited to violations of the code of ethics, internal policies and regulations, and conflicts of interest. In addition, the WBS serves as a control and monitoring instrument that supports the improvement of ethical behavior across all lines of the organization.

Basic Principles

The basic principles of the whistleblowing system at BCAS include:

1. Confidentiality
Employees involved directly or indirectly in handling complaints are required to maintain the confidentiality of the whistleblower's identity, complaint information, and reports related to the handling of complaints.
2. Ease
The WBS management mechanism must be designed to make it easy for employees and stakeholders to submit complaints, as well as to facilitate WBS managers in handling complaints and providing good service to whistleblowers.
3. Focus on Substance
Handling is focused on the truth of the substance of the violation and is not directed at the interest of seeking the identity of the whistleblower.
4. Protection
Whistleblowers are entitled to protection and security, both for themselves and their families, and are free from threats and retaliation related to reports that will be, are being, or have been submitted.
5. Independence
In handling complaints, employees involved in the complaint handling process act professionally and are free from the influence of any party.

Person Responsible for the Whistleblowing System

In order to maintain the independence and effectiveness of the whistleblowing system, the identity of the person responsible for managing the WBS at BCAS is not disclosed to external parties. The appointment of this person is determined with the approval of the Board of Directors and comes from an independent party separate from other operational work units.

How to Submit a Report

BCAS provides a whistleblowing system reporting mechanism that can be used by whistleblowers to submit complaints securely and confidentially to the WBS management team through the following channels:

Source	Description
E-mail	bcas.bersih@bcasyariah.co.id
Other	The PIC of the work unit that manages the complaint facility (e.g., complaints received from Branches/Halo BCA) will forward complaints from whistleblowers regarding violations to the whistleblowing system manager.

To facilitate and expedite the follow-up process, there are several things that whistleblowers need to pay attention to, including:

- Whistleblowers must provide personal identification information to facilitate communication, at a minimum:
 - The whistleblower's name (anonymous reporting is allowed).
 - A contactable phone number/email address.
- The complaint/report submitted must at least include information containing the following 4W + 1H:
 - (Indications) of the violation that occurred (what).
 - The parties indicated as perpetrators and/or parties involved (who).
 - Date and time of the reported incident (when).
 - The method/manner used (how).
 - The location/place where the reported incident occurred (where).
 - Other necessary details/information, such as:
 - The impact of losses that will be/have been suffered by BCAS.
 - Any changes in attitude/behavior/lifestyle or consumption levels that are suspected or reasonably suspected to be irregular in relation to the employee's capabilities.



Step	Responsible Parties	Actions
1	Whistleblower / PIC of the Reporting Facility Management Unit	Sending a report through the provided channels.
2	Whistleblowing System Manager	- Receiving the report from the whistleblower/PIC of the Reporting Facility Management Unit. - Verifying data and performing initial analysis. If data is incomplete, requesting the whistleblower to complete it. If within 3 working days the whistleblower does not provide the requested data and the initial analysis shows no indication of a violation, the report can be considered invalid. - However, if based on the initial analysis there are indications of a violation, even if data is incomplete, the system manager will still follow up on the report. - Requesting investigation assistance from the relevant work unit.
3	Unit Conducting Follow-up	- Receiving the request for assistance from the whistleblowing system manager and conducting an investigation into the report. - Requesting the whistleblowing system manager to contact the whistleblower for additional data if the received report requires it. - Reporting the investigation results to the whistleblowing system manager.
4	Whistleblowing System Manager	- Receiving investigation results, determining if the report needs to be forwarded to the KPKK or not in accordance with applicable regulations. - Creating a final report accompanied by recommendations from the investigator (and KPKK). - Sending the final report to the Board of Directors to determine the final status of the report.
5	Board of Directors	- Receiving the final report and recommendations from the whistleblowing system manager. - Deciding on the final status of the report and sending it back to the whistleblowing system manager.
6	Whistleblowing System Manager	- Receiving the decision on the final status of the report. - Forwarding the decision to the relevant work unit (if any). - Informing the whistleblower of the report result status. - Reporting a summary of the progress of reports received through the whistleblowing system to the Board of Directors periodically.
7	Whistleblower	Receiving information regarding the status of the report result.

Protection for Whistleblowers

As part of the commitment to implementing an effective and reliable whistleblowing system, BCAS guarantees protection for every whistleblower regarding the reports submitted through the established mechanisms. The provision of this protection aims to create a sense of security for the whistleblower and encourage active participation in disclosing alleged violations within the Bank's environment. Protection for whistleblowers includes:

1. Guaranteed confidentiality of the whistleblower's identity and the content of the report submitted.
2. Guaranteed protection against any adverse treatment toward the whistleblower.

3. Guaranteed protection against potential threats, intimidation, punishment, or any unpleasant actions from the reported party.

Imposition of Sanctions

If the investigation results find the reported party is proven to have committed a violation, BCAS will impose sanctions in accordance with the provisions stipulated in the Collective Labor Agreement (CLA) and/or the Bank's applicable internal policies. The imposition of sanctions may include verbal warnings, letters of reprimand, warning letters, up to termination of employment.

TOTAL NUMBER OF REPORTS VIA WHISTLEBLOWING SYSTEM IN 2025

Status	Total	Description
Closed	58	All incoming reports have been followed up on/closed.

Dissemination/Refreshment

BCAS conducts dissemination and refreshment activities regarding the Whistleblowing System (WBS) for all employees and stakeholders. These activities aim to strengthen the understanding of violation reporting mechanisms and encourage the active participation of all BCAS personnel in creating a work environment characterized by integrity and free from practices that violate ethics or applicable regulations.

In addition to dissemination activities, the Whistleblowing System is also integrated into the Anti-Fraud Awareness e-Learning materials, which are mandatory for all employees. Throughout 2025, BCAS conducted 16 dissemination sessions and 15 refreshment sessions related to WBS.

Anti-Corruption Policy and Gratuity Control

Policy

BCAS is committed to maintaining the trust of all stakeholders by upholding integrity and upholding the principles of good corporate governance. In carrying out its business activities, BCAS implements a zero tolerance policy towards all forms of corruption, collusion, and nepotism, and does not tolerate fraud or gratification practices in any form.

As part of these efforts, BCAS strictly prohibits the giving and receiving of gratuities to and from customers, prospective customers, and business partners. To ensure consistency and effectiveness in its implementation, BCAS has established a gratuity control policy which is outlined in the following internal provisions:

1. Board of Directors Decree No. 078/SK/DIR/2025 concerning Anti-Corruption, Anti-Bribery, and Gratuity Control Provisions.
2. Board of Directors Decree No. 071/SK/DIR/2024 regarding Guidelines for the Implementation of PT Bank BCA Syariah's Anti-Fraud Strategy (complete information can be found in the Anti-Fraud Strategy Implementation section on page 379-380 of this Annual Report).

3. Board of Directors Decree No. 058/SK/DIR/2024 regarding the BCAS Banker Code of Ethics (complete information can be found in the Code of Ethics section on page 390-392 of this Annual Report).

The policies on gratification control include the following provisions:

1. All bank employees are prohibited from requesting or accepting, permitting or agreeing to accept gifts or rewards from third parties who obtain or seek to obtain facilities from BCAS in the form of financing or other facilities related to BCAS's operational activities, and from third parties who obtain or seek to obtain work or orders related to the procurement of goods or services from BCAS.
2. In the event that customers, partners, and other parties give gifts on certain occasions, such as holidays or other celebrations, and the acceptance of such gifts is believed to have a negative impact and influence the bank's decisions, then the bank employee who receives the gift must immediately return it, accompanied by a courteous explanation that all bank employees are not permitted to accept gifts;

3. If, for any reason, returning gifts is not possible, bank employees who receive them must, immediately submit a written report to their superiors so that appropriate action can be taken in accordance with applicable regulations.

All of these policies are binding and must be understood and implemented by all BCAS personnel as part of the application of the Code of Ethics and the strengthening of good corporate governance principles. BCAS will impose sanctions for a violation or non-compliance with applicable policies, in accordance with the level and impact of the violation, as a form of commitment to enforcing discipline and integrity of the organization. In addition, BCAS also has a Compliance Department to carry out anti-corruption, anti-bribery, and gratification control functions.

Programs and Procedures

In line with this commitment, the following are required:

1. All BCAS personnel must know, understand, and implement the Provisions on Conflicts of Interest with full responsibility and without exception.
2. In support of the implementation of these provisions, members of the Board of Commissioners, Board of Directors, and officials in Groups 5 to 7 are required to make an annual disclosure statement containing all circumstances or situations that may give rise to a conflict of interest. The preparation of this annual disclosure statement is based on self-assessment, so each employee is responsible for the accuracy of each statement. However, BCAS reserves the right to verify the accuracy of the statements.

The annual disclosure statement is prepared at the end of each year and submitted to the immediate superior. This statement is confidential and must be kept confidential by the receiving official. Any potential conflicts of interest or indications of violations that are identified will be evaluated by the immediate superior or escalated to a higher level if necessary, and reported to the Legal and Human Resources (HR) Unit.

The Head of the Work Unit is responsible for coordinating the annual statement preparation process and monitoring potential violations or non-compliance with conflict of interest provisions. Through this mechanism, BCAS ensure the implementation of transparent, accountable, and integrity-based governance principles.

As a form of information transparency, the Anti-Corruption and Gratification Control Policy can be accessed through the official BCAS website, <https://www.bcasyariah.co.id/kebijakan-tatakelola-perusahaan-eng>.

Training and Dissemination

As part of strengthening the implementation of the Anti Fraud Strategy, BCAS ensures that all Bank personnel understand and are able to implement policies on anti-corruption and gratification control within the organization. Increasing understanding is one of the focuses in building a culture of integrity and compliance across all lines of the organization.

In line with this commitment, throughout 2025 BCAS organized various training programs and dissemination activities related to anti fraud, anti corruption, and gratification control, including the following:

Date	Participants	Training	Speaker	Participants
28 February 2025	BOC, BOD, SSB and Executive Officers	Anti Corruption, Anti Bribery, and Gratuity Control Workshop Enhancing Awareness of Gratuity Control and Fraud Prevention in the Financial Sector	Indonesian National Police	55
17 November 2025	Head Office and Branch Office Staff Level	Sharing session on Gratuity Control and Anti-Fraud "Work Straight, Smooth Income: Control Gratuities & Prevent Fraud"	Corruption Eradication Commission	423
19 November 2025	Head Office and Branch Office Staff Level	Sharing session on Gratuity Control and Anti Fraud "Work Straight, Smooth Income: Control Gratuities & Prevent Fraud"	Head of Risk Management Division, BCA Digital	344

In addition to training programs, BCAS actively conducts dissemination activities through the #BCASBersih campaign as an effort to encourage all employees to participate in preventing and reporting any indications of violations. The campaign is carried out through various internal communication media, including posters, desktop backgrounds, and the Bank's internal social media channels.

BCAS also conducts dissemination to external stakeholders regarding anti corruption policies through:

1. Computer Desktops

Through computer desktop, BCAS consistently disseminates information on gratification control to all company employees through various thematic posters, including the "Stop Gratification during Holidays" and "Stop Gratification" campaigns, which are accompanied by reporting information via email at upg@bcasyariah.co.id, as well as special edition posters on gratification control, such as the Indonesian Independence Day poster with the theme "Freedom from Gratification," the invitation "Let's Reject and Report Gratification," and the World Anti-Corruption Day poster as part of strengthening the culture of integrity.

2. Email

As part of strengthening the implementation of integrity principles and preventing bribery practices, BCAS has conducted dissemination of the Anti-Bribery Policy to all Vendors and Third Parties during the Christmas and New Year period, covering 526 Vendors and/or Third Parties via email.

3. Morning Briefing

Through morning briefing activities, the company disseminated information on the Anti Corruption Decree directly to the SKHSD unit and all Account Officers (AO) as an effort to strengthen understanding, commitment, and application of anti-corruption principles in the performance of daily tasks.

▶ Gratification Report

As part of the implementation of the gratification control policy and the strengthening of good corporate governance principles, BCAS provides a gratification reporting mechanism that must be complied with by all Bank employees. This mechanism aims to ensure that any receipt of gratification that has the potential to cause a conflict of interest can be identified, reported, and followed up in a transparent and accountable manner.

During 2025, BCAS requires all employees to report any gratification received, whether it can be refused or not, in accordance with applicable internal regulations and procedures. Gratification reports are submitted through the reporting channel that has been established and are then evaluated to determine the necessary follow-up in accordance with Bank policy.

The implementation of gratification reporting is part of efforts to strengthen a culture of integrity and prevent corruption and abuse of authority within BCAS. Through the consistent application of the gratification reporting mechanism, BCAS is committed to maintaining stakeholder trust and ensuring that all of the Bank's business activities are carried out professionally, objectively, and with integrity.

Regulations on the Use of Inside Information

BCAS is not a public company and therefore does not have shares traded on the stock exchange. As such, BCAS does not have an insider trading policy as applicable to public companies.

However, BCAS already has internal regulations regarding the use of internal and non-public information to prevent the misuse of information by parties who have access due to their position or status. These regulations are set forth in the Board of Directors

Decree No. 002/SK/DIR/2022 concerning Personal Data Protection Provisions, to ensure that all of the Bank's decisions and business activities are carried out professionally, objectively, and with integrity, and are free from potential conflicts of interest. The regulations on the use of insider information are part of the implementation of good corporate governance and the strengthening of internal control systems.

Affiliated Transactions and Conflict of Interest Transactions

▶ Affiliated Transactions

Information regarding affiliated transactions can be found in the section "Material Transactions Involving Conflict of Interest and/or Affiliated Transactions" within the Management Discussion and Analysis chapter of the 2025 Annual Report of BCAS.

▶ Conflict of Interest

A conflict of interest is a difference between the economic interests of the Bank and the personal economic interests of shareholders, members of the Board of Directors, members of the Board of Commissioners, members of the Bank's Committees, members of the Sharia Supervisory Board, Executive Officers, Bank employees, and/or parties related to the Bank, Major Shareholders, or Controllers, which may be detrimental to BCAS.

Several forms of conflict of interest include:

- Concurrent positions with business partners that may influence business relationships.
- Work history as a former employee of an external auditor partner.
- Affiliation relationships, both financial and non-financial, with shareholders.
- Borrowing and lending relationships.

▶ Transactions Involving Conflict of Interest

Conflict of Interest Transactions are regulated under Internal Policy No. 034/SK/DIR/2025 regarding Affiliated Transactions and Conflict of Interest Transactions. In any situation with the potential for a conflict of interest, members of the Board of Commissioners, Board of Directors, and Executive Officers of BCAS are required to avoid making any decisions or taking any actions that could be detrimental to or diminish the asset value and profits of the Bank. BCAS ensures that any transaction involving a conflict of interest, should it occur, will be disclosed transparently and in accordance with the applicable laws and regulations. Throughout 2025, BCAS recorded no transactions involving a conflict of interest.

Information regarding the Key Points of the Policy on Transactions Involving Conflict of Interest can be accessed on the BCAS website: <https://www.bcasyariah.co.id/cfind/source/files/acgs/2025/b.7---pokok-kebijakan-transaksi-afiliasi-dan-benturan-kepentingan-in-eng-1.pdf>.

Legal Cases

Criminal Cases

Criminal Cases	2025	2024	2023
Concluded (final and binding)	1	0	0
In progress	0	1	0
Total	1	1	0

Throughout 2025, BCAS did not face any criminal cases filed in court by customers, employees, or other third parties against BCAS.

However, in 2024, there was a criminal case processed in court as a follow-up to a report filed by BCAS against an employee. The case involved alleged criminal acts of

embezzlement, fraud, and forgery of documents, with a material loss below Rp1 billion. The case was handled in accordance with applicable laws and received a verdict.

Civil Cases

Civil Cases	2025	2024	2023
Concluded (final and binding)	10	9	1
In progress	8	10	15
Total	18	19	16

During 2025, BCAS faced civil cases arising from, among other things:

- Opposition from customers against BCAS's attempts to foreclose on collateral from customers who had defaulted.
- Lawsuits from former Rabobank customers against the credit process that occurred before BCAS merged with Rabobank.

In addressing all of such cases, BCAS continues to prioritize negotiations with every customer who experiences difficulties in paying their obligations for the financing facilities provided by BCAS. However, customers have the right to file lawsuits as guaranteed by law. However, the filing of lawsuits by customers is a right guaranteed by law, in which case a defense has been lodged prioritizing BCAS's interests and rights in accordance with applicable legal provisions.

In 2025, there were no legal violations related to labor, employment, consumer protection, bankruptcy, commercial, competition, or environmental issues; this information is also available in the Sustainability Report on the BCAS website.

The civil cases faced by BCAS are not material and do not affect its business continuity during the current year, as the claim amounts do not exceed Rp50 billion. Furthermore, based on a self-assessment, BCAS's legal risk in 2025 is in "low" category, indicating that BCAS does not face significant risk regarding current legal matters.

Pending Legal Cases involving the Incumbent Board of Directors, Board of Commissioners, and Sharia Supervisory Board

Throughout the 2025 reporting year, there were no legal cases—neither criminal nor civil—involving incumbent members of the Board of Directors, Board of Commissioners, or the Sharia Supervisory Board (SSB) in connection with the performance of their duties and responsibilities at BCAS.

Administrative Sanctions

In 2025, BCAS, members of the Board of Directors, and/or members of the Board of Commissioners did not receive any administrative sanctions, whether material or non-material, from the Financial Services Authority (OJK) or other regulators, that could affect the business continuity of BCAS.

Code of Ethics

The Code of Ethics serves as the primary guideline for all banking activities at BCAS and serves as a reference for the management and all employees in performing their duties and interacting with customers, business partners, and other stakeholders. The BCAS Code of Ethics regulates fundamental aspects, including compliance with laws and regulations, management of conflicts of interest, prevention of fraud and gratification practices, protection of information confidentiality, and the implementation of service ethics in accordance with Sharia principles and good corporate governance principles.

Key Points of the Bank's Code of Ethics

1. Comply with and adhere to Sharia principles, laws and regulations, and applicable rules in line with sustainable economic, social, and environmental development.
2. Maintain the Bank's reputation and secure the Bank's assets.
3. Maintain the confidentiality of customer and Bank

data.

4. Ensure that personal interests do not conflict with the interests of the Bank or its customers.
5. Properly record all transactions in accordance with applicable regulations.
6. Maintain and foster a harmonious work environment and fair competition.
7. Refrain from abusing authority and position for personal or family interests.
8. Refrain from committing disgraceful acts that contradict the Bank's objectives, Sharia principles, and sustainability principles which could damage the image of the banking profession or the overall image of BCAS.
9. Abstain from all forms of gambling and speculative acts.
10. Enhance knowledge and insights by keeping up with developments in the Sharia banking industry in particular and the business world in general.

The complete points of the Code of Ethics can be accessed on the BCAS website at: <https://www.bcas syariah.co.id/cfind/source/files/kebijakan-gcg-eng-ver/b.4---kode-etik-eng.pdf>.

▶ Enforcement of the Code of Ethics

The Code of Ethics is established as an internal guideline that serves as the foundation for values and behavior for all BCAS personnel. This Code of Ethics regulates standard of conduct, value systems, business ethics, and work ethics, as well as affirms the commitment and enforcement of compliance with laws and regulations. The application of the Code of Ethics applies to all BCAS personnel, including members of the Board of Directors, Board of Commissioners, and all employees.

▶ Code of Ethics Provisions

BCA Syariah has issued the following Board of Directors' Decree on the Code of Ethics:

1. Decree of the Board of Directors No. 058/SK/DIR/2024 regarding the BCAS Banker's Code of Ethics.
2. Decree of the Board of Directors No. 013/SK/DIR/2020 regarding the Treasury Certification Guidelines and Implementation of the Market Code of Ethics at BCAS Version 2020.
3. Decree of the Board of Directors No. 071/SK/DIR/2024 regarding the Guidelines for the Implementation of Anti-Fraud Strategy at PT Bank BCA Syariah.
4. Decree of the Board of Directors No. 038/SK/DIR/2024 regarding the Internal Audit Charter 2024.
5. Decree of the Board of Directors No. 019/SK/DIR/2023 regarding the Implementation of the Whistleblowing System at PT Bank BCA Syariah.
6. Circular Letter No. 105/SE/STL/2023 regarding the Guidelines for the Procurement of Goods and/or Logistics Services by Third Parties (Vendors).
7. Decree of the Board of Directors No. 053/SK/DIR/2022 regarding BCA Syariah Service Standards.
8. Decree of the Board of Directors No. 019/SK/DIR/2025 regarding the Work Attire Implementation Rules.
9. Decree of the Board of Directors No. 011/SK/DIR/2017 regarding the Vision, Mission, and Corporate Values Policy of BCA Syariah.
10. Decree of the Board of Directors No. 051/SK/DIR/2017 regarding the Development of the Vision, Mission, and Corporate Values Policy of BCA Syariah.

▶ Dissemination

To ensure the effective implementation of the Code of Ethics, BCAS provides dissemination and education

on the Code of Ethics to all employees through various training programs and internal communication channels. Throughout 2025, the dissemination activities for the Code of Ethics included:

1. Dissemination of work attire implementation rules, conducted on April 9, 2025.
2. Dissemination of the SIPELAKU application via desktop PCs for all employees, email blasts, and posts on the internal social media (instagram) account @bcasberaniberubah.
3. Gratification control and anti-fraud training, conducted on November 17 and 19, 2025.

▶ Code of Ethics Enforcement and Sanctions for Violations

1. The BCAS Code of Ethics is binding and must be thoroughly understood and implemented by all Bank personnel to support the application of good corporate governance principles.
2. All BCAS employees, including members of the Board of Commissioners, Board of Directors, and the Sharia Supervisory Board, declare their understanding of and compliance with the Bank's Code of Ethics by signing an Integrity Pact annually.
3. Violations of the BCAS Code of Ethics are categorized as reportable actions through the Whistleblowing System, in accordance with the BCAS Whistleblowing System implementation policy as stipulated in Decree of the Board of Directors No. 019/SK/DIR/2023.
4. In the event of a violation or non-compliance with the BCAS Code of Ethics, the violator may be subject to sanctions based on the severity of the violation. These sanctions, as regulated in the Collective Labor Agreement, include:
 - Primary Sanctions: In the form of verbal warnings, letters of reprimand, warning letters, demotion, or termination of employment.
 - Additional Sanctions: In the form of job rotation, postponement of promotion, postponement of salary/wage raise, revocation of facilities attached to the position, removal from office, or other sanctions in accordance with applicable legal provisions.

In decision-making regarding Code of Ethics violations, BCAS applies a firm and objective assessment by considering the type and severity of the violation, the potential and impact of the risks involved, and the results of a comprehensive evaluation of the individual concerned.

▶ Code of Ethics Violation Cases in 2025

Number of Code of Ethics Violation Case Resolutions in 2025.

Type of Sanction	Total	Status of Resolutions
Warning Letter 1	3	Completed
Warning Letter 2	0	-
Warning Letter 3	4	Completed
Termination of Employment	0	-

Corporate Culture

Corporate culture serves as the primary foundation in building a professional, ethical work environment oriented towards the quality of customer service. At BCAS, the Bank's Vision, Mission, and Corporate Values are internalized as an integral part of the organizational culture. This culture functions as a behavioral reference for all management and employees in performing their duties and responsibilities, both in providing customer service and in building harmonious, sustainable relationships with stakeholders.

▶ Corporate Values

1. Teamwork, interaction and synergy based on self-awareness and understanding others to achieve organizational goals, with the following key behaviors:
 - Understand
Recognizing one's own strengths and weaknesses as well as those of others, and aligning actions based on that understanding.
 - Interact
Creating and maintaining strong, quality relationships on a continuous basis.
 - Synergy
Providing beneficial input and/or actions to achieve collective goals.
2. Responsibility, which is defined as performing roles and duties with utmost care and concern to meet the specific expectations and needs of customers, with the following key behaviors:
 - Act
Executing tasks effectively, sincerely, and thoroughly.
 - Aware
Possessing sensitivity, understanding, and care toward situations and/or customers.
 - Serve Sincerely
Serving by identifying, understanding, and meeting customer needs with empathy, and providing appropriate solutions tailored to the customer's character.
3. Integrity, steadfast in upholding honesty, commitment, and transparency, consistently implemented to build customer trust in the Bank, with the following key behaviors:
 - Honest
Communicating facts wisely while remaining mindful of the interests of the Bank and the customers.
 - Commit
Complying with all applicable regulations, provisions, code of ethics, and norms; being loyal and proud to be part of BCAS.

- Transparent
Being open while maintaining the principle of prudence and considering the interests of the Bank and the customers.
4. Professional, which is defined as positively displaying an image, attitude, and competence that are consistently enhanced to perform roles and tasks better and improve the Bank's image, with the following key behaviors:
 - Appearance
Presenting oneself, behaving, and communicating professionally.
 - Competence
Possessing the technical and non-technical competencies required to support task implementation.
 - Continuous Improvement
Having the willingness and ability to continuously improve performance to achieve better results.
1. Twibbon Challenge – TRIP (Value) Day, conducted regularly on the 25th of every month.
 2. Dissemination of behavioral examples reflecting corporate values through desktop PCs for all employees, email blasts, and posts on the internal social media (instagram) account @bcasberaniberubah.
 3. TRIP (Value) Quiz, conducted via internal social media (instagram).
 4. Holding competition programs to internalize and reinforce corporate values, such as the Kaizen Idea competition, innovation competition, service excellence competition, and product league competition.
 5. Workshop themed "Service Excellence: Create a Positive Work Environment."

Dissemination of Vision, Mission, and Corporate Values

To build and integrate the Bank's Culture into the work environment, BCAS periodically disseminates its vision, mission, and corporate values to all management, employees, and other stakeholders. The dissemination activities conducted in 2025 included:

Introducing the Corporate Culture to New Employees

The internalization of the Bank's Vision, Mission, and Corporate Values for new employees is a vital part of the culture-building process at BCAS. The Bank has designed an initial onboarding mechanism that enables employees to understand BCAS's values from the very beginning of their tenure. This onboarding is conducted through interactive e-learning modules, face-to-face training (both online and offline) for new employees at 5 and above ranks, and direct mentoring sessions. This ensures that the Bank's values are not only understood conceptually but are also practically applied in day-to-day work activities.

Performance-Based Long-Term Compensation Policy

BCAS does not implement long-term compensation schemes linked to performance or share ownership programs for employees and/or management (ESOP/MSOP). Therefore, this Annual Report does not include disclosures regarding the number of shares and/or options, exercise periods, eligibility criteria for employees and/or management, or exercise price determination mechanisms.

Corporate Action

In 2025, BCAS conducted a corporate action in the form of a cash dividend distribution to shareholders of Rp90,872,553,200, on December 15, 2025.

Provision of Funds to Related Parties and Large Exposures

In accordance with Financial Services Authority Regulation No. 26/POJK.03/2021 concerning the Legal Lending Limit and Large Fund Distribution for Sharia Commercial Banks, BCAS transparently discloses all fund provision transactions to related parties. This disclosure includes transactions with the Board of Commissioners, Board of Directors, Sharia Supervisory Board, and other related parties, as part of the effort to ensure compliance with good corporate governance principles and the prevention of potential conflicts of interest.

BCAS maintains policies and procedures concerning the provision of funds to related parties and large exposures, as established through Board of Directors' Decree No. 017/SK/DIR/2022 regarding the Legal

Lending Limit (BMPD) and Circular Letter No. 023/SE/STL/2024 regarding the mechanism for preparing action plans for BMPD overlimits and/or violations. These provisions are aligned with requirements of the laws and regulations governing maximum limits of fund distribution based on Sharia principles, ensuring that the monitoring and appropriateness of fund uses are properly executed. These provisions cover the basis for calculating BMPD for related and non-related parties, as well as large exposures; the work units involved; and the mechanism for preparing action plans for BMPD overlimits caused by capital reduction and/or changes in fair value, overlimits resulting from business mergers or changes in customer ownership structures, and overlimits caused by changes in regulatory requirements.

Policy on the Provision of Funds to Related Parties

BCAS has established a policy on the provision of funds to related parties, developed in reference to OJK regulations and applicable laws. Furthermore, fund disbursement to related parties must align with the general financing terms and procedures applicable at BCAS. This policy regulates, among others: procedures, supervision mechanisms, and the implementation of the Legal Lending Limit (LLL or BMPD) for related parties to ensure that fund disbursement is conducted in accordance with the prudential principle.

Policy on the Provision of Large Exposures

BCAS has established a policy regulating large exposures to implement the prudential principle and risk management in large-scale fund disbursement. A large exposure is defined as fund distribution to a single borrower or a group of borrowers other than related parties, amounting to 10% or more of the Bank's Core Capital (Tier 1). Every large exposure must undergo a feasibility analysis conducted with a level of prudence that is at least equal to or more stringent than that applied to general debtors. Large exposures are prohibited if they contradict BCAS's applicable regulations and procedures or if they are used to purchase low-quality assets from customers/counterparties. All terms and conditions for large exposures are applied in accordance with BCAS's prevailing financing policies and procedures.

Policy on Lending to Members of the Board of Directors and Board of Commissioners

The provision of loans to the Board of Directors and Board of Commissioners of BCAS is regulated under:

1. Productive Financing Guidelines and Consumer Financing Guidelines;
2. Board of Directors Decree No. 017/SK/DIR/2022 regarding the Legal Lending Limit (BMPD);
3. BCA Syariah Basic Financing Policy based on Board of Directors Decree No. 036/SK/DIR/2025;
4. Board of Directors Decree No. 082/SK/DIR/2025 regarding the Corporate Governance Policy of PT Bank BCA Syariah.

In providing credit/loans to the Board of Directors and Board of Commissioners, BCAS applies the arm's length basis principle and ensures compliance with Sharia principles. All transactions are conducted through a rigorous approval mechanism and supported by complete and adequate documentation as part of the implementation of the prudential principle.

Implementation of Fund Provision to Related Parties

Throughout 2025, BCAS has implemented policies regarding the provision of funds to related parties, large exposures, and loans to the Board of Directors and Board of Commissioners in accordance with applicable regulations. In practice, such fund provisions must satisfy the following requirements:

1. Fund provision to related parties must obtain approval from the Board of Commissioners of BCAS.
2. Fund provision to related parties must not contradict general financing regulations and procedures and must provide fair returns for BCAS in accordance with Sharia principles.
3. Policies regarding the determination of financing terms for related parties, specifically concerning margins, ujrah (fees), profit-sharing, and the forms and types of collateral, follow the general financing provisions applicable at BCAS.

PROVISION OF FUNDS TO RELATED PARTIES AND LARGE EXPOSURES

Provision of Funds	Amounts	
	Customer/Group	Nominal (Rp Million)
To Related Parties	40	12,562.8
To Core Debtors:		
1. Individual	11	2,630,134.0
2. Group	14	4,272,037.3

Strategic Plan

Information regarding the BCAS Strategic Plan for 2025 can be found in the Comparison of 2025 Targets and Realization and 2026 Projections section, in the Management Discussion and Analysis chapter of the 2025 Annual Report of BCAS.

Transparency of Financial and Non-Financial Conditions Not Disclosed in Other Reports

Transparency of Financial Conditions

1. Annual Report

This report is not only submitted to the OJK and shareholders but is also regularly circulated to all other stakeholders on annual basis. The information provided in the Annual Report includes:

- Financial Highlights, including stock overviews, the Board of Commissioners' report, the Board of Directors' report, company profile, management discussion and analysis of business and financial performance, corporate governance, corporate social responsibility, and sustainable finance.

- Annual Financial Statements audited by a Public Accountant and a Public Accounting Firm registered with the OJK, prepared for one fiscal year and presented with a comparison to the previous fiscal year, as well as the beginning of the previous comparative year.
- Statement of Responsibility from the Board of Commissioners and the Board of Directors regarding the accuracy of the Annual Report's contents. This statement is stated in a declaration sheet signed by all members of the Board of Commissioners and the Board of Directors.

The Annual Report and the audited Annual Financial Statements are available on the BCAS website (<https://www.bcasyariah.co.id/annual-report>).

2. Quarterly Publication Reports

To maintain transparency and accountability, BCAS regularly publishes quarterly financial reports through print media and the official website (<https://www.bcasyariah.co.id/quarterly-financial-reports>). These reports are not only submitted to the Financial Services Authority (OJK) but are also accessible to all stakeholders. All published quarterly financial reports are stored in the Bank's digital archive for a minimum of five years.

3. Monthly Publication Reports

BCAS publishes monthly financial reports on its website (<https://www.bcasyariah.co.id/monthly-financial-reports>) and submits them to the OJK. These monthly financial reports are also accessible to all stakeholders. All published monthly financial reports are stored in the Bank's digital archive for a minimum of five years.

Transparency of Non-Financial Conditions

BCAS has fulfilled its obligations to submit information regarding non-financial conditions in accordance with OJK regulations governing the procedures, types, and scope of non-financial information. This reporting is conducted as part of the implementation of transparency principles and good corporate governance. The non-financial information provided includes the following:

1. Transparently publishing non-financial conditions to stakeholders, including routine reporting of the Legal Lending Limit (BMPD) to the OJK, disclosure of governance information through the BCAS Corporate Governance Implementation Report and on the BCAS website, as well as other non-financial information transparency through the website.
2. Transparently disclosing the ownership structure in the Annual Report and on the BCAS website.
3. Disclosing important and relevant information or facts regarding events or occurrences that may affect stakeholders. BCAS consistently reports material information or facts through its website.
4. Publishing information regarding BCAS products and/or services clearly, accurately, and updated in accordance with applicable regulations. This information is easily accessible to customers through e-brochures or other written forms available at every BCAS branch office in accessible locations, and/or in electronic form via hotline services/call centers, the BCAS website, and official BCAS social media accounts.
5. Providing information on customer grievance procedures and dispute resolution mechanisms in accordance with OJK regulations. This information is available on the BCAS website (<https://www.bcasyariah.co.id/complaint-handling-publication>). Mediation for resolving customer grievances is carried out through various channels, including BCAS Branch Offices, HaloBCA at 1500888, the HaloBCA application, and via email at halobcasyariah@bca.co.id.
6. Preparing comprehensive, accurate, and timely internal reporting supported by an adequate management information system. BCAS possesses a reliable management information system, supported by competent human resources and a robust information technology security system, enabling the provision of complete and accurate information to the Board of Directors to support business decision-making processes.
7. Submitting other information to support information disclosure, financial education, and the improvement of service quality for the public.

Non-Halal Income and Its Uses

In reference to the provisions of Bank Indonesia Circular Letter No. 12/13/DPBS concerning the Implementation of Good Corporate Governance for Sharia Commercial Banks and Sharia Business Units, BCAS provides a detailed disclosure of the non-halal income received. This non-halal income is sourced from interest on the Bank's fund placements in conventional banks and has been reported in accordance with applicable regulations.

RECAPITULATION OF NON-HALAL INCOME SOURCES AND USES (RP)

Description	2025	2024	Change	
			Value	%
Beginning Balance of Non-halal Fund Deposits	557,661,395.1	474,781,085.8	82,880,309.3	17.5
Non-halal Receipts	12,895,982.7	189,948,638.7	(177,052,656.0)	(93.2)
Utilization of Non-halal Fund Deposits	190,620,513.9	109,910,204.0	80,710,309.9	73.4
Increase (Decrease) in Non-halal Fund Deposits	(177,724,531.9)	80,038,434.7	(257,762,966.6)	(322.0)
Ending Balance of Non-halal Fund Deposits	367,040,881.1	554,819,520.5	(187,778,639.4)	(33.8)

In addition to non-halal income, there are also Funds that Can Not be Recognized as Income (TBDSP Funds). Pursuant to the DSN-MUI Fatwa No. 123/DSN-MUI/XI/2018, TBDSP Funds originate from:

1. Transactions that are not Sharia-incompliant yet unavoidable, including interest income (riba).
2. Sharia transactions where the terms and conditions are not met.

3. Penalty funds (fines) resulting from the failure to meet obligations as per the agreement.
4. Funds with unknown owners, or funds where the owner is known but cannot be found, or the owner is known but the cost of returning the funds exceeds the amount of the funds.

RECAPITULATION OF THE DISTRIBUTION OF FUNDS THAT CAN NOT BE RECOGNIZED AS INCOME (TBDSP FUNDS) (RP)

Description	2025	2024
Beginning Balance of TBDSP	1,048,680,764	877,509,771
TBDSP Receipts	869,377,047	848,750,991
Uses of TBDSP	1,275,006,762	656,067,994
Increase (Decrease) in TBDSP	(405,629,715)	192,682,997
Ending Balance of TBDSP	643,051,049	1,048,680,764

Implementation of Integrated Corporate Governance

Within the framework of the BCA Financial Conglomeration, the implementation of Integrated Corporate Governance (ICG) serves as the primary mechanism to ensure alignment in governance, oversight, and risk management across all entities within the group. As part of this conglomerate, BCAS implements Integrated Corporate Governance by referring to the policies and regulations established by BCA as the Main Entity, in accordance with the provisions of POJK No. 18/POJK.03/2014 and SEOJK No. 15/SEOJK.03/2015.

BCA, as the Main Entity, is responsible for establishing the Integrated Corporate Governance framework through the preparation of ICG Guidelines, the formation of the Integrated Corporate Governance Committee, and the strengthening of compliance, internal audit, and risk management functions implemented integrally at the conglomeration level. Furthermore, BCA has prepared and submitted a Corporate Charter to the Financial Services Authority (OJK) according to POJK No. 45/POJK.03/2020 as the basis for the regulation of relationships and control within the Financial Conglomeration.

Information regarding the Annual Report on the Implementation of Integrated Corporate Governance for 2025 has been submitted by BCA as the Main Entity to the OJK. This information can be accessed in the 2025 Annual Report of BCA.

Self-Assessment on the Implementation of Integrated Corporate Governance

The implementation of Integrated Corporate Governance at the conglomeration level is evaluated periodically through a self-assessment mechanism conducted every semester. In 2025, BCA conducted a self-assessment on the implementation of ICG for first and second semester, covering aspects of structure, process, and results. The assessment includes, among others:

1. Implementation of the duties and responsibilities of the Board of Directors of the Main Entity.
2. Implementation of the duties and responsibilities of the Board of Commissioners of the Main Entity.
3. Implementation of duties and responsibilities of the Integrated Corporate Governance Committee.
4. Implementation of duties and responsibilities of the Integrated Compliance Unit.
5. Implementation of duties and responsibilities of the Integrated Internal Audit Unit.
6. Implementation of Integrated Risk Management.
7. Preparation and implementation of the Integrated Corporate Governance Guidelines.

Integrated Corporate Governance Committee

The Integrated Corporate Governance Committee was established to assist the Board of Commissioners of the Main Entity in overseeing the implementation of Integrated Corporate Governance.

Membership Composition

The Integrated Corporate Governance Committee consists of at least:

1. An Independent Commissioner who serves as the chairman of one of the committees at the Main Entity, as Chairperson and Member;
2. An Independent Commissioner representing and appointed from a Financial Services Institution (LJK) within the Financial Conglomeration, as a Member;
3. An independent party as a member; and
4. A member of the Sharia Supervisory Board from a Financial Services Institution (LJK) within the Financial Conglomeration, as a member.

The Integrated Corporate Governance Committee's members are appointed by the Board of Directors of the Main Entity based on the resolution of the Board of Commissioners' meeting. BCAS has sent its representatives as members of the Integrated Corporate Governance Committee, namely:

Name	Position
Ratna Yanti	Independent Commissioner
Sutedjo Prihatono	Member of Sharia Supervisory Board

Integrated Compliance Unit

In its role as the Main Entity of the BCA Financial Conglomeration, BCA has strengthened its organizational structure by establishing an integrated compliance function within the Compliance Unit (SKK). This function is responsible for coordinating, monitoring, and evaluating the implementation of the compliance function in every Financial Services Institution within the BCA Financial Conglomeration, through synergy and coordination with the compliance function in each Subsidiary.

The Integrated SKK has the following duties and responsibilities:

1. Monitoring and evaluating the implementation of the compliance function in each Subsidiary.
2. Developing the methods and processes required for the implementation of integrated compliance risk management.
3. Assessing and preparing an integrated compliance risk profile for the implementation of integrated risk management.
4. Preparing and submitting reports on the implementation of integrated compliance duties and responsibilities to the Compliance Director of the Main Entity. Subsequently, the Compliance Director of the Main Entity prepares and submits the reports to the Board of Directors and Board of Commissioners of the Main Entity.

Integrated Internal Audit Unit

In its capacity as the Main Entity of the BCA Financial Conglomeration, BCA strengthens its oversight mechanism by establishing an integrated internal audit function under the Internal Audit Division. This function aims to monitor the implementation of internal audits at every Financial Services Institution within the BCA Financial Conglomeration and to provide recommendations oriented towards increasing added value for the conglomeration as a whole.

The Integrated Internal Audit Unit has the following duties and responsibilities:

1. Assessing the adequacy and effectiveness of the risk management, internal control, and governance processes of the Subsidiaries, as well as providing recommendations for improvement.

2. Monitoring the implementation of internal audits in each Subsidiary.
3. Monitoring and evaluating the adequacy of follow-up actions on Subsidiary audit results, and reporting them to the Board of Directors, Board of Commissioners, and Audit Committee of the Main Entity.
4. Submitting integrated internal audit reports to the Director appointed to perform the oversight function of Subsidiaries, the Board of Commissioners of the Main Entity, and the Director in charge of the compliance function of the Main Entity.
5. Providing support to Subsidiaries in developing their internal audit functions.

Implementation of Integrated Risk Management

Integrated Risk Management is a set of methodologies and procedures used to identify, measure, monitor, and control risks arising from all business activities of the Financial Services Institutions (LJK) within a Financial Conglomeration in an integrated manner. The Financial Conglomeration is mandatory to implement comprehensive and effective Integrated Risk Management, tailored to the characteristics and business complexity of the Financial Conglomeration, guided by OJK regulations regarding the Implementation of Integrated Risk Management for Financial Conglomerations.

Scope of Integrated Risk Management

The Main Entity is required to integrate the implementation of Risk Management within the Financial Conglomeration, which includes at least:

1. Oversight by the Board of Directors and Board of Commissioners of the Main Entity;
2. Adequacy of policies, procedures, and the limit setting of Integrated Risk Management;
3. Adequacy of the identification, measurement, monitoring, and control processes for Risk in an integrated manner, and the Integrated Risk Management information system; and
4. A comprehensive internal control system for the implementation of Integrated Risk Management.

Report on the Implementation of Governance and Governance Assessment

Governance Implementation Report

BCAS has prepared and submitted the Report on the Implementation of Corporate Governance for the year 2025 to the OJK and the controlling shareholders in accordance with applicable regulations. The report is prepared periodically at the end of each fiscal year and published on the BCAS website as a form of enhancing transparency, no later than four months after the end of the fiscal year.

Self-Assessment

BCAS conducts a self-assessment on the implementation of governance every year. In 2025, two self-assessments were conducted, namely for Semester I and Semester II, with the following details:

SELF-ASSESSMENT RESULTS ON THE IMPLEMENTATION OF GOVERNANCE – SEMESTER I 2025

Name	Rating	Rating Definition
Individual	1	Very Good
Consolidated	N/A	N/A
Analysis		

Governance Structure

The Bank has a strong, complete governance structure that complies with regulatory requirements, reflected in the fulfillment of requirements for the Board of Commissioners, Board of Directors, Committees, and Sharia Supervisory Board who are integrated, competent, and independent. This is supported by the implementation of Sharia principles, management of conflicts of interest, compliance function, internal and external audits, control of maximum limit of fund distribution (legal lending limit), and transparency of financial and non-financial conditions, which overall enable the Bank to carry out its business activities prudently, accountably, and based on Good Corporate Governance principles.

Governance Process

The Bank has implemented governance processes effectively, independently, and are aligned with prudential and Sharia principles. This is reflected in the active roles of the Board of Commissioners, Board of Directors, Committees, and Sharia Supervisory Board in decision-making, oversight, and providing recommendations, supported by the implementation of compliance function, internal and external audits, BMPD (Legal Lending Limit) control, and information disclosure to the public. Although there are still several matters requiring attention and improvement, including the strengthening of internal controls at the branch level and the handling of certain legal aspects, these are continuously being followed up to strengthen governance sustainably.

Governance Outcome

The implementation of Good Corporate Governance principles at BCAS has yielded positive performance and results, reflected in the well-documented accountability of the Board of Commissioners, Board of Directors, Committees, and Sharia Supervisory Board, compliance with Sharia principles, effectiveness of compliance function, internal and external audits, as well as prudent risk and LLL management. This is clearly reflected in the achievement of financial performance exceeding the RBB (Bank Business Plan) targets and various awards received up to the first semester of 2025, despite several areas requiring improvement, including strengthening internal controls at the branch level and resolving certain legal aspects, which must be continuously followed up as part of ongoing efforts to improve the quality of the Bank's governance.

SELF-ASSESSMENT RESULTS ON THE IMPLEMENTATION OF GOVERNANCE – SEMESTER II 2025

Name	Rating	Rating Definition
Individual	1	Very Good
Consolidated	N/A	N/A
Analysis		

Governance Structure

The Bank has a complete, robust, and governance structure in compliance with Financial Services Authority (OJK) regulations and Sharia principles. This is reflected in the fulfillment of the duties, responsibilities, and authorities of the Board of Directors, Board of Commissioners, and Sharia Supervisory Board, who demonstrate integrity, competence, and independence. It is further supported by the effective committees, compliance function, internal and external audits, risk management, internal control systems, remuneration policies, and the management of conflicts of interest. Additionally, it encompasses the provision of funds to related parties and large exposures, integrity of reporting and information technology, strategic planning, shareholder support, the implementation of anti-fraud and anti-bribery strategies, sustainable finance, and governance within the Bank's Business Group. Overall, the Bank's governance structure is capable of supporting prudent and transparent business operations based on Good Corporate Governance and Sharia Principles.

Governance Process

The Bank has implemented governance processes effectively, structurally, and in accordance with Financial Services Authority regulations and Sharia Principles. This is evidenced by the independent, professional, and accountable execution of duties, responsibilities, and authorities by the Board of Directors, Board of Commissioners, and Sharia Supervisory Board. These processes are supported by the active role of committees, compliance function, internal and external audits, integrated risk management and internal controls, conflict of interest management, and remuneration policies. Furthermore, they include the management of fund distribution to related parties and large exposures, reliable reporting integrity and information technology systems, prudent formulation and execution of the Bank Business Plan, shareholder support, anti-fraud and anti-bribery strategies, sustainable finance, and aligned governance within the Bank's Business Group. Consequently, the Bank's overall governance process can support the achievement of sustainable and healthy business objectives based on Good Corporate Governance principles.

Governance Outcome

The Bank has implemented corporate governance effectively, transparently, and accountably. This is reflected in the fulfillment of the duties, responsibilities, and authorities of the Board of Directors, Board of Commissioners, and Sharia Supervisory Board, supported by the optimal performance of committees, independent management of conflicts of interest, and reliable compliance, internal audit, and external audit functions. The outcomes are further bolstered by integrated risk management and internal control systems, prudent remuneration policies, compliant management of fund distribution to related parties and large exposures, and adequate integrity of reporting and information technology systems. Moreover, it also includes sustainable strategic planning, protection of shareholder rights, anti-fraud and anti-bribery strategies, sustainable finance implementation, and harmonized governance within the Bank's Business Group. Overall, these factors support the achievement of healthy and sustainable Bank performance based on Good Corporate Governance and Sharia Principles.

Corporate Governance Principles in accordance with the Guidelines of Corporate Governance Principles for Banks

In the implementation of corporate governance, BCAS refers to the Guidelines of Corporate Governance Principles for Banks issued by the Basel Committee. These guidelines serve as a reference for BCAS in implementing the 12 principles of corporate governance, which form the foundation for the implementation of effective and sustainable governance practices within the banking environment.

Principle	BCAS Implementation
Principle 1 Board of Commissioners' Responsibilities. The Board of Commissioners has responsibilities that include: approval and oversight of the implementation of business strategies, governance structures and mechanisms, and corporate culture.	The Board of Commissioners of BCAS is responsible for the approval and oversight of the implementation of business strategies, governance structures and mechanisms, as well as corporate culture, as regulated in Decree of the Board of Directors No. 082/SK/DIR/2025 regarding the Corporate Governance Policy of PT Bank BCA Syariah, which contains the Board of Commissioners' Charter.
Principle 2 Board Qualifications and Composition. Members of the Board of Commissioners must possess relevant qualities with their duties and responsibilities, both individually and collegially. The Board must understand its role in oversight and corporate governance implementation and be able to make sound and objective decisions.	BCAS has met the qualifications and composition of the Board of Commissioners in accordance with their duties and responsibilities, with members who have passed the OJK Fit and Proper Test and possess adequate integrity, competence, and financial reputation. The composition meets regulations, including a minimum of three members with one President Commissioner, all domiciled in Indonesia, and at least 50% being Independent Commissioners. The Guidelines and Working Procedures of the Board of Commissioners are available on the BCAS website.
Principle 3 Board Structure and Practices. The Board of Commissioners must establish appropriate governance structures and practices in performing its duties and periodically review their effectiveness.	BCAS has established an effective structure and mechanism for the Board of Commissioners to carry out oversight and corporate governance duties, with appropriate governance practices and periodic reviews of their effectiveness. Details of the structure, mechanisms, and responsibilities can be accessed through the Guidelines and Working Procedures of the Board of Commissioners in the Organizational Structure section of the BCAS website.
Principle 4 Board of Directors. Under the direction and oversight of the Board of Commissioners, the Board of Directors is capable of managing the Bank's activities in accordance with business strategies, risk appetite, remuneration policies, and other policies approved by the Board of Commissioners.	The Board of Directors of BCAS carries out its duties and responsibilities professionally under the direction and oversight of the Board of Commissioners, managing bank activities according to business strategies, risk appetite, and remuneration and other policies that have been approved. Details of the duties and responsibilities of the Board of Directors can be accessed through the Guidelines and Working Procedures of the Board of Directors in the Organizational Structure section of the BCAS website.
Principle 5 Governance Structures of Business Group. In a business group, the Board of Commissioners of the parent company has overall responsibility for the group and for ensuring the establishment and implementation of clean governance practices related to the group and entities' structure, business, and risks. The Board of Commissioners and Board of Directors must understand the group's organizational structure and the risks faced.	BCAS, as a subsidiary of Bank BCA Tbk., has implemented integrated governance with the parent company, ensuring clean governance practices and appropriate risk management across the business group. As part of this integration, BCAS places two of its management members in the BCA Integrated Corporate Governance Committee, ensuring that the Board of Commissioners and Board of Directors have a comprehensive understanding of the group's organizational structure and risks.
Principle 6 Risk Management Function. The Bank must have a high-quality, independent risk management function with qualified resources and access to the Board of Commissioners.	The risk management function at BCAS is carried out by the Risk Management Unit led by the relevant Director, with support from the internal Risk Management Committee and involvement in the BCA Integrated Risk Management Committee to provide recommendations to the Board of Directors. The implementation of risk management is reported periodically to the Board of Commissioners through the Risk Oversight Committee, ensuring independence, resource quality, and effective oversight. The main points of the Risk Management Policy can be accessed in the Governance Policy section of the BCAS website.

Principle	BCAS Implementation
Principle 7 Risk Identification, Monitoring, and Control. Risks must be identified, monitored, and controlled for all Bank activities. The quality of the risk management infrastructure and internal controls must be able to keep pace with changes in the Bank's risk profile, external risk conditions, and industry practices.	BCAS actively identifies, measures, monitors, and controls risks for all bank activities in accordance with the applicable risk management framework. The risk management infrastructure and internal controls are designed to adapt to changes in the risk profile, external conditions, and current industry practices, with the bank's risk profile being updated periodically. The main points of the Risk Management Policy can be accessed in the Governance Policy section of the BCAS website.
Principle 8 Risk Communication. Effective implementation of risk governance requires accurate risk communication within the Bank's environment, both between organizations and through reporting to the Board of Commissioners and Board of Directors.	BCAS consistently submits a Risk Profile Report every semester to the Board of Directors, Board of Commissioners, and OJK, as well as an Integrated Risk Profile Report semiannually to BCA. This practice ensures accurate and effective risk communication throughout the bank, both between organizational units and in reporting to decision-makers. The main points of the Risk Management Policy can be accessed in the Governance Policy section of the BCAS website.
Principle 9 Compliance. The Board of Commissioners is responsible for overseeing management regarding the Bank's compliance risk. The Board must establish a compliance function and approve policies and processes for identification, assessment, monitoring, reporting, and providing advice on compliance risks.	The compliance function at BCAS is carried out by the Compliance Department (KEP) led by the relevant Director, with the responsibility of ensuring the implementation of compliance policies and procedures throughout the bank, including oversight of the Board of Directors and Board of Commissioners integrated with BCA. The Board of Commissioners actively oversees the compliance function through policy and procedure approvals, monitoring of periodic reporting, requests for clarification, and regular presentations, ensuring that compliance risk management is executed effectively.
Principle 10 Internal Audit. The internal audit function must report independent assurance activities to the Board of Commissioners and must support the Board of Commissioners and Board of Directors in encouraging effective governance processes and the Bank's long-term health.	The Internal Audit function at BCAS is carried out by the Internal Audit Unit (SAI), which performs independent and objective assurance and consulting activities to improve effectiveness and provide added value to risk management, internal control, and corporate governance. The unit directly reports to the President Director and communicates regularly with the Board of Commissioners through the Audit Committee, supporting the implementation of effective governance and the bank's long-term health. Internal Audit details can be accessed via the Internal Audit Charter in the Governance Policy section of the BCAS website.
Principle 11 Compensation. The Bank's remuneration structure must support the implementation of corporate governance and risk management.	BCAS has implemented a remuneration structure aligned with the principles of corporate governance and risk management, in accordance with POJK No. 45/POJK.03/2015 and OJK Circular Letter No. 40/SEOJK.03/2016. Remuneration policies are evaluated periodically by the Remuneration and Nomination Committee (KRN) to ensure compliance and effectiveness. Details of KRN function and remuneration policies can be accessed in the Organizational Structure section of the BCAS website.

Principle	BCAS Implementation
Principle 12 Disclosure and Transparency. The implementation of the Bank's governance must be carried out transparently for Shareholders, Depositors, other relevant Stakeholders, and Market Participants.	BCAS has carried out disclosure and transparency as part of its governance implementation for Shareholders, Depositors, and other relevant stakeholders. Although BCAS is not a public company (has not conducted an IPO), the principle of disclosure is consistently applied. Disclosure and transparency policies can be accessed through the Governance Guidelines available in the Governance Policy section of the BCAS website.

General Guidelines for Governance of Indonesian Sharia Entities (PUG-ESI)

The General Guidelines for Governance of Indonesian Sharia Entities (PUG-ESI) were prepared as a guide for Sharia entities in implementing good governance practices, by integrating the principles established in the 2021 PUG-KI. PUG-ESI encompasses eight principles grouped into three main categories:

1. Principles governing the roles, composition, and cooperation between the Board of Directors, the Board of Commissioners, and the Sharia Supervisory Board;
2. Principles governing processes and outcomes related to ethical and responsible behavior, risk management, internal control, compliance, as well as disclosure and transparency; and

3. Principles governing stakeholder engagement, including the beneficiaries of governance implementation.

Based on the results of the PUG-ESI self-assessment, BCAS has properly implemented the majority of the corporate governance recommendations. Recommendations that have not yet been implemented are due to the bank's complexity and the nature of provisions intended for companies that have conducted an IPO. Overall, the implementation of PUG-ESI by BCAS demonstrates a strong commitment to good and sustainable governance practices.

Principle 1 Role and responsibilities of the Board of Directors, Board of Commissioners, and Sharia Supervisory Board (SSB)

Indicator	Recommendation	Implementation
1.1	Roles and Responsibilities of the Board of Directors	
1.1.1	To achieve sustainable value creation, the Board of Directors (BOD) carries out its leadership role and strives to achieve governance results as follows: a. competitive and focused on long-term performance; b. ethical and responsible in conducting business; c. contributing positively to society and the environment; and d. capable of enduring and growing (corporate resilience).	Apply. Page 38. The BOD exercises leadership in sustainable governance by integrating the Code of Ethics and Core Values into the bank's strategic planning. Through comprehensive ESG risk and opportunity assessments, the BOD develops operational and financial resilience frameworks to maintain competitive long-term performance. These efforts ensure the business operates ethically according to Sharia principles to create added value for society and the environment while strengthening corporate resilience in supporting the acceleration of sustainable financing.
1.1.2	The BOD ensures that the entity's mission, vision, goals, targets, strategies, and annual and medium-term plans are consistent with long-term objectives, by utilizing innovation and cutting-edge technology effectively.	Apply. Page 56. The BOD ensures the alignment of vision, strategy, and annual work plans with long-term goals through the effective utilization of innovation and cutting-edge technology.

1.1.3	The BOD ensures that the entity implements appropriate and effective risk management and internal control systems aligned with the vision, mission, goals, targets, and strategy of the entity, as well as complying with applicable laws and standards.	Apply. Page 368 & 376. The BOD establishes a capital structure aligned with strategic goals and risk tolerance to ensure the creation of sustainable economic value for all stakeholders. Through transparent and efficient capital allocation policies, the BOD maintains a balance between the use of cash, debt, and equity while prioritizing the principle of prudence in managing liquidity and solvency. This commitment is supported by the implementation of effective risk management and internal control systems to ensure corporate resilience against various market scenarios and compliance with applicable regulatory standards.
1.1.4	The BOD ensures the integrity of the entity's accounting and financial reporting systems and the timely and accurate disclosure of all material information concerning the entity.	Apply. Page 479. The BOD guarantees the integrity of financial reporting by ensuring the availability of competent and certified human resources in relevant professions. In approving material information disclosures, the BOD considers the effectiveness of internal controls, external auditor opinions, and Audit Committee recommendations to remain consistent with the Bank's strategy. Financial statements and quarterly reports are submitted accurately and on time in accordance with banking and capital market regulations to provide objective performance analysis for investors and all stakeholders.
1.1.5	The BOD ensures that sustainability reporting has been prepared properly.	Apply. The Sustainability Report is prepared referring to regulations on the implementation of sustainable finance for financial service institutions, issuers, and public companies, following relevant national and global standards according to corporate complexity. Disclosed alongside the Annual Report, this reporting reflects real practices in supporting the creation of sustainable value for the Bank. The BOD also includes a strategic analysis in the Sustainability Report to provide comprehensive and relevant information for investor decision-making.
1.1.6	The BOD builds a framework for information technology (IT) governance that is aligned with the entity's business needs and priorities, encouraging business opportunities and performance, strengthening risk management, and supporting entity goals and strategies.	Apply. Page 43. The BOD builds an IT and digital technology governance framework aligned with business strategy to drive innovation, performance, and strengthen risk management according to the Bank's risk appetite. This is supported by optimal resource allocation, strengthening cyber security, and the responsible use of artificial intelligence (AI) while prioritizing ethical principles and data protection. This step ensures that technology infrastructure and information integrity remain reliable and secure in supporting business process transformation and long-term sustainable value creation.
1.1.7	The BOD is tasked with and responsible for implementing PUG-ESI (Mainstreaming of Sharia Governance in the Indonesian Sharia Economy) to achieve sustainable performance and compliance with Sharia principles. The BOD builds a robust Sharia governance framework tailored to size, nature, and complexity.	Apply. Page 405. The BOD is responsible for implementing PUG-ESI to achieve sustainable performance aligned with Sharia principles. This is realized through the development of a robust and adaptive Sharia governance framework, tailored to the Bank's business size, nature, and complexity to ensure overall compliance and operational effectiveness.
1.1.8	The BOD is responsible for operational activities, cooperation, and other activities in accordance with Sharia.	Apply. Page 38. The BOD is fully responsible for ensuring all operational activities, strategic cooperation, and other supporting activities are carried out consistently in accordance with Sharia principles. This step is a form of the Bank's commitment to maintaining integrity and compliance with Sharia values in every business line to provide trustworthy (amanah) services for all stakeholders.

1.1.9	Members of the BOD continuously increase their understanding and knowledge regarding Sharia principles to carry out duties and responsibilities related to Sharia compliance properly.	Apply. Page 259. The Bank conducts training and dissemination programs with topics related to Sharia principles throughout the year to increase the understanding of all employees regarding Sharia principles and so they can perform their respective duties guided by Sharia values.
1.1.10	The BOD provides adequate facilities and human resources to support the performance of the Sharia Supervisory Board (DPS).	Apply. Page 79. Members of the Sharia Supervisory Board hold Sharia certification and have undergone training regarding Sharia Principles.
1.1.11	The BOD needs to ensure adequate authority and the availability of supporting apparatus so that the Sharia Supervisory Board can perform its role effectively.	Apply. Page 247. The Bank has Functions that assist the Sharia Supervisory Board in performing its duties and responsibilities, namely the Sharia Compliance Function, Sharia Risk Management Function, and Sharia Internal Audit Function.
1.1.12	The Board of Directors' Charter is periodically reviewed. The Charter includes, among other things, the distribution of individual Director roles which can be regulated in the Board Charter or by a Board of Directors' decree.	Apply. Page 251. The Board of Directors' Charter is routinely evaluated periodically to align with applicable laws and regulations.
1.1.13	The BOD has a policy regarding the resignation of BOD members if involved in financial crimes and proven to have committed errors/wrongdoing.	Apply. Page 265. The BOD Resignation Policy is included within the Board of Directors' Charter. Directors are required to resign if involved in financial crimes and proven to have committed errors/wrongdoing.
1.2	Performance Evaluation: Board of Directors and Its Members	
1.2.1	The Board of Commissioners (BOC) conducts a formal annual evaluation objectively and independently to determine the effectiveness of the Board of Directors (BOD) and each individual director.	Apply. Page 267. The BOD conducts a self-assessment once a year using a specific form provided by the Bank based on several criteria. The results are re-evaluated by the BOC with the support of the Nomination and Remuneration Committee. The evaluation results consist of Individual Director Performance Assessments and Collegial Performance Assessments.
1.2.2	The BOC, considering the recommendations of the Nomination and Remuneration Committee, is responsible for determining the performance evaluation criteria and assessing the performance of the President Director and other members of the BOD.	
1.3	Roles and Responsibilities of the Board of Commissioners	
1.3.1	The BOC reviews the entity's strategy at least annually and approves the mission, vision, and strategy formulated by the BOD. The BOC also reviews, advises, and approves business plans, long-term financial plans, and short-term financial plans. The BOC provides advice and monitors the BOD's management of their implementation. The BOD and BOC are involved in decisions vital to the entity, as stipulated in the articles of association.	Apply. Page 56. The BOC is fully responsible for providing direction, monitoring, and evaluating the implementation of the Bank's strategic policies and providing advice to the BOD in accordance with the Articles of Association. This supervisory role is manifested through the approval of business plans and the Bank's long-term financial plans. The BOC, together with the BOD, periodically reviews and supervises corporate strategy implementation through a Joint Meeting mechanism involving relevant work units to ensure operational alignment with established strategic plans.

1.3.2	Types of decisions requiring BOC approval must be disclosed in the annual report.	Apply. Page 218. The BOC functions not only as a supervisor but also as a provider of strategic direction and constructive challenge to the BOD to ensure every policy and material decision has considered relevant long-term interests, risks, and opportunities. This role is supported by a culture of openness, availability of complete information, and adequate time allocation for in-depth discussion. Furthermore, the BOC is required to assess the justification of every material decision by the BOD to ensure alignment with the sustainability of the Bank's business model, all of which are disclosed in this Annual Report in the Special Chapter "Board of Commissioners".
1.3.3	Considering the recommendations of the Nomination and Remuneration Committee (KRN), the BOC proposes to the General Meeting of Shareholders (GMS) the appointment and/or dismissal of members of the BOD, BOC, and Sharia Supervisory Board (SSB). In doing so, the BOC considers diversity, non-discrimination, and equal opportunity regardless of ethnicity, religion, race, social group, or gender. The BOC ensures the nomination and selection process is formal and transparent.	Apply. Page 227, 244 & 265. The BOC determines the candidacy of members of the BOC, BOD, and SSB based on KRN recommendations to be proposed and approved by shareholders in the GMS. The entire nomination process is conducted transparently, prioritizing composition diversity, competence, and fulfillment of Sharia expertise criteria for SSB members. Details regarding the flow and selection mechanism have been comprehensively disclosed in the respective chapters for the BOC, BOD, and SSB in this Annual Report.
1.3.4	The BOC or the Committee performing the nomination function develops a succession policy for the nomination process of BOD and SSB members. Every year, the BOC reviews the implementation report of the development and succession plan presented by the President Director.	Apply. Page 244 & 265. The BOC, upon the advice of the KRN, has developed a succession policy for members of the BOD and SSB. Complete information regarding the Succession Policy is available in this Annual Report in the BOD Succession Policy and SSB Succession Policy sections.
1.3.5	The BOC: a. proposes to the GMS (which may be preceded by a proposal from the Committee performing the remuneration function) the amount of remuneration for members of the BOD, SSB, and BOC that is aligned with sustainable entity development and the long-term interests of the entity and shareholders; b. periodically reviews the remuneration system for the BOD, SSB, and BOC.	Apply. Page 286. The BOC conducts periodic reviews of the Bank's remuneration policy by aligning it with the latest regulations and industry best practices, formalized through a BOC Decree regarding the Amendment of the Remuneration Policy for the BOD, BOC, and SSB. Throughout the year, there were no remuneration payments in the form of shares or stock distribution to members of the BOD, BOC, or SSB.
1.3.6	The BOC supervises the effectiveness of the entity's governance policy and its implementation and proposes changes if necessary.	Apply. Page 24. The BOC supervises the effectiveness of corporate governance policies and implementation and provides recommendations as needed.

1.3.7	The BOC monitors and directs the entity to implement appropriate and effective risk management and internal control systems aligned with the goals, targets, and strategy of the entity, as well as complying with laws, codes of conduct, and applicable standards.	Apply. Page 24. The BOC performs a strategic supervisory function by directing the implementation of technology aligned with corporate goals to optimize business opportunities while mitigating IT risks and ensuring regulatory compliance. This role is strengthened through routine monitoring to ensure the Bank implements a comprehensive, integrated, and effective risk management and internal control system while considering the interconnectedness of various risks. This step is taken to guarantee the achievement of the Bank's strategic targets while upholding the code of conduct, professional standards, and laws for the benefit of all stakeholders.
1.3.8	The BOC supervises and directs to achieve the integrity of accounting and the entity's financial reporting system, as well as the independence of internal and external audit functions.	Apply. Page 223. The BOC conducts periodic reviews of internal audit performance effectiveness to evaluate the adequacy of the existing control framework. In this process, the BOC identifies and determines adjustments to internal control instruments to remain relevant and adaptive to the transformation and development of the Bank's business model, thereby optimally mitigating operational risks.
1.3.9	The BOC monitors, reviews, and approves the annual report and sustainability report, ensuring their integrity, and supervises the disclosure and communication process of the entity.	Apply. Page 24. The BOC performs a supervisory function through an in-depth review and approval of the Bank's Annual Report and Sustainability Report. In this regard, the BOC is also responsible for the accuracy and truthfulness of all information presented in the Annual Report to ensure the fulfillment of information transparency standards for all stakeholders.
1.3.10	The Board of Commissioners' Charter is periodically reviewed.	Apply. Page 218. The Board of Commissioners' Charter is evaluated periodically to remain aligned with laws and regulations.
1.3.11	The BOC has a policy regarding the resignation of BOC members if involved in financial crimes and proven to have committed errors/wrongdoing.	Apply. Page 229. The BOC Resignation Policy is included in the Board of Commissioners' Charter. BOC members are required to resign if involved in financial crimes and proven to have committed errors/wrongdoing.
1.3.12	Independent Commissioners are highly expected to contribute to honest, objective, active, and constructive discussions at Board of Commissioners' meetings.	Apply. Page 234. Independent Commissioners play an active role in encouraging honest, objective, and constructive discussions to ensure every decision is made in the best interest of the Bank. In the event of potential conflicts of interest with affiliated parties, the BOC appoints a Senior Independent Commissioner who has an in-depth understanding of the corporation to perform a balanced leadership role. Aside from monitoring potential conflicts of interest between management and controlling shareholders, Independent Commissioners are also tasked with considering the aspirations of minority shareholders and encouraging effective dialogue among all stakeholders to maintain corporate governance integrity.

1.3.13	The President Commissioner acts as the coordinator of the Board of Commissioners and ensures its effectiveness. The President Commissioner fosters a culture of openness and constructive dialogue that allows different perspectives to be expressed, including coordinating the determination of appropriate agenda for board meetings and ensuring sufficient time is available to discuss all items on the agenda. In addition, there must also be opportunities for the Board of Commissioners to meet with the Board of Directors and the SSB.	Apply. Page 223. Details of the President Commissioner's duties are disclosed transparently in this Annual Report and can be accessed via the Bank's official website. The primary responsibilities of the President Commissioner include coordinating the distribution of supervisory roles among BOC members, leading BOC meetings, and acting as the official representative of the BOC in engaging with external parties.
1.3.14	The BOC as a corporate organ is tasked and responsible for conducting supervision and providing advice to the BOD, and ensuring that the Entity has Applied PUG-ESI as part of the BOC's duties in supporting sustainable growth and compliance with Sharia principles. The BOC builds a Sharia entity governance framework tailored to the size, nature, and complexity of the Entity.	Apply. Page 405. The BOC performs supervisory and advisory functions to the BOD to ensure the Bank has Applied PUG-ESI and developed a robust Sharia governance framework according to the risk profile and business complexity. In line with the commitment to sustainable growth, the Bank prepares a Sustainability Report based on national and global standards to reflect actual practices in long-term value creation. In this process, the BOD also delivers strategic analysis and relevant recommendations to support comprehensive and accountable investor decision-making. The implementation of PUG-ESI has been disclosed through this Annual Report.
1.3.15	Members of the BOC continuously increase their understanding and knowledge regarding Sharia principles to properly carry out duties and responsibilities related to Sharia compliance. The supervisory and advisory functions by the BOC include prevention, correction, and penalties.	Apply. Page 223. Throughout the year, all members of the BOC have attended training related to Sharia principles.
1.4	Formation of Committees	
1.4.1	The entity has committees under the Board of Commissioners (BOC) consisting of at least: the Audit Committee, the Nomination and Remuneration Committee, and the Risk Management Monitoring Committee.	Apply. Page 293. The Bank has Committees under the BOC to assist the Board in performing its duties and responsibilities, namely the Audit Committee, the Risk Monitoring Committee, and the Remuneration and Nomination Committee. Currently, the Bank does not have a specific Monitoring Committee for Sustainability; however, all existing Committees under the BOC participate in monitoring the sustainability performance of BCAS.
1.4.2	The BOC ensures that all members of the Audit Committee are independent and that other committees formed by the BOC consist of a majority of independent parties. Furthermore, all committee members must possess competence, commitment, and adequate authority to perform their roles effectively and independently.	Apply. Page 293. All committees under the BOC have their respective Charters, which contain the authority, duties, and responsibilities of each committee. Statements regarding the independence of each committee are presented in the chapter "Committees under the Board of Commissioners".
1.4.3	To ensure that monitoring of the Audit Committee's duties is objective and independent, the President Commissioner may not serve as the chair of the Audit Committee, except under extraordinary circumstances that must be explained in the annual report.	Apply. Page 220. The Bank has a policy that the President Commissioner cannot serve as the Chairman of the Audit Committee. Throughout the reporting year, the position of Audit Committee Chairman has been held by an Independent Commissioner, as explained in this Annual Report.

1.5	Performance Evaluation: Board of Commissioners and Its Members	
1.5.1	The BOC conducts a formal annual evaluation objectively to determine the effectiveness of the Board, its committees, and each individual commissioner.	Apply. Page 229. Performance evaluations of the BOC, including the President Commissioner, along with the committees under it, are carried out periodically once a year. This assessment process is conducted comprehensively, referring to the criteria and achievement indicators disclosed in depth in this Annual Report, to ensure the effectiveness of the supervisory function and the fulfillment of the Bank's governance responsibilities.
1.6	Roles and Responsibilities of the Sharia Supervisory Board (SSB)	
1.6.1	The SSB holds a strong position regarding Sharia supervision to perform its functions effectively.	Apply. Page 239. The duty of the Sharia Supervisory Board (SSB) is to conduct Sharia supervision over the Bank's performance. The complete duties and responsibilities of the SSB can be found in the Sharia Supervisory Board Chapter of this Annual Report.
1.6.2	The SSB has a Sharia Audit Committee organ to assist in Sharia compliance supervision duties.	Apply. Page 247. The SSB has several functions that assist in the execution of its duties and responsibilities, including the Sharia Compliance Function, Sharia Risk Management Function, and Sharia Internal Audit Function.
1.6.3	The SSB works with clear responsibilities. The SSB is responsible for providing objective and reliable advice, direction, opinions, and supervision to ensure that the Sharia economic entity has carried out its activities, products, transactions, and operations in compliance with Sharia.	Apply. Page 239. The duties and responsibilities of the SSB consistently include providing objective direction and advice for the implementation of the Sharia Economic Entity. The complete duties and responsibilities of the SSB can be found in the Sharia Supervisory Board Chapter of this Annual Report.
1.6.4	The SSB is accountable for decisions, advice, directions, opinions, and supervision in terms of quality, accuracy, and reliability.	Apply. Page 239. SSB is accountable for every piece of advice, decision, direction, and opinion provided by the Board.
1.6.5	DPS meetings are chaired by the Chairman of the DPS. Meetings are attended by DPS members and relevant invitees relevant to the meeting.	Apply. Page 278. During the reporting year, several DPS meetings and joint meetings with the Board of Directors and Board of Commissioners were held. DPS meetings are chaired by the Chairman of the DPS and attended by DPS members.
1.6.6	It is recommended that SSB meetings be attended by representatives from the Sharia compliance unit, internal audit unit, and risk management unit.	Apply. Page 278. The Bank has a specific meeting policy for SSB Meetings, which, among other things, regulates that meetings may be attended by representatives of the Sharia compliance unit, Sharia internal audit, and Sharia risk management unit.
1.6.7	The SSB prepares periodic reports and submits them to the Board of Commissioners and relevant authorities. These reports should reflect the independence of the SSB from the Entity's management. Reports are also issued for management consultation activities requiring SSB's recommendations and opinions, and are submitted to Management, the Board of Commissioners, or relevant authorities.	Apply. Page 239. The SSB regularly prepares supervisory reports every year. Additionally, in the Annual Report every year, there is a special section for the Sharia Supervisory Board Report regarding the supervision that has been conducted.
1.6.8	Submit the fact-finding reports regarding specific cases to the Board of Directors/ Board of Commissioners.	Apply. Throughout the year, there were no specific cases; however, if a case arises at any time, it will be reported to the Board of Commissioners and Board of Directors.

1.7	Performance Evaluation: SSB and Its Members	
1.7.1	The SSB conducts a formal annual evaluation objectively to determine the effectiveness of the Board and each SSB member.	Apply. Page 246. The SSB conducts a self-assessment once a year using a specific form provided by the Bank with several criteria. The assessment results will be re-evaluated by the Board of Commissioners with the support of the Nomination and Remuneration Committee. The evaluation results consist of Individual Performance Assessments and Collegial Performance Assessments.
1.8	Conflict of Interest	
1.8.1	Members of the Board of Directors (BOD) who hold concurrent positions outside the entity must obtain approval from the Board of Commissioners (BOC). A Commissioner must notify the BOC and the chair of the committee performing the nomination function before accepting a new appointment as a director, Sharia supervisor, or commissioner, or other director positions or roles with significant time commitments.	Apply. Page 251. The concurrent positions held by the BOD of BCAS are in accordance with applicable laws and regulations. Directors who hold concurrent positions outside the Bank's scope have been disclosed in their respective profiles.
1.8.2	The BOC monitors and manages potential conflicts of interest involving management, members of the BOD, members of the BOC, members of the Sharia Supervisory Board (SSB), and shareholders, including misuse of entity assets and misuse in related party transactions. A commissioner or Sharia supervisor who has a conflict of interest shall not participate in the monitoring and decision-making regarding the potential conflict of interest involving the respective Commissioner, Commissioner's affiliates, or Sharia supervisor.	Apply. Page 388. The BOC is fully committed to mitigating potential conflicts of interest through internal policies and the Bank's Articles of Association. In its implementation, if the President Commissioner or members of the BOC, BOD, or SSB who have a role in decision-making or chairing a GMS have a conflict of interest regarding a meeting agenda item, then the leadership or authority is transferred to another member who is independent of the related issue. Furthermore, every transaction containing elements of conflict of interest can only be executed after obtaining GMS approval in accordance with the Articles of Association and applicable regulations to maintain corporate integrity and transparency.
1.9	Competency Enhancement for Members of the BOD, BOC, and SSB	
1.9.1	The BOC ensures that members of the BOD, BOC, and SSB understand their roles and responsibilities, characteristics, and operations of the entity, laws and regulations, and relevant standards, as well as other applicable obligations. The BOD, through the corporate secretary, supports all members of the BOD, BOC, and DPS in updating and refreshing the skills and knowledge required to perform their roles on the Board.	Apply. Page 223, 240 dan 259. Every member of the BOD, BOC, and SSB who newly joins BCAS will receive an orientation and introduction program regarding the Bank and relevant information according to their duties and responsibilities. BCAS regularly provides training for members of the BOD, BOC, and SSB to increase knowledge so they can support their respective Boards in performing their duties. Details of the Orientation and Training program for each Board have been reported in this Annual Report.

Principle 2 Role and Responsibility of Board of Directors (BOD) and Board of Commissioners (BOC)

Indicator	Recommendation	Implementation
2.1	Composition of BOD, BOC, and Sharia Supervisory Board (SSB)	
2.1.1	In determining candidates for BoD, BoC, and SSB through the Nomination and Remuneration Committee (KRN), it should not only rely on recommendations from the BoC, management, or majority shareholders. The KRN can use independent sources to determine qualified candidates.	Apply. Page 286. The BoC assigned KRN to review nomination proposals for BoD, BoC, and SSB members originating from shareholders, BoC, or the President Director. Evaluation results are formalized through KRN Recommendations to be submitted to the GMS Chairman for approval. Currently, the Bank has not used third parties for candidate screening.
2.1.2	The BoC ensures that criteria for selecting BoD members include at least the knowledge, skills, and expertise required to properly fulfill BoD roles, while considering BoD diversity.	Apply. Page 252. Criteria in the BoD selection process have been reviewed in terms of knowledge, expertise, and diversity. Each BoD member is certified according to their roles. The BoD is diverse, consisting of both female and male members.
2.1.3	The entity's policy on diversity within the BoD, BoC, and SSB is disclosed in the Annual Report.	Apply. Page 284. The Bank has a diversity policy, which has been disclosed in this Annual Report.
2.1.4	The BoC ensures that policies and procedures for the selection and nomination of Commissioners and SSB are clear and transparent to achieve the desired Board composition. The BoC uses independent sources to determine qualified candidates.	Apply. Page 227 dan 244. Policies and procedures for BoC and SSB selection/nomination are conducted clearly and transparently. Comprehensive information regarding candidates is disclosed openly during the selection process, from the GMS Summons date to its implementation.
2.1.5	The BoC/Committee performing the nomination function establishes consistent nomination procedures and criteria based on a skills matrix approved by the BoC, ensuring candidate profiles meet the requirements set in the matrix.	Apply. Page 286. KRN performs the nomination function by implementing accountable and transparent procedures to ensure every candidate meets the skills and competency standards required for BoC members.
2.1.6	The BoC composition is formed such that its members collectively reflect diversity in terms of skills, expertise, knowledge, experience, age, cultural background, and gender required to fulfill BoC roles appropriately.	Apply. Page 68. The BoC composition has been structured to reflect comprehensive diversity, covering technical competencies, professional experience, and diversity in age and culture to ensure optimal oversight and advisory functions.

2.1.7	To enable the BoC to provide independent advice and supervision to the BoD and for roles with potential conflicts of interest, the BoC consists of a sufficient number of Independent Commissioners, with limited terms of office and disclosure of membership duration and independence.	Apply. Page 234. As of Dec 31, 2025, BCAS Independent Commissioners totaled 2 out of 3 members (66.7%). The term of office for Independent Commissioners follows the general BoC term.
2.1.8	To facilitate effective BoD, BoC, and SSB functions and increase investor trust, the KRN ensures formal, rigorous, and transparent processes for the appointment of BoD, BoC, and SSB members.	Apply. Page 286. KRN's duties are formalized in the Nomination and Remuneration Committee Charter. KRN prepares periodic reports to the BoC regarding the implementation of nomination and remuneration procedures.
2.1.9	SSB consists of at least 3 (three) members, one of whom is appointed as Chairman. For entities with small managed assets, a minimum of 2 (two) SSB members is permitted.	Apply. Page 79. Until the end of 2025, the SSB consisted of 3 members (1 Chairman, 2 members). The term of office for the chairman and members is synchronized.
2.1.10	SSB membership and requirements refer to MUI regulations. Among SSB members, at least 1 (one) must have expertise in fiqh muamalah and 1 (one) in sharia economics.	Apply. Page 79. Every SSB member holds a Sharia Supervisor certificate from the MUI Professional Certification Body. The current SSB Chairman holds Bachelor's and Master's degrees in Sharia Economics.
2.1.11	SSB members must not come from management or controlling shareholders of the entity concerned.	Apply. Page 79. No SSB members are from management or hold shares in BCAS. This information is detailed in the individual SSB profiles.
2.1.12	SSB members perform their duties with focus and have no conflict of interest with other entities. Membership in other entities is limited to ensure the availability of time and effectiveness.	Apply. Page 237. The Bank has a specific policy governing SSB conflicts of interest. SSB members are prohibited from utilizing the Bank for personal or third-party interests that could reduce Bank assets or profits.

2.1.13	Appointment and dismissal of SSB members are done upon recommendation from the BoC, approved by the GMS, and reported to DSN-MUI.	Apply. Page 244. The SSB appointment mechanism is tiered through KRN recommendations to the BoC, then forwarded to the BoD to be proposed as candidates, obtaining MUI recommendations and OJK approval before being appointed in the GMS.
2.1.14	SSB members work with adequate capabilities and possess qualifications in fiqh muamalah maliah, sharia financial/business competence, and professional sharia supervisor competence.	Apply. Page 241. By the end of 2025, all SSB members had received training related to Sharia Finance and held Sharia Supervisor certifications.
2.1.15	SSB is independent of the Entity and makes decisions regarding sharia fairly, honestly, and free from conflicts of interest.	Apply. Page 237. The Bank ensures SSB's independence by implementing strict concurrent positions prohibitions based on the latest OJK regulations, where SSB members are prohibited from serving as management or executive officers in other financial institutions.
2.1.16	SSB and the Business Entity are bound by a written agreement agreed upon by the parties.	Apply. The working relationship between SSB and the Bank is formalized through a written agreement based on mutual consent, serving as a legal basis for rights, obligations, and professionalism.
2.1.17	Proposals for the appointment and/or replacement of SSB members are submitted by the BoC to the GMS, considering recommendations from the KRN.	Apply. Page 244. The SSB appointment mechanism is carried out systematically through KRN recommendations to the BoC, which are then proposed to the BoD to obtain recommendations from MUI and formal approval from OJK before being finalized in the GMS.

2.2	Remuneration of BOD, BOC, and SSB	
2.2.1	The remuneration policy for BoD members consists of a remuneration structure oriented toward sustainable entity development and encouraging the achievement of long-term goals. BoD remuneration must be proposed by the BoC, through the Nomination and Remuneration Committee (KRN), for a decision by the GMS. The amount proposed to the GMS is determined by considering each BoD member's role, the economic situation, and entity performance.	Apply. Page 286. Indicators for remuneration implementation are detailed in the Nomination and Remuneration Policy Chapter of this Annual Report. KRN is responsible for submitting evaluation results and remuneration policy recommendations for the BoC and BoD to the BoC, which will then be proposed in the GMS to obtain shareholder approval.
2.2.2	The remuneration policy for BoC and SSB members consists of a remuneration structure oriented toward sustainable development and long-term goal achievement. The amount proposed by the BoC and SSB to the GMS is determined by considering each member's role, the economic situation, and entity performance. Additionally, positions such as President Commissioner and Chairpersons, as well as membership in committees, must be taken into consideration.	Apply. Page 286. The remuneration policy for the BoC and SSB is prepared by referring to OJK regulations on sharia banking remuneration governance, which emphasizes a balance between performance, risk profile, and the principle of prudence. This structure includes carefully regulated fixed and variable components, including deferral mechanisms and malus and/or clawback policies to encourage prudent risk-taking.
2.2.3	To ensure that remuneration packages are determined based on the achievement, qualifications, and competence of the Directors, Commissioners, and SSB, while considering the entity's operating performance, individual performance, and market conditions, the KRN ensures fair and transparent procedures to establish remuneration policies.	Apply. Page 286. The Bank is committed to implementing a fair and transparent remuneration policy for BoD, BoC, and SSB members by ensuring each package is determined objectively based on achievement, qualifications, and individual contributions aligned with the Bank's operational performance and market conditions. This includes deferral procedures and malus/clawback applications as a form of accountability.
2.2.4	The entity discloses information on the remuneration policy in the governance implementation report.	Apply. Page 286. Remuneration policies are reported annually through the Bank's Annual Report and can be accessed by all stakeholders through the official BCAS website.

Principle 3 Working Relationships between the Board of Directors, Board of Commissioners, and SSB

Indicator	Recommendation	Implementation
3.1	Nature of the Working Relationship	
3.1.1	There is open discussion between the BoD, BoC, and SSB, as well as among the individual members of the BoD, BoC, and SSB. However, it remains important to maintain information confidentiality to prevent any leaks of sensitive information.	Apply. Page 281. Discussions between the BoD, BoC, and SSB are conducted through joint meetings. The meeting agenda includes discussions on financial performance reports and reports from committees under the BoC. By the end of 2025, a total of 12 joint meetings were held.
3.1.2	In accordance with their respective duties and roles, the BoD collaborates with the BoC and SSB in formulating the entity's mission, vision, and strategy, and regularly discusses their implementation.	Apply. Page 56. The BoD works with the BoC and SSB to formulate the entity's vision, mission, and strategy. Furthermore, the implementation of these strategies is discussed periodically in joint meeting forums to ensure execution proceeds according to established plans.
3.1.3	The Corporate Secretary plays an important role in supporting the effectiveness of the working relationship between the BoD, BoC, and SSB, encouraging the implementation of good corporate governance practices, including effective communication with shareholders and other stakeholders.	Apply. Page 347. One of the Bank Secretary's duties is to ensure that communication between the BoD, BoC, and SSB runs smoothly. The specific duties of the Bank Secretary are explained in the "Corporate Secretary" chapter.
3.1.4	The BoC considers decisions, suggestions, directions, and opinions resulting from the SSB's oversight of business, operations, collaborations, and Entity activities.	Apply. Page 239. SSB is obligated to provide oversight reports to the BoC for re-evaluation. The BoC consistently reviews decisions, suggestions, and opinions from the SSB regarding the oversight of the Bank's performance.
3.1.5	The BoC has policies that prevent undue influence on the DPS, so the DPS can carry out its functions and duties professionally and independently.	Apply. Page 237. The BoC continuously monitors DPS independence to ensure there are no conflicts of interest. DPS independence refers to the provisions in POJK No. 2 of 2024 regarding the Application of Sharia Governance for Sharia Commercial Banks and Sharia Business Units, Article 12.
3.1.6	The BoC maintains good and effective communication with the SSB regarding sharia implementation.	Apply. Page 281. The BCAS BoC maintains effective communication with the SSB to ensure the Bank's business activities remain aligned with sharia principles, including through joint meeting forums discussing sharia oversight and compliance.
3.1.7	The BoD maintains good and effective communication with the SSB regarding sharia implementation.	Apply. Page 281. The BCAS BoD maintains good and effective communication with the SSB to ensure Bank business activities remain aligned with sharia principles through joint meeting forums.
3.1.8	The BoD has policies that support the SSB so they can carry out their functions and duties professionally and independently.	Apply. The BCAS BoD supports the SSB's professional and independent execution of duties through policies and working mechanisms that ensure the SSB can perform its sharia oversight role optimally.

3.1.9	The BoD builds a resolution mechanism for cases where there are differences of opinion between the BoC, SSB, and BoD.	Apply. Page 281. The BCAS BoD builds a resolution mechanism for differences of opinion through meeting forums that prioritize deliberation for consensus (musyawarah untuk mufakat). If consensus is not reached, decisions are made via voting mechanisms in accordance with applicable regulations.
3.2	Information Access for the Board of Commissioners and DPS	
3.2.1	The BoD is responsible for ensuring the BoC and DPS receive accurate, relevant, and timely information access. The BoC and DPS themselves ensure they obtain adequate information. The BoD provides comprehensive information to the BoC and DPS regularly and without delay on all issues relevant to the entity. The BoC and DPS may request additional information from the BoD at any time.	Apply. Page 281. The BCAS BoD ensures the BoC and DPS obtain accurate, relevant, and timely information through report submissions and discussions in various meeting forums. Additionally, the BoC and DPS can request additional information from the BoD at any time to support their oversight functions.
3.3	Responsibilities of BoD, BoC, and SSB regarding the Impact of Ownership Structure on the Entity	
3.3.1	Impact of ownership structure on the entity. The BoD, BoC, and SSB consider their responsibilities within the context of the shareholding structure and relationships between the entity's shareholders that may impact the management and operation of the entity.	Apply. Page 87. The BCAS BoD, BoC, and SSB perform their duties and responsibilities while considering the shareholding structure and inter-shareholder relationships to ensure the Bank's management and operations remain professional, transparent, and aligned with good governance principles.

Principle 4 Ethical Behavior and Responsibility

Indicator	Recommendation	Implementation
4.1	Code of Ethics and Conduct	
4.1.1	This statement is outlined in the Code of Conduct and Business Ethics, clearly expressing the entity's expectations that every member of the BoD, BoC, SSB, and employees will: - Act in the best interest of the entity; - Act honestly and with high standards of integrity; - Emulate the Prophet's traits and conduct: Shiddiq (truthful), Fathanah (intelligence), Amanah (trustworthiness), and Tabligh (conveyance); - Be independent and act based on complete information, in good faith, with due diligence and prudence; - Comply with laws and regulations; - Avoid actions that violate regulations or unethical acts based on the entity's ethical guidelines; - Avoid conflicts of interest or actions impacting the entity's reputation; - Not take advantage of the entity's property or information for personal gain; - Not abuse their position or opportunities generated by their position for personal interest; - Avoid requesting/receiving payments, gratifications, or benefits from third parties; - Respect differences of opinion and the rights of every member and employee; - Ensure full, fair, accurate, timely, and comprehensible disclosure to regulators and in public communications.	Apply. Page 379, 385, 390 dan 392. - BCAS has established a Code of Ethics, Anti-Corruption Policy, and AML-CFT Guidelines through a Board of Directors' Decree, binding all BCAS personnel, including the BoD, BoC, and SSB. - Provisions regarding ethics, authority, and responsibilities of the BoD, BoC, and SSB are specifically regulated in the Charters of each organ. - To strengthen GCG implementation, every member of the BoD, BoC, and SSB is required to prepare an Annual Disclosure, Integrity Pact, and Code of Ethics compliance statement every year.
4.1.2	The BoD establishes policies and practices for anti-money laundering and terrorism financing (AML/CFT), anti-bribery, anti-corruption, anti-fraud, and political involvement, referring to national or international standards.	Apply. Page 379 dan 385. The Bank has policies regarding AML/CFT, anti-bribery, anti-corruption, anti-fraud, and political involvement that fully refer to national standards. These policies are established via a Board of Directors' Decree.
4.1.3	Sharia economic entities strive to achieve the highest standards of honesty, fairness, trustworthiness (amanah), and excellence (ihsan) in all economic activities. Sharia economic entities issue procedures so that leaders and employees perform their duties based on business conduct that requires these traits.	Apply. Page 390. BCAS is committed to conducting business activities based on values of integrity, honesty, fairness, and trustworthiness reflected in the corporate culture and the mandatory Code of Ethics. Additionally, the Bank sets provisions regarding the responsible use of IT and digital technology, including transparency, information security, and data protection to maintain stakeholder trust.

4.2	Organizational Culture Values	
4.2.1	Sharia economic entities articulate, cultivate, and express the entity's culture and values.	Apply. Page 392. Through a Board of Directors' Decree and the annual Integrity Pact, BCAS expresses its commitment to maintaining an entity culture aligned with sharia principles, ensuring every operational policy supports the strengthening of Good Corporate Governance (GCG).
4.2.2	Sharia economic entities implement principles of prudence and diligence in their operations for the best interest of stakeholders while remaining sharia-compliant. Sharia economic entities have appropriate protection against the occurrence of misconduct caused by a lack of prudence and negligence.	Apply. Page 392. BCAS conducts its business activities by prioritizing the principles of prudence and compliance with sharia principles to protect the interests of stakeholders. The application of these principles is supported by policies, procedures, and internal control systems to prevent negligence or inappropriate actions. The Board of Commissioners also performs oversight and evaluation of the implementation of values, ethics, and company policies to ensure alignment between corporate culture, policies, and business activities.
4.2.3	Sharia economic entities are able to demonstrate that their operations are managed according to sharia governance and conduct business in a responsible manner and comply with all sharia principles.	Apply. Page 392. BCAS ensures that all business activities are carried out in accordance with Sharia governance principles through oversight and advice provided by the SSB. Through this oversight mechanism, the Bank strives to ensure that operations, products, and business activities carried out are in accordance with Sharia principles and applied responsibly.
4.3	Enforcement and Communication of Code of Ethics, Values, and Culture	
4.3.1	The entity's code of conduct and code of ethics are communicated effectively to the Board of Directors, Board of Commissioners, SSB, and all employees; integrated into the entity's strategy and operations, including the risk management system and remuneration structure; and enforced.	Apply. Page 390. BCAS communicates the Code of Conduct and Code of Ethics to the Board of Directors, Board of Commissioners, SSB, and all employees as part of the implementation of good corporate governance. The Board of Directors also plays a role in effectively communicating and enforcing these codes of conduct and ethics to serve as a reference in conducting business activities, risk management, and decision-making within the Bank.

Principle 5 Risk Management, Internal Control, and Compliance

Indicator	Recommendations	Implementation
5.1	Governance, Risk Management, Internal Control, and Compliance Systems	
5.1.1	Strategy and risk are an integral part of the Bank's operations, disclosed transparently, and incorporated into the duties and responsibilities of the Board of Commissioners, the Sharia Supervisory Board, and the Board of Directors, as well as discussed during meetings of the Board of Commissioners, the Sharia Supervisory Board, and the Board of Directors.	Apply. Page 368. The Bank ensures that strategy and risk management are applied in an integrated manner and disclosed transparently in the Annual Report. This is reflected through periodic reviews of the effectiveness of governance, risk management, internal control, and compliance, which are part of the duties and responsibilities of the Board of Directors and the Board of Commissioners. This process is also supported by a compliance function that actively monitors regulatory changes and ensures the implementation of a Sharia compliance culture integrated into the Bank's policies and activities.
5.1.2	The Risk Management Oversight Committee assists the Board of Commissioners in fulfilling its duties by establishing transparent, focused, and independent mechanisms for overseeing the entity's risk management.	Apply. Page 369. Reviews of the application of Sharia principles and risk management are conducted periodically through evaluations of policies, procedures, and risk exposure reports prepared by the Risk Management Unit. The results of these evaluations are part of the management reports and discussions presented in the Entity's Annual Report.
5.1.3	Effective governance is supported by the integration of risk management, internal control, and compliance systems designed to achieve the Entity's objectives. Risk management is implemented by integrating all risks, including credit risk, market risk, liquidity risk, operational risk, legal risk, strategic risk, compliance risk, reputational risk, yield risk, and investment risk.	Apply. Page 368. The Bank has applied an effective governance framework supported by the application of risk management integrated with internal control and compliance systems to support the achievement of the Bank's objectives. Additionally, BCAS has developed and applied a Recovery Plan as a proactive measure to address stressful conditions in order to ensure the Bank's business continuity.
5.2	Internal Control and Compliance	
5.2.1	The Board of Directors periodically reviews the appropriateness of the design and operational effectiveness of the governance system, risk management, internal controls, and compliance of the entity and reports the implementation and results of the review to shareholders through the entity's annual report.	Apply. Page 375. The Board of Directors periodically reviews the appropriateness of the design and operational effectiveness of the corporate governance, risk management, internal control, and compliance systems. This process is carried out through the implementation of integrated and transparent risk management, under the supervision of the Board of Commissioners, the SSB, and the Risk Monitoring Committee. The results of the implementation and evaluation are reported to shareholders through the Annual Report as a form of corporate accountability and transparency.
5.2.2	Sharia-compliant entities foster a culture of Sharia compliance by cultivating Sharia-compliant behavior. This culture begins with the Board of Directors, which communicates the importance of adherence to Sharia and integrates Sharia governance into business strategies, policies, and internal guidelines.	Apply. Page 366. The culture of Sharia compliance within the Company is supported through the implementation of Sharia compliance functions under the Compliance Department. The execution of these functions is supported by executive officers who report directly to the Director, thereby ensuring that Sharia compliance aspects are an integral part of the governance and management of the Company's operations.

5.3	Integration of Governance, Risk Management, and Compliance	
5.3.1	The Board of Directors establishes an integrated governance, risk management, and compliance (GRC) system, addressing various uncertainties in a unified manner and with high integrity, to ensure that the entity can achieve its objectives.	Apply. Page 362, 368. The Bank has established an integrated governance, risk management, and compliance (GRC) system by ensuring effective coordination between governance, strategy, performance, risk management, compliance, and internal audit. The Bank also maintains the independence of the compliance function to ensure it is free from potential conflicts of interest, so that the implementation of GRC can support sound risk management and the achievement of the company's objectives.
5.4	Internal Audit	
5.4.1	The Board of Commissioners, through the Audit Committee, monitors and ensures that the internal audit function assists the entity in achieving its objectives by adopting an objective and disciplined approach to evaluating and improving the effectiveness of the entity's risk management, internal controls, and governance.	Apply. Page 28. The Board of Commissioners, through the Audit Committee, ensures that the Internal Audit and Sharia Audit functions operate independently, objectively, and professionally, supported by adequate authority, resources, and competencies, with the presentation of audit results and follow-up actions to the Board of Directors, the Board of Commissioners, and the Sharia Supervisory Board to support the effectiveness of internal controls and risk management.
5.4.2	Periodic Sharia reviews are conducted to assess the Entity's compliance with Sharia requirements regarding its operations and activities. The Board of Directors presents the results of the review in the Entity's annual report.	Apply. Page 239. Reviews of compliance with Sharia principles are conducted through oversight by the Sharia Supervisory Board (SSB), which directs, monitors, and evaluates the implementation of Sharia governance, including Sharia compliance functions, Sharia risk management, and Sharia internal audit. The SSB assesses that the implementation of Sharia governance in 2025 has been carried out effectively.
5.4.3	Internal Sharia audits are conducted to provide assurance regarding the quality and effectiveness of internal controls, risk management systems, and Sharia governance and compliance processes in activities, products, transactions, and operations.	Apply. Page 352. The Sharia Internal Audit function analyzes and assesses compliance with Sharia Principles in finance, accounting, operations, and other activities, and provides objective recommendations for improvement and information to management.

Principle 6 Disclosure and Transparency		
Indicator	Recommendations	Implementation
6.1	Disclosure Policy	
6.1.1	Sharia economic entities have disclosure and transparency policies and procedures that ensure the disclosure of material information and safeguard the entity's sensitive and confidential information.	Apply. Page 396. The Bank has a policy regarding information disclosure set forth in the Corporate Governance Guidelines and ensures that all shareholders have equal rights to obtain material information accurately, in a timely manner, and periodically in accordance with applicable regulations. The implementation of information disclosure at BCAS complies with applicable regulations while ensuring the principle of prudence and maintaining corporate confidentiality.
6.1.2	Shareholders' right to receive relevant material information about the entity on a regular and timely basis must be fulfilled.	
6.1.3	Sharia-compliant economic entities make relevant and timely disclosures regarding Sharia compliance.	

6.2 Financial and Sustainability Reports	
6.2.1	Sharia-compliant economic entities disclose systems and procedures to ensure that interim financial reports not audited or reviewed by an external auditor are, in all material respects, accurate, complete, and provide investors with the appropriate information to make sound investment decisions. Apply. Page 396. Financial statements are presented and disclosed in accordance with the published Financial Accounting Standards in Indonesia, as well as other relevant regulations, and have been presented to management and the audit committee for approval.
6.2.2	The Audit Committee ensures the quality of the financial statement audit conducted by the external auditor. These activities include recommending the appointment, reappointment, and, if necessary, dismissal and remuneration of the external auditor. Apply. Page 298. The Audit Committee plays a role in ensuring the quality of the financial statement audit conducted by the external auditor, as outlined in the chapter on the Duties and Responsibilities of the Audit Committee.
6.2.3	Sustainability reports must be prepared and disclosed accurately and structured in accordance with national or international sustainability reporting frameworks. Apply. Sustainability Report. Guidelines and standards for sustainability reporting refer to: • POJK No. 51/POJK.03/2017 on Sustainable Finance; • Global Reporting Initiative (GRI) Standards 2021, used in the statement "in accordance with the GRI Standards"; • GRI-G4 Sector Disclosures: Financial Sector Supplement Disclosures (FSSS); • Sustainability Accounting Standards Board (SASB) Commercial Banks category; • Sustainable Banking Assessment (SUSBA) Environmental, Social, and Governance (ESG) Integration Pillars from the World Wide Fund for Nature (WWF), which measure the integration of Environmental, Social, and Governance (ESG) aspects; and • ASEAN Corporate Governance Scorecard (ACGS). BCA engages external parties to ensure the quality of its reports aligns with sustainability reporting principles and the applicable standards. The Sustainability Report is available on the website https://www.bcasyariah.co.id/sustainability-report.
6.2.4	Sharia economic entities publish integrated annual reports that place historical performance in context and describe the entity's future risks, opportunities, and prospects, thereby helping shareholders and stakeholders understand the entity's strategic objectives and its progress in creating sustainable value. Apply. Page 396. The Annual Report is prepared in accordance with the provisions regarding the form and content of annual reports for issuers or public companies. This report contains information regarding the company's performance, risks, and strategic plans presented in an integrated manner, thereby helping shareholders and stakeholders understand the company's performance as well as its strategic direction and future prospects.
6.3 Information Dissemination	
6.3.1	Information dissemination channels must provide equal, timely, and relatively inexpensive access to information relevant to users. Apply. Page 105. BCAS maintains an official website (https://www.bcasyariah.co.id/) accessible to the general public at any time. Additionally, to facilitate the dissemination of information to the public, BCA utilizes various social media platforms such as X, Facebook, YouTube, LinkedIn, Instagram, and TikTok as communication and information dissemination channels.

6.3.2	Sharia economic entities ensure that annual statements regarding the implementation of the General Guidelines for the Governance of Indonesian Sharia Entities, including explanations of the implementation of each Recommendation and Guideline, are available on the website for a minimum period of five years.	Apply. Page 405. In implementing corporate governance, BCAS has referred to the General Guidelines on Indonesian Corporate Governance (PUG-KI). Additionally, BCAS also refers to the General Guidelines on Governance of Indonesian Sharia Entities (PUG-ESI), which were developed as a guide for sharia entities in applying good governance practices by integrating the principles of the 2021 PUG-KI. PUG-ESI encompasses eight principles grouped into three main categories as the foundation for implementing governance in Sharia entities.
6.3.3	For entities listed on capital markets in jurisdictions other than their home jurisdiction, the applicable laws and regulations regarding corporate governance must be clearly disclosed. In the case of cross-listing, the criteria and procedures for cross-listing, as well as the criteria and procedures for recognizing listing requirements for the primary listing, must be transparent and documented.	Apply. Page 479. The bank has fulfilled all recommendations regarding the dissemination of information, except for the recommendation related to public companies, as the bank has not yet conducted an IPO.

Principle 7 Protection of Shareholders' Rights

Indicator	Recommendations	Implementation
7.1	Shareholder Rights	
7.1.1	Sharia economic entities have a communication policy that facilitates and encourages the participation of shareholders or investors.	Apply. Page 105. BCAS understands the importance of a communication policy governing interactions between BCAS and its stakeholders. Therefore, BCAS has established a Communication and Information Disclosure Policy outlined in the Governance Guidelines to support transparent and effective communication with stakeholders. Such communication is conducted through various platforms, including the General Meeting of Shareholders, press releases, email, and other media.
7.1.2	A sharia economic entity that is a Parent Entity ensures that its governance policies apply to Subsidiary Entities and Jointly Controlled Entities in which the Entity's investment is significant.	Apply. Page 90. As of the end of the reporting period, BCAS did not have any subsidiaries, associates, or joint ventures.
7.1.3	The sharia economic entity has rules and procedures governing acquisitions, takeovers, and extraordinary transactions such as mergers and the sale of substantial entity assets to ensure that transactions occur transparently and under fair conditions and protect the rights of all shareholders according to their class.	Apply. Page 149. In 2025, BCAS did not engage in any investment, expansion, divestment, business merger or consolidation, acquisition, or debt or capital restructuring activities that had a significant impact on the Bank's operations and financial performance. Consequently, there were no extraordinary transactions during the reporting year.
7.2	Fair Treatment of Shareholders	
7.2.1	Sharia economic entities have rules and procedures that ensure a) all shareholders of the same series within a single class of shares are treated equally, and b) the disclosure of such rules and procedures, as well as the disclosure of the capital structure and arrangements that allow certain shareholders to obtain influence or control disproportionate to their shareholding.	Apply. Page 21. BCAS has fulfilled all recommendations regarding fair treatment of shareholders. However, as of 2025, BCAS has not conducted an initial public offering (IPO) on a stock exchange; therefore, this report does not present information regarding the number of shares outstanding, market capitalization, share price, or trading volume. Information regarding share capital for the past three years is still presented in the Share Information section.

7.2.2	The Entity has rules and procedures in place to ensure that related-party transactions are approved and executed in a manner that ensures conflicts of interest are properly managed and protects the interests of the Entity and its shareholders.	Apply. Page 149. BCAS conducts transactions with related parties in accordance with SFAS No. 7 (Revised 2015) on Related Party Disclosures. The management of affiliate transactions and the mitigation of potential conflicts of interest are regulated in the Board of Directors' Decree No. 057/SK/DIR/2023 regarding the Governance Policy of PT Bank BCA Syariah, ensuring that every affiliate transaction is conducted based on the agreement of the relevant parties and presented transparently in the Company's financial statements.
7.2.3	The Sharia commercial entity has policies and discloses them to prevent insider trading. The entity has clear rules regarding any trading in the entity's shares conducted by Directors, Commissioners, Sharia Supervisors, and insiders to ensure that no one may gain direct or indirect benefits from information not yet available in the market.	Apply. Page 388. BCAS is not a publicly listed company; therefore, it does not have shares traded on a stock exchange and does not have an insider trading policy as applies to publicly listed companies. However, BCAS has internal regulations regarding the use of internal and non-public information, as stipulated in the Board of Directors' Decree No. 002/SK/DIR/2022 on the Protection of Information at PT Bank BCA Syariah, to prevent the misuse of information by parties who have access due to their position or status, as part of the implementation of good corporate governance.
7.3	Annual General Meeting of Shareholders	
7.3.1	Sharia economic entities issue summons for the General Meeting of Shareholders (GMS) with the agenda and GMS materials as complete and as early as possible (no later than 28 days before the GMS) to provide sufficient time and materials for shareholders to thoroughly review the meeting agenda. The meeting invitation and all GMS information are disclosed via electronic means, such as through the entity's website	Apply. Page 210. The bank has fulfilled all recommendations regarding the General Meeting of Shareholders (GMS), except for those related to public companies, as the bank has not yet conducted an IPO. This information is included in the General Meeting of Shareholders section.
7.3.2	Sharia commercial entities have and disclose rules and procedures that facilitate shareholders in participating and voting effectively at the General Meeting of Shareholders.	
7.3.3	Shareholders participate effectively in determining the appointment of members of the Board of Directors, the Sharia Supervisory Board, and the Board of Commissioners.	Apply. Page 210. BCAS has fulfilled all recommendations regarding the processes of the Board of Directors and the Board of Commissioners, including the effective performance of management and oversight functions. Disclosure regarding the processes or procedures for the election and appointment of new members of the Board of Commissioners will be a focus for the Bank moving forward as part of efforts to enhance governance transparency and accountability.
7.3.4	Sharia economic entities ensure the transparency and accountability of external auditors at the General Meeting of Shareholders.	Apply. Page 215. The appointment of a registered Public Accounting Firm (PAF), including the Certified Public Accountants (CPAs) affiliated with it, to audit or review BCA's financial statements is conducted through an agenda decided at the General Meeting of Shareholders (GMS). The profiles of the PAF and CPAs are provided in the GMS notice.
7.3.5	The results of the voting and a complete summary of the GMS minutes are announced to the public on the following business day.	Apply. Page 210. The Bank has fulfilled all recommendations of the General Meeting of Shareholders (GMS), except for recommendations related to public companies, as the Bank has not yet conducted an IPO. This information is contained in the Chapter on the General Meeting of Shareholders.

Principle 8 Rights, Roles, and Interests of Other Stakeholders

Indicator	Recommendations	Implementation
8.1	Stakeholder Engagement	
8.1.1	The Sharia commercial entity, through the Corporate Secretary, conducts regular, transparent, and effective communication with key stakeholders and engages them to understand their expectations and concerns as well as the entity's impact on them.	Apply. Page 344. The Secretary conducts both internal and external communication activities and maintains good relations with all stakeholders. Through various corporate communication activities, the Secretary also ensures transparency and openness of information to the public and fosters good relations with the Company's internal and external stakeholders.
8.2	Integration of Sustainability into the Business Model	
8.2.1	The Board of Commissioners, together with the SSB and the Board of Directors, is responsible for accountable and transparent sustainability governance implementation, including establishing the entity's sustainability strategies, priorities, and targets. The Board of Directors, SSB, and Board of Commissioners incorporate sustainability considerations when performing their roles, including, among other things, in the development and implementation of the entity's strategies, business plans, key action plans, and risk management.	Apply. Sustainability Report. BCAS ensures that the corporation's sustainability strategies, priorities, and targets, along with their achievements, are communicated to stakeholders. The Board of Directors, together with the Board of Commissioners, also continuously monitors and understands sustainability issues relevant to the company, and is accountable and transparent in the implementation of sustainability governance.
8.3	Protection of Stakeholders	
8.3.1	The Board of Directors ensures and discloses that the Entity's operations reflect the application of high ethical, social, and environmental standards throughout the Entity and ensures that appropriate policies and procedures are applied to respect and fulfill the stakeholders' rights.	Apply. Sustainability Report. The Bank has fulfilled all stakeholder protection recommendations and conducts its business ethically and responsibly while prioritizing the protection of stakeholders' rights, including customers, suppliers, employees, and creditors. The Bank also ensures that the products and services provided meet consumer needs and comply with Sharia principles.
8.3.2	The Board of Directors encourages employees to work in the long-term interest of the Entity and to prioritize sustainability.	Apply. Sustainability Report. The Board of Directors encourages employees to support the company's sustainability through sustainable incentives and employee development programs. These efforts are undertaken to strengthen employees' roles in supporting the Bank's ethical, responsible, and sustainability-oriented operations.
8.3.3	Sharia commercial entities ensure that the products and services offered meet consumer needs and do not conflict with Sharia principles.	Apply. Sustainability Report. The Bank ensures that the products and services provided meet consumer needs and comply with Sharia principles.

ASEAN Corporate Governance Scorecard (ACGS)

BCAS conducts a self-assessment by referring to the ASEAN Corporate Governance Scorecard (ACGS). Although the ACGS was originally designed for publicly listed companies (Tbk), BCAS has adapted it as a benchmark to assess and strengthen the implementation of corporate governance practices effectively, transparently, and accountably. This adaptation is tailored to BCAS's current status as a non-listed entity, ensuring it continues to support sound and sustainable bank management.

A. Shareholder Rights	
Principle & Recommendations	BCAS Implementation
A.1. Basic Shareholder Rights	Provisions regarding interim, final, and scrip dividend payments are more relevant for assessing governance practices in listed companies. However, the principles of fairness, equality, and timeliness in the treatment of shareholders remain the benchmark for BCAS in implementing transparent and accountable governance practices.
A.2. Right to participate effectively and vote in general meetings of shareholders and be informed of the rules, including voting procedures, governing general meetings of shareholders.	For questions relevant to the condition of a company that has not yet conducted an IPO, BCAS has implemented all provisions regarding the rights of shareholders to participate effectively and vote in general meetings, including ensuring that shareholders obtain complete information regarding the rules and voting procedures governing the meeting's execution.
A.3. Markets for corporate control should be allowed to function in an efficient and transparent manner.	BCAS has complied with all provisions relevant to a non-listed bank that has not yet conducted an IPO, regarding the market for corporate control, by ensuring governance mechanisms run efficiently and transparently. This supports the implementation of sound, accountable, and reliable corporate governance practices for all stakeholders.
A.4. Facilitation of the exercise of ownership rights by all shareholders, including institutional investors.	Recommendations regarding the facilitation of ownership rights for all shareholders, including institutional investors, are more relevant for assessing governance practices in public (listed) companies. Nevertheless, BCAS continues to refer to the principles of equality and transparency in shareholder treatment as part of good corporate governance implementation.
A.5. Shares and voting rights.	Recommendations regarding shares and voting rights are more relevant for assessing governance in public (listed) companies. Nonetheless, BCAS remains committed to the principles of equality and fair treatment of shareholders as part of transparent and accountable governance implementation.
A.6. Summon of AGMS	Recommendations regarding the notice of AGMS are more relevant for assessing governance in public (listed) companies. Although BCAS has not yet conducted an IPO, the bank consistently applies principles of transparency and compliance in delivering information to shareholders according to good corporate governance practices.

A.7. Insider Trading and non-compliant actions must be prohibited.	Recommendations regarding the prohibition of insider trading and non-compliant actions are more relevant for public (listed) companies. Although BCAS is not yet public, the bank adheres to principles of integrity and compliance in all operational activities as part of good corporate governance.
A.8. Related-party transactions by Directors and Senior Management.	BCAS has complied with provisions regarding related-party transactions by Directors and Senior Management, ensuring all transactions are executed transparently, in accordance with regulations, and support good corporate governance practices.
A.9. Protecting minority shareholders from non-compliant actions.	For matters relevant to non-listed companies, BCAS has complied with all provisions regarding the protection of minority shareholders. The bank ensures that minority shareholders' rights are respected and maintained, and all governance practices are conducted fairly, transparently, and accountably.

B. Sustainability and Resilience	
Principle & Recommendation	BCAS Implementation
B.1. Sustainability disclosure should be consistent, comparable, and reliable, covering material retrospective and prospective information deemed important by rational investors for investment or voting decisions.	For matters relevant to non-listed companies, BCAS has complied with all sustainability disclosure provisions. The bank ensures information is consistent, comparable, and reliable, and has added quantitative target disclosures for sustainability activities to support transparency and accountability.
B.2. Corporate governance framework should allow dialogue between the company, shareholders, and stakeholders to exchange views on sustainability issues.	BCAS has complied with governance principles that encourage dialogue between the company, shareholders, and stakeholders, enabling constructive exchange on sustainability issues transparently and accountably.
B.3. Corporate governance framework should ensure the Board of Directors properly considers material sustainability risks and opportunities in implementing its key functions, to review, monitor, and guide governance practices, disclosure, strategy, risk management and internal control system, including climate-related physical and transition risks.	The Bank has integrated sustainability risks and opportunities into its governance, disclosure, strategy, risk management, and internal controls. However, the bank recognizes the need for further improvement in ensuring the Board of Directors comprehensively considers climate-related physical and transition risks and will strengthen this in the future to support more sustainable and accountable governance.
B.4. Corporate governance framework should recognize stakeholder rights established by law or mutual agreement and encourage active cooperation between the company and stakeholders in creating wealth, jobs, and sustainability of financially sound company.	BCAS has complied with governance principles recognizing stakeholder rights under the law or agreement, actively encouraging cooperation to create value, employment, and ensure sustainability of financially sound company.

B.5. Where stakeholder interests are protected by law, stakeholders should have the opportunity for effective redress for violations of their rights.	BCAS has complied with provisions for protecting legally recognized stakeholder rights, ensuring access to effective redress for any violations, thereby supporting fair, transparent, and accountable governance.
B.6. Mechanisms for employee participation should be permitted to develop.	For matters relevant to companies that have not conducted IPO, BCAS has complied with provisions on employee participation, ensuring employees have opportunities to participate actively in relevant decision-making processes.
B.7. Stakeholders, including employees and their representative bodies, should be able to freely communicate concerns about illegal or unethical practices to the Board of Directors without compromise.	BCAS has complied with stakeholder protection provisions, ensuring employees and representatives can freely report illegal or unethical practices to the Board of Directors. The bank guarantees these rights are not compromised, thus supporting a culture of transparency and accountability.

C. Disclosure and Transparency

Principle & Recommendation	BCAS Implementation
C.1. Ownership Structure Transparency	BCAS has complied with ownership structure transparency provisions, ensuring clear and accurate disclosure of share ownership and shareholder structure, supporting transparent, accountable, and credible governance.
C.2. Annual Report Quality	BCAS has complied with annual report quality provisions, ensuring reports are complete, accurate, and transparent, covering material information relevant to stakeholders, to support professional, accountable and credible corporate governance.
C.3. Remuneration of Board Members and Key Executives	BCAS has implemented remuneration policies for board members and key executives according to good governance principles, but recognizes the need for more detailed disclosure of remuneration amounts and structures to strengthen transparency and accountability of corporate governance practices.
C.4. Disclosure of Related-Party Transactions	BCAS has complied with related-party transaction disclosure provisions, ensuring all affiliate transactions are disclosed clearly, accurately, and transparently, thus supporting fair, accountable and trusted corporate governance practices.
C.5. Directors and Commissioners trading in company shares	Assessment regarding share transactions by directors and commissioners is only relevant for listed companies with insider ownership. As BCAS has not held IPO, this parameter does not apply and is not currently a focus in governance assessment.

C.6. External Auditor and Auditor's Report	BCAS has complied with external auditor provisions, ensuring independent auditors perform professionally and reports are accurate and timely, supporting financial information transparency, accountability and reliability for all stakeholders.
C.7. Communication Media	For matters relevant to non-listed companies, BCAS has complied with communication media provisions, utilizing effective and transparent channels to deliver information to stakeholders, thus supporting accountable and trusted corporate governance.
C.8. Annual/Financial Report Release Schedule	BCAS has complied with provisions on release schedule, ensuring timely, complete, and accurate preparation and publication of reports, supporting transparency, accountability, and stakeholder trust to corporate governance practices.
C.9. Company Website	For matters relevant to non-listed companies, BCAS has complied with website provisions, providing complete, accurate, and easily accessible information for stakeholders, thus supporting transparency, accountability and good corporate governance.
C.10. Investor Relations	Assessment of investor relations is considered irrelevant for BCAS as a non-listed company, as this parameter is more applicable for public companies listed on the stock exchange.

D. Responsibilities of the Board of Directors and Board of Commissioners

Principle & Recommendation	BCAS Implementation
D.1. Duties and Responsibilities of the Board of Directors and Board of Commissioners	BCAS has complied with provisions on the duties and responsibilities of the Board of Directors and Board of Commissioners, ensuring effective, accountable management, oversight, and decision-making, which align with good corporate governance principles.
D.2. Structure of the Board of Directors and Board of Commissioners	BCAS has implemented all provisions regarding board structure and relevant committees. However, the bank needs to pay more attention to the proportion of Independent Commissioners in the Nomination and Remuneration Committee to ensure objective and transparent decision-making.
D.3. Board of Directors/Board of Commissioners Process	BCAS has fulfilled all recommendations regarding board processes, including effective management and oversight. Disclosure of procedures for selecting and appointing new members of the Board of Commissioners will be a future focus to increase governance transparency and accountability.
D.4. Members of the Board of Directors and Board of Commissioners	For matters relevant to non-listed companies, BCAS has implemented all provisions regarding board members, ensuring each member possesses appropriate qualifications, competence, and integrity according to their respective responsibility and role in good corporate governance implementation.
D.5. Performance of the Board of Directors and Board of Commissioners	BCAS has complied with the Board of Directors and Board of Commissioners performance provisions, ensuring that management, oversight, and decision-making are executed effectively and aligned with good corporate governance principles.

Statement on Bad Corporate Governance

In order to ensure the effectiveness of governance implementation, BCAS periodically conducts evaluations and refinements of its internal policies and procedures. Throughout 2025, BCAS recorded no practices of bad corporate governance that could potentially disrupt the implementation of good corporate governance principles, as presented in the following table:

Description	Practice
Existence of reports indicating the company as an environmental polluter.	None
Material legal cases faced by the company, subsidiaries, members of the Board of Directors, and/or members of the Board of Commissioners currently in office that are not disclosed in the Annual Report.	None
Absence of operating segment disclosures for listed companies.	None
Discrepancies between the hardcopy Annual Report and the softcopy Annual Report.	None
Inconsistencies in the presentation of the Annual Report and Financial Statements with prevailing regulations and Financial Accounting Standards (SAK).	None

Corporate Social and Environmental Responsibility

In creating value for society, BCAS does not only focus on financial aspects but also on efforts to provide sustainable benefits for the community and the environment through the implementation of Corporate Social and Environmental Responsibility (CSR), as part of its responsibility in applying good corporate governance principles. BCAS's CSR activities are implemented through the BCA Syariah Peduli program, which focuses on three pillars: BCA Syariah Peduli Sosial (Social), Peduli Prestasi (Achievement), and Peduli Sejahtera (Prosperity).

The CSR program is carried out by involving stakeholders, and in 2025, the realization of fund uses amounted to Rp430,941,332. Information on the implementation of CSR is presented in the Sustainability Report, which is prepared separately from this Annual Report and formulated in accordance with POJK No. 51/POJK.03/2017 and SEOJK No. 16/SEOJK.04/2021. The Sustainability Report can be accessed on the website: <https://www.bcasyariah.co.id/sustainability-report>.

SEOJK Index No. 10/SEOJK.03/2020

concerning Transparency and Publication of Reports of Sharia Commercial Banks and Sharia Business Units

Description	Page
Annual Period	
Scope	
a. Annual report of published financial statements and information on financial performance of Sharia Commercial Banks (BUS) covers:	
1) General information;	53-106
2) Information on financial performance;	15-20, 109-200
3) Risk exposure and capital;	158-195
4) Governance;	203-433
5) Audited financial statements; and	479-577
6) Related information on BUS business group.	87-90
b. Description of the respective scope of discussions are as follow:	
1) General Information	
General information in the annual report of published financial statements and information on financial performance of BUS cover at the very least:	
a) Financial Highlights	15-20
The Financial Highlights section presents financial information in a comparative format for 2 (two) financial years, or since the BUS began its business for BUS that has been in business for less than 2 (two) years. At the very least, financial highlights covers:	
(1) Net revenues after distribution of profit sharing, fees and bonuses;	16
(2) Operating profit/loss;	16
(3) Profit/loss before taxes;	16
(4) Net profit/loss;	16
(5) Total comprehensive profit/loss;	17
(6) Net income per share;	17
(7) Total assets;	15
(8) Total liabilities;	15
(9) Total equity;	15
(10) Earning assets;	15
(11) Third party funds;	15
(12) Borrowings;	15
(13) Financial ratios, at least of:	18

Description	Page
i. CAR;	18
ii. ROA;	18
iii. ROE;	18
iv. BOPO;	18
v. CIR;	18
vi. Percentage of LLL violation and exceedance;	19
vii. Mandatory minimum reserves;	19
viii. Net open position;	19
ix. NPF gross and NPF net; and	18
x. Profit/loss to revenue ratio; and	18
(14) Other relevant information	15-20
b) Profile of BUS	53
The profile of BUS covers at least:	
(1) The name of BUS, including if there has been a change of name, the reason for the change, and effective date of name in the Fiscal Year;	54
(2) Information on the head office of BUS where the general public may obtain information about the BUS, covering:	54
i. Address;	54
ii. Telephone number;	54
iii. Fax number;	54
iv. E-mail address; and	54
v. Web site address;	54
(3) Brief profile of BUS;	55
(4) Vision and mission of BUS;	56-57
(5) Line(s) of business according to the latest articles of association, business activities performed in the Fiscal Year, and types of products and activities;	62-63
(6) Organization structure of BUS, at the very least to 1 (one) level below the Directors, with name and position;	66-67
(7) Shareholding structure and composition, that is, names of shareholders and percentage of share-ownership, including:	87-89
i. Shareholders with a minimum of 5% (five percent) of shares of the BUS;	87
ii. Members of the board of directors and board of commissioners that hold shares of the BUS;	88
iii. Public shareholders, that is, shareholders that each held less than 5% (five percent) of shares of the BUS (if any); and	89
iv. Information on the controlling shareholder(s) of the BUS, up to the individual ultimate shareholders, presented in a schematic diagram or chart;	89
(8) Profiles of the Board of Directors, Board of Commissioners, and the DPS (Sharia Supervisory Board), covering at least:	68-81
i. Structure of the Board of Directors, Board of Commissioners and DPS, as well as position and curriculum vitae.	68-81

Description	Page
In the event of changes in the membership composition of the Board of Directors, Board of Commissioners and/or DPS occurring subsequent to the end of the Fiscal Year and up to the deadline for submission of the annual report of published financial statements and information on financial performance, membership composition of the Board of Directors, Board of Commissioners and DPS shall be presented both prior and after the change;	76-77
ii. Latest photograph;	√
iii. Age;	√
iv. Citizenship;	√
v. Education;	√
vi. Work history, with information on:	√
(i) Number and date of deed of ratification, letter of approval and/or record from the relevant authority regarding the appointment as member of the Board of Directors, Board of Commissioners or DPS;	√
(ii) Concurrent position(s) of members of the Board of Directors, Board of Commissioners and DPS (if any); and	√
(iii) Prior work experience and period of service, in or outside the BUS;	√
(iv) Education and/or training attended by members of the Board of Directors, Board of Commissioners, and DPS during the Fiscal Year (if any); and	√
(v) Financial, management and share ownership relations, and/or family relationship with members of the Board of Directors, members of the Board of Commissioners, and/or controlling shareholders (if any) and names of the members of the Board of Directors, members of the Board of Commissioners, and/or the controlling shareholder;	√
(9) Brief profiles of executive officers, with structure, position and summary curriculum vitae;	82-83
(10) Number of employees and employee grouping by education and age in the Fiscal Year;	84-85
(11) Names and address of supporting professionals/institutions.	91-92
In the event of supporting professionals/institutions that provide regular services to the BUS, such as a public accountant firm or notary, should be disclosed information on services provided, commission (fee) paid, and period of assignment; and	√
(12) Award and/or certification received by the BUS, at the national and international level, in the last Fiscal Year (if any), that covers:	√
i. Name of award and/or certification;	√
ii. Organization/institution that issued the award and/or certification; and	√
iii. Validity period of award and/or certification (if any).	√
c) Report of the Board of Directors	38-47
The report of the Board of Directors should at least present brief information on the performance of the BUS, comprising of:	
(1) Strategy and policies taken;	41-43
(2) Comparison between achievements and targets;	40
(3) Constraints faced by the BUS;	46-47

Description	Page
(4) Overview of business prospects;	46-47
(5) Implementation of governance at the BUS;	45
(6) Changes in membership composition of the Board of Directors and the reason for such changes (if any);	46
(7) Primary activities;	40-41
(8) Information technology;	42-43
(9) Financing to customers in the MSME segment;	42-43
(10) Percentage of fees in funding and financing;	42-43
(11) Economic development and market target;	39-40
(12) Business partners and networks, domestic and/or overseas;	42, 46
(13) Number, type and location of branch offices of BUS;	41
(14) Ownership by the Board of Directors, Board of Commissioners and shareholders in the business group of BUS;	46
(15) Significant changes occurring at the BUS and business group of BUS in the current year;	46
(16) Prediction of significant future issues; and	46-47
(17) Information on human resources, covering number, education level, training and competence development programs attended.	41
d) Report of the Board of Commissioners	24-30
The report of the Board of Commissioners should at least covers:	
(1) Assessment of the performance of the Board of Directors in the management of the BUS;	25-26
(2) Supervision on the implementation of strategies of the BUS;	27
(3) Opinion on the business prospects of BUS as prepared by the Board of Directors;	29
(4) Opinion on the implementation of governance at the BUS;	27-28
(5) Changes in the membership composition of the Board of Commissioners and the reason for such changes (if any); and	29
(6) Frequency and mechanism for advising the members of the Board of Directors.	27
2) Information on Financial Performance	
Information on financial performance includes a management discussion and analysis presenting an analysis and discussion of financial statements accounts and other important information with an emphasis on material changes that occurred during the Fiscal Year, which at least includes:	
a) Review of performance by business segments, such as consumer, retail or corporate segments, at least covering:	111-117
(1) Revenues; and	114-117
(2) Profitability;	114-117
b) Review of financial performance, comparing current year financial performance with those in the preceding year, as well as explanation for changes in the accounts and the impact of such changes, covering at least:	118-140
(1) Fund disbursement (investment and financing) and total assets;	118-123

Description	Page
(2) Third party funds and other sources of funding;	124
(3) Equity;	124
(4) Revenues, expenses, profit/loss, other comprehensive income, and total comprehensive profit/ loss; and	124-127
(5) Cash flows;	128-129
c) Analysis of earning asset quality and financial ratios;	130-140
d) Capital structure;	140
e) Material information or fact subsequent to the date of public accountant report (if any);	147
f) Marketing aspects of products and activities of the BUS, containing at least information on marketing strategy and market share;	196-197
g) Description of dividend distribution during the last 2 (two) Fiscal Years (if any), disclosing at least:	148
(1) Dividend policy;	148
(2) Date of payment of cash dividend and/or date of distribution of non-cash dividend;	148
(3) Earning per share, cash or non-cash;	148
(4) Amount of dividend payment in the year;	148
(5) Changes in laws and regulations with significant impact to the BUS and the impact thereof to the financial statements (if any); and	152-153
(6) Changes in accounting policies, reason for such changes, and the impact thereof to the financial statements (if any);	153
h) Report of distribution of profit sharing;	138
i) Report of sources and utilization of zakat and wakaf funds; and	139
j) Report of sources and utilization of social donation funds.	139
3) Risk exposure and capital	158-195
The scope of discussions on risk exposure and capital shall refers to the Attachment to this OJK Circular Letter.	√
4) Governance	203-433
a) Information on governance	203-433
In the event that BUS discloses information on governance as an inseparable part of the annual report of published financial statements and information on financial performance, the scope of governance information is in accordance with the provisions of laws and regulations regarding the implementation of good corporate governance for sharia commercial banks and sharia business units as well as regulations of the Financial Services Authority concerning the implementation of governance in providing remuneration for sharia commercial banks and sharia business units.	√
b) Sustainability Report	Presented separately
(1) The sustainability report should conform with relevant regulations from OJK on the implementation of sustainable finance for financial services institutions, issuers, and public companies.	√

Description	Page
In the event that BUS prepares the sustainability report as an inseparable part of the annual report of published financial statements and information on financial performance, the scope of such sustainability report should conform with relevant regulations from OJK on the implementation of sustainable finance for financial services institutions, issuers, and public companies.	√
(2) Social and environmental responsibility report of the BUS in accordance with laws and regulations on social and environmental responsibility for limited liability companies.	√
Information on social and environmental responsibility covers management policies, types of programs, and costs expended, among other things in aspects of:	√
i. Environment;	√
ii. Labor practices;	√
iii. Sound institutional practices;	√
iv. Consumer; and	√
v. Community development.	√
In the event that BUS presents information on social and environmental responsibility in a separate report such as in a social and environmental responsibility report or a sustainability report, the BUS is exempted from disclosing information regarding social and environmental responsibility in the annual report of published financial statements and information on financial performance.	√
5) Audited Financial Statements	479-577
a) The financial statements that have been audited by a public accountant and public accountant firm registered with the OJK, which covers:	√
b) Statement of financial position;	√
c) Statement of profit or loss and other comprehensive income;	√
d) Statement of changes in equity;	√
e) Statement of cash flows; and	√
f) Notes to the financial statements, including information on commitments and contingencies.	√
6) Information related to the business group of BUS	
For BUS that is part of a business group and/or that have a Subsidiary Entity, the following information should be included in the annual report of published financial statements and information on financial performance:	
a) Structure of BUS business group, covering:	89-90
(1) Structure of BUS business group, comprising the BUS, Subsidiary Entity, Related Entity, Parent Entity, and up to the ultimate shareholder;	√
(2) Management relationship among companies in the BUS business group; and	√
(3) Shareholders acting in concert	√
Shareholders acting in concert refer to individual or institutional shareholders with a common objective of controlling the BUS, with or without a formal agreement;	√
b) Transactions between the BUS and related parties in the BUS business group, with consideration of the followings:	√

Description	Page
(1) Information on transactions with related parties, whether conducted by BUS or by any entity in the BUS business group in the financial sector;	√
(2) Related parties are parties defined as such in relevant financial accounting standards;	√
(3) Types of transaction with related parties, including:	√
i. Cross shareholding;	√
ii. Transactions by a business group performed in the interest of another business group;	√
iii. Short-term liquidity management in the business group;	√
iv. Funding provided to, or received by, another entity in a business group;	√
v. Exposure to a majority shareholder in the form of, among others, loans, commitments and contingencies; and	√
vi. Transactions for the purchase, sale and/or rental of assets with another entity in the business group, including transactions with repurchase agreement (repo);	√
c) Transactions with related parties conducted by each entity in the BUS business group in the financial sector;	√
d) The provision of funding, commitments or equivalent facilities from an entity in the BUS business group to the customers and/or parties that already received financing from the BUS;	√
e) Existence of a prohibition, restriction, and/or other significant constraint to transfer funds or to fulfil the required regulatory capital between BUS and other entities in a business group; and	√
f) Name and address of Subsidiary Entity, associated entities and joint venture entities where the BUS have a common control with the entity, along with the percentage of share-ownership, line of business, total assets and operational status of the BUS (if any).	√
c. The BUS that is an issuer and/or a Public Company should include in addition the scope of information in accordance with the provisions of OJK Regulation regarding the annual report of issuer or public company.	√

Reference to SEOJK 16/POJK.04/2021 concerning Form and Content of Issuer or Public Company

Description	Page
a. Summary of Key Financial Information	15
Summary of Key Financial Information contains financial information presented in comparison with previous 3 (three) fiscal years or since commencement of business if the Issuers or the Public Company commencing the business less than 3 (three) years, at least contain:	
1) income/sales;	16
2) gross profit;	16
3) profit (loss);	16
4) total profit (loss) attributable to equity holders of the parent entity and non-controlling interest;	17
5) total comprehensive profit (loss);	17
6) total comprehensive profit (loss) attributable to equity holders of the parent entity and non-controlling interest;	17
7) earning (loss) per share;	17
8) total assets;	15
9) total liabilities;	15
10) total equities;	15
11) profit (loss) to total assets ratio;	18
12) profit (loss) to equities ratio;	18
13) profit (loss) to income ratio;	18
14) current ratio;	18
15) liabilities to equities ratio;	18
16) liabilities to total assets ratio; and	18
17) other information and financial ratios relevant to the Issuer or Public Company and type of industry.	19
b. Stock Information	21
1. Shares issued for each three-month period in the last 2 (two) fiscal years (if any), at least covering:	21
a) number of outstanding shares;	21
b) market capitalization based on the price at the Stock Exchange where the shares listed on;	21
c) highest share price, lowest share price, closing share price at the Stock Exchange where the shares listed on; and	21
d) share volume at the Stock Exchange where the shares listed on.	21

Description	Page
Information in point b), point c), and point d) only be disclosed if the Issuer is a public company whose shares is listed in the Stock Exchange.	21
2. In the event of corporate actions, including stock split, reverse stock, dividend, bonus share, and change in par value of shares, then the share price referred to in point 1), should be added with explanation on:	21
a) date of corporate action;	21
b) stock split ratio, reverse stock, dividend, bonus shares, and change in par value of shares;	21
c) number of outstanding shares prior to and after corporate action;	21
d) the number of convertible securities exercised (if any); and	21
e) share price prior to and after corporate action;	21
3. In the event that the company's shares were suspended and/or delisted from trading during the year under review, then the Issuers or Public Company should provide explanation on the reason for the suspension and/or delisting; and	21
4. In the event that the suspension and/or delisting as referred to in point 3) was still in effect until the date of the Annual Report, then the Issuer or the Public Company should also explain the corporate actions taken by the company in resolving the suspension and/or delisting.	21
c. The Board of Directors Report	38-47
1. The performance of the Issuer or Public Company, at least covering:	39-47
a) strategy and strategic policies of the Issuer or Public Company;	41-43
b) role of the Board of Directors in formulating strategies and strategic policies of Issuers or Public Companies;	43
c) process carried out by the Board of Directors to ensure the implementation of the Issuer's or Public Company's strategy;	43-45
d) comparison between achievement of results and targets; and	43-45
e) challenges faced by the Issuer or Public Company;	46
2. Description on business prospects;	46-47
3. Implementation of good corporate governance by Issuer or Public Company.	45
d. The Board of Commissioners Report	24-30
1. Assessment of the performance of the Board of Directors regarding the management of the Issuer or Public Company, including the supervision of the Board of Commissioners in the formulation and implementation of strategies carried out by the Board of Directors;	25-26
2. View on the business prospects of the Issuer or Public Company as established by the Board of Directors;	29
3. View on the implementation of the corporate governance by the Issuer or Public Company.	27-28
e. Profile of the Issuer or Public Company	53
1. Name of Issuer or Public Company, including change of name, reason of change, and the effective date of the change of name during the year under review.	54
2. Access to Issuer or Public Company, including branch office or representative office, where public can have access of information of the Issuer or Public Company, which include:	54

Description	Page
a) Address;	54
b) Telephone number;	54
c) Email address; and	54
d) Website address.	54
3. Brief history of the Issuer or Public Company.	55
4. Vision and mission of the Issuer or Public Company.	56
5. Line of business according to the latest Articles of Association, and types of products and/or services produced.	62
6. Operational area of the Issuer or Public Company.	64-65
7. Structure of organization of the Issuer or Public Company in chart form, at least 1 (one) level below the Board of Directors, with the names and titles.	66-67
8. List of industry association memberships both on a national and international scale related to the implementation of sustainable finance.	92
9. The Board of Directors profiles include:	71-75
a) Name and short description of duties and functions;	71-75
b) Latest photograph;	71-75
c) Age;	71-75
d) Citizenship;	71-75
e) Education;	71-75
f) history position, covering information on:	71-75
(1) Legal basis for appointment as member of the Board of Directors to the said Issuer or Public Company;	71-75
(2) Concurrent positions, as member of the Board of Directors, member of the Board of Commissioners, and/or member of committee, and other position (if any); and	71-75
(3) Working experience and period in and outside the Issuer or Public Company;	71-75
g) Affiliation with other members of the Board of Directors, members of the Board of Commissioners, majority and controlling shareholders, either directly or indirectly to individual owners, including names of affiliated parties. In the event that a member of the Board of Directors has no affiliation, the Issuer or Public Company shall disclose this matter; and	71-75
h) Changes in the composition of the members of the Board of Directors and the reasons for the changes. In the event that there is no change in the composition of the members of the Board of Directors, this matter shall be disclosed;	76
10. The Board of Commissioners profiles, at least include:	68-70
a) Name;	68-70
b) Latest photograph;	68-70
c) Age;	68-70
d) Citizenship;	68-70
e) Education;	68-70
f) History position, covering information on:	68-70

Description	Page
(1) Legal basis for the appointment as member of the Board of Commissioners who is not Independent Commissioner at the said Issuer or Public Company;	68-70
(2) Legal bases for the first appointment as member of the Board of Commissioners who also Independent Commissioner at the said Issuer or Public Company;	68-70
(3) Dual position; as member of the Board of Commissioners, member of the Board of Directors, and/or member of committee and other position (if any); and	68-70
(4) Working experience and period in and outside the Issuer or Public Company;	68-70
g) Affiliation with other members of the Board of Commissioners, major shareholders, and controllers either directly or indirectly to individual owners, including names of affiliated parties; In the event that a member of the Board of Commissioners has no affiliation, the Issuer or Public Company shall disclose this matter;	68-70
h) Statement of independence of Independent Commissioner in the event that the Independent Commissioner has been appointed more than 2 (two) periods (if any);	78
i) Changes in the composition of the members of the Board of Commissioners and the reasons for the changes. In the event that there is no change in the composition of the members of the Board of Commissioners, this matter shall be disclosed;	76
11. In the event that there were changes in the composition of the Board of Commissioners and/or the Board of Directors occurring between the period after year-end until the date the Annual Report submitted, then the last and the previous composition of the Board of Commissioners and/or the Board of Directors shall be stated in the Annual Report;	76
12. Number of employees by gender, position, age, education level, and employment status (permanent/ contracted) in the fiscal year;	84-85
Disclosure of information can be presented in tabular form.	√
13. Names of shareholders and ownership percentage at the end of the fiscal year, including:	87-89
a) Shareholders having 5% (five percent) or more shares of Issuer or Public Company;	87
b) Commissioners and Directors who own shares of the Issuers or Public Company; and	88
c) Groups of public shareholders, or groups of shareholders, each with less than 5% (five percent) ownership shares of the Issuers or Public Company;	87
14. The percentage of indirect ownership of the shares of the Issuer or Public Company by members of the Board of Directors and members of the Board of Commissioners at the beginning and end of the fiscal year, including information on shareholders registered in the shareholder register for the benefit of indirect ownership of members of the Board of Directors and members of the Board of Commissioners;	88
Dalam hal seluruh anggota Direksi dan/atau seluruh anggota Dewan Komisaris tidak memiliki kepemilikan tidak langsung atas saham Emiten atau Perusahaan Publik, maka diungkapkan mengenai hal tersebut.	√

Description	Page
15. Number of shareholders and ownership percentage at the end of the fiscal year, based on:	88
a) Ownership of local institutions;	88
b) Ownership of foreign institutions;	88
c) Ownership of local individual; and	88
d) Ownership of foreign individual;	88
16. Information on major shareholders and controlling shareholders the Issuers of Public Company, directly or indirectly, and also individual shareholder, presented in the form of scheme or diagram;	89
17. Name of subsidiaries, associated companies, joint venture controlled by Issuers or Public Company, with entity, percentage of stock ownership, line of business, total assets and operating status of the Issuers of Public Company (if any);	90
For subsidiaries, include the addresses of the said subsidiaries;	√
18. Chronology of share listing, number of shares, par value, and bid price from the beginning of listing up to the end of the financial year, and name of Stock Exchange where the Issuers of Public Company shares are listed;	106
19. Other securities listing information other than the securities as referred to in number 18), which have not yet matured in the fiscal year, at least contain the name of the securities, year of issue, interest rate/yield, maturity date, offering value, and securities rating (if any);	106
20. Information on the use of a Public Accountant (AP) and a Public Accounting firm (KAP) services and their networks/associations/alliances include:	90
a) name and address;	90
b) period of assignment;	90
c) informasi jasa audit dan/atau non audit yang diberikan;	90
d) Audit and/or non-audit fees for each assignment given during the fiscal year; and	90
e) In the event that AP and KAP and their network/association/alliance, which are appointed do not provide non-audit services, then the information is disclosed; and	91-92
Disclosure of information on the use of AP and KAP services and their networks/associations/alliances can be presented in tabular form.	91-92
21. Name and address of capital market supporting institutions and/or professionals other than AP and KAP.	91-92
f. Management Discussion and Analysis	109-200
1. Operational review per business segment, according to the type of industry of the Issuer or Public Company including:	111-117
a) Production, including process, capacity, and growth;	111-117
b) Income/sales; and	125
c) Profitability;	130
2. comprehensive financial performance analysis which includes a comparison between the financial performance of the last 2 (two) fiscal years, and explanation on the causes and effects of such changes, among others concerning:	118-139
a) Current assets, non-current assets, and total assets;	119

Description	Page
b) Short term liabilities, long term liabilities, total liabilities;	123
c) Equities;	128
d) Sales/operating revenues, expenses and profit (loss), other comprehensive revenues, and total comprehensive profit (loss); and	125
e) Cash flows	128-129
3. The capacity to pay debts by including the computation of relevant ratios;	131-132
4. Accounts receivable collectability of the Issuer or Public Company, including the computation of the relevant ratios;	132
5. Capital structure and management policies concerning capital structure, including the basis for determining the said policy;	140
6. Discussion on material ties for the investment of capital goods, including the explanation on at least:	147
a) The purpose of such ties;	147
b) Source of funds expected to fulfill the said ties;	147
c) Currency of denomination; and	147
d) Steps taken by the Issuer of Public Company to protect the position of a related foreign currency against risks;	147
7. Discussion on investment of capital goods which was realized in the last fiscal year, at least include:	147
a) Type of investment of capital goods;	147
b) Objective of the investment of capital goods; and	147
c) Value of the investment of capital goods;	147
8. Material Information and facts that occurring after the date of the accountant's report (if any);	147
9. Information on the prospects of the Issuer or the Company in connection with industry,economy in general, accompanied with supporting quantitative data if there is a reliable data source;	198
10. Comparison between target/projection at beginning of year and result (realization), concerning:	141-143
a) Income/sales;	143
b) Profit (loss);	143
c) Capital structure; or	143
d) Others that deemed necessary for the Issuer or Public Company;	141-143
11.Target/projection at most for the next one year of the Issuer or Public Company, concerning:	144-146
a) Income/sales;	145
b) Profit (loss);	145
c) Capital structure; or	146
d) Dividend policy;	146
e) Or others that deemed necessary for the Issuer or Public Company;	145-146
12. Marketing aspects of the company's products and/or services the Issuer or Public Company, among others marketing strategy and market share;	196-197

Description	Page
13. Description regarding the dividend policy during the last 2 (two) fiscal years, at least:	148
a) Dividend policy;	148
b) The date of the payment of cash dividend and/or date of distribution of non-cash dividend;	148
c) Amount of cash per share (cash and/or non cash); and	148
d) Amount of dividend per year paid;	148
Disclosure of information can be presented in tabular form. In the event that the Issuer or Public Company does not distribute dividends in the last 2 (two) years, this matter shall be disclosed.	√
14. Use of proceeds from Public Offerings, under the condition of:	148
a) during the year under review, on which the Issuer has the obligation to report the realization of the use of proceeds, then the realization of the cumulative use of proceeds until the year end should be disclosed; and	148
b) In the event that there were changes in the use of proceeds as stipulated in the Regulation of the Financial Services Authority on the Report of the Utilization of Proceeds from Public Offering, then Issuer should explain the said changes;	148
15. Material information (if any), among others concerning investment, expansion, divestment, acquisition, debt/capital restructuring, transactions with related parties and transactions with conflict of interest that occurred during the year under review, among others include:	149
a) Transaction date, value, and object;	150
b) Name of transacting parties;	150
c) Nature of related parties (if any);	150
d) Description of the fairness of the transaction; and	150
e) Compliance with related rules and regulations;	150
f) In the event that there is an affiliation relationship, apart from disclosing the information as referred to in letter a) to letter e), the Issuer or Public Company also discloses information:	149-151
(1) A statement from the Board of Directors that the affiliate transaction has gone through adequate procedures to ensure that the affiliate transaction is carried out in accordance with generally accepted business practices, by complying with the arms-length principle; and	150-151
(2) The role of the Board of Commissioners and the audit committee in carrying out adequate procedures to ensure that affiliated transactions are carried out in accordance with generally accepted business practices, by complying with the arms-length principle;	150-151
g) For affiliated transactions or material transactions which are business activities carried out to generate business income and are carried out regularly, repeatedly, and/or continuously, an explanation is added that the affiliated transactions or material transactions are business activities carried out to generate operating income. and run regularly, repeatedly, and/or continuously;	150
In the event that the affiliated transaction or material transaction has been disclosed in the annual financial report, information regarding the reference to the disclosure in the annual financial report shall be added;	√

Description	Page
h) For disclosure of affiliated transactions and/or conflict of interest transactions resulting from the implementation of affiliated transactions and/or conflict of interest transactions that have been approved by independent shareholders, additional information regarding the date of the GMS which approved the affiliated transactions and/or conflict of interest transactions is added;	151
i) In the event that there is no affiliated transaction and/or conflict of interest transaction, then this shall be disclosed;	151
16. Changes in regulation which have a significant effect on the Issuer or Public Company and impacts on the company (if any); and	152-153
17. Changes in the accounting policy, rationale and impact on the financial statement (if any);	153
g. Governance of Issuers or Public Companies	203
1. General Meeting of Shareholders (GMS), at least contains:	
a) Information regarding the resolutions of the GMS in the fiscal year and 1 (one) year prior to the fiscal year include:	210-217
(1) Resolutions of the GMS in the fiscal year and 1 (one) year before the fiscal year realized in the fiscal year; and	216-217
(2) Resolutions of the GMS in the fiscal year and 1 (one) year before the fiscal year that have not been realized and the reasons for not realizing them;	217
b) In the event that the Issuer or Public Company uses an independent party in the conduct of the GMS to calculate the votes, then this matter shall be disclosed;	210
2. The Board of Directors, covering:	251-269
a) The duties and responsibilities of each member of the Board of Directors;	255-258
Information regarding the duties and responsibilities of each member of the Board of Directors is described and can be presented in tabular form.	√
b) Statement that the Board of Directors has already have board manual or charter;	251
c) Policies and implementation of the frequency of meetings of the Board of Directors, meetings of the Board of Directors with the Board of Commissioners, and the level of attendance of members of the Board of Directors in the meeting including attendance at the GMS;	281-282
Information on the level of attendance of members of the Board of Directors in Board of Directors meetings, Board of Directors meetings with the Board of Commissioners, or GMS can be presented in the form of a table.	√
d) Training and/or competency development of members of the Board of Directors:	259-263
(1) Policies for training and/or improving the competence of members of the Board of Directors, including an orientation program for newly appointed members of the Board of Directors (if any); and	259-263
(2) Training and/or competency improvement attended by members of the Board of Directors in the fiscal year (if any);	259-263
e) The Board of Directors' assessment of the performance of the committees that support the implementation of the Board of Directors' duties for the fiscal year shall at least contain:	267-268
(1) Performance appraisal procedures; and	287

Description	Page
(2) The criteria used are performance achievements during the fiscal year, are competence and attendance at meetings; and	268
f) In the event that the Issuer or Public Company does not have a committee that supports the implementation of the duties of the Board of Directors, this matter shall be disclosed.	268
3. The Board of Commissioners, among others include:	218-233
a) Duties and responsibilities of the Board of Commissioners;	221-223
b) Statement that the Board of Commissioner has already have the board manual or charter;	218
c) Policies and implementation of the frequency of meetings of the Board of Commissioners, meetings of the Board of Commissioners with the Board of Directors and the level of attendance of members of the Board of Commissioners in these meetings including attendance at the GMS;	270-272
Information on the level of attendance of members of the Board of Commissioners in Board of Commissioners meetings, Board of Commissioners meetings with the Board of Directors, or GMS can be presented in the form of a table.	√
d) Training and/or competency improvement of members of the Board of Commissioners:	223-226
(1) Policy on competency training and/or development of members of the Board of Commissioners, including orientation programs for newly appointed members of the Board of Commissioners (if any); and	223
(2) Competency training and/or development attended by members of the Board of Commissioners in the fiscal year (if any);	224-225
e) The assessment on the performance of the Board of Directors and Board of Commissioners and the implementation, at least covering:	229-230
(1) procedure for the implementation of performance assessment;	229-230
(2) Criteria used are performance achievements during the fiscal year, competency and attendance at meetings; and	230
(3) Assessor;	230
f) Board of Commissioners' assessment of the performance of the Committees that support the implementation of the duties of the Board of Commissioners in the fiscal year includes:	233
(1) Performance appraisal procedures; and	233
(2) The criteria used are performance achievements during the fiscal year, competency and attendance at meetings;	233
4. The nomination and remuneration of the Board of Directors and the Board of Commissioners shall at least contain:	286-292
a) Nomination procedure, including a brief description of the policies and process for nomination of members of the Board of Directors and/or members of the Board of Commissioners; and	287
b) Procedures and implementation of remuneration for the Board of Directors and the Board of Commissioners, among others:	289
(1) Procedures for determining remuneration for the Board of Directors and the Board of Commissioners;	289
(2) The remuneration structure of the Board of Directors and the Board of Commissioners such as salary, allowances, tantien/bonus and others; and	290

Description	Page
(3) The amount of remuneration for each member of the Board of Directors and member of the Board of Commissioners	290
5. Sharia Supervisory Board, for Issuer or Public Company that conduct business based on sharia law, as stipulated in the articles of association, at least containing:	236-250
a) name;	236
b) Legal basis for the appointment of the sharia supervisory board;	236
c) Period of assignment of the sharia supervisory board;	236
d) duty and responsibility of Sharia Supervisory Board; and	239
e) frequency and procedure in providing advice and suggestion, as well as the compliance of Sharia Principles by the Issuer or Public Company in the Capital Market;	240
6. Audit Committee, among others covering:	293-296
a) Name and position in the committee;	293-296
b) Age;	293-296
c) Citizenship;	293-296
d) Education background;	293-296
e) History of position; including:	293-296
(1) Legal basis for appointment as committee member;	293-296
(2) Dual position, as member of Board of Commissioners, member of Board of Directors, and/or member of committee, and other position (if any); and	293-296
(3) working experience and period in and outside the Issuer or Public Company;	293-296
f) Period and terms of office of the member of Audit Committee;	297
g) statement of independence of the Audit Committee;	297-298
h) Training and/or competency improvement that have been followed in the fiscal year (if any);	296
i) Policies and implementation of the frequency of audit committee meetings and the level of attendance of audit committee members in those meetings; and	299-300
j) the activities of the Audit Committee in the year under review, in accordance with the Audit Committee Charter;	301
7. The nomination and remuneration committee or function of the Issuer or Public Company, at least containing:	313-315
a) Name and position in the committee;	314-315
b) Age;	314-315
c) Citizenship;	314-315
d) Education background;	314-315
e) History of position; including:	314-315
(1) Legal basis for appointment as committee member;	314-315
(2) Dual position, as member of Board of Commissioners, member of Board of Directors, and/or member of committee, and other position (if any); and	314-315

Description	Page
(3) working experience and period in and outside the Issuer or Public Company;	314-315
f) Period and term of office of the committee members;	314
g) Statement of committee independence;	317
h) Training and/or competency improvement that have been followed in the fiscal year (if any);	315-316
i) Description of duties and responsibilities;	316-317
j) A statement that it has a guideline or charter;	313
k) Policies and implementation of the frequency of meetings and the level of attendance of members at the meeting;	318
l) Brief description of the implementation of activities in the fiscal year; and	318
m) In the event that no nomination and remuneration committee is formed, the Issuer or Public Company is sufficient to disclose the information as referred to in letter i) to letter l) and disclose:	-
(1) Reasons for not forming the committee; and	-
(2) The party carrying out the nomination and remuneration function;	-
8. Other committees owned by Issuers or Public Companies in order to support the functions and tasks of the Board of Directors (if any) and / or committees that support the functions and duties of the Board of Commissioners, the least contains:	319-343
a) Name and position in the committee;	319-343
b) Age;	319-343
c) Citizenship;	319-343
d) Education background;	319-343
e) History of position; including:	319-343
(1) Legal basis for appointment as committee member;	319-343
(2) Dual position, as member of Board of Commissioners, member of Board of Directors, and/or member of committee, and other position (if any); and	319-343
(3) working experience and period in and outside the Issuer or Public Company;	319-343
f) Period and term of office of the committee members;	319-343
g) Statement of committee independence;	319-343
h) Training and/or competency improvement that have been followed in the fiscal year (if any);	319-343
i) Description of duties and responsibilities;	319-343
j) A statement that it has a guideline or charter;	319-343
k) Policies and implementation of the frequency of meetings and the level of attendance of members at the meeting; and	319-343
l) A Brief description of the implementation of activities in the fiscal year;	319-343
9. Corporate Secretary, including:	344
a) name;	345
b) domicile;	345

Description	Page
c) history of position, including:	345
(1) legal basis for the appointment as Corporate Secretary; and	345
(2) working experience and period in and outside the Issuer or Public Company;	345
d) education background;	345
e) education and/or training during the year under review; and	345-346
f) brief description on the implementation of duties of the Corporate Secretary in the year under review;	347-349
10. Internal Audit Unit, among others including:	350
a) Name of Head of Internal Audit Unit;	352
b) History of position, including:	352
(1) Legal basis for the appointment as Head of Internal Audit Unit; and	352
(2) Working experience and period in and outside the Issuer or Public Company;	352
c) Qualification or certification as internal auditor (if any);	352
d) Education and/or training during the year under review;	353-355
e) Structure and position of Internal Audit Unit;	350-351
f) Description of duties and responsibilities;	352-353
g) Statement that the Internal Audit Unit has already have Internal Audit Unit charter; and	358
h) Brief description on the implementation of duty of Internal Audit Unit during the year under review;	359
11. Description on internal control system adopted by the Issuer or Public Company, at least covering:	376
a) Financial and operational control, and compliance to the other prevailing rules; and	376-377
b) Review on the effectiveness of internal control systems;	377-378
c) Statement of the Board of Directors and/or Board of Commissioners on the adequacy of the internal control system;	378
12. Risk management system implemented by the company, at least includes:	368-375
a) General description about the company's risk management system the Issuer or Public Company;	371
b) Types of risk and the management; and	372-373
c) Review the effectiveness of the risk management system applied by the Issuer or Public Company;	374
d) Statement of the Board of Directors and/or the Board of Commissioners or the audit committee on the adequacy of the risk management system;	375
13. Perkara hukum yang berdampak material yang dihadapi oleh Emiten atau Perusahaan Publik, entitas anak, anggota Direksi dan anggota Dewan Komisaris (jika ada), paling sedikit memuat:	389
a) Substance of the case/claim;	389
b) Status of settlement of case/claim; and	389
c) Potential impacts on the condition of the Issuer or Public Company;	389

Description	Page
14. information about administrative sanctions imposed to Issuer or Public Company, members of the Board of Commissioners and the Board of Directors, by the Capital Market Authority and other authorities during the last fiscal year (if any);	390
15. information about codes of conduct of the Issuer or Public Company, includes:	390-392
a) Key points of the code of conduct;	390
b) Socialization of the code of conduct and enforcement; and	391
c) Statement that the code of conduct is applicable for the Board of Commissioners, the Board of Directors, and employees of the Issuer of Public Company;	391
16. A brief description of the policy of providing long-term performance-based compensation to management and/or employees owned by the Issuer or Public Company (if any), including the management stock ownership program (MSOP) and/or program employee stock ownership (ESOP);	394
In the case of compensation in the form of management stock ownership program (MSOP) and/or employee stock ownership program (ESOP), the information disclosed at least contains:	√
a) Number of shares and/or options;	√
b) Implementation period;	√
c) Requirements for eligible employees and/or management; and	√
d) Exercise price or determination of exercise price;	√
17. A brief description of the information disclosure policy regarding:	226
a) Share ownership of members of the Board of Directors and members of the Board of Commissioners no later than 3 (three) working days after the occurrence of ownership or any change in ownership of shares of a Public Company; and	226
b) Implementation of the policy;	227
18. Description of whistleblowing system at the Issuer or Public Company (if any), among others include:	381-385
a) Mechanism for violation reporting;	382-384
b) Protection for the whistleblower;	384
c) Handling of violation reports;	383-384
d) Unit responsible for handling of violation report; and	383-384
e) Results from violation report handling, at least includes:	385
(1) Number of complaints received and processed during the fiscal year; and	385
(2) Follow up of complaints;	384
In the event that the Issuer or Public Company does not have a whistleblowing system, it shall disclose this matter.	386
19. A description of the anti-corruption policy of the Issuer or Public Company, at least containing:	385
a) Programs and procedures implemented in overcoming corrupt practices, kickbacks, fraud, bribery and/or gratification in Issuers or Public Companies; and	386
b) Anti-corruption training/socialization to employees of Issuers or Public Companies;	386-387

Description	Page
In the event that the Issuer or Public Company does not have an anti-corruption policy, the reasons for not having such a policy should be explained.	√
20. Implementation of the Guidelines of Corporate Governance for Public Companies for Issuer issuing Equity-based Securities or Public Company, including:	-
a) statement regarding recommendation that have been implemented; and/or	-
b) description of recommendation that have not been implemented, along with the reason and alternatives of implementation (if any);	-
Information disclosure can be presented in tabular form.	-
h. Social and Environmental Responsibility of the Issuer or Public Company	
1. The information disclosed in the social and environmental responsibility section is a Sustainability Report as referred to in the Financial Services Authority Regulation Number 51/POJK.03/2017 concerning the Implementation of Sustainable Finance for Financial Services Institutions, Issuers, and Public Companies.	Presented separately (Sustainability Report)
2. The Sustainability Report as referred to in number 1) must be prepared in accordance with the Technical Guidelines for the Preparation of a Sustainability Report for Issuers and Public Companies as contained in Appendix II which is an integral part of this Financial Services Authority Circular Letter;	Presented separately (Sustainability Report)
i. Audited Annual Financial Statement	479
1. Financial Statements included in Annual Report should be prepared in accordance with the Financial Accounting Standards in Indonesia and audited by an Accountant. The said financial statement should be included with statement of responsibility for financial report as stipulated in the legislations in the Capital Markets sector governing the responsibility of the Board of Directors on the financial report or the legislations in the Capital Markets sector governing the periodic reports of securities company in the event the Issuer is a Securities Company; and	479
j. Letter of Statement of the Board of Directors and the Board of Commissioners regarding the Responsibility for Annual Reporting	
1. Letter of statement of the Board of Directors and the Board of Commissioners regarding the responsibility for Annual Reporting should be prepared according to the format of letter of statement of member of Board of Directors and the Board of Commissioners regarding the responsibility for Annual Reporting as attached in the Attachment, which is an integral part of this Circulation Letter of the Financial Services Authority	49

Implementation of the ASEAN Corporate Governance Scorecard (ACGS)

LEVEL 1

A. Rights and Equitable Treatment of Shareholders

No.	Principle and Recommendation	Page
A.1	Basic Shareholder Rights	
A.1.1	Does the company pay (interim and final/annual) dividends in an equitable and timely manner; that is, all shareholders are treated equally and paid within 30 days after being (i) declared for interim dividends and (ii) approved by shareholders at general meetings for final dividends? In case the company has offered Scrip dividend, did the company paid the dividend within 60 days.	148, 210
A.2	Right to participate effectively in and vote in general shareholder meetings and should be informed of the rules, including voting procedures, that govern general shareholder meetings.	
A.2.1	Do shareholders have the opportunity, evidenced by an agenda item, to approve remuneration (fees, allowances, benefit-in-kind and other emoluments) or any increases in remuneration for the non-executive directors/commissioners?	215, 286-292, 427
A.2.2	Does the company provide non-controlling shareholders a right to nominate candidates for board of directors/commissioners?	427
A.2.3	Does the company allow shareholders to elect directors/commissioners individually?	427
A.2.4	Does the company disclose the voting procedures used before the start of meeting?	427
A.2.5	Do the minutes of the most recent AGM record that the shareholders were given the opportunity to ask questions and the questions raised by shareholders and answers given recorded?	427
A.2.6	Does the company disclose the voting results including approving, dissenting, and abstaining votes for all resolutions/each agenda item for the most recent AGM?	427
A.2.7	Does the company disclose the list of board members who attended the most recent AGM?	211, 427
A.2.8	Does the company disclose that all board members and the CEO (if he is not a board member) attended the most recent AGM?	211, 427
A.2.9	Does the company allow voting in absentia?	210, 427
A.2.10	Did the company vote by poll (as opposed to by show of hands) for all resolutions at the most recent AGM?	210, 427
A.2.11	Does the company disclose that it has appointed an independent party (scrutineers/inspectors) to count and/or validate the votes at the AGM?	210, 427
A.2.12	Does the company make publicly available by the next working day the result of the votes taken during the most recent AGM/EGM for all resolutions?	210, 427
A.2.13	Does the company provide at least 21 days notice for all AGMs and EGMs?	210, 427

No.	Principle and Recommendation	Page
A.2.14	Does the company provide the rationale and explanation for each agenda item which require shareholders' approval in the notice of AGM/circulars and/or the accompanying statement?	210, 427
A.2.15	Does the company give the opportunity for shareholders to place item/s on the agenda of general meetings and/or to request for general meetings subject to a certain percentage?	210, 427
A.3	Markets for corporate control should be allowed to function in an efficient and transparent manner.	
A.3.1	In cases of mergers, acquisitions and/or takeovers requiring shareholders' approval, does the board of directors/commissioners of the company appoint an independent party to evaluate the fairness of the transaction price?	149
A.4	The exercise of ownership rights by all shareholders, including institutional investors, should be facilitated.	
A.4.1	Does the company disclose its practices to encourage shareholders to engage with the company beyond general meetings?	427
A.5	Shares and voting rights	
A.5.1	Where the company has more than one class of shares, does the company publicise the voting rights attached to each class of shares (e.g. through the company website / reports/ the stock exchange/ the regulator's website)?	N/A
A.6	Notice of AGM	
A.6.1	Does each of the resolutions tabled at the most recent annual general meeting deal with only one item, i.e., there is no bundling of several items into the same resolution?	210-214
A.6.2	Are the company's notice of the most recent AGM/ circulars fully translated into English and published on the same date as the local-language version?	N/A
	Does the notice of AGM/circulars have the following details:	
A.6.3	Are the profiles of directors/commissioners (at least age, academic qualification, date of first appointment, experience, and directorships in other listed companies) in seeking election/reelection included?	68-75
A.6.4	Are the auditors seeking appointment/re-appointment clearly identified?	215, 217
A.6.5	Were the proxy documents made easily available?	N/A
A.7	Insider trading and abusive self-dealing should be prohibited.	
A.7.1	Are the directors/commissioners required to report their dealings in company shares within 3 business days?	226, 244, 264
A.8	Related party transactions by directors and key executives.	
A.8.1	Does the company have a policy requiring a committee of independent directors/ commissioners to review material RPTs to determine whether they are in the best interests of the company and shareholders?	149, 395
A.8.2	Does the company have a policy requiring board members (directors/ commissioners) to abstain from participating in the board discussion on a particular agenda when they are conflicted?	149, 395
A.8.3	Does the company have policies on loans to directors and commissioners either forbidding this practice or ensuring that they are being conducted at arm's length basis and at market rates?	150-151, 395

No.	Principle and Recommendation	Page
A.9	Protecting minority shareholders from abusive actions	
A.9.1	Does the company disclose that RPTs are conducted in such a way to ensure that they are fair and at arms' length?	150-151, 395
A.9.2	In case of related party transactions requiring shareholders' approval, is the decision made by disinterested shareholders?	395

B. Sustainability and Resilience

No.	Principle and Recommendation	Page
B.1	Disclosures related to sustainability must be consistent, comparable, and reliable, and cover material retrospective and forward-looking information so as to be considered important by investors in making investment or voting decisions.	
	Material Sustainability-related information should be specified	
B.1.1	Does the company identify/report ESG topics that are material to the organization's strategy?	Sustainability Report
B.1.2	Does the company identify climate change as an issue?	Sustainability Report
B.1.3	Does the company adopt an internationally recognized reporting framework or standard for sustainability (i.e. GRI, Integrated Reporting, SASB, IFRS Sustainability Disclosure Standards)?	Sustainability Report
	If a company publicly sets a sustainability-related goal or target, the disclosure framework should provide that reliable metrics are regularly disclosed in an easily accessible form.	
B.1.4	Does the company disclose quantitative sustainability target?	Sustainability Report
B.1.5	Does the company disclose sustainability-related performance progress in relation to its previously set targets?	Sustainability Report
B.1.6	Does the company confirm that its Sustainability Report/Reporting is reviewed and /or approved by the Board or Board Committee?	Sustainability Report
B.2	Corporate governance frameworks should allow for dialogue between a company, its shareholders and stakeholders to exchange views on sustainability matters.	
B.2.1	Does the company engage internal stakeholders to exchange views and gather feedback on sustainability matters that are material to the business of the company?	Sustainability Report
B.2.2	Does the company engage external stakeholders to exchange views and gather feedback on sustainability matters that are material to the business of the company?	Sustainability Report

No.	Principle and Recommendation	Page
B.3	The corporate governance framework should ensure that boards adequately consider material sustainability risks and opportunities when fulfilling their key functions in reviewing, monitoring and guiding governance practices, disclosure, strategy, risk management and internal control systems, including with respect to climate-related physical and transition risks.	Sustainability Report
	Boards should assess whether the company's capital structure is compatible with its strategic goals and its associated risk appetite to ensure it is resilient to different scenarios.	
B.3.1	Does the company disclose that the board reviews on an annual basis that the company's capital and debt structure is compatible with its strategic goals and its associated risk appetite?	140
B.4	The corporate governance framework should recognise the rights of stakeholders established by law or through mutual agreements and encourage active co- operation between corporations and stakeholders in creating wealth, jobs, and the sustainability of financially sound enterprises.	
	Does the company disclose a policy and practices that address:	
B.4.1	The existence and scope of the company's efforts to address customers' welfare?	Sustainability Report
B.4.2	Supplier/contractor selection procedures?	Sustainability Report
B.4.3	The company's efforts to ensure that its value chain is environmentally friendly or is consistent with promoting sustainable development?	Sustainability Report
B.4.4	The company's efforts to interact with the communities in which they operate?	Sustainability Report
B.4.5	The company's anti-corruption programmes and procedures?	Sustainability Report
B.4.6	How creditors' rights are safeguarded?	Sustainability Report
B.4.7	Does the company have a separate report/section that discusses its efforts on environment/ economy and social issues?	Sustainability Report
B.5	Where stakeholder interests are protected by law, stakeholders should have the opportunity to obtain effective redress for violation of their rights.	
B.5.1	Does the company provide contact details via the company's website or Annual Report which stakeholders (e.g. customers, suppliers, general public etc.) can use to voice their concerns and/ or complaints for possible violation of their rights?	Sustainability Report
B.6	Mechanisms for employee participation should be allowed to be developed.	
B.6.1	Does the company explicitly disclose the policies and practices on health, safety and welfare for its employees?	Sustainability Report
B.6.2	Does the company explicitly disclose the policies and practices on training and development programmes for its employees?	Sustainability Report
B.6.3	Does the company have a reward/compensation policy that accounts for the performance of the company beyond short-term financial measures?	Sustainability Report

No.	Principle and Recommendation	Page
B.7	Stakeholders including individual employee and their representative bodies, should be able to freely communicate their concerns about illegal or unethical practices to the board and their rights should not be compromised for doing this.	
B.7.1	Does the company have a whistle blowing policy which includes procedures for complaints by employees and other stakeholders concerning alleged illegal and unethical behaviour and provide contact details via the company's website or annual report	Sustainability Report
B.7.2	Does the company have a policy or procedures to protect an employee/person who reveals alleged illegal/unethical behaviour from retaliation?	Sustainability Report

C. Disclosure and Transparency

No.	Principle and Recommendation	Page
C.1	Transparent ownership structure	
C.1.1	Does the information on shareholdings reveal the identity of beneficial owners, holding 5% shareholding or more?	87
C.1.2	Does the company disclose the direct and indirect (deemed) shareholdings of major and/or substantial shareholders?	87-89
C.1.3	Does the company disclose the direct and indirect (deemed) shareholdings of directors (commissioners)?	88
C.1.4	Does the company disclose the direct and indirect (deemed) shareholdings of senior management?	N/A
C.1.5	Does the company disclose details of the parent/ holding company, subsidiaries, associates, joint ventures and special purpose enterprises/ vehicles (SPEs)/ (SPVs)?	90
C.2	Annual Report Quality	
	Does the company's annual report disclose the following items:	
C.2.1	Corporate objectives	56
C.2.2	Financial performance indicators	15-20, 118-140
C.2.3	Non-financial performance indicators	20
C.2.4	Dividend policy	148
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	68-75
	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?	362-367, 401
C.3	Remuneration of Members of the Board and Key Executives	

No.	Principle and Recommendation	Page
C.3.1	Is there disclosure of the fee structure for non- executive directors/ commissioners?	290
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?	N/A
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?	290-291
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]?	N/A
C.4	Related party transaction disclosure (RPT)	
C.4.1	Does the company disclose its policy covering the review and approval of material RPTs?	149-150
C.4.2	Does the company disclose the name, relationship, nature and value for each material RPTs?	149-150
C.5	Directors and Commissioners who deal in the Company's shares	
C.5.1	Does the company disclose trading in the company's shares by insiders?	388
C.6	External Auditor and Auditor's Report	
	Where the same audit firm is engaged for both audit and non-audit services	
C.6.1	Are the audit and non-audit fees disclosed?	90
C.6.2	Does the non-audit fee exceed the audit fees?	90, 361
C.7	Communication Media	
	Does the company use the following modes of communication?	
C.7.1	Quarterly reporting	105
C.7.2	Company website	105
C.7.3	<i>Analyst's briefing</i>	105
C.7.4	Media briefings /press conferences	105
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?	465
C.8.2	Is the annual report released within 120 days from the financial year end?	49
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?	49
C.9	Company website	
	Does the company have a website disclosing up-to-date information on the following:	
C.9.1	Financial statements/reports (latest quarterly)	https://www.bcasyariah.co.id/quarterly-financial-reports

No.	Principle and Recommendation	Page
C.9.2	Materials provided in briefings to analysts and media	https://www.bcasyariah.co.id/press-release
C.9.3	Downloadable annual report	https://www.bcasyariah.co.id/annual-report
C.9.4	Notice of AGM and/or EGM	N/A
C.9.5	Minutes of AGM and/or EGM	N/A
C.9.6	Company's constitution (company's by-laws, memorandum and articles of association)	https://www.bcasyariah.co.id/kebijakan-tatakelola-perusahaan-eng
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?	105

D. Responsibilities of the Board of Commissioners and Board of Directors

No.	Principle and Recommendation	Page
D.1	Duties and Responsibilities of the Board of Commissioners and Board of Directors	
	Clearly defined board responsibilities and corporate governance policy.	
D.1.1	Does the company disclose its corporate governance policy/board charter?	218
D.1.2	Are the types of decisions requiring board of directors/commissioners' approval disclosed?	221-223
D.1.3	Are the roles and responsibilities of the board of directors/commissioners clearly stated?	222-223
	Corporate Vision/Mission	
D.1.4	Does the company have an updated vision and mission statement?	56
D.1.5	Does the board of directors play a leading role in the process of developing and reviewing the company's strategy at least annually?	56
D.1.6	Does the board of directors have a process to review, monitor and oversee the implementation of the corporate strategy?	56
D.2	Board structure	
	Code of Ethics or Conduct	
D.2.1	Are the details of the code of ethics or conduct disclosed?	390-392
D.2.2	Are all directors/commissioners, senior management and employees required to comply with the code/s?	390-392
D.2.3	Does the company have a process to implement and monitor compliance with the code/s of ethics or conduct?	390-392
	Board Structure & Composition	

No.	Principle and Recommendation	Page
D.2.4	Do independent directors/commissioners make up at least 50% of the board of directors/commissioners?	29,46
D.2.5	Does the company have a term limit of nine years or less or 2 terms of five years 1 each for its independent directors/ commissioners? 1 The five years term must be required by legislation which pre-existed the introduction of the ASEAN Corporate Governance Scorecard in 2011	78, 227, 235
D.2.6	Has the company set a limit of five board seats that an individual independent/ non-executive director/commissioner may hold simultaneously?	220, 254
D.2.7	Does the company have any executive directors who serve on more than two boards of listed companies outside of the group? Nominating Committee	220, 254
D.2.8	Does the company have a Nominating Committee?	313
D.2.9	Is the Nominating Committee comprised of a majority of independent directors/ commissioners?	314
D.2.10	Is the chairman of the Nominating Committee an independent director/ commissioner?	314
D.2.11	Does the company disclose the terms of reference/ governance structure/ charter of the Nominating Committee?	314
D.2.12	Is the meeting attendance of the Nominating Committee disclosed and if so, did the Nominating Committee meet at least twice during the year? Remuneration Committee/Compensation Committee	310
D.2.13	Does the company have a Remuneration Committee?	313
D.2.14	Is the Remuneration Committee comprised entirely of non-executive directors/ commissioners with a majority of independent directors/commissioners?	314
D.2.15	Is the chairman of the Remuneration Committee an independent director/ commissioner?	314
D.2.16	Does the company disclose the terms of reference/governance structure/ charter of the Remuneration Committee?	314
D.2.17	Is the meeting attendance of the Remuneration Committee disclosed and, if so, did the Remuneration Committee meet at least twice during the year? Audit Committee	310
D.2.18	Does the company have an Audit Committee?	293
D.2.19	Is the Audit Committee comprised entirely of non-executive directors/ commissioners with a majority of independent directors/commissioners?	294
D.2.20	Is the chairman of the Audit Committee an independent director/commissioner?	294
D.2.21	Does the company disclose the terms of reference/governance structure/charter of the Audit Committee?	393
D.2.22	Does at least one of the independent directors/commissioners of the committee have accounting expertise (accounting qualification or experience)?	294-296
D.2.23	Is the meeting attendance of the Audit Committee disclosed and, if so, did the Audit Committee meet at least four times during the year?	299
D.2.24	Does the Audit Committee have primary responsibility for recommendation on the appointment, and removal of the external auditor?	298

No.	Principle and Recommendation	Page
D.3	Board Processes	
	Board meetings and attendance	
D.3.1	Are the board of directors meeting scheduled before the start of financial year?	281
D.3.2	Are the board of directors meeting scheduled before the start of financial year?	281
D.3.3	Has each of the directors/commissioners attended at least 75% of all the board meetings held during the year?	281
D.3.4	Has each of the directors/commissioners attended at least 75% of all the board meetings held during the year?	281
D.3.5	Did the non-executive directors/commissioners of the company meet separately at least once during the year without any executives present?	270-272, 281
	Access to information	
D.3.6	Are board papers for board of directors/commissioners meetings provided to the board at least five business days in advance of the board meeting?	270, 273, 281
D.3.7	Does the company secretary play a significant role in supporting the board in discharging its responsibilities?	344
D.3.8	Does the company secretary play a significant role in supporting the board in discharging its responsibilities?	345-346
	Board Appointments and Re-Election	
D.3.9	Does the company disclose the criteria used in selecting new directors/commissioners?	265, 227-228
D.3.10	Does the company disclose the criteria used in selecting new directors/commissioners?	265.227
D.3.11	Are all directors/commissioners subject to re-election every 3 years; or 5 years for listed companies in countries whose legislation prescribes a term of 5 years ² each?	265, 227
	² The five years term must be required by legislation which pre-existed the introduction of the ASEAN Corporate Governance Scorecard in 2011	
	Remuneration Matters	
D.3.12	Do the shareholders or the Board of Directors approve the remuneration of the executive directors and/or the senior executives?	287
D.3.13	Does the company have measurable standards to align the performance-based remuneration of the executive directors and senior executives with long-term interests of the company, such as claw back provision and deferred bonuses?	289
	Internal Audit	
D.3.14	Does the company have a separate internal audit function?	350
D.3.15	Is the head of internal audit identified or, if outsourced, is the name of the external firm disclosed?	350
D.3.16	Is the head of internal audit identified or, if outsourced, is the name of the external firm disclosed?	351
	Risk Oversight	

No.	Principle and Recommendation	Page
D.3.17	Does the company establish a sound internal control procedures/risk management framework and periodically review the effectiveness of that framework?	376-378
D.3.18	Does the Annual Report/Annual CG Report disclose that the board of directors/ commissioners has conducted a review of the company's material controls (including operational, financial and compliance controls) and risk management systems?	376-377
D.3.19	Does the company disclose the key risks to which the company is materially exposed to (i.e. financial, operational including IT, environmental, social, economic)?	376-377
D.3.20	Does the Annual Report/Annual CG Report contain a statement from the board of directors/ commissioners or Audit Committee commenting on the adequacy of the company's internal controls/risk management systems?	378
D.4	People on the Board	
	Board Chairman	
D.4.1	Do different persons assume the roles of chairman and CEO?	yes
D.4.2	Is the chairman an independent director/commissioner?	218
D.4.3	Is any of the directors a former CEO of the company in the past 2 years?	71-75,251
D.4.4	Are the roles and responsibilities of the chairman disclosed?	221, 255
	Lead Independent Director	
D.4.5	If the Chairman is not independent, has the Board appointed a Lead/Senior Independent Director and has his/her role been defined?	253
	Skills and Competencies	
D.4.6	Does at least one non-executive director/commissioner have prior working experience in the major sector that the company is operating in?	68-76
D.5	Board Performance	
	Board Performance Directors Development	
D.5.1	Does the company have orientation programmes for new directors/ commissioners?	223, 259
D.5.2	Does the company have a policy and actual practice and programs that encourages directors/ commissioners to attend on-going or continuous professional education programmes?	223-225, 259-263
	CEO/Executive Management Appointments and Performance	
D.5.3	Does the company disclose the process on how the board of directors/ commissioners plans for the succession of the CEO/Managing Director/ President and key management?	227-229, 265
D.5.4	Does the board of directors/commissioners conduct an annual performance assessment of the CEO/Managing Director/President?	229,267-269
	Board Appraisal	
D.5.5	Did the company conduct an annual performance assessment of the board of directors/ commissioners and disclose the criteria and process followed for the assessment?	229-230, 267-268
	Director Appraisal	

No.	Principle and Recommendation	Page
D.5.6	Did the company conduct an annual performance assessment of the individual directors/ commissioners and disclose the criteria and process followed for the assessment?	229-230, 267-268
	Committee Appraisal	
D.5.7	Did the company conduct an annual performance assessment of the board committees and disclose the criteria and process followed for the assessment?	233, 268-269

LEVEL 2 - BONUS

(B) A. Rights and Equitable Treatment of shareholders

No.	Principles and Recommendations	Page
(B) A.1	Right to participate effectively in and vote in general shareholders meeting and should be informed of the rules, including voting procedures, that govern general shareholders meeting.	GMS Rules of Procedure - tata-tertib-rups-.pdf
(B) A.1.1	Does the company practice real time secure electronic voting in absentia at general meetings of shareholders?	210
(B) A.2	Equitable treatment of shareholders	
	Notice of AGM	
(B) A.2.1	Does the company release its notice of AGM (with detailed agendas and explanatory circulars), as announced to the Exchange, at least 28 days before the date of the meeting?	210

(B) B. Sustainability and Resilience

No.	Principles and Recommendations	Page
(B) B.1		
(B) B.1.1	Does the company disclose how it manages climate-related risks and opportunities?	Sustainability Report
(B) B.1.2	Does the company disclose that its Sustainability Report/Sustainability Reporting is externally assured?	Sustainability Report
(B) B.1.3	Does the company disclose the engagement channel with stakeholder groups and how the company responds to stakeholders' ESG concerns?	Sustainability Report
(B) B.1.4	Does the company have a unit/division/committee who is specifically responsible to manage the sustainability matters?	Sustainability Report
(B) B.1.5	Does the company disclose board of directors/commissioners' oversight of sustainabilityrelated risks and opportunities?	Sustainability Report

No.	Principles and Recommendations	Page
(B) B.1.6	Does the company disclose the linkage between executive directors and senior management remuneration and sustainability performance for the previous year?	Sustainability Report
(B) B.1.7	Is the company's Whistle Blowing System managed by independent parties/institutions?	381

(B) C. Disclosure and Transparency

No.	Principles and Recommendations	Page
(B) C.1	Quality of Annual Report	
(B) C.1.1	Are the audited annual financial report/statement released within 60 days from the financial year end?	482

(B) D. Responsibilities of the Board of Commissioners and Board of Directors

No.	Principles and Recommendations	Page
(B) D.1	Board Competencies and Diversity	
(B) D.1.1	Does the company have at least one female independent director/commissioner?	284
(B) D.1.2	Does the company have a policy and disclose measurable objectives for implementing its board diversity and report on progress in achieving its objectives?	284-285
(B) D.2	Board Structure	
(B) D.2.1	Is the Nominating Committee comprise entirely of independent directors/commissioners?	314
(B) D.2.2	Does the Nominating Committee undertake the process of identifying the quality of directors aligned with the company's strategic directions?	317
(B) D.3	Board Appointments and Re-Election	
(B) D.3.1	Does the company use professional search firms or other external sources of candidates (such as director databases set up by director or shareholder bodies) when searching for candidates to the board of directors/commissioners?	90-91
(B) D.4	Board Structure & Composition	
(B) D.4.1	Do independent non-executive directors/commissioners make up more than 50% of the board of directors/commissioners for a company with independent chairman?	218-219, 251-252
(B) D.5	Risk Oversight	
(B) D.5.1	Does the company disclose that its Board identified key risk in relation to information technology including disruption, cyber security, and disaster recovery, to ensure that such risks are managed and integrated into the overall risk management framework?	43,337
(B) D.6	Board Performance	
(B) D.6.1	Does the company have a separate board level Risk Committee?	319-343



Transaksi tunai **Tanpa Kartu** & tunaikan **Zakat** lebih mudah, bisa.

Menemani Langkah Penuh Berkah



Download dan Buka
Rekening Online Sekarang



Tersedia di:



www.bcasyariah.co.id • Halo BCA 1500888

BCA Syariah berizin dan diawasi oleh Otoritas Jasa Keuangan & Bank Indonesia • BCA Syariah merupakan peserta penjaminan LPS

Branch Network Address

JABODETABEK

No	Location	Branch Name	Branch Address	Phone Number
1	Jakarta	KC JATINEGARA	Jl. Jatinegara Timur No.72, Jakarta Timur 13310	(021) 8190072, 8505030, 8505035
2	Jakarta	KC MANGGA DUA	Ruko Agung Sedayu (Harco Mangga Dua), Blok E No.26 Jl. Mangga Dua Raya – Jakarta Pusat 10730	(021) 6123758-9, 6123761-2
3	Jakarta	KC SAMANHUDI	Komp.Perkantoran Mitra Krekot, Jl.K.H Samanhudi No.21 Jakarta Pusat 10710	(021) 3506706,3866457-9 3807770-71
4	Jakarta	KC SUNTER	Ruku Komplek Mitra Sunter No. B.11-12 Sunter Jakarta Utara	(021) 65837724, 65837725, 65837726
5	Jakarta	KCP KENARI	JL Sukarjo Wiryopranoto No 4 Jakarta Pusat	(021) 3914404-5
6	Jakarta	KCP KELAPA GADING	Gedung BCA KCP Kelapa Gading Raya Jl. Boulevard Raya Blok L No. 1 Kelapa Gading Jakarta Utara	(021) 45879429-30
7	Jakarta	KCP ULS WAHID HASYIM	Gedung BCA KCU Wahid Hasyim Jl KH Wahid Hasyim No.183 A-B Jakarta Pusat	(021) 2359 9404
8	Jakarta	KCP ULS METRO PONDOK INDAH	Gedung BCA KCP Metro Pondok Indah Jln. Metro Pondok Indah UA 60 & 61 Jakarta Selatan 12310	(021) 7693823
9	Jakarta	KCP ULS PASAR MINGGU	Gedung BCA KCP Pasar Minggu Jln. Raya Pasar Minggu 6 Jakarta Selatan 12740	(021) 79188703
10	Jakarta	KCP ULS TANJUNG PRIOK	Gedung BCA KCU Tanjung Priok Jln. Enggano 22-23 Jakarta Utara 14310	(021) 43937937
11	Jakarta	KCP ULS MELAWAI	Gedung BCA KCP Blok M Jl. Melawai Raya 165 Blok C 1-3, Jakarta Selatan 12160	(021) 72780409
12	Jakarta	KCP ULS GUDANG PELURU	Gedung BCA KCP Gudang Peluru Komp. Gudang Peluru Blok A No. 23 - Jl. Kampung Melayu Besar - Jakarta Selatan 12830	(021) 83706303
13	Jakarta	KCP ULS KEMANG MANSION	Gedung BCA KCP Kemang Mansion Shopping Arcade The Mansion at Kemang, Jln. Kemang Raya No. 3-5 Jakarta Selatan 12730	(021) 29055560
14	Jakarta	KCP ULS PURI INDAH	Gedung BCA KCP Pasar Puri Indah Jl Raya Puri Indah Blok A/20-22, Kembangan Jakarta Barat 11610	(021) 58354757

No	Location	Branch Name	Branch Address	Phone Number
15	Jakarta	KCP ULS PLUIT KENCANA	Gedung BCA KCP Pluit Kencana Jln. Taman Pluit Kencana Selatan No. 1-3 Jakarta Utara 14440	(021) 66678530
16	Jakarta	KCP ULS BINTARO UTAMA	Gedung BCA KCP Bintaro Utama Bintaro Jaya Blok E Kav. 3-5 Jl Bintaro Utama Rukan	(021) 22734410
17	Jakarta	KCP ULS ARUNDINA CIBUBUR	Gedung BCA KCP Arundina Cibubur Indah Blk BA, Jl. Lapangan Tembak Blok A/24-26, Kota Jakarta Timur.	(021) 38834421
18	Bekasi	KCP BEKASI	Komp. Pertokoan Pratama Plaza, Blok A 4/12, Jl Ir. H. Juanda No. 151, Bekasi 17111	(021) 8803011 – 2, 8811973
19	Bekasi	KCP PASAR KRANJI	JL. Raya Pemuda No. 7 Rt 005/Rw 004, Kecamatan Bekasi Barat	(021) 8866932, 88952463, 88953003
20	Bekasi	KCP ULS JUANDA BEKASI	Gedung BCA KCP Juanda Bekasi Jl. Ir H. Juanda No. 54 Bekasi 17113	(021) 88343599
21	Bekasi	KCP PONDOK GEDE	Pertokoan Jatimakmur Residence Jl Raya Jatimakmur No.A7 Jatimakmur, Pondok Gede, Bekasi	(021) 84903617, 84903618
22	Bekasi	KCP CIKARANG SELATAN	Pertokoan Metro Boulevard Blok A No. 14 Jl Niaga Raya Jababeka Cikarang Selatan, Kabupaten Bekasi	(021) 8971661, 8971684
23	Bogor	KCP DEPOK	Komp. Ruko Kartini Jl Raya Citayem No B20 Rt 01 Rw 02 Kel. Depok Kec.Pancoran Mas, Depok	(021) 77200815, 77200827
24	Bogor	KCP ULS MARGONDA DEPOK	Gedung BCA KCU Depok Jl. Margonda Raya No.182, Depok 16423	(021) 77218192
25	Bogor	KCP CILEUNGSI	Komp. Ruko Griya Kenari Mas A1 No. 13 Rt 16 Rw 10 Cileungsi Kidul, Bogor	(021) 82496628
26	Bogor	KCP ULS BOGOR	Gedung BCA KCU Bogor Jln. Ir Juanda 28, Bogor 16122	(0251) 8327255
27	Bogor	KCP ULS CIMANGGIS	Gedung BCA KCP Cimanggis Jln. Raya Bogor Km. 29, Cimanggis - Cibinong 16951	(021) 87714758
28	Tangerang	KCP ULS TANGERANG	Gedung BCA KCU Tangerang Jln. Kisamaun No. 57, Tangerang - Banten 15118	(021) 55770024
29	Tangerang	KCP CILEDUG	Ruko Dian Plaza Jl. Raden Patah No. 8A Ruko No. 12A, Kelurahan Sudimara, Kecamatan Ciledug, Kota Tangerang	(021) 73451916, 73451976
30	Tangerang	KCP Sentra Menteng Bintaro	Jl. KH Sholeh Ali No.3 Sukasari, Kota Tangerang	(021) 55732121, 55732123

No	Location	Branch Name	Branch Address	Phone Number
31	Tangerang	KCP CIPUTAT (MCP)	Komp. Perkantoran Ciputat Lot Jl Dewi Sartika No. 22 Ciputat Tangerang Selatan	(021) 7425598, 7425631
32	Tangerang	KCP ULS BINTARO	Gedung BCA KCU Bintaro Bintaro Jaya Blok A-5 No.12 & 15 Sektor 7, Kel. Pondok Jaya, Kec. Pondok Aren	(021) 27622484

WEST JAVA

No	Location	Branch Name	Branch Address	Phone Number
1	Bandung	KC BANDUNG	BCA KCU Dago Lt. 2 Jl. Ir. H. Juanda 118 Bandung	(022) 4267 425-27
2	Bandung	KCP ULS ASIA AFRIKA	BCA KCU Bandung Jl. Asia Afrika 122-124 Bandung 40261	(022) 253 2013
3	Bandung	KCP ULS KOTA BARU PARAHYANGAN	Gedung BCA KCP Kota Baru Parahyangan Jl.Panyawangan Kav.6 No.6 Kota Baru Parahyangan Bandung	(022) 87794368
4	Cimahi	KCP ULS Cimahi	BCA KCP Cimahi Jl. Cimahi No. 533, Karangmekar, Kec. Cimahi Tengah, Kota Cimahi, Jawa Barat 40523	(022) 20685965
5	Bandung	KCP ULS BUAH BATU BANDUNG	Gedung BCA KCP Buah Batu Jl. Buah Batu 192 Bandung	(022) 73517344

ACEH

No	Location	Branch Name	Branch Address	Phone Number
1	Banda Aceh	KC BANDA ACEH	Jl. Tgk. Daud Beureueh No. 44, Gampong Kuta Alam, Banda Aceh	(0651) 22484
2	Lhokseumawe	KCP LHOKSEUMAWE	JL Merdeka 13 - 14 Lhokseumawe	(0645) 43554
3	Bireuen	KCP ULS BIREUEN	JL Teuku Nyak Arief No. 205 (d/h Jl Mawar)	(0644) 21046

SUMATRA

No	Location	Branch Name	Branch Address	Phone Number
1	Medan	KC MEDAN (MDN)	Jln. Asia No. 184 D Medan 20214	(061) 7365457, 7365401, 7365011
2	Medan	KCP ULS ISKANDAR MUDA (SETIABUDI MEDAN)	Gedung BCA KCP Setiabudi Medan Jl. Setiabudi No. 150 A-B Medan	(061) 42405911
3	Palembang	KC PALEMBANG	Gedung BCA KCU Palembang Jl Demang Lebar Daun No. 10 Palembang	(0711) 5560811, 5560966, 5560858
4	Palembang	KCP ULS A RIVAI PALEMBANG	Gedung BCA KCP A. Rivai Palembang Jl. Kapten Rivai 22 Palembang	(0711) 5735008
5	Palembang	KCP ULS SUDIRMAN PALEMBANG	Gedung BCA KCP Sudirman Palembang Jl. Jenderal Sudirman No.2936A, RT.015 RW.06, Kel. 20 Ilir III, Kec. Ilir Timur I, Palembang	(0711) 7445397
6	Bandar Lampung	KC BANDAR LAMPUNG	Gedung BCA KCP Teluk Betung Jl. Ikan Gurame No. 24-26, Bandar Lampung	(0721) 5609956
7	Metro Lampung	KCP METROLAMPUNG	Jl. ZA Pagar Alam Ruko Sumur Bandung Blok C no.11 Kelurahan Metro, Kecamatan Metro Pusat, Kota Metro Lampung	(0725) 2202019, 2202020, 2202021

CENTRAL JAVA

No	Location	Branch Name	Branch Address	Phone Number
1	Semarang	KC SEMARANG	Jl. Kapten Pierre Tendean 13, Semarang	(024) 3557444, 3580530
2	Semarang	KCP ULS MAJAPAHIT	Gedung BCA KCP Majapahit Jl. Majapahit 112 Semarang 50161	(024) 76584661
3	Semarang	KCP ULS PEMUDA SEMARANG	Gedung BCA KCU Semarang Jl Pemuda No. 90-92 Semarang	(024) 3559779
4	Solo	KC SOLO	Jln Slamet Riyadi 488 Solo 57142	(0271) 724951, 726992, 735636,
5	Solo	KCP ULS SOLO SLAMET RIYADI	Gedung BCA KCU Solo Slamet Riyadi Jln. Brigjen Slamet Riyadi 3 Solo	(0271) 633775
6	Solo	KCP ULS SINGOSAREN SOLO	Gedung BCA KCP Singosaren Jl. Dr. Rajiman 197 Solo	(0271) 2935588
7	Yogyakarta	KC YOGYAKARTA	Gedung BCA KCP P. Mangkubumi Jln. P. Mangkubumi 5-7 Yogyakarta 55271	(0274) 2920549,2920550, 2920552

No	Location	Branch Name	Branch Address	Phone Number
8	Yogyakarta	KCP ULS SUDIRMAN YOGYAKARTA	Gedung BCA KCU Yogyakarta Jl Jendral Sudirman No. 49-51 Yogyakarta	(0274) 5015302
9	Kudus	KCP ULS KUDUS	Gedung BCA KCU Kudus Jln. A Yani 91 Kudus	(0291) 2913130
10	Sragen	KCP ULS SRAGEN SOLO	Gedung BCA KCP Sragen Jl. Sukowati 185 Sragen	(0271) 8851245

EAST JAVA

No	Location	Branch Name	Branch Address	Phone Number
1	Surabaya	KC SURABAYA	Jl. Mayjend Sungkono, Kompl Pertokoan Darmo Park I Blok 2-A/1, Surabaya 60256	(031) 5680373, 5680374
2	Surabaya	KCP ULS DARMO SURABAYA	Gedung BCA KCU Darmo Jl. Raya Darmo No.5 Surabaya 60265	(031) 5678137
3	Surabaya	KCP ULS VETERAN	Gedung BCA KCU Vetaran Jln. Veteran 18-24, Surabaya 60175	(031) 3572956
4	Surabaya	KCP ULS SIDOARJO	Gedung BCA KCU Sidoarjo Jln. Ahmad Yani 39 A, Sidoarjo 61212	(031) 8968805, 8962611
5	Surabaya	KCP ULS KAPAS KRAMPUNG	Gedung BCA KCP Kapas Krampung Jln. Kapas Krampung 126-126A-B, Surabaya 60136	(031) 5047946
6	Surabaya	KCP ULS PONDOK CHANDRA	Gedung BCA KCP Pondok Chandra Komp. Pertokoan Pondok Chandra, Jln. Palem TC 09, Surabaya 61151	(031) 8675613
7	Sidoarjo	KCP ULS SEPANJANG	Gedung BCA KCP Sepanjang Jln. Raya Wonocolo 59, Taman Sepanjang - Sidoarjo 61257	(031) 7887183
8	Surabaya	KCP ULS PERAK BARAT/PUCANG ANOM	Gedung BCA KCP Pucang Anom Jln. Pucang Anom Timur 18 Surabaya	(031) 99022180
9	Sidoarjo	KCP ULS GEDANGAN	Gedung BCA KCP Gedangan Jl Raya 18 Gedangan Sidoarjo 61254	(031) 855 6993
10	Gresik	KCP ULS GRESIK	Gedung BCA KCU Gresik Jl. R.A. Kartini 98B - 100 Gresik 61122	(031) 3976869
11	Malang	KCP MALANG	Gedng BCA KCP Kudus Jl KH Zainul Arifin 78 Malang	(0341) 352671, 357146, 355980,357312
12	Pandaan	KCP ULS PANDAAN	Gedung BCA KCP Pandaan Jln. RA. Kartini 2, Jogosari - Pandaan	(0343) 6743611

No	Location	Branch Name	Branch Address	Phone Number
13	Mojokerto	KCP ULS MOJOKERTO	Gedung BCA KCU Mojokerto Jl. H.O.S. Cokroaminoto 5 Mojokerto	(0321) 5285631
14	Kepanjen	KCP ULS KEPANJEN	Gedung BCA KCP Kepanjen Jl. Jend. Yani 99 (Jl.Pahlawan), Kepanjen	(0341) 3906144
15	Kediri	KCP KEDIRI	Gedung BCA KCU Kediri Jl. Brawijaya 8 Kediri 64123	(0354) 2891150
16	Pasuruan	KCP PASURUAN	Jl. Perwira 200 Pasuruan 67111 (Jl Soekarno Hatta, Bangilan Panggungrejo, Pasuruan)	(0343) 5631468, 5631460, 5631359,
17	Surabaya	KCP ULS TAMAN PONDOK INDAH	Gedung BCA KCP Taman Pondok Indah Ruko Taman Pondok Indah blok A-16 Surabaya 61174	(031) 99423455
18	Surabaya	KCP Sungkono	Jl. Mayjend Sungkono Komp. Pertokoan Darmo Park 1 Blok 2-A/1 Surabaya 60256	(031) 568 0373-74
19	Banyuwangi	KCP BANYUWANGI	Gedung BCA KK Sudirman Banyuwangi Jl Jendral Sudirman No 85 - 87 Banyuwangi 68415	(0333) 2890895

SOUTH SULAWESI

No	Location	Branch Name	Branch Address	Phone Number
1	Makassar	KC PANAKKUKANG (PNK)	Gedung BCA KCU Panakkukang Jl. Boulevard Blok F5 No. 5 Panakkukang, Makassar	(0411) 4763269, 4763281

LSBU

No	Location	Branch Name	Branch Address	Phone Number
1	West Java	LSBU BEKASI	Gedung BCA KCU Bekasi Jl. Jend. Ahmad Yani No. 9 RT.01 RW.05 Bekasi17141	(021) 29383900
2	West Java	LSBU CIBUBUR	Gedung BCA KCU Cibubur Jl. Alternatif Cibubur RT.005/09 Kel. Harjamukti, Cibubur 16454	(021) 29066982
3	West Java	LSBU KARAWANG	Jl. Panatayuda 1 No. 37, Karawang 41312	(0267) 403674
4	West Java	LSBU BANGKALAN	Jl. Trunojoyo 15 A, Bankalan 69112	(031) 3095648
5	West Java	LSBU TUBAN	Jl. Panglima Sudirman 35, Tuban 62314	(0356) 328611
6	West Java	LSBU BABAT	Jl. Raya No. 23 Banaran, Babat, 62271	(0322) 3391236

No	Location	Branch Name	Branch Address	Phone Number
7	East Java	LSBU PAMEKASAN	Jl. Jokotole 4, Pamekasan 69313	(0324) 321090
8	East Java	LSBU SAMPANG	Jl. KH Wahid Hasyim No. 17, Sampang 69213	(0323) 321414
9	West Java	LSBU CIREBON	Jl. Yos Sudarso 27	(0231) 232701, 234348-9
10	West Java	LSBU GARUT	Jl. Ciledug 162	(0262) 231304 (hunting)
11	West Java	LBU SUKABUMI	Jl. A. Yani 33-35	(0266) 224455 (hunting)
12	West Java	LSBU TASIKMALAYA	Jl. HZ Mustofa 300	(0265) 332005 (hunting)
13	West Java	LSBU CIANJUR	Jl. Hos Cokroaminoto 56-58	(0263) 262182, 262158, 262067-9
14	West Java	LSBU SUBANG	Jl. Otto Iskandardinata 37	(0260) 411602, 411604, 411605
15	West Java	LSBU PURWAKARTA	Jl. Jend. Sudirman 85	(0264) 201311 (hunting)
16	West Java	LSBU INDRAMAYU	Jl. D.I. Panjaitan No. 69	(0234) 272802, 275031-3
17	West Java	LSBU JATIWANGI	Jl. Jend. A. Yani 224, Jatiwangi	(0233) 881164, 881394
18	West Java	LSBU CIAMIS	Jl. A. Yani 33	(0265) 771428, 771633-4
19	West Java	LSBU KUNINGAN CIREBON	Jl. Siliwangi 95	(0232) 875680-1, 871256
20	West Java	LSBU CIBADAK	Jl. Siliwangi No. 81 A & B Cibadak	(0266) 531380
21	West Java	LSBU SUMEDANG	Jl. Mayor Abdurahman 181-183	(0261) 201121, 201928
22	East Java	LSBU PROBOLINGGO	Jl. Suroyo 28	(0335) 421148-436-638, 422328-374-401
23	East Java	LSBU SITUBONDO	Jl. Diponegoro 68	(0338) 671155 (hunting), 672011, 672156, 672267
24	East Java	LSBU TULUNGAGUNG	Jl. Diponegoro 54	(0355) 323105-7, 327543, 325954
25	East Java	LSBU BLITAR	Jl. Cepaka No. 17	(0342) 807888
26	East Java	LSBU MADIUN	Jl. Jend. Sudirman 79-81	(0351) 463443 (hunting)
27	East Java	LSBU PASURUAN	Jl. Soekarno Hatta No. 33	"(0343) 426651, 426652, 426653, 426654"
28	East Java	LSBU KERTOSONO	Jl. A. Yani No. 114	(0358) 551248, 551577
29	East Java	LSBU BANYUWANGI	Jl. Ahmad Yani No. 24-26	(0333) 424250 (hunting)

No	Location	Branch Name	Branch Address	Phone Number
30	East Java	LSBU BONDOWOSO	Jl. KH Wahid Hasyim 63	(0332) 421514
31	East Java	LSBU LUMAJANG	Jl. Panglima Sudirman 27	(0334) 881326, 882126
32	East Java	LSBU MAGETAN	Jl. A. Yani No. 25 B	(0351) 8198000
33	East Java	LSBU NGAWI	Jl. Sultan Agung No. 52	(0351) 747351
34	Central Java	LSBU PURWOKERTO	Jl. Jend. Sudirman 391 A	(0281) 632111 (hunting)
35	Central Java	LSBU CILACAP	Jl. A. Yani 118	(0282) 535120-1, 531281
36	Central Java	LSBU PURWODADI	Jl. MT. Haryono 2	(0292) 421401
37	Central Java	LSBU MAGELANG	Jl. A. Yani 1	(0293) 367777 (hunting)
38	Central Java	LSBU PEKALONGAN	Jl. Diponegoro 27	(0285) 424783 (hunting), 424476-7
39	Central Java	LSBU SALATIGA	Jl. Diponegoro 15	(0298) 326060-61
40	Central Java	LSBU TEGAL	Jl. AR. Hakim 2	(0283) 356889 (hunting)
41	Central Java	LSBU BANJARNEGARA	Jl. Pemuda 72	(0286) 591428, 591429, 595069, 592420
42	Central Java	LSBU WONOSOBO	Jl. A. Yani 3	(0286) 321118, 322457
43	Central Java	LSBU WONOGIRI	Jl. Jend. Sudirman No. 233	(0273) 321451-2
44	Central Java	LSBU PARAKAN	Jl. Kosasih No. 24, Parakan	(0293) 596604, 596667
45	Central Java	LSBU JEPARA	Jl. Pemuda 28-32	(0291) 592392-5 (hunting)
46	Central Java	LSBU KEDUNGWUNI	Jl. Raya Kedungwuni No. 131, Kel Kedungwuni Barat, Kec. Kedungwuni, Kab. Pekalongan	(0285) 785408-09; 785412
47	Central Java	LSBU KUTUARJO	Jl. Diponegoro No. 93, Kutoarjo	(0275) 641265
48	Central Java	LSBU BOYOLALI	Jl. Pandanaran 58 Rancah Wetan RT 01 / RWXI, Siswodipuran	(0273) 321739, 3286262
49	Central Java	LSBU PURBALINGGA	Jl. Jend. Sudirman No. 80	(0281) 891410, 891422, 891488
50	Central Java	LSBU GOMBONG	Jl. Yos Sudarso No. 406, Gombong	(0287) 471666
51	South Jakarta	LSBU BLOK A CIPETE	Jl. RS Fatmawati 6 A	(021) 7658605 (hunting)
52	Central Jakarta	LSBU CITY TOWER	The City Tower, Ground Floor, Jl. MH. Thamrin No. 81	(021) 31996069
53	South Jakarta	LSBU KEBAYORAN BARU	Jl. Melawai Raya Blok B No. III RT. 007 / RW. 005 Kebayoran Baru	(021) 7205082, 7207011, 7207648
54	South Jakarta	LSBU KUNINGAN	Gedung Menara Karya Ground Floor, Jl. HR Rasuna Said Blok X-5 Kav. 1-2	(021) 57944500

No	Location	Branch Name	Branch Address	Phone Number
55	South Jakarta	LSBU MENARA BIDADARA	Menara Bidakara Lt. Lobby dan Lt. 1, Jl. Gatot Subroto Kav.71-73	(021) 83700809 (hunting)
56	South Jakarta	LSBU PONDOK INDAH	Wisma BCA Pondok Indah, Jl. Metro Pondok Indah	(021) 29973555
57	South Jakarta	LSBU SCBD	Equity Tower Ground Floor Unit D & Lantai 8 Unit E, Jl. Jend. Sudirman Kav. 52-53 Lot 9	(021) 5153333
58	South Jakarta	LSBU SUDIRMAN	Gedung Chase Plaza, Jl. Jend. Sudirman Kav. 21	(021) 25989898
59	Central Jakarta	LSBU THAMRIN	Menara BCA, Grand Indonesia, Jl. MH Thamrin No. 1	(021) 23588000 (hunting)
60	South Jakarta	LSBU FATMAWATI	Jl. RS Fatmawati 1	(021) 7500199, 7503675
61	Central Jakarta	LSBU SABANG	Jl. H. Agus Salim 57 B	(021) 31922488
62	Central Jakarta	LSBU MENTENG	Jl. HOS Cokroaminoto No. 83	(021) 3905401-2
63	South Jakarta	LSBU PERMATA HIJAU	Pertokoan Permata Hijau Blok D No. C27-28 dan B22	(021) 5308692, 5308694, 5308698
64	South Jakarta	LSBU KEMANG	Jl. Raya Kemang No. 60	(021) 7193323, 7193327, 7193329
65	South Jakarta	LSBU WARUNG BUNCIT	Gedung Multika, Jl. Mampang Prapatan Raya 71-73	(021) 7975146, 7975149, 7975224
66	South Jakarta	LSBU SANTA	Jl. Wolter Monginsidi 54	(021) 2702801
67	Central Jakarta	LSBU GUNSA 45	Jl. Gunung Sahari 45	(021) 6012123 (hunting), 6012129-30
68	East Jakarta	LSBU KALIMALANG	Jl. Tarum Barat Blok E No. 5	(021) 8643295 (hunting)
69	North Jakarta	LSBU KELAPA GADING	Menara Satu Sentra Kelapa Gading Lt. Dasar, 1, 9 dan 10	(021) 29385709, 29385710
70	East Jakarta	LSBU MATRAMAN	Jl. Matraman Raya 14-16	(021) 8581259 (hunting)
71	East Jakarta	LSBU RAWAMANGUN	Jl. Paus 81	(021) 4750073, 4750075, 4894602
72	North Jakarta	LSBU SUNTER	Jl. Danau Sunter Utara Blok A Kav. No. 3, Sunter Agung, Jakarta	(021) 6401850
73	South Jakarta	LSBU WISMA MILLENIA	Jl. MT. Haryono Kav. 16	(021) 83709650
74	West Java	LSBU SILIWANGI	Jl. Siliwangi 101	(0251) 313737 (hunting)
75	Central Jakarta	LSBU CEMPAKA PUTIH RAYA	Jl. Cempaka Putih Raya No. 118 B,C,D	(021) 4266907
76	North Jakarta	LSBU SUNTER AGUNG	Jl. Agung Utara Raya Blok A 360 D No. 50-51, Sunter Agung	(021) 64716327, 6518755
77	East Jakarta	LSBU DEWI SARTIKA	Jl. Dewi Sartika 189	(021) 8093875, 8094425
78	West Jakarta	LSBU ASEMKA	Jl. Asemka 27-30	(021) 6901771 (hunting)

No	Location	Branch Name	Branch Address	Phone Number
79	West Jakarta	LSBU GAJAH MADA	Jl. Gajah Mada 112 B-C-D	(021) 6302111 (hunting)
80	North Jakarta	LSBU MANGGA DUA RAYA	Jl. Mangga Dua Raya Blok C-5 Kav. No.1	(021) 6011410 (hunting)
81	North Jakarta	LSBU MUARA KARANG	Jl. Muara Karang Timur Blok B VIII No.116-117	(021) 6603032 (hunting), 6679790 (hunting)
82	Central Jakarta	LSBU PANGERAN JAYAKARTA	Jl. Pangeran Jayakarta No. 127	(021) 2601151, 2601152
83	North Jakarta	LSBU PANTAI INDAH KAPUK	Jl. Pantai Indah Kapuk Utara I Blok F, Kelurahan Kamal Muara, Kecamatan Penjaringan	(021) 22512068
84	Central Jakarta	LSBU PASAR BARU	Jl. KH Samanhudi 8	(021) 2310411 (hunting)
85	North Jakarta	LSBU PLUIT	Jl. Pluit Selatan Raya, Komp. Perkantoran Landmark Pluit Blok A No. 8	(021) 6601718
86	Central Jakarta	LSBU SURYOPRANOTO	Jl. Suryopranoto 40	(021) 6331742 (hunting), 6304171
87	West Jakarta	LSBU TAMAN DUTA MAS	Jl. Tubagus Angke No. 10 ABC dan 11 H	(021) 56941971 (hunting)
88	West Jakarta	LSBU KHM MANSYUR	Jl. KHM Mansyur 246 A & B	(021) 6254641 (hunting)
89	West Jakarta	LSBU GROGOL MUWARDI	Jl. Muwardi 1/44	(021) 5665417-9
90	West Jakarta	LSBU DAAN MOGOT	Jl. Daan Mogot No. 95	(021) 5663824-8
91	West Jakarta	LSBU GREEN GARDEN	Perum. Green Garden Blok A. 14 No. 32-34	(021) 5824488, 5817342
92	West Jakarta	LSBU KEDOYA PERMAI	Ruko Taman Kedoya Permai, Blok A 1A No.4-5	(021) 5310055 (hunting), 5344939 (hunting)
93	West Jakarta	LSBU PURI INDAH	Gedung C3 Lt. 1-3 Komplek Puri Indah Blok 02 No. 1-3, Kembangan	(021) 5802635 (Hunting)
94	Central Jakarta	LSBU WAHID HASYIM	Jl. KH. Wahid Hasyim No. 183 A-B	(021) 3150556, 31924456 (hunting)
95	West Jakarta	LSBU WISMA ASIA	Wisma Asia, Jl. S. Parman Kav. 79	(021) 5638888 (hunting)
96	West Jakarta	LSBU KEPA DURI	Jl. Mangga Raya 20	(021) 5663978 (hunting)
97	West Jakarta	LSBU KEBON JERUK	Komp. Taman Kebon Jeruk, Jl. Meruya Ilir Blok B 6-9	(021) 5846187 (hunting)
98	West Jakarta	LSBU METRO TANAH ABANG	Pusat Grosir Metro Tanah Abang 2 Lt. 7 No. 10 Jl. KH Wahid Hasyim No. 189	(021) 30036841-3
99	West Jakarta	LSBU KS TUBUN	Gd.Graha Indramas Lt.dasar, Jl. AIP II KS Tubun Raya No. 77	(021) 53673301-3
100	West Jakarta	LSBU TOMANG RAYA	Jl. Tomang Raya 64	(021) 5669000 (hunting)



FINANCIAL STATEMENT

Consistent oversight of financial performance and independent audits by third parties demonstrate BCAS's commitment to maintaining transparency and strengthening stakeholder trust.



PT Bank BCA Syariah

Laporan keuangan tanggal 31 Desember 2025
dan untuk tahun yang berakhir pada tanggal tersebut
beserta laporan auditor independen/
*Financial statements as of December 31, 2025 and
for the year then ended with independent auditors' report*

**SURAT PERNYATAAN DIREKSI
TENTANG TANGGUNG JAWAB
ATAS LAPORAN KEUANGAN
PADA TANGGAL DAN UNTUK
TAHUN YANG BERAKHIR
31 DESEMBER 2025
PT BANK BCA SYARIAH**

**BOARD OF DIRECTORS' STATEMENT
REGARDING THE RESPONSIBILITY
FOR THE FINANCIAL STATEMENT
AS OF AND FOR
THE YEAR ENDED
DECEMBER 31, 2025
PT BANK BCA SYARIAH**

Kami, yang bertanda tangan di bawah ini :

We, the undersigned below:

1. Nama	:	Yuli Melati Suryaningrum	:	Name
Alamat kantor	:	Jl. Jatinegara Timur No.72	:	Office address
		Jakarta Timur 13310		
Jabatan	:	Presiden Direktur/President Director	:	Title
2. Nama	:	Pranata	:	Name
Alamat kantor	:	Jl. Jatinegara Timur No.72	:	Office address
		Jakarta Timur 13310		
Jabatan	:	Direktur/Director	:	Title

menyatakan bahwa:

declare that:

1. Kami bertanggung jawab atas penyusunan dan penyajian laporan keuangan PT Bank BCA Syariah ("Bank");	1. We are responsible for the preparation and presentation of the financial statements of PT Bank BCA Syariah ("the Bank");
2. Laporan keuangan PT Bank BCA Syariah telah disusun dan disajikan sesuai dengan Standar Akuntansi Keuangan di Indonesia;	2. The financial statements of PT Bank BCA Syariah have been prepared and presented in accordance with Indonesian Financial Accounting Standards;
3. a. Semua informasi dalam laporan keuangan PT Bank BCA Syariah telah dimuat secara lengkap dan benar.	3. a. All information in the financial statements of PT Bank BCA Syariah have been fully disclosed in a complete and truthful manner.
b. Laporan keuangan PT Bank BCA Syariah tidak mengandung informasi atau fakta material yang tidak benar, dan tidak menghilangkan informasi atau fakta material.	b. The financial statements of PT Bank BCA Syariah do not contain any incorrect information or material fact, nor do they omit any information or material fact.
4. Bertanggung jawab penuh atas sistem pengendalian internal dalam Bank.	4. We are responsible for the Bank's internal control systems.

Demikian pernyataan ini dibuat dengan sebenarnya.

This statement is made truthfully.

Jakarta, 22 Januari 2026/Jakarta, January 22, 2026

Atas nama dan mewakili Dewan Direksi/For and on behalf of the Board of Directors



Yuli Melati Suryaningrum
Presiden Direktur/President Director



Pranata
Direktur/Director

BCA SYARIAH
Direktori Internal Paj
Rp 10000
61232 133265
PB1533
METERA TERAPAN
22/01/26 11:55

The original financial statements included herein are in Indonesian language.

**PT BANK BCA SYARIAH
LAPORAN KEUANGAN
TANGGAL 31 DESEMBER 2025
DAN UNTUK TAHUN YANG BERAKHIR PADA
TANGGAL TERSEBUT
BESERTA LAPORAN AUDITOR INDEPENDEN**

**PT BANK BCA SYARIAH
FINANCIAL STATEMENTS
AS OF DECEMBER 31, 2025
AND FOR THE YEAR THEN ENDED
WITH INDEPENDENT AUDITORS' REPORT**

Daftar Isi

Table of Contents

Laporan Auditor Independen		<i>Independent Auditors' Report</i>
Laporan Posisi Keuangan.....	1-3	<i>Statement of Financial Position</i>
Laporan Laba Rugi dan Penghasilan Komprehensif Lain	4-5	<i>Statement of Profit or Loss and Other Comprehensive Income</i>
Laporan Perubahan Ekuitas	6	<i>Statement of Changes in Equity</i>
Laporan Arus Kas	7-8	<i>Statement of Cash Flows</i>
Laporan Rekonsiliasi Pendapatan dan Bagi Hasil	9	<i>Statement of Reconciliation of Income and Profit Sharing</i>
Laporan Sumber dan Penyaluran Dana Zakat.....	10	<i>Statement of Sources and Distribution of Zakat Funds</i>
Laporan Sumber dan Penggunaan Dana Kebajikan.....	11	<i>Statement of Sources and Uses of Qardhul Hasan Funds</i>
Catatan atas Laporan Keuangan	12-88	<i>Notes to the Financial Statements</i>

The original report included herein is in Indonesian language.

Laporan Auditor Independen

Laporan No. 00007/2.1505/AU.4/07/0703-3/1/I/2026

Pemegang Saham, Dewan Komisaris dan Direksi
PT Bank BCA Syariah

Opini

Kami telah mengaudit laporan keuangan PT Bank BCA Syariah ("Bank") terlampir, yang terdiri dari laporan posisi keuangan tanggal 31 Desember 2025, serta laporan laba rugi dan penghasilan komprehensif lain, laporan perubahan ekuitas, laporan arus kas, laporan rekonsiliasi pendapatan dan bagi hasil, laporan sumber dan penyaluran dana zakat, dan laporan sumber dan penggunaan dana kebajikan untuk tahun yang berakhir pada tanggal tersebut, dan catatan atas laporan keuangan, termasuk ikhtisar kebijakan akuntansi material.

Menurut opini kami, laporan keuangan terlampir menyajikan secara wajar, dalam semua hal yang material, posisi keuangan Bank tanggal 31 Desember 2025, serta kinerja keuangan, arus kas, rekonsiliasi pendapatan dan bagi hasil, sumber dan penyaluran dana zakat, dan sumber dan penggunaan dana kebajikan untuk tahun yang berakhir pada tanggal tersebut, sesuai dengan Standar Akuntansi Keuangan di Indonesia.

Basis Opini

Kami melaksanakan audit kami berdasarkan Standar Audit yang ditetapkan oleh Institut Akuntan Publik Indonesia ("IAP"). Tanggung jawab kami menurut standar tersebut diuraikan lebih lanjut dalam paragraf Tanggung Jawab Auditor terhadap Audit atas Laporan Keuangan pada laporan kami. Kami independen terhadap Bank berdasarkan ketentuan etika yang relevan dalam audit kami atas laporan keuangan di Indonesia, dan kami telah memenuhi tanggung jawab etika lainnya berdasarkan ketentuan tersebut. Kami yakin bahwa bukti audit yang telah kami peroleh adalah cukup dan tepat untuk menyediakan suatu basis bagi opini audit kami.

Independent Auditors' Report

Report No. 00007/2.1505/AU.4/07/0703-3/1/I/2026

*The Shareholders and the Boards of Commissioners and Directors
PT Bank BCA Syariah*

Opinion

We have audited the accompanying financial statements of PT Bank BCA Syariah ("Bank"), which comprise statement of financial position as of December 31, 2025 and the statement of profit and loss and other comprehensive income, statement of changes in equity, statement of cash flows, statement of reconciliation of income and profit sharing, statement of sources and distribution of zakat funds, and statement of sources and use of qardhul hasan funds for the year then ended, and notes to the financial statements, including material accounting policy information.

In our opinion, the accompanying financial statements present fairly, in all material respects, the financial position of the Bank as of December 31, 2025, and its financial performance, cash flows, reconciliation of income and profit sharing, sources and distribution of zakat funds, and sources and uses of qardhul hasan funds for the year then ended, in accordance with Indonesian Financial Accounting Standards.

Basis for opinion

We conducted our audit in accordance with Standards on Auditing established by the Indonesian Institute of Certified Public Accountants ("IICPA"). Our responsibilities under those standards are further described in the Auditors' Responsibilities for the Audit of the Financial Statements paragraph of our report. We are independent of the Bank in accordance with the ethical requirements relevant to our audit of the financial statements in Indonesia, and we have fulfilled our other ethical responsibilities in accordance with such requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.



The original report included herein is in Indonesian language.

Laporan Auditor Independen (lanjutan)

Laporan No. 00007/2.1505/AU.4/07/0703-3/1/I/2026 (lanjutan)

Informasi lain

Manajemen bertanggung jawab atas informasi lain. Informasi lain terdiri dari informasi yang tercantum dalam Laporan Tahunan 2025 ("Laporan Tahunan") selain laporan keuangan terlampir dan laporan auditor independen kami. Laporan Tahunan diharapkan akan tersedia bagi kami setelah tanggal laporan auditor independen ini.

Opini kami atas laporan keuangan terlampir tidak mencakup Laporan Tahunan, dan oleh karena itu, kami tidak menyatakan bentuk keyakinan apapun atas Laporan Tahunan tersebut.

Sehubungan dengan audit kami atas laporan keuangan terlampir, tanggung jawab kami adalah untuk membaca Laporan Tahunan ketika tersedia dan, dalam melaksanakannya, mempertimbangkan apakah Laporan Tahunan mengandung ketidakkonsistensian material dengan laporan keuangan terlampir atau pemahaman yang kami peroleh selama audit, atau mengandung kesalahan penyajian material.

Ketika kami membaca Laporan Tahunan, jika kami menyimpulkan bahwa terdapat suatu kesalahan penyajian material di dalamnya, kami diharuskan untuk mengomunikasikan hal tersebut kepada pihak yang bertanggung jawab atas tata kelola dan melakukan tindakan yang tepat berdasarkan peraturan perundang-undangan yang berlaku.

Independent Auditors' Report (continued)

Report No. 00007/2.1505/AU.4/07/0703-3/1/I/2026 (continued)

Other information

Management is responsible for the other information. Other information comprises the information included in the Annual Report 2025 (the "Annual Report") other than the accompanying financial statements and our independent auditors' report thereon. The Annual Report is expected to be made available to us after the date of this independent auditors' report.

Our opinion on the accompanying financial statements does not cover the Annual Report, and accordingly, we do not express any form of assurance on the Annual Report.

In connection with our audit of the accompanying financial statements, our responsibility is to read the Annual Report when it becomes available and, in doing so, consider whether the Annual Report is materially inconsistent with the accompanying financial statements or our knowledge obtained in the audit, or otherwise appears to be materially misstated.

When we read the Annual Report, if we conclude that there is a material misstatement therein, we are required to communicate the matter to those charged with governance and take appropriate actions based on the applicable laws and regulations.

Laporan Auditor Independen (lanjutan)

Laporan No. 00007/2.1505/AU.4/07/0703-3/1/I/2026 (lanjutan)

Tanggung jawab manajemen dan pihak yang bertanggung jawab atas tata kelola terhadap laporan keuangan

Manajemen bertanggung jawab atas penyusunan dan penyajian wajar laporan keuangan tersebut sesuai dengan Standar Akuntansi Keuangan di Indonesia, dan atas pengendalian internal yang dianggap perlu oleh manajemen untuk memungkinkan penyusunan laporan keuangan yang bebas dari kesalahan penyajian material, baik yang disebabkan oleh kecurangan maupun kesalahan.

Dalam penyusunan laporan keuangan, manajemen bertanggung jawab untuk menilai kemampuan Bank dalam mempertahankan kelangsungan usahanya, mengungkapkan, sesuai dengan kondisinya, hal-hal yang berkaitan dengan kelangsungan usaha, dan menggunakan basis akuntansi kelangsungan usaha, kecuali manajemen memiliki intensi untuk melikuidasi Bank atau menghentikan operasinya atau tidak memiliki alternatif yang realistis selain melaksanakannya.

Pihak yang bertanggung jawab atas tata kelola bertanggung jawab untuk mengawasi proses pelaporan keuangan Bank.

Tanggung jawab auditor terhadap audit atas laporan keuangan

Tujuan kami adalah untuk memperoleh keyakinan memadai tentang apakah laporan keuangan secara keseluruhan bebas dari kesalahan penyajian material, baik yang disebabkan oleh kecurangan maupun kesalahan, dan untuk menerbitkan laporan auditor independen yang mencakup opini kami. Keyakinan memadai merupakan suatu tingkat keyakinan tinggi, namun bukan merupakan suatu jaminan bahwa audit yang dilaksanakan berdasarkan Standar Audit yang ditetapkan oleh IAPI akan selalu mendeteksi kesalahan penyajian material ketika hal tersebut ada. Kesalahan penyajian dapat disebabkan oleh kecurangan maupun kesalahan dan dianggap material jika, baik secara individual maupun agregat, dapat diekspektasikan secara wajar akan memengaruhi keputusan ekonomi yang diambil oleh pengguna berdasarkan laporan keuangan tersebut.

Independent Auditors' Report (continued)

Report No. 00007/2.1505/AU.4/07/0703-3/1/I/2026 (continued)

Responsibilities of management and those charged with governance for the financial statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with Indonesian Financial Accounting Standards, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the Bank's ability to continue as a going concern, disclosing, as applicable, matters related to going concern, and using the going concern basis of accounting, unless management either intends to liquidate the Bank or to cease its operations or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Bank's financial reporting process.

Auditors' responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements taken as a whole are free from material misstatement, whether due to fraud or error, and to issue an independent auditors' report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with Standards on Auditing established by the IICPA will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.



The original report included herein is in Indonesian language.

Laporan Auditor Independen (lanjutan)

Laporan No. 00007/2.1505/AU.4/07/0703-3/1/I/2026 (lanjutan)

Tanggung jawab auditor terhadap audit atas laporan keuangan (lanjutan)

Sebagai bagian dari suatu audit berdasarkan Standar Audit yang ditetapkan oleh IAPI, kami menerapkan pertimbangan profesional dan mempertahankan skeptisisme profesional selama audit. Kami juga:

- Mengidentifikasi dan menilai risiko kesalahan penyajian material dalam laporan keuangan, baik yang disebabkan oleh kecurangan maupun kesalahan, mendesain dan melaksanakan prosedur audit yang responsif terhadap risiko tersebut, serta memperoleh bukti audit yang cukup dan tepat untuk menyediakan basis bagi opini audit kami. Risiko tidak terdeteksinya suatu kesalahan penyajian material yang disebabkan oleh kecurangan lebih tinggi daripada yang disebabkan oleh kesalahan, karena kecurangan dapat melibatkan kolusi, pemalsuan, penghilangan secara sengaja, pernyataan salah, atau pengabaian atas pengendalian internal.
- Memperoleh suatu pemahaman tentang pengendalian internal yang relevan dengan audit untuk mendesain prosedur audit yang tepat sesuai dengan kondisinya, tetapi bukan untuk tujuan menyatakan suatu opini atas keefektifitasan pengendalian internal Bank.
- Mengevaluasi ketepatan kebijakan akuntansi yang digunakan serta kewajaran estimasi akuntansi dan pengungkapan terkait yang dibuat oleh manajemen.

Independent Auditors' Report (continued)

Report No. 00007/2.1505/AU.4/07/0703-3/1/I/2026 (continued)

Auditors' responsibilities for the audit of the financial statements (continued)

As part of an audit in accordance with Standards on Auditing established by the IICPA, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to such risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our audit opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Bank's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.

Laporan Auditor Independen (lanjutan)

Laporan No. 00007/2.1505/AU.4/07/0703-3/1/I/2026 (lanjutan)

Tanggung jawab auditor terhadap audit atas laporan keuangan (lanjutan)

Sebagai bagian dari suatu audit berdasarkan Standar Audit yang ditetapkan oleh IAPI, kami menerapkan pertimbangan profesional dan mempertahankan skeptisisme profesional selama audit. Kami juga: (lanjutan)

- Menyimpulkan ketepatan penggunaan basis akuntansi kelangsungan usaha oleh manajemen dan, berdasarkan bukti audit yang diperoleh, apakah terdapat suatu ketidakpastian material yang terkait dengan peristiwa atau kondisi yang dapat menyebabkan keraguan signifikan atas kemampuan Bank untuk mempertahankan kelangsungan usahanya. Ketika kami menyimpulkan bahwa terdapat suatu ketidakpastian material, kami diharuskan untuk menarik perhatian dalam laporan auditor independen kami ke pengungkapan terkait dalam laporan keuangan atau, jika pengungkapan tersebut tidak memadai, memodifikasi opini kami. Kesimpulan kami didasarkan pada bukti audit yang diperoleh hingga tanggal laporan auditor independen kami. Namun, peristiwa atau kondisi masa depan dapat menyebabkan Bank tidak dapat mempertahankan kelangsungan usaha.

Independent Auditors' Report (continued)

Report No. 00007/2.1505/AU.4/07/0703-3/1/I/2026 (continued)

Auditors' responsibilities for the audit of the financial statements (continued)

As part of an audit in accordance with Standards on Auditing established by the IICPA, we exercise professional judgment and maintain professional skepticism throughout the audit. We also: (continued)

- *Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Bank's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our independent auditors' report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusion is based on the audit evidence obtained up to the date of our independent auditors' report. However, future events or conditions may cause the Bank to cease to continue as a going concern.*



Shape the future
with confidence

The original report included herein is in Indonesian language.

Laporan Auditor Independen (lanjutan)

Laporan No. 00007/2.1505/AU.4/07/0703-3/1/I/2026 (lanjutan)

Tanggung jawab auditor terhadap audit atas laporan keuangan (lanjutan)

Sebagai bagian dari suatu audit berdasarkan Standar Audit yang ditetapkan oleh IAPI, kami menerapkan pertimbangan profesional dan mempertahankan skeptisisme profesional selama audit. Kami juga: (lanjutan)

- Mengevaluasi penyajian, struktur, dan isi laporan keuangan secara keseluruhan, termasuk pengungkapannya, dan apakah laporan keuangan mencerminkan transaksi dan peristiwa yang mendasarinya dengan suatu cara yang mencapai penyajian wajar.

Kami mengomunikasikan kepada pihak yang bertanggung jawab atas tata kelola mengenai, antara lain, ruang lingkup dan saat yang direncanakan atas audit serta temuan audit signifikan, termasuk setiap defisiensi signifikan dalam pengendalian internal yang teridentifikasi oleh kami selama audit.

Kami juga memberikan suatu pernyataan kepada pihak yang bertanggung jawab atas tata kelola bahwa kami telah mematuhi ketentuan etika yang relevan mengenai independensi, dan mengomunikasikan kepada pihak tersebut seluruh hubungan, serta hal-hal lain yang dianggap secara wajar berpengaruh terhadap independensi kami, dan, jika relevan, pengamanan terkait.

Independent Auditors' Report (continued)

Report No. 00007/2.1505/AU.4/07/0703-3/1/I/2026 (continued)

Auditors' responsibilities for the audit of the financial statements (continued)

As part of an audit in accordance with Standards on Auditing established by the IICPA, we exercise professional judgment and maintain professional skepticism throughout the audit. We also: (continued)

- Evaluate the overall presentation, structure and content of the financial statements, including disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

KAP Purwanto Susanti dan Surja

Yasir

Registrasi Akuntan Publik No.AP.0703/Public Accountant Registration No. AP.0703

22 Januari 2026/January 22, 2026



The original financial statements included herein are in Indonesian language.

PT BANK BCA SYARIAH
LAPORAN POSISI KEUANGAN
Tanggal 31 Desember 2025
(Disajikan dalam Rupiah,
kecuali dinyatakan lain)

PT BANK BCA SYARIAH
STATEMENT OF FINANCIAL POSITION
As of December 31, 2025
(Expressed in Rupiah,
unless otherwise stated)

	31 Desember 2025/ December 31, 2025	Catatan/ Notes	31 Desember 2024/ December 31, 2024	
ASET				ASSETS
KAS	28.983.539.175	2w,4	28.791.664.900	CASH
GIRO DAN PENEMPATAN PADA BANK INDONESIA	1.006.124.157.105	2d,5	900.357.238.780	CURRENT ACCOUNT AND PLACEMENT WITH BANK INDONESIA
GIRO PADA BANK LAIN		2b,2c, 2e,6,34		CURRENT ACCOUNT WITH OTHER BANKS
Pihak berelasi	8.175.579.860		11.577.188.988	Related party
Pihak ketiga	51.383.939		8.859.735	Third party
Jumlah giro pada bank lain	8.226.963.799		11.586.048.723	Total current accounts with other banks
Cadangan kerugian penurunan nilai	(82.269.637)		(115.860.487)	Allowance for impairment losses
Neto	8.144.694.162		11.470.188.236	Net
INVESTASI PADA SURAT BERHARGA		2c,2f,7		INVESTMENTS IN MARKETABLE SECURITIES
Pihak ketiga	4.884.847.156.176		4.915.638.529.801	Third parties
Cadangan kerugian penurunan nilai	(38.202.296.229)		(33.572.568.094)	Allowance for impairment losses
Neto	4.846.644.859.947		4.882.065.961.707	Net
PIUTANG				RECEIVABLES
<i>Murabahah</i>		2c,2g,8,34		<i>Murabahah</i>
Pihak berelasi	7.797.766.018		4.517.919.830	Related parties
Pihak ketiga	2.267.905.025.978		1.934.205.457.754	Third parties
Jumlah piutang	2.275.702.791.996		1.938.723.377.584	Total receivables
Cadangan kerugian penurunan nilai	(21.842.273.308)		(13.839.375.189)	Allowance for impairment losses
Neto	2.253.860.518.688		1.924.884.002.395	Net
<i>Ijarah</i>				<i>Ijarah</i>
Pihak ketiga	517.568.017	2c,2g	580.514.108	Third parties
Cadangan kerugian penurunan nilai	(153.194)		(62.089.147)	Allowance for impairment losses
Neto	517.414.823		518.424.961	Net
PINJAMAN QARDH				FUND OF QARDH
Pihak ketiga	294.352.235.203	2c,2h	4.063.109.385	Third parties
Cadangan kerugian penurunan nilai	(43.572.477)		(41.864.826)	Allowance for impairment losses
Neto	294.308.662.726		4.021.244.559	Net
PEMBIAYAAN				FINANCING
<i>Mudharabah</i>		2c,2i,9		<i>Mudharabah</i>
Pihak ketiga	865.624.272.276		868.477.507.979	Third parties
Cadangan kerugian penurunan nilai	(8.614.832.603)		(8.664.775.080)	Allowance for impairment losses
Neto	857.009.439.673		859.812.732.899	Net
<i>Musyarakah</i>		2c,2i,10		<i>Musyarakah</i>
Pihak ketiga	8.619.436.735.302		6.976.647.000.317	Third parties
Cadangan kerugian penurunan nilai	(462.197.745.059)		(487.981.760.655)	Allowance for impairment losses
Neto	8.157.238.990.243		6.488.665.239.662	Net
ASET YANG DIPEROLEH UNTUK IJARAH - NETO	1.135.225.522.315	2j,11	928.735.014.502	ASSETS ACQUIRED FOR IJARAH - NET

Catatan atas laporan keuangan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan.

The accompanying notes to the financial statements form an integral part of these financial statements taken as a whole.

The original financial statements included herein are in Indonesian language.

PT BANK BCA SYARIAH
LAPORAN POSISI KEUANGAN (lanjutan)
Tanggal 31 Desember 2025
(Disajikan dalam Rupiah,
kecuali dinyatakan lain)

PT BANK BCA SYARIAH
STATEMENT OF FINANCIAL POSITION (continued)
As of December 31, 2025
(Expressed in Rupiah,
unless otherwise stated)

	31 Desember 2025/ December 31, 2025	Catatan/ Notes	31 Desember 2024/ December 31, 2024	
ASET TETAP - NETO	219.766.176.618	2k, 12	231.146.863.762	FIXED ASSETS - NET
ASET PAJAK TANGGUHAN	75.598.726.776	2u, 16	89.096.576.820	DEFERRED TAX ASSET
ASET LAIN-LAIN - NETO	323.941.011.867	2l, 13	291.893.968.578	OTHER ASSETS - NET
JUMLAH ASET	19.207.363.714.118		16.641.459.121.761	TOTAL ASSETS
LIABILITAS, DANA SYIRKAH TEMPORER DAN EKUITAS				LIABILITIES, TEMPORARY SYIRKAH FUNDS AND EQUITY
LIABILITAS				LIABILITIES
LIABILITAS SEGERA	103.015.573.222	2m, 14	99.886.757.699	OBLIGATIONS DUE IMMEDIATELY
BAGI HASIL YANG BELUM DIBAGIKAN	20.553.622.707	2p	20.941.148.231	UNDISTRIBUTED PROFIT SHARING
SIMPANAN DARI BANK LAIN		2b, 2n, 15		DEPOSITS FROM OTHER BANKS
Pihak berelasi	166.871.130	34	109.903.239	Related parties
Pihak ketiga	30.142.175.219		34.773.324.999	Third parties
Jumlah simpanan dari bank lain	30.309.046.349		34.883.228.238	Total deposits from other banks
SIMPANAN WADIAH		2b, 2n, 15		WADIAH DEPOSITS
Pihak berelasi	81.330.337.681	34	62.856.404.106	Related parties
Pihak ketiga	4.798.053.011.536		3.511.512.922.054	Third parties
Jumlah simpanan dari nasabah	4.879.383.349.217		3.574.369.326.160	Total customers deposits
UTANG PAJAK	12.549.941.798	2u, 16	34.353.614.925	TAXES PAYABLE
LIABILITAS LAIN-LAIN	110.905.106.681	2s, 17, 26, 31	94.422.875.963	OTHER LIABILITIES
JUMLAH LIABILITAS	5.156.716.639.974		3.858.856.951.216	TOTAL LIABILITIES
DANA SYIRKAH TEMPORER		2b, 2o, 18, 34		TEMPORARY SYIRKAH FUNDS
Giro <i>mudharabah</i>				<i>Mudharabah current deposits</i>
Pihak ketiga	375.121.877.818		423.684.492.033	Third parties
Jumlah giro <i>mudharabah</i>	375.121.877.818		423.684.492.033	Total <i>mudharabah</i> current deposits
Tabungan <i>mudharabah</i>				<i>Mudharabah savings deposits</i>
Pihak berelasi	8.696.132.319		3.507.627.944	Related parties
Pihak ketiga	998.620.918.825		981.069.482.644	Third parties
Jumlah tabungan <i>mudharabah</i>	1.007.317.051.144		984.577.110.588	Total <i>mudharabah</i> savings deposits
Deposito <i>mudharabah</i>				<i>Mudharabah time deposits</i>
Pihak berelasi	189.395.484.932		201.322.202.231	Related parties
Pihak ketiga	8.981.225.875.361		7.992.233.827.644	Third parties
Deposito <i>mudharabah</i> dari Bank lain				<i>Mudharabah time deposits from other banks</i>
Pihak ketiga	14.635.511.074		-	Third parties
Jumlah deposito <i>mudharabah</i>	9.185.256.871.367		8.193.556.029.875	Total <i>mudharabah</i> time deposits
Sertifikat Investasi <i>Mudharabah</i> Antarbank ("SIMA")	100.000.000.000			Interbank <i>Mudharabah</i> - Investment Certificate ("SIMA")
JUMLAH DANA SYIRKAH TEMPORER	10.667.695.800.329		9.601.817.632.496	TOTAL TEMPORARY SYIRKAH FUNDS

Catatan atas laporan keuangan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan.

The accompanying notes to the financial statements form an integral part of these financial statements taken as a whole.

PT BANK BCA SYARIAH
LAPORAN POSISI KEUANGAN (lanjutan)
Tanggal 31 Desember 2025
(Disajikan dalam Rupiah,
kecuali dinyatakan lain)

PT BANK BCA SYARIAH
STATEMENT OF FINANCIAL POSITION (continued)
As of December 31, 2025
(Expressed in Rupiah,
unless otherwise stated)

	31 Desember 2025/ December 31, 2025	Catatan/ Notes	31 Desember 2024/ December 31, 2024	
EKUITAS				EQUITY
Modal saham - nilai nominal Rp1.000 per saham				Share capital - nominal value Rp1,000 per share
Modal dasar - 5.000.000.000 saham				authorized capital - 5,000,000,000 shares issued and fully paid
Modal ditempatkan dan disetor penuh - 2.255.183.207 saham	2.255.183.207.000	19	2.255.183.207.000	capital - 2,255,183,207 shares
Tambahan modal disetor	70.556.747.868	1c,21	70.556.747.868	Additional paid-in capital
Surplus revaluasi aset tetap	55.192.381.826	2k,12	55.192.381.826	Surplus on fixed asset revaluation
Keuntungan yang belum direalisasi atas investasi yang diukur pada nilai wajar melalui penghasilan komprehensif lain - neto	90.725.638.375	7	6.225.894.658	Unrealised gain on investments measured at fair value through other comprehensive income - net
Pengukuran kembali liabilitas imbalan pasti - neto	(27.838.532.629)	31	(24.413.380.567)	Remeasurement of defined benefit liabilities - net
Saldo laba				Retained earnings
Telah ditentukan penggunaannya	20.000.000.000	20a	18.000.000.000	Appropriated
Belum ditentukan penggunaannya	919.131.831.375		800.039.687.264	Unappropriated
JUMLAH EKUITAS	3.382.951.273.815		3.180.784.538.049	TOTAL EQUITY
JUMLAH LIABILITAS, DANA SYIRKAH TEMPORER DAN EKUITAS	19.207.363.714.118		16.641.459.121.761	TOTAL LIABILITIES, TEMPORARY SYIRKAH FUNDS AND EQUITY

Catatan atas laporan keuangan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan.

The accompanying notes to the financial statements form an integral part of these financial statements taken as a whole.

The original financial statements included herein are in Indonesian language.

**PT BANK BCA SYARIAH
LAPORAN LABA RUGI
DAN PENGHASILAN KOMPREHENSIF LAIN
Untuk Tahun yang Berakhir pada Tanggal
31 Desember 2025
(Disajikan dalam Rupiah,
kecuali dinyatakan lain)**

**PT BANK BCA SYARIAH
STATEMENT OF PROFIT OR LOSS
AND OTHER COMPREHENSIVE INCOME
For the Year Ended
December 31, 2025
(Expressed in Rupiah,
unless otherwise stated)**

Tahun yang Berakhir pada Tanggal 31 Desember/ Year Ended December 31,			
	2025	Catatan/ Notes	2024
PENDAPATAN PENGELOLAAN DANA SEBAGAI MUDHARIB			INCOME FROM FUND MANAGEMENT AS MUDHARIB
Pendapatan dari jual beli	180.472.397.421	2p,22	154.585.947.728
Pendapatan dari <i>Ijarah</i> - neto	103.147.329.223		85.743.094.981
Pendapatan dari bagi hasil	654.300.914.903		564.556.724.399
Pendapatan usaha utama lainnya	355.436.822.657	2q,22	285.078.106.759
	1.293.357.464.204		1.089.963.873.867
HAK PIHAK KETIGA ATAS BAGI HASIL	(460.943.478.162)	2r,23,34	(351.913.157.681)
HAK BAGI HASIL MILIK BANK	832.413.986.042		738.050.716.186
PENDAPATAN USAHA LAINNYA	59.198.963.859	2q,24,34	45.126.495.639
BEBAN USAHA			OPERATING EXPENSES
Beban kepegawaian	(237.750.271.520)	25	(213.470.261.899)
Beban umum dan administrasi	(254.398.481.190)	27,34	(199.865.256.712)
Beban usaha lainnya	(94.791.035.110)	28	(72.212.462.162)
	(586.939.787.820)		(485.547.980.773)
Beban cadangan kerugian penurunan nilai aset produktif dan non-produktif - neto	(42.603.072.313)	26	(65.636.258.665)
LABA USAHA	262.070.089.768		231.992.972.387
BEBAN NON USAHA - NETO	(3.629.567.532)	29	(2.378.468.982)
LABA SEBELUM PAJAK PENGHASILAN	258.440.522.236		229.614.503.405
BEBAN PAJAK PENGHASILAN			INCOME TAX EXPENSES
Kini	(55.845.167.400)	2u,16b	(73.708.094.427)
Tangguhan	9.369.342.475	2u,16b	27.838.697.424
Beban pajak penghasilan	(46.475.824.925)		(45.869.397.003)
LABA NETO TAHUN BERJALAN	211.964.697.311		183.745.106.402

Catatan atas laporan keuangan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan.

The accompanying notes to the financial statements form an integral part of these financial statements taken as a whole.

The original financial statements included herein are in Indonesian language.

PT BANK BCA SYARIAH
LAPORAN LABA RUGI
DAN PENGHASILAN KOMPREHENSIF LAIN (lanjutan)
Untuk Tahun yang Berakhir pada Tanggal
31 Desember 2025
(Disajikan dalam Rupiah,
kecuali dinyatakan lain)

PT BANK BCA SYARIAH
STATEMENT OF PROFIT OR LOSS
AND OTHER COMPREHENSIVE INCOME
(continued)
For the Year Ended December 31, 2025
(Expressed in Rupiah,
unless otherwise stated)

Tahun yang Berakhir pada Tanggal 31 Desember/ Year Ended December 31,				
	2025	Catatan/ Notes	2024	
PENGHASILAN/(RUGI) KOMPREHENSIF LAIN				OTHER COMPREHENSIVE INCOME/(LOSS)
Pos-pos yang tidak akan direklasifikasi ke laba rugi:				Items that will not be reclassified to profit or loss:
Pengukuran kembali liabilitas imbalan pasti	(4.391.220.592)	31	(18.533.935.131)	Remeasurement of defined benefits liabilities
Pajak penghasilan	966.068.530	16	4.077.465.729	Income tax
Pengukuran kembali liabilitas imbalan pasti - neto	(3.425.152.062)		(14.456.469.402)	Remeasurement of defined benefits liabilities - net
Surplus revaluasi aset tetap	-	12	163.564.990	Surplus on revaluation of fixed assets
Pos-pos yang akan direklasifikasi ke laba rugi:				Items that will be reclassified to profit or loss:
Keuntungan yang belum direalisasi atas investasi yang diukur pada nilai wajar melalui penghasilan komprehensif lain	108.333.004.766		6.006.037.457	Unrealised gain on investments measured at fair value through other comprehensive income
Pajak penghasilan	(23.833.261.049)	16	(1.321.328.240)	Income tax
Keuntungan yang belum direalisasi atas investasi yang diukur pada nilai wajar melalui penghasilan Komprehensif lain - neto	84.499.743.717		4.684.709.217	Unrealised gain on investments measured at fair value through other comprehensive income - net
PENGHASILAN/(RUGI) KOMPREHENSIF LAIN - NETO SETELAH PAJAK PENGHASILAN	81.074.591.655		(9.608.195.195)	OTHER COMPREHENSIVE INCOME/(LOSS) NET OF INCOME TAX
JUMLAH LABA KOMPREHENSIF TAHUN BERJALAN	293.039.288.966		174.136.911.207	TOTAL COMPREHENSIVE INCOME FOR THE YEAR

Catatan atas laporan keuangan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan.

The accompanying notes to the financial statements form an integral part of these financial statements taken as a whole.

The original financial statements included herein are in Indonesian language.

PT BANK BCA SYARIAH
LAPORAN PERUBAHAN EKUITAS
Untuk Tahun yang Berakhir pada Tanggal 31 Desember 2025
(Disajikan dalam Rupiah, kecuali dinyatakan lain)

PT BANK BCA SYARIAH
STATEMENT OF CHANGES IN EQUITY
For the Year Ended December 31, 2025
(Expressed in Rupiah, unless otherwise stated)

	Catatan/Notes	Modal saham ditempatkan dan disetor penuh/ Issued and fully paid share capital	Tambahan modal disetor/ Additional paid-in capital	Keuntungan yang belum direalisasi atas investasi yang diukur pada nilai wajar melalui penghasilan komprehensif lain - neto/ Unrealised net gain on investments measured at fair value through other comprehensive income - net	Surplus revaluasi aset tetap/ Surplus on revaluation of fixed assets	Kerugian aktuarial atas liabilitas imbalan pasti - neto/ Actuarial loss on defined benefit liabilities - net	Saldo laba/Retained earnings	Jumlah ekuitas/ Total equity	
Saldo per 31 Desember 2023		2.255.183.207.000	70.556.747.868	1.541.185.441	55.028.816.836	(9.566.911.165)	694.195.437.879	3.082.548.483.859	Balance as at December 31, 2023
Penyisihan saldo laba dari cadangan umum	20a	-	-	-	-	-	(2.000.000.000)	-	Appropriation of retained earnings from general reserves
Laba neto tahun berjalan		-	-	-	-	-	183.745.106.402	183.745.106.402	Net income for the year
Dividen yang dibayarkan	20b	-	-	-	-	-	(75.900.857.017)	(75.900.857.017)	Dividend payment
Laba (rugi) komprehensif lain - neto setelah pajak penghasilan		-	-	4.684.709.217	183.564.990	(14.456.469.402)	-	(9.608.195.195)	Other comprehensive income (loss) - net of income tax
Saldo per 31 Desember 2024		2.255.183.207.000	70.556.747.868	6.225.894.658	55.192.381.826	(24.413.380.567)	800.039.687.264	3.180.784.538.049	Balance as at December 31, 2024
Penyisihan saldo laba dari cadangan umum	20a	-	-	-	-	-	(2.000.000.000)	-	Appropriation of retained earnings from general reserves
Laba neto tahun berjalan		-	-	-	-	-	211.964.697.311	211.964.697.311	Net income for the year
Dividen yang dibayarkan	20b	-	-	-	-	-	(90.872.553.200)	(90.872.553.200)	Dividend payment
Laba (rugi) komprehensif lain - neto setelah pajak penghasilan		-	-	84.499.743.717	-	(3.425.152.062)	-	81.074.591.655	Other comprehensive income (loss) - net of income tax
Saldo per 31 Desember 2025		2.255.183.207.000	70.556.747.868	90.725.638.375	55.192.381.826	(27.838.532.629)	919.131.831.375	3.382.951.273.815	Balance as at December 31, 2025

The original financial statements included herein are in Indonesian language.

PT BANK BCA SYARIAH
LAPORAN ARUS KAS (lanjutan)
Untuk Tahun yang Berakhir pada Tanggal
31 Desember 2025
(Disajikan dalam Rupiah,
kecuali dinyatakan lain)

PT BANK BCA SYARIAH
STATEMENT OF CASH FLOWS (continued)
For the Year Ended December 31, 2025
(Expressed in Rupiah,
unless otherwise stated)

	Tahun yang Berakhir pada Tanggal 31 Desember/ Year Ended December 31,			
	2025	Catatan/ Notes	2024	
ARUS KAS DIGUNAKAN UNTUK AKTIVITAS INVESTASI				CASH FLOWS USED IN INVESTING ACTIVITIES
Pembelian surat berharga yang diukur pada biaya perolehan	(150.000.000.000)		(1.075.000.000.000)	Purchase of marketable securities measured at acquisition cost
Pembelian surat berharga yang diukur pada nilai wajar melalui penghasilan komprehensif lain	(2.358.971.538.112)		(1.559.160.196.864)	Purchase of marketable securities measured at fair value through other comprehensive income
Pencairan surat berharga yang diukur pada biaya perolehan	875.000.000.000		62.000.000.000	Proceeds of marketable securities measured at acquisition cost
Pencairan surat berharga yang diukur pada nilai wajar melalui penghasilan komprehensif lain	1.776.278.000.000		1.951.470.000.000	Proceeds from liquidation of marketable securities measured at fair value through other comprehensive income
Pembelian aset tetap	(8.743.069.819)	12	(50.039.393.199)	Purchase of fixed assets
Penjualan aset tetap	106.559.018	12	98.610.272	Proceeds from sale of fixed assets
Pembelian aset tidak berwujud	(16.212.271.809)	13	(37.178.461.989)	Purchase of intangible assets
Arus kas netto diperoleh dari/ (digunakan untuk) aktivitas investasi	117.457.679.278		(707.809.441.780)	Net cash flows provided from/(used in) investing activities
ARUS KAS DIGUNAKAN UNTUK AKTIVITAS PENDANAAN				CASH FLOWS USED IN FINANCING ACTIVITIES
Pembayaran dividen	(90.872.553.200)	20b	(75.900.857.017)	Dividend payment
Arus kas netto digunakan untuk aktivitas pendanaan	(90.872.553.200)		(75.900.857.017)	Net cash flows used in financing activities
KENAIKAN (PENURUNAN) NETO KAS DAN SETARA KAS	102.599.707.676		(224.773.890.024)	NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS
KAS DAN SETARA KAS PADA AWAL TAHUN	940.734.952.403		1.165.508.842.427	CASH AND CASH EQUIVALENTS AT BEGINNING OF THE YEAR
KAS DAN SETARA KAS PADA AKHIR TAHUN	1.043.334.660.079		940.734.952.403	CASH AND CASH EQUIVALENTS AT END OF THE YEAR
Kas dan setara kas terdiri dari:				Cash and cash equivalents consist of:
Kas	28.983.539.175	4	28.791.664.900	Cash
Giro dan penempatan pada Bank Indonesia	1.006.124.157.105	5	900.357.238.780	Current accounts and placements with Bank Indonesia
Giro pada bank lain	8.226.963.799	6	11.586.048.723	Current accounts with other bank
Jumlah	1.043.334.660.079		940.734.952.403	Total

Catatan atas laporan keuangan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan.

The accompanying notes to the financial statements form an integral part of these financial statements taken as a whole.

PT BANK BCA SYARIAH
LAPORAN REKONSILIASI PENDAPATAN
DAN BAGI HASIL
Untuk Tahun yang Berakhir pada Tanggal
31 Desember 2025
(Disajikan dalam Rupiah,
kecuali dinyatakan lain)

PT BANK BCA SYARIAH
INCOME AND PROFIT SHARING
RECONCILIATION REPORT
For the Year Ended December 31, 2025
(Expressed in Rupiah,
unless otherwise stated)

	31 Desember 2025/ December 31, 2025	Catatan/ Notes	31 Desember 2024/ December 31, 2024	
PENDAPATAN PENGELOLAAN DANA SEBAGAI MUDHARIB	1.293.357.464.204	2p,22	1.089.963.873.867	INCOME FROM FUND MANAGEMENT AS MUDHARIB
PENGURANGAN:				DEDUCTION:
Pendapatan tahun berjalan yang kas atau setara kasnya belum diterima:				Current year income in which its cash and cash equivalents have not been received:
Pendapatan margin <i>murabahah</i>	(13.851.699.565)		(7.647.248.368)	Income from <i>murabahah</i> margin
Pendapatan <i>ijarah</i>	(2.908.576.015)		(2.661.651.482)	Income from <i>ijarah</i>
Pendapatan bagi hasil	(51.023.954.329)		(33.245.444.333)	Income from profit sharing
Pendapatan surat berharga dan FASBIS	(83.695.832.443)		(58.249.925.551)	Income from marketable securities and FASBIS
Jumlah pengurangan	(151.480.062.352)	13	(101.804.269.734)	Total deductions
PENAMBAHAN:				ADDITIONS:
Pendapatan tahun sebelumnya yang kasnya diterima pada tahun berjalan:				Previous year income in which the cash were received during current year:
Pendapatan margin <i>murabahah</i>	7.647.248.368		6.571.748.851	Income from <i>murabahah</i> margin
Pendapatan <i>ijarah</i>	2.661.651.482		2.112.465.109	Income from <i>ijarah</i>
Pendapatan bagi hasil	33.245.444.333		27.964.216.694	Income from profit sharing
Pendapatan surat berharga dan FASBIS	58.249.925.551		50.004.484.142	Income from securities and FASBIS
Jumlah penambahan	101.804.269.734		86.652.914.796	Total additions
Pendapatan yang tersedia untuk dibagi hasil	1.243.681.671.586		1.074.812.518.929	Available income for profit sharing
Bagi hasil yang menjadi hak bank	782.738.193.424		722.899.361.248	Bank's share on revenue sharing
Bagi hasil yang menjadi hak pemilik dana	460.943.478.162	23	351.913.157.681	Fund owners' share on profit sharing
Dirinci atas:				Details of:
Hak pemilik dana atas bagi hasil yang sudah didistribusikan	440.389.855.455		330.972.009.450	Fund owners' share on distributed profit sharing
Hak pemilik dana atas bagi hasil yang belum didistribusikan	20.553.622.707	2p	20.941.148.231	Fund owners' share on undistributed profit sharing

Catatan atas laporan keuangan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan.

The accompanying notes to the financial statements form an integral part of these financial statements taken as a whole.

The original financial statements included herein are in Indonesian language.

PT BANK BCA SYARIAH
LAPORAN SUMBER
DAN PENYALURAN DANA ZAKAT
 Untuk Tahun yang Berakhir pada Tanggal
 31 Desember 2025
 (Disajikan dalam Rupiah,
 kecuali dinyatakan lain)

PT BANK BCA SYARIAH
STATEMENT OF SOURCES
AND DISTRIBUTION OF ZAKAT FUNDS
 For the Year Ended December 31, 2025
 (Expressed in Rupiah,
 unless otherwise stated)

	31 Desember 2025/ December 31, 2025	Catatan/ Notes	31 Desember 2024/ December 31, 2024	
Sumber dana zakat				Sources of zakat funds
Zakat dari pihak luar	35.459.098		44.415.617	Zakat from other parties
Jumlah sumber dana zakat	35.459.098		44.415.617	Total sources of zakat funds
Penyaluran dana zakat				Distribution of zakat funds
Disalurkan kepada Lembaga Amil Zakat	(44.415.617)		(44.800.792)	Distributed to Amil Zakat Institution
Jumlah penyaluran dana zakat	(44.415.617)		(44.800.792)	Total distribution of zakat funds
Penurunan dana zakat	(8.956.519)		(385.175)	Decrease of zakat funds
Saldo awal dana zakat	44.415.617	19	44.800.792	Beginning balance of zakat funds
Saldo akhir dana zakat	35.459.098	19	44.415.617	Ending balance of zakat funds

Catatan atas laporan keuangan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan.

The accompanying notes to the financial statements form an integral part of these financial statements taken as a whole.

PT BANK BCA SYARIAH
LAPORAN SUMBER
DAN PENGGUNAAN DANA KEBAJIKAN
 Untuk Tahun yang Berakhir pada Tanggal
 31 Desember 2025
 (Disajikan dalam Rupiah,
 kecuali dinyatakan lain)

PT BANK BCA SYARIAH
STATEMENT OF SOURCES
AND USE OF QARDHUL HASAN FUNDS
 For the Year Ended December 31, 2025
 (Expressed in Rupiah,
 unless otherwise stated)

	31 Desember 2025/ December 31, 2025	Catatan/ Notes	31 Desember 2024/ December 31, 2024	
Sumber dana kebajikan				Source of qardhul hasan funds
Sedekah	19.318.496		1.170.227	Shadaqah
Denda	837.162.568		658.632.521	Penalty
Pendapatan non-halal	12.895.983		189.948.639	Non-halal income
Jumlah sumber dana kebajikan	869.377.047		849.751.387	Total source of qardhul hasan funds
Penggunaan dana kebajikan sumbangan	(1.275.006.762)		(678.580.394)	Uses of qardhul hasan funds donation
Jumlah penggunaan dana kebajikan	(1.275.006.762)		(678.580.394)	Total uses of qardhul hasan funds
(Penurunan) kenaikan dana kebajikan	(405.629.715)	2v	171.170.993	(Decrease) increase of qardhul hasan funds
Saldo awal dana kebajikan	1.048.680.765	2v,17	877.509.772	Beginning balance of qardhul hasan funds
Saldo akhir dana kebajikan	643.051.050		1.048.680.765	Ending balance of qardhul hasan funds

Catatan atas laporan keuangan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan.

The accompanying notes to the financial statements form an integral part of these financial statements taken as a whole.

The original financial statements included herein are in Indonesian language.

PT BANK BCA SYARIAH
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2025 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam Rupiah,
kecuali dinyatakan lain)

PT BANK BCA SYARIAH
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2025
and for the Year Then Ended
(Expressed in Rupiah,
unless otherwise stated)

1. UMUM

a. Pendirian Bank

PT Bank BCA Syariah ("Bank") didirikan dengan nama PT Utama International Bank berdasarkan Akta Pendirian No. 91 tanggal 21 Mei 1991 dari Notaris Buniarti Tjandra, S.H., notaris di Jakarta. Akta tersebut telah disahkan oleh Menteri Kehakiman Republik Indonesia dalam Surat Keputusan No. C2.-3446.HT.01.01.TH.91 tanggal 30 Juli 1991. Melalui akta perubahan No. 96 tanggal 22 Mei 1996 yang dibuat dihadapan Notaris Buniarti Tjandra, S.H., notaris di Jakarta telah dilakukan perubahan nama PT Utama International Bank menjadi PT Bank UIB. Akta perubahan tersebut telah disahkan oleh Menteri Kehakiman Republik Indonesia dalam Surat Keputusan No. C2-1497.HT.01.04.97 juncto Berita Negara No.61 tanggal 1 Agustus 1997.

Berdasarkan Akta Akuisisi No. 72 tanggal 12 Juni 2009 yang dibuat dihadapan Notaris Dr. Irawan Soerodjo, S.H., Msi., notaris di Jakarta telah dilakukan akuisisi oleh PT Bank BCA Tbk atas 42.500 lembar saham Bank UIB atau setara dengan kepemilikan 100%. Komposisi kepemilikan Bank setelah akuisisi telah mengalami beberapa perubahan, antara lain melalui Akta Jual Beli saham No. 74 tanggal 12 Juni 2009 yang dibuat dihadapan Notaris Dr. Irawan Soerodjo, S.H., Msi., notaris di Jakarta. Akta Pernyataan Keputusan di Luar Rapat Pemegang Saham Perseroan Terbatas PT Bank UIB No. 49 yang dibuat dihadapan Notaris Pudji Rezeki Irawati, S.H., tanggal 16 Desember 2009 dan telah disahkan oleh Menteri Kehakiman Republik Indonesia dalam Surat Keputusannya No.AHU-01929.AH.01.02 tanggal 14 Januari 2010. Perubahan terakhir komposisi kepemilikan Bank ini dilaporkan oleh Bank kepada Bank Indonesia melalui surat No. 223/DIR/UIB/XII/2009 tanggal 31 Desember 2009.

PT Bank UIB berubah nama menjadi PT Bank BCA Syariah berdasarkan pada Pernyataan Keputusan Rapat Umum Pemegang Saham Luar Biasa ("RUPSLB") Perseroan Terbatas PT Bank UIB, sesuai dengan Akta Notaris No. 49 tanggal 16 Desember 2009 yang dibuat dihadapan notaris Pudji Redjeki Irawati, S.H., notaris di Jakarta dan memperoleh izin perubahan kegiatan usaha bank, dari konvensional menjadi bank umum yang melaksanakan kegiatan usaha berdasarkan prinsip syariah dari Bank Indonesia efektif sejak tanggal 5 April 2010.

1. GENERAL

a. Bank establishment

PT Bank BCA Syariah ("Bank") was established under the name PT Utama International Bank based on Deed of Establishment No. 91 dated May 21, 1991 of Notary Buniarti Tjandra, S.H., notary in Jakarta. The deed has been approved by the Minister of Justice Republic of Indonesia in Decree No. C2.-3446.HT.01.01.TH.91 dated July 30, 1991. Through amendment deed No. 96 dated May 22, 1996 of Buniarti Tjandra, S.H., notary in Jakarta, the name has been changed to PT Utama International Bank became PT Bank UIB. The deed has been approved by the Minister of Justice of the Republic of Indonesia in its decision letter No. C2-1497.HT.01.04.97 and has been published in State Gazette of Republic of Indonesia No.61 dated August 1, 1997.

Based on Acquisition Deed No. 72 dated June 12, 2009 of Notary Dr. Irawan Soerodjo, S.H., Msi., notary in Jakarta, PT Bank BCA Tbk has acquired 42,500 shares of Bank UIB or equivalent with 100% ownership. The composition of the Bank's ownership after the acquisition has undergone several changes, including through the Share Sale and Purchase Deed No. 74 dated June 12, 2009 made before Notary Dr. Irawan Soerodjo, S.H., Msi., notary in Jakarta. Deed of Decision Statement Outside the PT Bank UIB Limited Liability Company Meeting No. 49 which was made before Notary Pudji Rezeki Irawati, S.H., dated December 16, 2009 and was ratified by the Minister of Justice of the Republic of Indonesia in his Decree No. AHU-01929.AH.01.02 dated January 14, 2010. The latest change in the composition of bank ownership was reported by the Bank to Bank Indonesia via letter No. 223/DIR/UIB/XII/2009 dated December 31, 2009.

PT Bank UIB change its name to PT Bank BCA Syariah is based on the Decision Statement of the Extraordinary General Meeting of Shareholders ("EGMS") of PT Bank UIB, as stated in the Deed No. 49 dated December 16, 2009 of Pudji Redjeki Irawati, S.H., notary in Jakarta and obtained a license from Bank Indonesia to change its business activities, from a conventional Bank into a commercial bank based on sharia principles effective from April 5, 2010.

PT BANK BCA SYARIAH
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2025 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam Rupiah,
kecuali dinyatakan lain)

PT BANK BCA SYARIAH
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2025
and for the Year Then Ended
(Expressed in Rupiah,
unless otherwise stated)

1. UMUM (lanjutan)

a. Pendirian Bank (lanjutan)

Anggaran Dasar Bank telah mengalami beberapa kali perubahan, terakhir dengan Akta No. 93 tanggal 26 Agustus 2019 yang dibuat dihadapan Notaris Sri Buena Brahmana, S.H., M.Kn., notaris di Jakarta mengenai peningkatan modal dasar Bank menjadi Rp5.000.000.000.000, yang terbagi atas 5.000.000 saham. Akta perubahan tersebut telah disahkan oleh Menteri Kehakiman Republik Indonesia dalam Surat Keputusannya No. AHU-AH.01.03-0322607 Tahun 2019 tertanggal 29 Agustus 2019.

Pada tanggal 10 Desember 2020, Bank melakukan penggabungan usaha dengan PT Bank Interim Indonesia. Keputusan merger ini dituangkan dalam Akta No. 65 tanggal 16 November 2020 yang dibuat dihadapan Notaris Christina Dwi Utami S.H., M.Hum., M.Kn., notaris di Jakarta.

Akta perubahan ini telah mendapat persetujuan dari Menteri Hukum dan Hak Asasi Manusia Republik Indonesia dengan surat keputusan No. AHU-0060610.AH.01.02 Tahun 2020 tanggal 10 Desember 2020.

Berdasarkan akta No. 66 tanggal 16 November 2020 yang dibuat dihadapan Notaris Christina Dwi Utami S.H., M.Hum., M.Kn., notaris di Jakarta, pemegang saham menyetujui pemecahan saham Bank sesuai dengan rencana merger, dimana 1 saham akan dipecah menjadi 1.000 saham sehingga nilai nominal saham Bank yang semula sebesar Rp1.000.000 (satu juta rupiah) untuk setiap saham menjadi sebesar Rp1.000 (seribu rupiah) untuk setiap saham. Pemegang saham juga menyetujui peningkatan modal ditempatkan dan disetor sehubungan dengan merger dengan menerbitkan saham baru sebanyak 258.883.207 sehingga keseluruhan saham yang beredar adalah sebanyak 2.255.183.207 saham. Saham baru tersebut akan dialokasikan kepada pemilik saham PT Bank Interim Indonesia dengan rincian PT Bank Central Asia Tbk akan mendapatkan 258.883.137 saham dan PT BCA Finance akan mendapatkan 70 saham.

1. GENERAL (continued)

a. Bank establishment (continued)

The Bank's Articles of Association have undergone several changes, most recently with Deed No. 93 dated August 26, 2019 made before Notary Sri Buena Brahmana, S.H., M.Kn., notary in Jakarta regarding increasing the authorized capital of the Bank to Rp5,000,000,000,000, which is divided into 5,000,000 shares. The deed of amendment was approved by the Minister of Justice of the Republic of Indonesia in his Decree No. AHU-AH.01.03-0322607 year 2019 dated August 29, 2019.

On December 10, 2020, there was a merger of the Bank with PT Bank Interim Indonesia. This merger decision is stated in Deed No. 65 date November 16, 2020 made before Notary Christina Dwi Utami S.H., M.Hum., M.Kn., notary in Jakarta.

This deed of amendment has received approval from the Minister of Law and Human Rights of the Republic of Indonesia in Decree No. AHU-0060610.AH.01.02 Year 2020 dated December 10, 2020.

Based on deed No. 66 dated November 16, 2020 made before Notary Christina Dwi Utami S.H., M.Hum., M.Kn., notary in Jakarta, shareholders agreed to stock split of the Bank's shares in accordance with the merger plan, where 1 share will be split into 1,000 shares so that the nominal value of the Bank's shares, which was originally Rp1,000,000 (one million rupiah) for each share, becomes Rp1,000 (one thousand rupiah) for each share. Shareholder also approved an increase in issued and paid-up capital in connection with the merger by issuing 258,883,207 new shares so that the total shares outstanding were 2,255,183,207 shares. The new shares will be allocated to PT Bank Interim Indonesia shareholders with details that PT Bank Central Asia Tbk will obtain 258,883,137 shares and PT BCA Finance will obtain 70 shares.

The original financial statements included herein are in Indonesian language.

PT BANK BCA SYARIAH
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2025 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam Rupiah,
kecuali dinyatakan lain)

PT BANK BCA SYARIAH
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2025
and for the Year Then Ended
(Expressed in Rupiah,
unless otherwise stated)

1. UMUM (lanjutan)

a. Pendirian Bank (lanjutan)

Akta perubahan ini telah mendapat persetujuan dari Menteri Hukum dan Hak Asasi Manusia Republik Indonesia dengan surat keputusan No. AHU-0207992.AH.01.11. Tahun 2020 tanggal 10 Desember 2020.

Kantor pusat Bank berlokasi di Jalan Raya Jatinegara Timur No.72, Jakarta Timur. Pada tahun 2025, Bank beroperasi melalui 14 Kantor Cabang Utama ("KCU"), 19 Kantor Cabang Pembantu ("KCP"), 44 Kantor Cabang Pembantu Unit Layanan Syariah ("KCP-ULS") dan 100 Layanan Syariah Bank Umum ("LSBU").

b. Struktur dan manajemen

Susunan Dewan Komisaris, Direksi, dan Dewan Pengawas Syariah ditetapkan berdasarkan Akta Pernyataan Keputusan Rapat Umum Pemegang Saham PT Bank BCA Syariah No. 29 tanggal 4 Maret 2025 yang dibuat di hadapan Notaris Christina Dwi Utami, S.H., M.Hum., M.Kn., notaris di Jakarta dan berdasarkan Akta Pernyataan Keputusan Rapat Umum Pemegang Saham PT Bank BCA Syariah No. 101 tanggal 22 Februari 2023 yang dibuat di hadapan Notaris Toki Thomas, S.H., M.Kn., notaris di Jakarta, adalah sebagai berikut:

	2025	2024	
Dewan Komisaris:			
Presiden Komisaris Independen	Ratna Yanti	Ratna Yanti	Boards of Commissioners:
Komisaris Independen	Inge Setiawati	Inge Setiawati	Independent President Commissioners
Komisaris	Rickyadi Widjaja	Rickyadi Widjaja	Independent Commissioners
			Commissioners
	2025	2024	
Dewan Direksi:			
Presiden Direktur	Yuli Melati Suryaningrum	Yuli Melati Suryaningrum	Boards of Directors:
Direktur	Pranata	Pranata	President Director
Direktur	Ina Widjaja	Ina Widjaja	Director
Direktur	Lukman Hadiwidjaja	Lukman Hadiwidjaja	Director
Direktur Kepatuhan	Eduard Guntoro Purba	Houda Muljanti	Director
			Compliance Director
	2025	2024	
Dewan Pengawas Syariah:			
Ketua	Prof. Dr. Fathurrahman Djamil	Prof. Dr. Fathurrahman Djamil	Sharia Supervisory Board:
Anggota	Sutedjo Prihatono	Sutedjo Prihatono	Chairman
Anggota	Nenny Kurnia Noersal	-	Member
			Member

1. GENERAL (continued)

a. Bank establishment (continued)

This deed of amendment has received approval from the Minister of Law and Human Rights of the Republic of Indonesia with a Decree No. AHU-0207992.AH.01.11. Year 2020 dated December 10, 2020.

The Bank's head office is located on Jalan Raya Jatinegara Timur No. 72, East Jakarta. In 2025, the Bank operates through 14 Main Branch Offices ("KCU"), 19 Sub-Branch Offices ("KCP"), 44 Sub Branch Offices and Sharia Service Units ("KCP-ULS") and 100 Commercial Bank Sharia Services ("LSBU").

b. Structure and management

The composition of the Board of Commissioners, Board of Directors and Sharia Supervisory Board determined based on the Deed of Statement of General Meeting of Shareholders PT Bank BCA Syariah No. 29 dated March 4, 2025 made before the Notary Christina Dwi Utami, S.H., M.Hum., M.Kn., notary in Jakarta and based on the Deed of Statement of General Meeting of Shareholders PT Bank BCA Syariah No. 101 dated February 22, 2023 made before the Notary Toki Thomas, S.H., M.Kn., notary in Jakarta, is as follows:

PT BANK BCA SYARIAH
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2025 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam Rupiah,
kecuali dinyatakan lain)

PT BANK BCA SYARIAH
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2025
and for the Year Then Ended
(Expressed in Rupiah,
unless otherwise stated)

1. UMUM (lanjutan)

b. Struktur dan manajemen (lanjutan)

Susunan Komite Audit Bank pada tanggal 31 Desember 2025 dan 2024 ditetapkan berdasarkan Surat Keputusan Direksi No. 001/SKP/DIR/2024 tanggal 29 Februari 2024 adalah sebagai berikut:

	2025	2024
Komite Audit		
Ketua	Inge Setiawati	Inge Setiawati
Anggota	J. Sindu Adisuwono	J. Sindu Adisuwono
Anggota	Senjaya Komala	Senjaya Komala

Audit Committee
Chairman
Member
Member

	2025	2024
Komite Pemantau Risiko		
Ketua	Ratna Yanti	Ratna Yanti
Anggota	Inge Setiawati	Inge Setiawati
Anggota	Rickyadi Widjaja	Rickyadi Widjaja
Anggota	Entin Rostini	Entin Rostini
Anggota	Senjaya Komala	Senjaya Komala

Risk Monitoring Committee
Chairman
Member
Member
Member

	2025	2024
Komite Remunerasi dan Nominasi		
Ketua	Inge Setiawati	Inge Setiawati
Anggota	Ratna Yanti	Ratna Yanti
Anggota	Rickyadi Widjaja	Rickyadi Widjaja
Anggota	Retno Wulandari	Retno Wulandari

Remuneration and Nomination Committee
Chairman
Member
Member
Member

Gaji dan kompensasi lainnya yang dibayarkan kepada Direksi, Dewan Komisaris dan Dewan Pengawas Syariah per 31 Desember 2025 dan 2024 adalah sebagai berikut:

Salaries and other compensation paid to the Board of Directors, Board of Commissioners and the Sharia Supervisory Board as at December 31, 2025 and 2024 are as follows:

	2025	2024
Direksi	31.473.682.672	29.996.482.405
Dewan Komisaris	3.532.408.241	4.022.185.923
Dewan Pengawas Syariah	2.153.999.167	1.613.664.973
	37.160.090.080	35.632.333.301

Board of Directors
Board of Commissioners
Sharia Supervisory Board

Bank mempunyai 866 dan 822 karyawan tetap dan kontrak pada tahun yang berakhir pada 31 Desember 2025 dan 2024.

The Bank had 866 and 822 permanent and contract employees in the year ended on December 31, 2025 and 2024.

The original financial statements included herein are in Indonesian language.

PT BANK BCA SYARIAH
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2025 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam Rupiah,
kecuali dinyatakan lain)

PT BANK BCA SYARIAH
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2025
and for the Year Then Ended
(Expressed in Rupiah,
unless otherwise stated)

1. UMUM (lanjutan)

c. Penggabungan usaha dengan PT Bank Interim Indonesia (dahulu PT Bank Rabobank International Indonesia)

Berdasarkan keputusan Rapat Umum Pemegang Saham Luar Biasa tanggal 16 November 2020 sebagaimana dinyatakan dalam Akta Risalah Rapat Umum Pemegang Saham Luar Biasa No. 63 dan Akta Penggabungan No. 65 tertanggal 16 November 2020 yang keduanya dibuat oleh Christina Dwi Utami, S.H., M.Hum., M.Kn., notaris di Jakarta telah disetujui Rencana Penggabungan Usaha PT Bank Interim Indonesia (dahulu PT Bank Rabobank International Indonesia) ("BII") dengan Bank, dimana BII bertindak sebagai bank yang menggabungkan diri dan Bank bertindak sebagai bank penerima penggabungan, yang berlaku sejak seluruh persetujuan yang disyaratkan diperoleh ("Tanggal Efektif Penggabungan").

Penggabungan menjadi efektif pada tanggal 10 Desember 2020, setelah diperolehnya persetujuan dari (i) OJK melalui surat Keputusan Dewan Komisiner OJK Nomor KEP-182/D.03/2020 tanggal 8 Desember 2020 tentang Pemberian Izin Penggabungan BII ke dalam Bank; dan (ii) Menteri Hukum dan Hak Asasi Manusia Republik Indonesia Direktorat Jenderal Administrasi Hukum Umum dengan Nomor AHU-02.0208304.AH.01.11 Tahun 2020 tanggal 10 Desember 2020 mengenai Penerimaan Pemberitahuan Perubahan Data Perseroan dan mengenai Penerimaan Pemberitahuan Penggabungan Perseroan dengan Nomor AHU-0060610.AH.01.02. Tahun 2020 tanggal 10 Desember 2020.

Sehubungan dengan penggabungan usaha antara PT Bank BCA Syariah ("BCAS") dan PT Bank Interim Indonesia ("BII"), penggabungan usaha dilakukan melalui penerbitan instrumen ekuitas BCAS kepada pemegang saham BCAS dan BII sebesar 258.883.207 lembar saham baru, disetor penuh dengan nilai nominal sebesar Rp1.000 (nilai penuh) per saham.

1. GENERAL (continued)

c. The merger with PT Bank Interim Indonesia (formerly PT Bank Rabobank International Indonesia)

Based on result of the Deed of Statement of Extraordinary General Meeting of Shareholders dated November 16 2020, as stated in the notarial by Deed of Statement of Extraordinary General Meeting of Shareholders No. 63 and Deed of Merger No. 65 dated November 16, 2020, both of which were made by Christina Dwi Utami, S.H., M.Hum., M.Kn., notary in Jakarta, the Planned Merger of PT Bank Interim Indonesia (formerly PT Bank Rabobank International Indonesia) ("BII") was approved by the Bank, where BII acts as the merging bank and the Bank acts as the recipient bank of the merger, which takes effect from the time all required approvals are obtained ("Effective Date of the Merger").

The merger became effective on December 10, 2020, after obtaining approval from (i) OJK through the Decree of the OJK Board of Commissioners Number KEP-182/D.03/2020 dated December 8, 2020, concerning Granting Permit for the Merger of BII into the Bank; and (ii) the Minister of Law and Human Rights of the Republic of Indonesia Directorate General of General Legal Administration with Number AHU-02.0208304.AH.01.11 Year 2020 dated December 10, 2020 regarding Receipt of Notification of Changes to Company Data and regarding Receipt of Notification of Company Merger with Number AHU-0060610.AH.01.02. Year 2020, dated December 10, 2020.

In connection with the business merger between PT Bank BCA Syariah ("BCAS") and PT Bank Interim Indonesia ("BII"), the business merger was carried out through the issuance of BCAS equity instruments to BCAS and BII shareholders amounting to 258,883,207 new shares, fully paid up with a nominal value of Rp1,000 (full amount) per share.

**PT BANK BCA SYARIAH
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2025 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam Rupiah,
kecuali dinyatakan lain)**

**PT BANK BCA SYARIAH
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2025
and for the Year Then Ended
(Expressed in Rupiah,
unless otherwise stated)**

1. UMUM (lanjutan)

c. Penggabungan usaha dengan PT Bank Interim Indonesia (dahulu PT Bank Rabobank International Indonesia) (lanjutan)

Penggabungan usaha antara BCAS dan BII merupakan transaksi penggabungan usaha entitas sepengendali. Pada tanggal efektif merger, baik BCAS dan BII merupakan entitas sepengendalian dan hubungan sepengendalian tersebut tidak bersifat sementara. Transaksi kombinasi bisnis antara entitas sepengendali dilakukan dalam rangka reorganisasi entitas-entitas yang berada dalam suatu kelompok yang sama dan bukan merupakan perubahan kepemilikan dalam arti substansi ekonomi. Oleh karena itu, transaksi ini diakui pada jumlah tercatat berdasarkan metode penyatuan kepemilikan (*pooling of interest*). Selisih nilai transfer entitas sepengendali di atas dicatat sebagai tambahan modal disetor. Atas transaksi ini, Bank mencatat tambahan modal disetor sebesar Rp70.556.747.868 (Catatan 21).

Akuisisi tersebut di atas memenuhi kategori kombinasi bisnis di antara entitas sepengendali sebagaimana diuraikan di dalam PSAK No. 338 (dahulu PSAK 38) tentang "Kombinasi Bisnis Entitas Sepengendali", sehingga akuisisi bisnis tersebut diakui menggunakan metode penyatuan kepemilikan. Jumlah selisih yang timbul antara biaya perolehan dan bagian proporsional atas nilai tercatat aset neto seluruhnya diakui sebagai "Selisih Nilai Transaksi Kombinasi Bisnis Entitas Sepengendali" dan disajikan sebagai bagian "Tambahan Modal Disetor" di bagian ekuitas pada laporan posisi keuangan.

1. GENERAL (continued)

c. The merger with PT Bank Interim Indonesia (formerly PT Bank Rabobank International Indonesia) (continued)

The business merger between BCAS and BII is a business merger transaction of entities under common control. On the effective date of the merger, both BCAS and BII were entities under common control and the relationship under common control are not temporary. Business combination transactions between entities under common control are carried out in the context of reorganizing entities within the same group and do not constitute a change of ownership in terms of economic substance. Therefore, this transaction is recognized at the carrying amount based on the pooling of interest method. The difference in the transfer value of entities under common control above is recorded as additional paid-in capital. For this transaction, the Bank recorded additional paid-in capital amounting to Rp70,556,747,868 (Note 21).

The above acquisitions fulfil the category of business combination among entities under common control entities described in SFAS No. 338 (previously SFAS 38) on "Business Combinations of Entities Under Common Control", therefore such acquisitions were accounted for using the pooling of interest method. The amount of the difference between the cost of acquisition and the proportionate portion of the carrying amount of the net assets entirely recognized as "Difference in Value of Transactions of Business Combinations of Entities under Common Control" and recognized as part of "Additional paid-in capital" and presented in the equity section of the statement of financial position.

The original financial statements included herein are in Indonesian language.

PT BANK BCA SYARIAH
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2025 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam Rupiah,
kecuali dinyatakan lain)

PT BANK BCA SYARIAH
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2025
and for the Year Then Ended
(Expressed in Rupiah,
unless otherwise stated)

2. INFORMASI KEBIJAKAN AKUNTANSI MATERIAL

a. Dasar penyusunan laporan keuangan dan pernyataan kepatuhan

Kebijakan akuntansi utama yang diterapkan dalam penyusunan laporan keuangan Bank adalah seperti dijabarkan di bawah ini:

Laporan keuangan disusun dan disajikan sesuai dengan Pernyataan Standar Akuntansi Keuangan ("PSAK"), yaitu PSAK No. 401 (Revisi 2019) (dahulu PSAK 101) tentang "Penyajian Laporan Keuangan Syariah", PSAK No. 402 (Revisi 2019) (dahulu PSAK 102) tentang "Akuntansi Murabahah", PSAK No. 405 (dahulu PSAK 105) tentang "Akuntansi Mudharabah", PSAK No. 406 (dahulu PSAK 106) tentang "Akuntansi Musyarakah", PSAK No. 407 (Revisi 2022) (dahulu PSAK No. 107) tentang "Akuntansi Ijarah", PSAK No. 410 (Revisi 2015) (dahulu PSAK No. 110) tentang "Akuntansi Sukuk", Pedoman Akuntansi Perbankan Syariah Indonesia (PAPSI Revisi 2013).

Berdasarkan PSAK No. 401 (Revisi 2016) (dahulu PSAK No. 101), laporan keuangan bank syariah yang lengkap terdiri dari komponen-komponen sebagai berikut;

- i. Laporan Posisi Keuangan;
- ii. Laporan Laba Rugi dan Penghasilan Komprehensif Lain;
- iii. Laporan Perubahan Ekuitas;
- iv. Laporan Arus Kas;
- v. Laporan Rekonsiliasi Pendapatan dan Bagi Hasil;
- vi. Laporan Sumber dan Penyaluran Dana Zakat;
- vii. Laporan Sumber dan Penggunaan Dana Kebajikan; dan
- viii. Catatan Atas Laporan Keuangan.

Laporan posisi keuangan, laporan laba rugi dan penghasilan komprehensif lain, laporan arus kas, dan laporan perubahan ekuitas merupakan laporan keuangan yang mencerminkan kegiatan komersial Bank sesuai prinsip syariah.

Laporan keuangan disajikan berdasarkan nilai historis, kecuali disebutkan lain sebagaimana diuraikan dalam kebijakan akuntansi masing-masing akun tersebut, dan disusun dengan dasar akrual, kecuali laporan arus kas dan laporan rekonsiliasi pendapatan dan bagi hasil.

2. MATERIAL ACCOUNTING POLICIES INFORMATION

a. Basis of preparation of financial statements and compliance statements

The principal accounting policies adopted in preparing the Bank's financial statements are set out below:

The financial statements have been prepared and presented in accordance with the Statement of Financial Accounting Standards ("SFAS"), namely: SFAS No. 401 (Revised 2019) (previously SFAS No. 101), "Presentation of Sharia Financial Statements", SFAS No. 402 (Revised 2019) (previously SFAS No. 102), "Accounting for Murabahah", SFAS No. 405 (previously SFAS No. 105), "Accounting for Mudharabah", SFAS No. 406 (previously SFAS No. 106), "Accounting for Musyarakah", and SFAS No. 407 (Revised 2022) (previously SFAS No. 107), "Accounting for Ijarah", SFAS No. 410 (Revised 2015) (previously SFAS No. 110) "Accounting for Sukuk", Indonesia Sharia Banking Accounting Guidelines (PAPSI Revised 2013).

Based on SFAS No. 401 (Revised 2016) (previously SFAS No. 101), a complete sharia bank financial statements consists of the following components;

- i. Statement of Financial Position;
- ii. Statement of Profit or Loss and Other Comprehensive Income
- iii. Statement of Changes in Equity;
- iv. Statement of Cash Flows
- v. Statement of Reconciliation of Income and Profit Sharing;
- vi. Statement of Sources and Distribution of Zakat Funds;
- vii. Statement of Sources and Uses of Qardhul Hasan Funds; and
- viii. Notes to the Financial Statements.

The statement of financial position, statement of profit or loss and other comprehensive income, statement of cash flows and statement of changes in equity are the financial statements reflecting the Bank's commercial activities in accordance with sharia principle.

The financial statements are presented on a historical cost basis, unless stated otherwise as described in the accounting policy for each account, and prepared on accrual basis, except statement of cash flow and statement of reconciliation of income and profit sharing.

PT BANK BCA SYARIAH
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2025 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam Rupiah,
kecuali dinyatakan lain)

PT BANK BCA SYARIAH
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2025
and for the Year Then Ended
(Expressed in Rupiah,
unless otherwise stated)

2. INFORMASI KEBIJAKAN AKUNTANSI
MATERIAL (lanjutan)

a. Dasar penyusunan laporan keuangan dan
pernyataan kepatuhan (lanjutan)

Laporan arus kas disusun dengan menggunakan metode langsung dengan mengelompokkan arus kas dalam aktivitas operasi, investasi dan pendanaan. Untuk tujuan laporan arus kas, kas dan setara kas mencakup kas, giro pada Bank Indonesia dan giro pada bank lain, penempatan pada Bank Indonesia dan bank lain yang jatuh tempo dalam 3 bulan dari tanggal perolehan.

Laporan rekonsiliasi pendapatan dan bagi hasil merupakan rekonsiliasi antara pendapatan bank syariah yang menggunakan dasar akrual (*accrual basis*) dengan pendapatan yang dibagihasilkan kepada pemilik dana yang menggunakan dasar kas (*cash basis*).

Laporan sumber dan penggunaan dana zakat dan dana kebajikan merupakan laporan yang mencerminkan peran Bank sebagai pemegang amanah dana kegiatan sosial yang dikelola secara terpisah.

Laporan sumber dan penyaluran dana zakat merupakan laporan yang menunjukkan sumber dan penyaluran dana zakat dalam waktu tertentu serta dana zakat yang belum disalurkan pada tanggal tertentu.

Laporan sumber dan penggunaan dana kebajikan merupakan laporan yang menunjukkan sumber dan penyaluran dana kebajikan selama jangka waktu tertentu dan saldo dana kebajikan yang belum disalurkan pada tanggal tertentu.

Bank tidak secara langsung menjalankan fungsi pengelolaan dana zakat dan dana kebajikan.

Mata uang pelaporan yang digunakan dalam laporan keuangan adalah Rupiah penuh. Angka-angka yang disajikan dalam laporan keuangan, kecuali bila dinyatakan secara khusus, adalah dalam Rupiah penuh.

2. MATERIAL ACCOUNTING POLICIES
INFORMATION (continued)

a. Basis of preparation of financial statements
and compliance statements (continued)

The statement of cash flows are prepared using the direct method by classifying cash flows into operating, investing and financing activities. For the presentation of statement of cash flows, cash and cash equivalents consist of cash, current accounts and placements with Bank Indonesia, and current accounts with other banks with maturities of 3 months from the date of acquisition.

The statement of reconciliation of income and profit sharing represents the reconciliation between income of sharia bank under accrual basis and income distributed to fund owners under cash basis.

The statement of sources and distribution of zakat funds and uses of qardhul hasan funds represent the financial statements reflecting the Bank's role as the mandate holder of social activity funds which are separately managed.

The statement of sources and distribution of zakat funds show the sources and distribution of zakat funds for a certain period, and the undistributed zakat funds on a particular date.

The statement of sources and distribution of qardhul hasan funds show the sources and distribution of qardhul hasan funds for a certain period, and the undistributed qardhul hasan funds balance on a particular date.

The Bank is not directly involved in the management of zakat and qardhul hasan funds.

The reporting currency used in the financial statements is full Rupiah. The figures presented in the financial statements, unless otherwise stated, are rounded in full Rupiah.

The original financial statements included herein are in Indonesian language.

PT BANK BCA SYARIAH
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2025 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam Rupiah,
kecuali dinyatakan lain)

PT BANK BCA SYARIAH
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2025
and for the Year Then Ended
(Expressed in Rupiah,
unless otherwise stated)

2. INFORMASI KEBIJAKAN AKUNTANSI
MATERIAL (lanjutan)

b. Transaksi dengan pihak berelasi

Bank melakukan transaksi dengan pihak-pihak berelasi seperti yang didefinisikan dalam PSAK No. 224 (Revisi 2015) tentang "Pengungkapan Pihak-pihak Berelasi".

Suatu pihak dianggap pihak berelasi dengan Bank jika;

- (1) langsung, atau tidak langsung yang melalui satu atau lebih perantara, suatu pihak (i) mengendalikan, atau dikendalikan oleh, atau berada di bawah pengendalian bersama, dengan Bank; (ii) memiliki kepentingan dalam Bank yang memberikan pengaruh signifikan atas Bank; atau (iii) memiliki pengendalian bersama atas Bank;
- (2) suatu pihak yang berada dalam kelompok usaha yang sama dengan Bank;
- (3) suatu pihak adalah ventura bersama dimana Bank sebagai *venturer*;
- (4) suatu pihak adalah anggota dari personil manajemen kunci Bank;
- (5) suatu pihak adalah anggota keluarga dekat dari individu yang diuraikan dalam butir (1) atau (4);
- (6) suatu pihak adalah entitas yang dikendalikan, dikendalikan bersama atau dipengaruhi signifikan oleh atau untuk pihak yang memiliki hak suara signifikan pada beberapa entitas, langsung maupun tidak langsung, yaitu individu seperti diuraikan dalam butir (4) atau (5); dan
- (7) suatu pihak adalah suatu program imbalan pasca kerja untuk imbalan kerja dari Bank atau entitas yang terkait dengan Bank.

Dalam menjalankan kegiatan normal usahanya, Bank melakukan transaksi-transaksi dengan pihak berelasi karena hubungan kepemilikan dan/atau kepengurusan. Semua transaksi dengan pihak-pihak berelasi telah dilakukan dengan kebijakan dan syarat yang telah disepakati bersama.

Seluruh transaksi dan saldo yang material dengan pihak-pihak berelasi diungkapkan dalam catatan atas laporan keuangan yang relevan dan rinciannya telah disajikan dalam Catatan 34 atas laporan keuangan.

2. MATERIAL ACCOUNTING POLICIES
INFORMATION (continued)

b. Transactions with related parties

The Bank enter into transactions with parties which are defined as related parties in accordance with SFAS No. 224 (Revised 2015) regarding "Related Party Disclosures".

A party is considered as a related party of the Bank if;

- (1) directly or indirectly through one or more intermediaries, is party (i) controls, or is controlled by, or under common control with the Bank; (ii) has an interest in the Bank that provides significant influence to the Bank; or (iii) has joint control over the Bank;
- (2) it is a member of the same group as the Bank;
- (3) it is a joint venture in which the Bank acts as a *venturer*;
- (4) it is a member of the key management personnel of the Bank;
- (5) it is a close family member of an individual as described in point (1) or (4);
- (6) it is an entity that is controlled, jointly controlled or significantly influenced by or for whom has significant voting rights in several entities, directly or indirectly, by the individuals described in point (4) or (5); and
- (7) it is a post-employment benefit plan program for the employee benefit of either the Bank or entities related to the Bank.

In carrying out its normal business activities, the Bank carries out transactions with related parties due to ownership and/or management relationships. All transactions with related parties have been carried out with mutually agreed policies and conditions.

All material transactions and balances with related parties are disclosed in the relevant notes to the financial statements and the details are presented in Note 34 of the financial statements.

PT BANK BCA SYARIAH
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2025 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam Rupiah,
kecuali dinyatakan lain)

PT BANK BCA SYARIAH
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2025
and for the Year Then Ended
(Expressed in Rupiah,
unless otherwise stated)

2. INFORMASI KEBIJAKAN AKUNTANSI
MATERIAL (lanjutan)

c. Cadangan kerugian penurunan nilai aset produktif dan non-produktif

Aset produktif terdiri dari giro dan penempatan pada Bank Indonesia dalam bentuk Fasilitas Simpanan Bank Indonesia Syariah ("FASBIS"), giro pada bank lain, investasi pada surat berharga, piutang *murabahah*, pinjaman *qardh*, pembiayaan *mudharabah*, pembiayaan *musyarakah*, aset yang diperoleh untuk *ijarah*, serta komitmen dan kontinjensi yang memiliki risiko pembiayaan seperti bank garansi.

Aset non-produktif adalah aset Bank selain aset produktif yang memiliki potensi kerugian, antara lain dalam bentuk rekening antar kantor, agunan yang diambil alih dan rekening penampungan.

Sesuai dengan PSAK No. 402 "Akuntansi *Murabahah*" dan Pedoman Akuntansi Perbankan Syariah Indonesia (PAPSI Revisi 2013), Bank menghitung penurunan nilai individual untuk piutang *murabahah* sesuai dengan ketentuan di ISAK No. 402 "Penurunan Nilai Piutang *Murabahah*".

Bank mengevaluasi apakah terdapat bukti objektif bahwa aset keuangan mengalami penurunan nilai pada setiap tanggal laporan posisi keuangan.

Aset keuangan mengalami penurunan nilai jika bukti objektif menunjukkan bahwa peristiwa yang merugikan telah terjadi setelah pengakuan awal aset produktif dan peristiwa tersebut berdampak pada arus kas masa datang atas aset keuangan yang dapat diestimasi secara handal.

Kriteria yang digunakan oleh Bank untuk menentukan bukti objektif dari penurunan nilai adalah sebagai berikut;

- (i) kesulitan keuangan signifikan yang dialami penerbit atau pihak peminjam;
- (ii) pelanggaran kontrak, seperti terjadinya wanprestasi atau tunggakan pembayaran pokok atau margin;

2. MATERIAL ACCOUNTING POLICIES
INFORMATION (continued)

c. Allowance for impairment losses on earning and non-earning assets

Earning assets consist of current accounts and placements with Bank Indonesia in the form of Bank Indonesia Sharia Deposit Facilities ("FASBIS"), current accounts with other banks, investments in marketable securities, murabahah receivables, qardh receivables, mudharabah financing, musyarakah financing, assets acquired for ijarah, and commitments and contingencies which carry financing risk, such as bank guarantees.

Non-earning assets are the Bank's assets other than the earning assets which have potential loss, consisting of inter-office accounts, foreclosed collaterals and suspense accounts.

In accordance with SFAS No. 402 "Accounting for Murabahah" and Indonesia Sharia Banking Accounting Guidelines (PAPSI Revised 2013), the Bank calculates individual impairment for for murabahah receivable in accordance with IFAS No. 402 "Impairment of Murabahah Receivables".

The Bank assesses whether there is any objective evidence that a financial assets is impaired at each statement of financial position date.

Financial assets are impaired when an objective evidence demonstrates that a loss event has occurred after the initial recognition of the asset and that the loss event has an impact on the future cash flows of the financial asset that can be estimated reliably.

The criteria used by the Bank to determine objective evidence of impairment are as follows;

- (i) significant financial difficulty of the issuer or obligor;*
- (ii) a breach of contract, such as a default or arrears in margin or principal payments;*

The original financial statements included herein are in Indonesian language.

PT BANK BCA SYARIAH
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2025 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam Rupiah,
kecuali dinyatakan lain)

PT BANK BCA SYARIAH
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2025
and for the Year Then Ended
(Expressed in Rupiah,
unless otherwise stated)

2. INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

c. Cadangan kerugian penurunan nilai aset produktif dan non-produktif (lanjutan)

Kriteria yang digunakan oleh Bank untuk menentukan bukti objektif dari penurunan nilai adalah sebagai berikut; (lanjutan)

- (iii) pihak pemberi pinjaman, dengan alasan ekonomi atau hukum sehubungan dengan kesulitan keuangan yang dialami pihak peminjam, memberikan keringanan (konsesi) pada pihak peminjam yang tidak mungkin diberikan jika pihak peminjam tidak mengalami kesulitan tersebut;
- (iv) terdapat kemungkinan bahwa pihak peminjam akan dinyatakan pailit atau melakukan reorganisasi keuangan lainnya;
- (v) hilangnya pasar aktif dari aset keuangan akibat kesulitan keuangan; atau
- (vi) data yang dapat diobservasi mengindikasikan adanya penurunan yang dapat diukur atas estimasi arus kas masa datang dari kelompok aset keuangan sejak pengakuan awal aset dimaksud, meskipun penurunannya belum dapat diidentifikasi terhadap aset keuangan secara individual dalam kelompok aset tersebut, termasuk;
- (vii) memburuknya status pembayaran pihak peminjam dalam kelompok tersebut; dan
- (viii) kondisi ekonomi nasional atau lokal yang berkorelasi dengan wanprestasi atas aset dalam kelompok tersebut.

Bank pertama kali menentukan apakah terdapat bukti objektif penurunan nilai secara individual atas aset keuangan yang signifikan, dan secara individual atau kolektif untuk aset keuangan yang tidak signifikan secara individual.

2. MATERIAL ACCOUNTING POLICIES INFORMATION (continued)

c. Allowance for impairment losses on earning and non-earning assets (continued)

The criteria used by the Bank to determine objective evidence of impairment are as follows; (continued)

- (iii) The lender, for economic or legal reasons relating to the debtor's financial difficulty, grants the debtor a concession that the lender would not otherwise consider;
- (iv) it becomes probable that the debtor will enter into bankruptcy or other financial reorganisation;
- (v) the disappearance of an active market of financial assets due to financial difficulties; or
- (vi) observable data indicating that there is a measurable decrease in the estimated future cash flows from a portfolio of financial assets since the initial recognition of those assets, although the decrease cannot yet be identified individually in the portfolio, includes;
- (vii) adverse changes in the payment status of debtors in the portfolio; and
- (viii) national or local conditions that correlate with breach of contract of the assets in the portfolio.

The Bank first assesses whether an objective evidence of impairment for financial assets that are individually significant and individually or collectively for financial assets that are not individually significant.

PT BANK BCA SYARIAH
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2025 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam Rupiah,
kecuali dinyatakan lain)

PT BANK BCA SYARIAH
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2025
and for the Year Then Ended
(Expressed in Rupiah,
unless otherwise stated)

2. INFORMASI KEBIJAKAN AKUNTANSI
MATERIAL (lanjutan)

c. Cadangan kerugian penurunan nilai aset produktif dan non-produktif (lanjutan)

Jika Bank menentukan tidak terdapat bukti objektif mengenai penurunan nilai atas aset keuangan yang dinilai secara individual, terlepas aset keuangan tersebut signifikan atau tidak, maka Bank memasukkan aset tersebut ke dalam kelompok aset keuangan yang memiliki karakteristik risiko pembiayaan yang serupa dan menilai penurunan nilai kelompok tersebut secara kolektif. Aset keuangan yang penurunan nilainya dilakukan secara individual, dan untuk itu kerugian penurunan nilai telah diakui atau tetap diakui, tidak termasuk dalam penilaian penurunan nilai secara kolektif.

Bank menetapkan piutang *murabahah* yang harus dievaluasi penurunan nilainya secara individual, jika memiliki nilai *plafond* di atas Rp10 miliar dan/atau memenuhi ketentuan sebagai berikut;

- (i) Terdapat tunggakan yang melebihi 90 hari;
- (ii) Kolektibilitas kurang lancar sampai dengan Macet (sesuai dengan ketentuan Regulator yang mengatur penilaian kualitas aset Bank Umum Syariah).

Berdasarkan kriteria di atas, Bank melakukan penilaian secara individual untuk; (a) piutang *murabahah* dengan *plafond* lebih besar dari Rp10 miliar dengan tunggakan yang melebihi 90 hari; atau (b) piutang *murabahah* yang diberikan dengan *plafond* lebih besar dari Rp10 miliar dengan kolektibilitas kurang lancar, diragukan dan macet.

Bank menetapkan piutang *murabahah* yang harus dievaluasi penurunan nilainya secara kolektif, jika memenuhi salah satu kriteria di bawah ini;

- (i) Piutang *murabahah* yang secara individual memiliki nilai signifikan namun tidak memiliki bukti objektif penurunan nilai;
- (ii) Piutang *murabahah* yang secara individual memiliki nilai tidak signifikan;
- (iii) Piutang *murabahah* yang direstrukturisasi yang secara individual memiliki nilai tidak signifikan.

2. MATERIAL ACCOUNTING POLICIES
INFORMATION (continued)

c. Allowance for impairment losses on earning and non-earning assets (continued)

If the Bank determines that there is no objective evidence of impairment for an individually assessed financial asset, whether significant or not, it includes the asset in a group of financial assets with similar financing risk characteristics and collectively assesses them for impairment. Financial assets that are individually assessed for impairment, and for which an impairment loss is or continues to be recognized is excluded in the collective assessment of impairment.

The Bank determines murabahah receivables to be evaluated for impairment through individual evaluation if the plafond is above Rp10 billion and/or if the following criteria are met, as follows;

- (i) There are arrears exceeding 90 days;*
- (ii) Substandard to loss collectibility (regarding to Asset Quality Ratings for Sharia Bank.)*

Based on the above criteria, the Bank assessed individual assessments for; (a) murabahah receivables with a plafond greater than Rp10 billion with arrears exceeding 90 days; or (b) murabahah receivables granted with a plafond greater than Rp10 billion with arrears substandard, doubtful, and loss collectibility.

The Bank determines murabahah receivables to be evaluated for impairment through collective evaluation if one of the following criteria is met;

- (i) Murabahah receivables which individually have significant value but there is no objective evidence of impairment;*
- (ii) Murabahah receivables which individually have insignificant value; and*
- (iii) Restructured murabahah receivables which individually have insignificant value.*

The original financial statements included herein are in Indonesian language.

PT BANK BCA SYARIAH
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2025 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam Rupiah,
kecuali dinyatakan lain)

PT BANK BCA SYARIAH
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2025
and for the Year Then Ended
(Expressed in Rupiah,
unless otherwise stated)

2. INFORMASI KEBIJAKAN AKUNTANSI
MATERIAL (lanjutan)

c. Cadangan kerugian penurunan nilai aset produktif dan non-produktif (lanjutan)

Perhitungan cadangan kerugian penurunan nilai atas aset produktif yang dinilai secara kolektif dikelompokkan berdasarkan karakteristik risiko piutang yang sama dengan mempertimbangkan segmentasi piutang berdasarkan pengalaman kerugian masa lalu (*probability of default*).

Bank menggunakan metode *migration analysis* yang merupakan suatu metode analisis statistik, untuk menilai cadangan kerugian penurunan nilai atas piutang yang diberikan secara kolektif. Bank menggunakan data historis minimal 5 (lima) tahun dalam menghitung *Probability of Default* ("PD") dan *Loss of Given Default* ("LGD").

Bank menggunakan nilai wajar agunan sebagai dasar arus kas masa datang apabila memenuhi salah satu kondisi berikut;

- (i) Piutang dan pembiayaan bersifat *collateral dependent*, yaitu jika pelunasan pembiayaan hanya bersumber dari agunan;
- (ii) Pengambilalihan agunan kemungkinan besar terjadi dan didukung dengan perjanjian legal pengikatan agunan.

Kerugian penurunan nilai atas aset keuangan yang dicatat pada biaya perolehan diamortisasi diukur sebesar selisih antara nilai tercatat aset keuangan dengan nilai kini estimasi arus kas masa datang yang didiskonto menggunakan tingkat margin efektif awal dari aset keuangan tersebut.

Kerugian yang terjadi diakui pada laporan laba rugi dan penghasilan komprehensif lain dan dicatat pada akun cadangan kerugian penurunan nilai sebagai pengurang terhadap aset produktif yang dicatat pada biaya perolehan diamortisasi.

Penerimaan kembali atas aset produktif yang diberikan yang telah dihapusbukukan, pada tahun berjalan dikreditkan dengan menyesuaikan akun cadangan kerugian penurunan nilai. Penerimaan kembali atas aset produktif yang telah dihapusbukukan pada tahun-tahun sebelumnya dicatat sebagai pendapatan operasional selain pendapatan margin.

2. MATERIAL ACCOUNTING POLICIES
INFORMATION (continued)

c. Allowance for impairment losses on earning and non-earning assets (continued)

The calculation of allowance for impairment losses on earning assets which are evaluated collectively, is grouped based on similar receivable risk characteristics and taking into account the receivable segmentation on the basis of historical loss experience (*probability of default*).

The Bank uses the migration analysis method which is a statistical model analysis method to assess allowance for impairment losses on collective receivables. The Bank uses at least 5 (five) years historical data to compute for the *Probability of Default* ("PD") and *Loss Given Default* ("LGD").

Bank uses the fair value of collateral as the basis for future cash flows if one of the following conditions is met;

- (i) *Receivables and financing are collateral dependent, that is, if repayment of financing only comes from collateral;*
- (ii) *Collateral takeover is likely to occur and is supported by a legal agreement of collateral binding.*

Impairment losses on financial assets recorded at amortized cost are measured as the difference between the carrying amount of the financial assets and present value of estimated future cash flows discounted at the financial assets original effective margin rate.

Impairment losses are recognized in statement of profit or loss and other comprehensive income and reflected in an allowance for impairment losses account against earning assets carried at amortised cost.

The recoveries of written-off earning assets in the current year are credited by adjusting the allowance for impairment losses accounts. Recoveries of written-off loans from previous years are recorded as operating income other than margin income.

PT BANK BCA SYARIAH
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2025 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam Rupiah,
kecuali dinyatakan lain)

PT BANK BCA SYARIAH
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2025
and for the Year Then Ended
(Expressed in Rupiah,
unless otherwise stated)

2. INFORMASI KEBIJAKAN AKUNTANSI
MATERIAL (lanjutan)

c. Cadangan kerugian penurunan nilai aset produktif dan non-produktif (lanjutan)

Bank membentuk cadangan kerugian penurunan nilai berdasarkan estimasi kerugian aset produktif yang tidak dapat ditagih sebagaimana diatur dalam PSAK yang berlaku. Aset produktif termasuk pinjaman *qardh*, pembiayaan *mudharabah*, pembiayaan *musyarakah*, aset yang diperoleh untuk *ijarah*, serta komitmen dan kontinjensi yang memiliki risiko pembiayaan seperti bank garansi. Selain itu, Bank juga menerapkan Peraturan Otoritas Jasa Keuangan ("POJK") No. 02/POJK.03/2022 tanggal 31 Januari 2022 tentang "Penilaian Kualitas Aset Bank Umum Syariah dan Unit Usaha Syariah" yang berlaku efektif tanggal 7 Februari 2022.

Cadangan kerugian minimum yang harus dibentuk sesuai dengan Peraturan Otoritas Jasa Keuangan ("POJK") adalah sebagai berikut:

- (i) Cadangan umum, ditetapkan paling rendah sebesar 1% dari aset produktif yang digolongkan lancar diluar giro dan penempatan pada Bank Indonesia, surat berharga yang diterbitkan pemerintah berdasarkan prinsip syariah dan aset produktif yang dijamin dengan agunan tunai.
- (ii) Cadangan khusus, sekurang-kurangnya sebesar:
 - (a) 5% dari aset produktif yang digolongkan Dalam Perhatian Khusus setelah dikurangi nilai agunan;
 - (b) 15% dari aset produktif yang digolongkan Kurang Lancar setelah dikurangi nilai agunan;
 - (c) 50% dari aset produktif yang digolongkan Diragukan setelah dikurangi nilai agunan; dan
 - (d) 100% dari aset produktif yang digolongkan Macet setelah dikurangi nilai agunan.

Kriteria penilaian nilai agunan yang dapat dikurangkan dalam pembentukan cadangan kerugian penurunan nilai dihitung sesuai dengan Peraturan Otoritas Jasa Keuangan ("POJK").

2. MATERIAL ACCOUNTING POLICIES
INFORMATION (continued)

c. Allowance for impairment losses on earning and non-earning assets (continued)

The Bank provides the allowance for impairment losses based on the estimated losses from uncollectible amount earning assets as stipulated in the applicable SFAS. Such earning assets includes, funds of *qardh*, *mudharabah* financing, *musyarakah* financing, assets acquired for *ijarah*, and commitments and contingencies which carry financing risk, such as bank guarantees. In addition, the Bank also implemented Regulation of the Financial Services Authority ("POJK") No. 02/POJK.03/2022 dated January 31, 2022 regarding "Asset Quality Ratings for Sharia Bank and Sharia Business Unit" which was effective as at February 7, 2022.

The minimum allowance to be provided in accordance with Regulation of the Financial Services Authority ("POJK") is as follows:

- (i) General reserve, shall be no less than 1% of total earning assets classified as current, excluding current accounts and placements with Bank Indonesia, securities issued by the government based on sharia principles and part of earning assets guaranteed cash collateral.
- (ii) Special reserves, shall be at least:
 - (a) 5% of earning assets classified as Special Mention after deducting the collateral value;
 - (b) 15% of earning assets classified as Substandard after deducting the collateral value;
 - (c) 50% of earning assets classified as Doubtful after deducting the collateral value; and
 - (d) 100% of earning assets classified as Loss after deducting the collateral value.

The criteria for assessment of the value of collateral that can be deducted in the calculation of allowance for impairment losses are measured based on Regulation of the Financial Services Authority ("POJK").

The original financial statements included herein are in Indonesian language.

PT BANK BCA SYARIAH
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2025 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam Rupiah,
kecuali dinyatakan lain)

PT BANK BCA SYARIAH
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2025
and for the Year Then Ended
(Expressed in Rupiah,
unless otherwise stated)

2. INFORMASI KEBIJAKAN AKUNTANSI
MATERIAL (lanjutan)

c. Cadangan kerugian penurunan nilai aset produktif dan non-produktif (lanjutan)

Atas aset non-produktif, manajemen Bank menentukan cadangan kerugian penurunan nilai pada nilai yang lebih rendah antara nilai tercatat dan nilai wajar setelah dikurangi biaya pelepasan.

d. Giro dan penempatan pada Bank Indonesia

Giro dan Penempatan pada Bank Indonesia terdiri dari giro *wadiah* pada Bank Indonesia dan penanaman dana pada Bank Indonesia berupa Fasilitas Simpanan Bank Indonesia Syariah ("FASBIS") dan Sertifikat Bank Indonesia Syariah ("SBIS").

FASBIS merupakan sertifikat yang diterbitkan Bank Indonesia sebagai bukti penitipan dana berjangka pendek dengan prinsip masing-masing adalah *wadiah* dan *jualah*. Giro dan Penempatan pada Bank Indonesia disajikan sebesar saldo penempatan.

e. Giro pada bank lain

Giro pada bank lain dinyatakan sebesar saldo giro dikurangi dengan cadangan kerugian penurunan nilai. Bonus yang diterima Bank dari bank umum syariah diakui sebagai pendapatan usaha lainnya. Penerimaan jasa giro dari bank non-syariah tidak diakui sebagai pendapatan Bank.

Dana penerimaan jasa giro yang berasal dari bank non-syariah dikategorikan sebagai dana non-halal, sehingga Bank Syariah menyalurkannya sebagai dana kebajikan. Sebelum dana kebajikan tersebut disalurkan, maka pencatatannya di sisi liabilitas.

f. Investasi pada surat berharga

Surat berharga syariah adalah surat bukti penanaman dalam surat berharga berdasarkan prinsip syariah yang lazim diperdagangkan di pasar uang syariah dan/atau pasar modal syariah antara lain obligasi syariah (*sukuk*), sertifikat reksadana syariah dan surat berharga lainnya berdasarkan prinsip syariah.

2. MATERIAL ACCOUNTING POLICIES
INFORMATION (continued)

c. Allowance for impairment losses on earning and non-earning assets (continued)

For non-earning assets, Bank's management determines the allowance for impairment losses at the lower of the carrying value and the fair value after deducting disposal costs.

d. Current account and placement with Bank Indonesia

Current account and placements with Bank Indonesia consist of *wadiah* current accounts with Bank Indonesia and placements of funds with Bank Indonesia in the form of Bank Indonesia Sharia Deposit Facilities ("FASBIS") and Bank Indonesia Sharia Certificates ("SBIS").

FASBIS are certificates issued by Bank Indonesia as a proof of short-term fund deposits under *wadiah* and *jualah* principles, respectively. Current accounts and placements with Bank Indonesia are stated at their outstanding balances of placements.

e. Current account with other banks

Current accounts with other banks are stated at their outstanding balances net of allowance for impairment losses. Bonuses received by the Bank from commercial banks based on sharia principles are recognized as other operating income. Proceeds of interest on current accounts from non-sharia banks are not recognized as the Bank's income.

The received of current account service funds that come from non-sharia Bank are categorized as non-halal funds, so Sharia Bank then distributed the funds as *qardhul hasan* funds. Before the *qardhul hasan* funds are distributed, it is recorded in liabilities.

f. Investments in marketable securities

Sharia marketable securities are proof of investments under sharia principles commonly traded in sharia money market and/or sharia stock exchange, such as sharia bonds (*sukuk*), sharia mutual fund certificates and other marketable securities based on Sharia principles.

PT BANK BCA SYARIAH
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2025 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam Rupiah,
kecuali dinyatakan lain)

PT BANK BCA SYARIAH
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2025
and for the Year Then Ended
(Expressed in Rupiah,
unless otherwise stated)

2. INFORMASI KEBIJAKAN AKUNTANSI
MATERIAL (lanjutan)

f. Investasi pada surat berharga (lanjutan)

- a. Diukur pada biaya perolehan
- Investasi tersebut dimiliki dalam suatu model usaha yang bertujuan utama untuk memperoleh arus kas kontraktual dan terdapat persyaratan kontraktual dalam menentukan tanggal tertentu atas pembayaran pokok dan atau hasilnya;
 - Biaya perolehan sukuk termasuk biaya transaksi;
 - Selisih antara biaya perolehan dan nilai nominal diamortisasi secara garis lurus selama jangka waktu sukuk dan diakui dalam laba rugi.
- b. Diukur pada nilai wajar melalui penghasilan komprehensif lain
- Investasi tersebut dimiliki dalam suatu model usaha yang bertujuan utama untuk memperoleh arus kas kontraktual dan melakukan penjualan sukuk, terdapat persyaratan kontraktual dalam menentukan tanggal tertentu atas pembayaran pokok dan atau hasilnya;
 - Biaya perolehan sukuk termasuk biaya transaksi;
 - Selisih antara biaya perolehan dan nilai nominal diamortisasi secara garis lurus selama jangka waktu sukuk dan diakui dalam laba rugi komprehensif;
 - Keuntungan atau kerugian dari perubahan nilai wajar diakui dalam penghasilan komprehensif lain setelah memperhitungkan saldo selisih biaya perolehan dan nilai nominal yang belum diamortisasi dan saldo akumulasi keuntungan dan kerugian nilai wajar yang telah diakui dalam penghasilan komprehensif lain sebelumnya. Ketika investasi sukuk dihentikan pengakuannya, akumulasi keuntungan atau kerugian yang sebelumnya diakui dalam penghasilan komprehensif lain direklasifikasi ke laba rugi sebagai penyesuaian reklasifikasi.

2. MATERIAL ACCOUNTING POLICIES
INFORMATION (continued)

f. Investments in marketable securities (continued)

- a. *Measured at amortized cost*
- The investment is held in a business model whereby the primary goal is to obtain contractual cash flows and has contractual terms in determining the specific date of principal payments and or the results;*
 - Sukuk acquisition cost includes transaction cost;*
 - The difference between the acquisition cost and the nominal value is amortized on a straight-line basis over the period of the sukuk and recognized in profit or loss.*
- b. *Measured at fair value through other comprehensive income*
- The investment is held in a business model whereby the primary goal is to obtain contractual cash flows and to sell the sukuk, and has contractual terms in determining the specific date of principal payments and or the results;*
 - Sukuk acquisition cost includes transaction cost;*
 - The difference between acquisition cost and the nominal value is amortized on a straight-line basis over the period of the sukuk and is recognized in comprehensive income;*
 - Gain or loss from changes of fair value is recognized in other comprehensive income after considering unamortized difference of acquisition cost and nominal value and accumulated gain or loss of fair value which has been previously recognized in other comprehensive income. When sukuk is derecognized, the accumulated gain or loss which was been previously recognized in other comprehensive income is reclassified to profit or loss as reclassification adjustment.*

The original financial statements included herein are in Indonesian language.

PT BANK BCA SYARIAH
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2025 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam Rupiah,
kecuali dinyatakan lain)

PT BANK BCA SYARIAH
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2025
and for the Year Then Ended
(Expressed in Rupiah,
unless otherwise stated)

2. INFORMASI KEBIJAKAN AKUNTANSI
MATERIAL (lanjutan)

f. Investasi pada surat berharga (lanjutan)

c. Diukur pada nilai wajar melalui laba rugi

- Biaya perolehan sukuk tidak termasuk biaya transaksi;
- Selisih antara nilai wajar dan jumlah tercatat diakui dalam laba rugi.

Sertifikat Investasi *Mudharabah* Antarbank ("SIMA") merupakan sertifikat yang diterbitkan oleh Bank Syariah atau Unit Usaha Syariah ("UUS") yang digunakan sebagai sarana investasi jangka pendek di pasar uang antarbank berdasarkan prinsip syariah dengan akad *mudharabah*, SIMA disajikan sebesar saldonya dikurangi dengan penyisihan kerugian.

Cadangan kerugian penurunan nilai surat berharga disajikan sebagai pengurang dari surat berharga.

g. Piutang

Piutang terdiri dari piutang *murabahah* dan piutang *ijarah*.

Murabahah adalah akad jual beli antara nasabah dengan Bank, dimana Bank membiayai kebutuhan konsumsi, investasi dan modal kerja nasabah yang dijual dengan harga pokok ditambah dengan keuntungan yang diketahui dan disepakati bersama. Pembayaran atas pembiayaan ini dilakukan dengan cara mengangsur dalam jangka waktu yang ditentukan.

Piutang *murabahah* pada awalnya diukur pada nilai neto ditambah dengan biaya transaksi yang dapat diatribusikan secara langsung dan merupakan biaya tambahan untuk memperoleh aset keuangan tersebut dan setelah pengakuan awal diukur pada biaya perolehan diamortisasi menggunakan metode margin efektif dikurangi dengan cadangan kerugian penurunan nilai.

Ijarah adalah akad pemindahan hak guna (manfaat) atas suatu aset dalam waktu tertentu dengan pembayaran *ujrah* tanpa diikuti dengan pemindahan kepemilikan aset itu sendiri.

2. MATERIAL ACCOUNTING
INFORMATION (continued)

f. Investments in marketable securities (continued)

c. Measured at fair value through profit or loss

- Sukuk acquisition cost excludes transaction cost;
- The difference between fair value and the carrying value is recognized in profit or loss.

Interbank Mudharabah Investment Certificate ("SIMA") is a certificate issued by a Sharia Bank or Sharia Business Units ("UUS") that is used as a short-term investment instrument in the interbank money market based on sharia principles with a mudharabah contract, SIMA is presented at its balance less allowance for losses.

Allowance for impairment losses on marketable securities are presented as a deduction from the marketable securities.

g. Receivables

Receivables consist of murabahah receivables, and ijarah receivables.

Murabahah is a sale and purchase contract between the customer and the Bank, whereby the Bank finances the consumption, investment and working capital needs of the customer sold with a principle price plus a certain margin that is mutually informed and agreed. Repayment on this financing is made in installments within a specified period.

Murabahah receivables are initially measured at net realizable value plus directly attributable transaction costs which is an additional cost to obtain the respected financial assets and after the initial recognition, are measured at amortized cost using the effective margin method less any allowance for impairment losses value.

Ijarah is the contract of transferring the rights (benefits) of an asset within a certain period of time with the payment of ujrah without the transfer of ownership of the asset itself.

PT BANK BCA SYARIAH
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2025 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam Rupiah,
kecuali dinyatakan lain)

PT BANK BCA SYARIAH
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2025
and for the Year Then Ended
(Expressed in Rupiah,
unless otherwise stated)

2. INFORMASI KEBIJAKAN AKUNTANSI
MATERIAL (lanjutan)

g. Piutang (lanjutan)

Piutang *ijarah* adalah porsi pokok atas pendapatan *ijarah* yang belum dibayar pada saat jatuh tempo dan termasuk didalamnya *ijarah* multijasa. Piutang *ijarah* multijasa adalah porsi pokok atas pendapatan sewa yang belum dibayar sampai dengan jatuh tempo. Cadangan kerugian penurunan nilai atas piutang *ijarah* atas aset dan piutang *ijarah* multijasa disajikan sebagai pos lawan (*contra account*) piutang *ijarah* atas aset dan piutang *ijarah* multijasa. Bank mencatat *ujrah ijarah* atas aset yang akan diterima dan *ijarah* multijasa yang akan diterima sebagai aset lainnya.

Skema restrukturisasi dilakukan dengan perubahan jangka waktu, perubahan jadwal pembayaran kewajiban nasabah, pemberian potongan (*muqasah*), penambahan fasilitas pembiayaan dan konversi akad menjadi pembiayaan *mudharabah*, *musyarakah*, dan/atau *ijarah*.

h. Pinjaman qardh

Pinjaman *qardh* adalah penyaluran dana dengan akad *qardh*.

Akad *qardh* adalah akad pinjaman dana kepada nasabah dengan ketentuan bahwa nasabah wajib mengembalikan dana yang diterimanya pada waktu yang telah disepakati.

Pinjaman *qardh* meliputi pembiayaan dengan akad *hawalah*. Akad *hawalah* adalah akad pengalihan utang dari pihak yang berutang (nasabah) kepada pihak lain (Bank) yang wajib menanggung atau membayar. Atas transaksi ini Bank mendapatkan imbalan (*ujrah*) dan diakui sebagai pendapatan pada saat diterima.

Pinjaman *qardh* diakui sebesar jumlah dana yang dipinjamkan pada saat terjadinya. Kelebihan penerimaan dari pinjaman atas *qardh* yang dilunasi diakui sebagai pendapatan pada saat terjadinya.

Pada tanggal laporan posisi keuangan, pinjaman *qardh* dinyatakan sebesar saldo pinjaman dikurangi dengan saldo cadangan kerugian penurunan nilai yang dibentuk berdasarkan hasil review oleh manajemen terhadap kualitas pembiayaan yang ada.

2. MATERIAL ACCOUNTING POLICIES
INFORMATION (continued)

g. Receivables (continued)

Ijarah receivables are stated at the principal portion of unpaid *ijarah* income at maturity and including the *ijarah* multiservices principal portion. Multi-services *ijarah* receivables are the principal portion of unpaid rent income at maturity. Allowance for impairment losses accounts on *ijarah* of assets receivables and multi-services *ijarah* receivables are presented as a contra account of *ijarah* of assets receivables and multiservices *ijarah* receivables. The Bank records *ujrah* receivables of *ijarah* of assets and multiservices *ijarah* as other assets.

Restructuring scheme involves through changes in the financing tenor, adjustments to the customer's payment schedule, the granting of concessions (*muqasah*), addition of financing facilities, and the conversion of the contract into *mudharabah*, *musyarakah*, and/or *ijarah* financing.

h. Funds of qardh

Funds of *qardh* represent a distribution of funds with *qardh* agreement.

Qardh contract is a borrowing agreement with the condition that the borrower should repay the loan at a specified period of time.

Funds of *qardh* includes *hawalah* financing contract. *Hawalah* is a transfer of debts from debtors to other party (Bank) which obligate to shoulder or pay. The Bank will obtain a fee (*ujrah*) from this transaction, which is recognized as income when received.

Funds of *qardh* are recognized at the same amount of funds lent when these occur. Any excess amount paid by the borrower in repaying a *qardh* is recognized as revenue when these are incurred.

On the statements of financial position date, funds of *qardh* is stated at the outstanding financing balance less allowance for impairment losses which is provided based on the management's review of the financing quality.

The original financial statements included herein are in Indonesian language.

PT BANK BCA SYARIAH
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2025 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam Rupiah,
kecuali dinyatakan lain)

PT BANK BCA SYARIAH
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2025
and for the Year Then Ended
(Expressed in Rupiah,
unless otherwise stated)

2. INFORMASI KEBIJAKAN AKUNTANSI
MATERIAL (lanjutan)

h. Pinjaman *qardh* (lanjutan)

Skema restrukturisasi dilakukan dengan perubahan jangka waktu, perubahan jadwal pembayaran kewajiban nasabah, pemberian potongan (*muqasah*), penambahan fasilitas pembiayaan dan konversi akad menjadi pembiayaan *musyarakah*.

i. Pembiayaan

Pembiayaan dengan skema bagi hasil dapat dilakukan dengan akad *mudharabah* dan akad *musyarakah*.

Pembiayaan *mudharabah* merupakan pembiayaan kerjasama antara Bank sebagai pemilik dana (*shahibul maal*) dengan nasabah sebagai pelaksana usaha (*mudharib*) selama jangka waktu tertentu. Pembagian hasil keuntungan dari proyek atau usaha tersebut ditentukan sesuai dengan nisbah (*predetermined ratio*) yang telah disepakati bersama. Pada tanggal laporan posisi keuangan, pembiayaan *mudharabah* dinyatakan sebesar saldo pembiayaan dikurangi dengan saldo cadangan kerugian penurunan nilai yang dibentuk berdasarkan hasil revidi oleh manajemen terhadap kualitas pembiayaan yang ada.

Musyarakah adalah akad kerjasama yang terjadi diantara para pemilik modal (mitra *musyarakah*) untuk menggabungkan modal dan melakukan usaha secara bersama dalam suatu kemitraan dengan nisbah pembagian hasil sesuai dengan kesepakatan, sedangkan kerugian ditanggung secara proporsional sesuai dengan kontribusi modal. Pada tanggal laporan posisi keuangan, pembiayaan *musyarakah* dinyatakan sebesar saldo pembiayaan dikurangi dengan saldo cadangan kerugian penurunan nilai yang dibentuk berdasarkan hasil revidi oleh manajemen terhadap kualitas pembiayaan yang ada.

Pembiayaan sindikasi dan penerusan pembiayaan (*channelling*) dinyatakan sebesar pokok pembiayaan sesuai dengan porsi risiko yang ditanggung oleh Bank.

Skema restrukturisasi dilakukan dengan perubahan jangka waktu, perubahan jadwal pembayaran kewajiban nasabah, perubahan nisbah bagi hasil, pemberian potongan (*muqasah*), penambahan fasilitas pembiayaan dan konversi akad menjadi pembiayaan *mudharabah*, *musyarakah*, dan/atau *ijarah*.

2. MATERIAL ACCOUNTING POLICIES
INFORMATION (continued)

h. Funds of *qardh* (continued)

Restructuring scheme involves through changes to the financing tenor, adjustments to the customer's payment schedule, the granting of concessions (*muqasah*), the provision of additional financing facilities, and the conversion of the contract into *musyarakah* financing.

i. Financing

Financing with profit sharing scheme can be done in the form of *mudharabah* and *musyarakah* contract.

Mudharabah financing is a joint financing made between the Bank as the owner of the funds (*shahibul maal*) and the customer as a business executor (*mudharib*) during a certain period. The profit sharing from the project or the business is determined in accordance with the mutually agreed nisbah (*predetermined ratio*). On the statement of financial position date, *mudharabah* financing is stated at the outstanding financing balance less allowance for impairment losses which is provided based on the management's review of the financing quality.

Musyarakah is a partnership contract among fund's owners (*musyarakah* partners) to contribute funds and conduct a business on a joint basis through partnership with the profit sharing based on a predetermined ratio, while the losses are borne proportionally based on the capital contribution. On the statement of financial position dates, *musyarakah* financing is stated at the outstanding financing balance less allowance for impairment losses which is provided based on the management's review on the financing quality.

Syndicated financing and channelling financing are stated at the financing principal amount based on the risk participation by the Bank.

Restructuring scheme involves through changes in the financing tenor, adjustments to the customer's payment schedule, the granting of concessions (*muqasah*), addition of financing facilities, and the conversion of the contract into *mudharabah*, *musyarakah*, and/or *ijarah* financing.

PT BANK BCA SYARIAH
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2025 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam Rupiah,
kecuali dinyatakan lain)

PT BANK BCA SYARIAH
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2025
and for the Year Then Ended
(Expressed in Rupiah,
unless otherwise stated)

2. INFORMASI KEBIJAKAN AKUNTANSI
MATERIAL (lanjutan)

j. Ijarah

Ijarah adalah akad sewa *mu'jir* dengan *musta'jir* atau antara *musta'jir* dengan *ajir* untuk mempertukarkan manfaat *ujrah*, baik manfaat aset *ijarah* maupun multijasa.

Aset yang diperoleh untuk *ijarah*

Ijarah atas aset adalah *ijarah* atas manfaat dari aset *ijarah*. Aset yang diperoleh untuk *ijarah* merupakan aset yang menjadi objek transaksi *ijarah* dan dicatat di laporan posisi keuangan sebesar harga perolehan dikurangi akumulasi penyusutan.

Objek transaksi *ijarah* disusutkan sesuai kebijakan penyusutan aset sejenis, sedangkan objek sewa dalam *ijarah muntahiyah bittamlik* disusutkan sesuai masa sewa.

Ijarah muntahiyah bittamlik adalah akad *ijarah* atas manfaat aset *ijarah* yang disertai dengan *wa'd* pemindahan hak milik atas aset *ijarah* kepada *musta'jir* setelah selesai atau diakhirinya akad *ijarah*.

Perpindahan hak milik aset *ijarah* kepada penyewa dalam *ijarah muntahiyah bittamlik* dapat dilakukan dengan cara;

- (i) hibah;
- (ii) penjualan sebelum akad berakhir sebesar harga yang sebanding dengan sisa cicilan *ijarah*;
- (iii) penjualan pada akhir *ijarah* dengan pembayaran tertentu yang disepakati pada awal akad; dan
- (iv) penjualan secara bertahap sebesar harga tertentu yang disepakati dalam akad.

Nilai tercatat aset segera diturunkan sebesar jumlah yang dapat dipulihkan jika nilai tercatat aset lebih besar dari estimasi jumlah yang dapat dipulihkan.

2. MATERIAL ACCOUNTING POLICIES
INFORMATION (continued)

j. Ijarah

Ijarah is a lease contract between *mu'jir* and *musta'jir* or *musta'jir* and *ajir* in order to exchange the benefits of *ujrah*, including *ijarah* object and multiservices.

Assets acquired for *ijarah*

Ijarah of assets refers to the leasing of the benefits derived from the *ijarah* assets. Assets acquired for *ijarah* are the assets that are the subject of the *ijarah* transaction and are recorded in the statement of financial position at acquisition cost less accumulated depreciation.

Ijarah transaction object is depreciated based on the depreciation policy for similar assets, while leased object in *ijarah muntahiyah bittamlik* transaction is depreciated based on leased term.

Ijarah muntahiyah bittamlik is a lease contract of benefit of *ijarah* object including the *wa'd* transfer of ownership of *ijarah* object to *musta'jir* in the end of the *ijarah*

The transfer of ownership right on the *ijarah* object to the lessee in *ijarah muntahiyah bittamlik* can be conducted through;

- (i) hibah;
- (ii) sale prior to the end of agreement for an amount equivalent to the remaining *ijarah* installments;
- (iii) sale prior to the end of the *ijarah* agreement at a specified amount as agreed at the inception of the agreement; and
- (iv) installment sales at a specific price as agreed in the agreement.

The carrying value of asset is immediately impaired to its recoverable amount if the asset's carrying amount is greater than the estimated recoverable amount.

The original financial statements included herein are in Indonesian language.

PT BANK BCA SYARIAH
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2025 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam Rupiah,
kecuali dinyatakan lain)

PT BANK BCA SYARIAH
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2025
and for the Year Then Ended
(Expressed in Rupiah,
unless otherwise stated)

2. INFORMASI KEBIJAKAN AKUNTANSI
MATERIAL (lanjutan)

j. Ijarah (lanjutan)

Ijarah atas jasa secara tidak langsung

Pengakuan pendapatan atas *ijarah* atas jasa secara tidak langsung adalah jika jangka waktu akad *ijarah* antara Bank (sebagai *ajir*) dan *musta'jir* akhir adalah lebih pendek atau sama dengan jangka waktu akad antara Bank (sebagai *musta'jir*) dan *ajir* awal, maka Bank mengakui pendapatan *ijarah* sejak *musta'jir* akhir menerima jasa dari *ajir* awal sampai akhir akad Bank (sebagai *musta'jir*) dan *ajir* awal berdasarkan kemajuan jasa yang diberikan oleh *ajir* awal.

Jika jangka waktu akad *ijarah* antara Bank (sebagai *ajir*) dan *musta'jir* akhir lebih lama daripada jangka waktu akad antara Bank (sebagai *musta'jir*) dan *ajir* awal, maka Bank:

- mengakui pendapatan *ijarah* sejak *musta'jir* akhir menerima jasa dari *ajir* awal sampai akhir akad entitas (sebagai *musta'jir*) dan *ajir* awal berdasarkan kemajuan jasa yang diberikan oleh *ajir* awal sejumlah biaya jasa yang harus dibayarkan kepada *ajir* awal;
- mengakui pendapatan *ijarah* secara merata setelah selesainya pemberian jasa oleh *ajir* awal sampai dengan akhir akad antara Bank (sebagai *ajir*) dan *musta'jir* akhir sebesar selisih: (i) jumlah *ujrah* dalam akad antara Bank (sebagai *ajir*) dan *musta'jir* akhir tersebut; dan (ii) pendapatan *ijarah* yang diakui di huruf (a).

Bank mengakui pendapatan *ijarah* dalam "*ijarah* atas jasa secara tidak langsung" secara neto sebesar selisih antara jumlah yang ditagihkan kepada *musta'jir* akhir dan jumlah yang dibayarkan kepada *ajir* awal, yaitu entitas lain yang memberikan jasa.

Skema restrukturisasi dilakukan dengan perubahan jangka waktu, perubahan jadwal pembayaran kewajiban nasabah, perubahan nisbah bagi hasil, pemberian potongan (*muqasah*), penambahan fasilitas pembiayaan, konversi akad menjadi pembiayaan mudharabah atau musyarakah, dan/atau konversi pembiayaan menjadi penyertaan modal sementara melalui akad musyarakah.

2. MATERIAL ACCOUNTING POLICIES
INFORMATION (continued)

j. Ijarah (continued)

Ijarah for indirect service

Recognition of indirect service ijarah income is if the term of the ijarah agreement between the Bank (as the ajir) and the final musta'jir is shorter or equal to the term of the agreement between the Bank (as the ajir) and the initial musta'jir, then the Bank recognizes ijarah income from when the final musta'jir receives services from the initial musta'jir until the end of the agreement between the Bank (as the ajir) and the initial musta'jir based on the progress of services provided by the initial musta'jir.

If the term of the ijarah agreement between the Bank (as the ajir) and the final musta'jir is longer than the term of the agreement between the Bank (as the musta'jir) and the initial musta'jir, then the Bank:

- recognizes ijarah income from when the final musta'jir receives services from the initial musta'jir until the end of the entity's agreement (as the musta'jir) and the initial musta'jir based on the progress of services provided by the initial musta'jir in the amount of service fees that must be paid to the initial musta'jir;*
- recognize ijarah income evenly after the completion of the provision of services by the initial ajir until the end of the contract between the Bank (as the ajir) and the final musta'jir in the amount of the difference between: (i) the amount of ujah in the contract between the Bank (as the ajir) and the final musta'jir; and (ii) ijarah income recognized in letter (a).*

The Bank recognizes ijarah income in "ijarah for indirect services" on a net basis in the amount of the difference between the amount billed to the final musta'jir and the amount paid to the initial ajir, namely another entity that provides services.

Restructuring scheme involves through changes in the financing tenor, adjustments to the customer's payment schedule, the granting of concessions (muqasah), addition of financing facilities, and the conversion of the contract into mudharabah, musyarakah, and/or conversion into temporary equity participation through a musyarakah contract.

PT BANK BCA SYARIAH
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2025 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam Rupiah,
kecuali dinyatakan lain)

PT BANK BCA SYARIAH
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2025
and for the Year Then Ended
(Expressed in Rupiah,
unless otherwise stated)

2. INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

k. Aset tetap

Aset tetap dinilai sebesar harga perolehan dikurangi akumulasi penyusutan, kecuali tanah dinilai dengan metode revaluasi. Harga perolehan termasuk pengeluaran yang dapat diatribusikan secara langsung atas perolehan aset tersebut. Tanah disajikan sebesar nilai wajar, berdasarkan penilaian yang dilakukan oleh penilai independen eksternal yang telah terdaftar di OJK. Penilaian atas aset tersebut dilakukan secara berkala setiap tiga tahun untuk memastikan bahwa nilai wajar aset yang direvaluasi tidak berbeda secara material dengan jumlah tercatatnya. Aset tetap lainnya disajikan sebesar harga perolehan dikurangi dengan penyusutan. Harga perolehan termasuk pengeluaran yang dapat diatribusikan secara langsung atas perolehan aset tersebut.

Aset tetap, kecuali tanah, disusutkan sejak bulan ketika aset tersebut digunakan dengan menggunakan metode garis lurus selama taksiran masa manfaat aset sebagai berikut:

Jenis	Tahun/ Year
Bangunan	20
Inventaris kantor	5
Kendaraan bermotor	5

Nilai residu, umur manfaat dan metode penyusutan dievaluasi setiap akhir tahun dan disesuaikan secara prospektif jika diperlukan.

Kenaikan nilai tercatat yang timbul dari revaluasi tanah dikreditkan pada "surplus revaluasi aset tetap" sebagai bagian dari pendapatan komprehensif lainnya

Penurunan yang menghapus nilai kenaikan yang sebelumnya atas aset yang sama dibebankan terhadap "surplus revaluasi aset tetap" sebagai bagian dari pendapatan komprehensif lainnya; penurunan lainnya dibebankan pada laporan laba rugi.

Nilai tercatat aset segera diturunkan sebesar jumlah yang dapat dipulihkan jika nilai tercatat aset lebih besar dari estimasi jumlah yang dapat dipulihkan.

Apabila aset tetap dilepas, maka nilai harga perolehan dan akumulasi penyusutannya dikeluarkan dari laporan posisi keuangan dan keuntungan atau kerugian neto atas pelepasan aset tetap diakui pada "beban non-usaha - neto" dalam laporan laba rugi. Jika aset yang direvaluasi dijual, jumlah yang dicatat di dalam ekuitas dipindahkan ke saldo laba.

2. MATERIAL ACCOUNTING POLICIES INFORMATION (continued)

k. Fixed assets

Fixed assets are stated at cost less accumulated depreciation, except for land which is valued with revaluation method. The acquisition cost includes directly attributable cost for the acquisition of the asset. The land is stated at fair value, based on the assessment performed by external independent appraisers which are registered with OJK. Valuation of those assets are performed regularly every three years to ensure that the fair value of the revalued assets does not differ materially from its carrying amount. All other property, plant and equipment are stated at historical cost less depreciation. Historical cost includes expenditure that is directly attributable to the acquisition of the items.

Fixed assets, except land, are depreciated from the month of the usage of assets and computed using the straight-line method based on the estimated useful life of the assets as follows:

Type
Buildings
Office equipment
Vehicles

The asset residual values, useful life and depreciation method are evaluated at each year end and adjusted prospectively if necessary.

The increase in the carrying amount arising from revaluation of land is credited to "surplus on revaluation of fixed assets" as part of other comprehensive income.

The decrease in the carrying amount that offset previous increase of the same asset is charged to "surplus on revaluation of fixed assets" as part of other comprehensive income; other decrease is charged to the profit or loss.

The carrying value of asset is immediately impaired to its recoverable amount if the asset's carrying amount is greater than the estimated recoverable amount.

The net gains or losses arising from disposal of the fixed assets are determined by comparing the proceeds received from disposal with the carrying amount of the assets and recognized in "non-operating expenses - net" in the income statement. When the revalued assets are sold, amounts recorded in equity are transferred to retained earnings.

The original financial statements included herein are in Indonesian language.

PT BANK BCA SYARIAH
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2025 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam Rupiah,
kecuali dinyatakan lain)

PT BANK BCA SYARIAH
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2025
and for the Year Then Ended
(Expressed in Rupiah,
unless otherwise stated)

2. INFORMASI KEBIJAKAN AKUNTANSI
MATERIAL (lanjutan)

k. Aset tetap (lanjutan)

Nilai tercatat aset tetap dihentikan pengakuannya pada saat dilepaskan atau saat tidak ada manfaat ekonomis masa depan yang diharapkan dari penggunaan atau pelepasannya. Laba atau rugi yang timbul dari penghentian pengakuan aset (dihitung sebagai perbedaan antara jumlah neto hasil pelepasan dan jumlah tercatat dari aset) diakui dalam laporan laba rugi dan komprehensif lain pada tahun aset tersebut dihentikan pengakuannya.

l. Aset lain-lain

Aset lain-lain antara lain terdiri dari biaya dibayar dimuka, pendapatan yang masih akan diterima dan Agunan Yang Diambil Alih ("AYDA").

Biaya dibayar dimuka diamortisasi selama masa manfaat dengan menggunakan metode garis lurus (*straight-line method*).

Agunan yang diambil alih sehubungan dengan penyelesaian piutang dan pembiayaan syariah diakui sebesar nilai neto yang dapat direalisasi atau sebesar nilai tercatat dari piutang dan pembiayaan syariah, maksimal sebesar nilai kewajiban nasabah. Nilai neto yang dapat direalisasi adalah nilai wajar agunan setelah dikurangi estimasi biaya pelepasan. Kelebihan saldo piutang dan pembiayaan syariah, yang belum dilunasi oleh debitur diatas nilai dari agunan yang diambil alih, dibebankan sebagai cadangan kerugian penurunan nilai piutang dan pembiayaan syariah tahun berjalan.

Manajemen mengevaluasi nilai agunan yang diambil alih secara berkala. Penyisihan kerugian agunan yang diambil alih dibentuk berdasarkan penurunan nilai agunan yang diambil alih.

m. Liabilitas segera

Liabilitas segera merupakan liabilitas Bank kepada pihak lain yang sifatnya wajib segera dibayarkan sesuai perintah pemberi amanat perjanjian yang ditetapkan sebelumnya. Liabilitas segera dinyatakan sebesar nilai liabilitas Bank kepada pemberi amanat.

n. Simpanan dari nasabah dan bank lain

Simpanan merupakan simpanan pihak lain dalam bentuk giro *wadiah*, dan tabungan *wadiah*. Simpanan dari bank lain dinyatakan sebesar nilai kewajiban Bank kepada bank lain.

2. MATERIAL ACCOUNTING POLICIES
INFORMATION (continued)

k. Fixed assets (continued)

The carrying value of fixed assets is determined when they are disposed of or when there are no future economic benefits expected from their use or disposal. Gain or loss arising from the derecognition of an asset (calculated as the difference between the net disposal proceeds and the carrying amount of the asset) is recognized in the statement of profit or loss and other comprehensive income in the year the asset is derecognized.

l. Other assets

Other assets among other consist of prepaid expense and income receivables and foreclosed collaterals ("AYDA").

Prepaid expenses are amortised over the useful life using the straight-line method.

Foreclosed collaterals acquired in settlement of sharia receivables and financing are recognized at net realizable values or at sharia receivables and financing carrying amount, the maximum amount which is customer liabilities. Net realizable value is the fair value of the collateral after deducting the estimated costs of disposal. The excess in sharia receivables and financing balances which has not been paid by debtors over the value of foreclosed collaterals is charged to provisions for impairment losses sharia receivables and financing in the current year.

Management evaluates the value of foreclosed collaterals periodically. Allowance for losses of foreclosed collaterals is provided based on the impairment of foreclosed collaterals.

m. Obligations due immediately

Obligations due immediately represent the Bank's obligations to other parties which should be settled immediately based on predetermined instructions by those having the authority. Obligations due immediately are stated at the amounts of the Bank's liabilities to the entrustee.

n. Deposits from customers and other banks

Deposits represent other parties' deposits in the form of wadiah demand deposits, and wadiah savings deposits. Deposits from other banks are stated at the amounts payable to other banks.

PT BANK BCA SYARIAH
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2025 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam Rupiah,
kecuali dinyatakan lain)

PT BANK BCA SYARIAH
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2025
and for the Year Then Ended
(Expressed in Rupiah,
unless otherwise stated)

2. INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

n. Simpanan dari nasabah dan bank lain (lanjutan)

Giro *wadiah* digunakan sebagai instrumen pembayaran dan dapat ditarik setiap saat melalui cek dan bilyet giro, serta mendapatkan bonus sesuai dengan kebijakan Bank. Giro *wadiah* dinyatakan sebesar titipan pemegang giro di Bank.

Tabungan *wadiah* adalah simpanan dana nasabah pada Bank, yang bersifat titipan dan penarikannya dapat dilakukan setiap saat. Terhadap titipan tersebut, Bank tidak dipersyaratkan untuk memberikan imbalan kecuali dalam bentuk pemberian bonus secara sukarela. Tabungan *wadiah* dinyatakan sebesar liabilitas Bank.

o. Dana *syirkah* temporer

Dana *syirkah* temporer adalah investasi yang diterima oleh Bank. Bank mempunyai hak untuk mengelola dan menginvestasikan dana, baik sesuai dengan kebijakan Bank atau kebijakan pembatasan dari pemilik dana, dengan keuntungan dibagikan sesuai dengan kesepakatan. Dana *syirkah* temporer terdiri dari giro *mudharabah*, tabungan *mudharabah* dan deposito *mudharabah* dan sertifikat investasi *mudharabah* antarbank ("SIMA")

Tabungan dan giro *mudharabah* merupakan simpanan dana pihak lain yang mendapatkan imbalan bagi hasil dari pendapatan Bank atas penggunaan dana tersebut dengan nisbah yang ditetapkan dan disetujui sebelumnya. Tabungan *mudharabah* dicatat sebesar nilai simpanan dari nasabah.

Deposito *mudharabah* merupakan simpanan pihak lain yang hanya bisa ditarik pada waktu tertentu sesuai dengan perjanjian antara pemegang deposito *mudharabah* dengan Bank.

Deposito *mudharabah* dinyatakan sebesar nilai nominal sesuai dengan perjanjian antara pemegang deposito dengan Bank.

Dana *syirkah* temporer tidak dapat digolongkan sebagai liabilitas. Hal ini karena Bank tidak berkewajiban untuk mengembalikan jumlah dana awal dari pemilik dana kecuali akibat kelalaian atau wanprestasi ketika mengalami kerugian.

Di sisi lain dana *syirkah* temporer tidak dapat digolongkan sebagai ekuitas karena mempunyai waktu jatuh tempo dan pemilik dana tidak mempunyai hak kepemilikan yang sama dengan pemegang saham, seperti hak *voting* dan hak atas realisasi keuntungan yang berasal dari aset lancar dan aset non-investasi.

2. MATERIAL ACCOUNTING POLICIES INFORMATION (continued)

n. Deposits from customers and other banks (continued)

Wadiah demand deposits are used as payment instruments and available for withdrawal at any time through cheque and demand deposit drafts and receive bonuses according to the Bank's policies. *Wadiah* demand deposits are stated at the amount entrusted by depositors.

Wadiah savings deposits are customers' deposits in the Bank which can be withdrawn at any time. For these deposits, the Bank is not required to give any benefits except in terms of voluntary bonuses. *Wadiah* savings deposits are stated at the amount payable to customers.

o. Temporary *syirkah* funds

Temporary *syirkah* funds represent investment received by the Bank. The Bank has the rights to manage and invest the funds in accordance with either the Bank's policy or restriction set by the depositors with the agreed profit sharing. Temporary *syirkah* funds consist of *mudharabah* current deposits, *mudharabah* savings deposits and *mudharabah* time deposits and interbank *mudharabah* investment certificate ("SIMA").

Mudharabah savings and current deposits represent funds from other parties who receive predetermined and pre-agreed profit sharing (*nisbah*) based on income derived by the Bank from the use of such funds. *Mudharabah* savings deposits are stated based on the customer's savings deposit balance.

Mudharabah time deposits represent third party funds that can be withdrawn only at a certain point in time based on the agreement between the *mudharabah* depositors and the Bank.

Mudharabah time deposits are stated at nominal amount based on the agreement between the depositors and the Bank.

Temporary *syirkah* funds cannot be classified as liability. This is because the Bank does not have any liability to return the fund to the owners, except for losses due to the management's negligence or misrepresentation.

On the other hand, temporary *syirkah* funds cannot also be classified as equity, because of the existence of maturity period and the absence of similar rights of depositors as with shareholders, such as voting rights and the rights to realise gain from current assets and other non-investment assets.

The original financial statements included herein are in Indonesian language.

PT BANK BCA SYARIAH
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2025 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam Rupiah,
kecuali dinyatakan lain)

PT BANK BCA SYARIAH
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2025
and for the Year Then Ended
(Expressed in Rupiah,
unless otherwise stated)

2. INFORMASI KEBIJAKAN AKUNTANSI
MATERIAL (lanjutan)

o. Dana syirkah temporer (lanjutan)

Dana *syirkah* temporer merupakan salah satu unsur laporan posisi keuangan, hal tersebut sesuai dengan prinsip syariah yang memberikan hak kepada Bank untuk mengelola dan menginvestasikan dana, termasuk untuk mencampur dana dimaksud dengan dana lainnya.

Pemilik dana *syirkah* temporer memperoleh bagian atas keuntungan sesuai kesepakatan dan menerima kerugian berdasarkan jumlah dana dari masing-masing pihak. Pembagian hasil dana *syirkah* temporer dapat dilakukan dengan konsep bagi hasil atau bagi keuntungan.

p. Pendapatan pengelolaan dana sebagai mudharib

Pendapatan pengelolaan dana sebagai *mudharib* terdiri dari pendapatan dari transaksi piutang *murabahah*, pendapatan dari *ijarah*, pendapatan bagi hasil dari pembiayaan *mudharabah* dan *musyarakah* dan pendapatan usaha utama lainnya.

Pendapatan atas piutang *murabahah* menggunakan metode setara tingkat imbal hasil efektif (margin efektif). Margin efektif adalah margin yang secara tepat mendiskontokan estimasi pembayaran atau penerimaan kas di masa datang selama perkiraan umur dari piutang *murabahah*.

Pada saat menghitung margin efektif, Bank mengestimasi arus kas di masa datang dengan mempertimbangkan seluruh persyaratan kontraktual dalam instrumen keuangan tersebut, tetapi tidak mempertimbangkan kerugian piutang di masa mendatang. Perhitungan ini mencakup seluruh komisi, provisi dan bentuk lain yang diterima oleh para pihak dalam kontrak yang merupakan bagian tak terpisahkan dari margin efektif, biaya transaksi dan seluruh premi atau diskon lainnya.

Pendapatan *ijarah* diakui selama masa akad secara merata.

Pendapatan usaha *musyarakah* yang menjadi hak mitra aktif diakui sebesar haknya sesuai dengan kesepakatan, sedangkan pendapatan usaha untuk mitra pasif diakui sebagai hak pihak mitra pasif atas bagi hasil dan liabilitas.

2. MATERIAL ACCOUNTING POLICIES
INFORMATION (continued)

o. Temporary syirkah funds (continued)

Temporary *syirkah* funds represent one of the statement of financial position accounts which is in accordance with sharia principles that provide rights to the Bank to manage and invest funds, including mixing of one fund with the other funds.

The owners of temporary *syirkah* funds receive parts of profit in accordance with the agreement and receive loss based on the proportion of fund from each parties. The profit distribution of temporary *syirkah* funds might be based on revenue sharing or profit sharing concept.

p. Income from fund management as mudharib

Income from fund management as *mudharib* consists of income from *murabahah* receivables transactions, income from *ijarah*, profit sharing from *mudharabah* and *musyarakah* financing and other main operating income.

Income from *murabahah* receivables is recognized using the effective rate of return method (effective margin). Effective margin is the margin that precisely discounts the estimated future cash payments or receipts through the expected life of the *murabahah* receivables.

When calculating the effective margin, Bank estimates the future cash flows considering all contractual terms of the financial instrument but does not consider the loss of receivables in the future. This calculation includes all commissions, provision fees and other forms accepted by the parties in the contract that are an inseparable part of the effective margin, transaction costs and all other premiums or discounts.

Income from *ijarah* is recognized proportionately over the contract period.

Musyarakah revenue which is distributed to active partners is recognized in accordance with the agreement, while *musyarakah* revenue which is distributed to passive partners is recognized as right of the passive partner to profit sharing and liability.

PT BANK BCA SYARIAH
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2025 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam Rupiah,
kecuali dinyatakan lain)

PT BANK BCA SYARIAH
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2025
and for the Year Then Ended
(Expressed in Rupiah,
unless otherwise stated)

2. INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

p. Pendapatan pengelolaan dana sebagai mudharib (lanjutan)

Pendapatan usaha *mudharabah* diakui dalam periode terjadinya hak bagi hasil sesuai nisbah yang disepakati dan tidak diperkenankan mengakui pendapatan dari proyeksi hasil usaha. Kerugian akibat kelalaian atau kesalahan pengelola dana dibebankan pada pengelola dana dan tidak mengurangi investasi *mudharabah*.

q. Pendapatan usaha utama lainnya

Pendapatan usaha utama lainnya terdiri dari pendapatan dari pinjaman *qardh*, pendapatan dari FASBIS, pendapatan dari penempatan pada bank syariah lain dan pendapatan bagi hasil investasi pada surat berharga.

r. Hak pihak ketiga atas bagi hasil dana syirkah temporer

Hak pihak ketiga atas bagi hasil dana *syirkah* temporer merupakan bagian bagi hasil milik pihak ketiga yang didasarkan pada prinsip *mudharabah mutlaqah* atas pengelolaan dana mereka oleh Bank. Pendapatan yang dibagikan adalah pendapatan yang telah diterima (*cash basis*).

Bagian laba yang dibagikan kepada pemilik dana dihitung dari pendapatan yang telah diterima.

Jumlah pendapatan margin dan bagi hasil atas pembiayaan yang diberikan dan dari aset produktif lainnya yang akan dibagikan kepada nasabah penyimpan dana. Bank menghitung secara proporsional sesuai dengan alokasi dana nasabah dan Bank yang dipakai dalam pembiayaan yang diberikan dan aset produktif lainnya yang disalurkan.

Dari jumlah pendapatan margin dan bagi hasil yang tersedia untuk nasabah tersebut kemudian dibagikan kepada nasabah penabung dan deposan sebagai *shahibul maal* dan Bank sebagai *mudharib* sesuai dengan porsi nisbah bagi hasil yang telah disepakati bersama sebelumnya, sedangkan untuk nasabah giro dan tabungan dengan akad *wadiah* dapat diberikan bonus berdasarkan kebijakan Bank.

2. MATERIAL ACCOUNTING POLICIES INFORMATION (continued)

p. Income from fund management as mudharib (continued)

Income from *mudharabah* is recognized during the period of profit sharing in accordance with the agreed nisbah, while recognition based on projected income is not allowed. Loss incurred due to negligence on the part of fund manager is charged to the fund manager and shall not reduce the *mudharabah* investment.

q. Other main business income

Other main operating income consists of income derived from funds of *qardh*, FASBIS, placements with other sharia banks and profit sharing from investment in marketable securities.

r. Third parties' share on return of temporary syirkah funds

Third parties' share on return of temporary *syirkah* funds represents third parties' share on the income of the Bank derived from managing of such funds by the Bank under *mudharabah mutlaqah* principles. The profit sharing is distributed on the cash basis.

The profit sharing distributed to fund owners is calculated based on the revenue of the Bank.

Margin income and profit sharing on financing facilities and other earning assets are distributed to fund owners. The Bank computes proportionately based on the allocation of funds from owners and the Bank which was used in financing and other earning assets granted.

The total available margin and profit sharing are distributed to customers and depositors as *shahibul maal* and to the Bank as *mudharib* in accordance with a predetermined nisbah, while for customers of demand deposits and savings deposits under *wadiah* agreement might be granted bonuses according to the Bank's policy.

The original financial statements included herein are in Indonesian language.

PT BANK BCA SYARIAH
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2025 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam Rupiah,
kecuali dinyatakan lain)

PT BANK BCA SYARIAH
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2025
and for the Year Then Ended
(Expressed in Rupiah,
unless otherwise stated)

2. INFORMASI KEBIJAKAN AKUNTANSI
MATERIAL (lanjutan)

r. Hak pihak ketiga atas bagi hasil dana syirkah temporer (lanjutan)

Pendapatan margin dan bagi hasil atas pembiayaan yang diberikan dan aset produktif lainnya yang didapatkan melalui penggunaan dana Bank, seluruhnya menjadi milik Bank, termasuk pendapatan dari investasi Bank berbasis imbalan.

s. Pendapatan imbalan jasa perbankan

Pendapatan imbalan jasa perbankan diakui pada periode akuntansi dimana jasa diberikan, dengan mengacu pada tingkat penyelesaian dari suatu transaksi dan dinilai berdasarkan jasa aktual yang telah diberikan sebagai proporsi atas total jasa yang harus diberikan.

t. Imbalan kerja

Imbalan kerja jangka pendek

Imbalan kerja jangka pendek seperti upah, iuran jaminan sosial, cuti jangka pendek dan tunjangan hari raya diakui selama tahun berjalan jasa diberikan. Imbalan jangka pendek dihitung sebesar jumlah yang tidak didiskontokan.

Program imbalan pasti

Imbalan pasca kerja diakui sebagai biaya ketika jasa telah diberikan oleh pegawai yang memenuhi syarat. Imbalan kerja ditentukan berdasarkan peraturan Bank dan persyaratan minimum Undang-Undang Cipta Kerja No. 11 Tahun 2020 tanggal 2 November 2021.

Imbalan pasca-kerja secara aktuaris ditentukan berdasarkan metode *Projected Unit Credit*.

Pengukuran kembali atas liabilitas (aset) imbalan pasti neto, yang diakui sebagai penghasilan komprehensif lain, terdiri atas:

- (i) Keuntungan dan kerugian aktuarial.
- (ii) Imbal hasil atas aset program, tidak termasuk jumlah yang dimasukkan dalam bunga neto atas liabilitas (aset).
- (iii) Setiap perubahan dampak batas aset, tidak termasuk jumlah yang dimasukkan dalam bunga neto atas liabilitas (aset).

2. MATERIAL ACCOUNTING POLICIES
INFORMATION (continued)

r. Third parties' share on return of temporary syirkah funds (temporer) (continued)

Margin income and profit sharing from financing and other earning assets which are earned through the use of Bank's funds, are entirely entitled to the Bank, including income from the Bank's fee-based investments.

s. Fee based income from banking services

Fee based income from banking services is recognized in the accounting period in which the services are rendered, by reference to the stage of completion of the specific transaction and assessed on the basis of the actual service provided as a proportion of the total service to be provided.

t. Employee benefits

Short-term employee benefits

Short-term employee benefits such as salaries, social security contributions, short-term leaves and allowance of feast day are recognized during the period when services have been rendered. Short-term employee benefits are measured using undiscounted amounts.

Defined benefit plan

The post-employment benefits are recognized as expense when services have been rendered by qualified employees. The benefits are determined based on Bank regulations and the minimum requirements of Job Creation Law No. 11 of 2020 dated November 2, 2021.

The post-employment benefits are actuarially determined using the *Projected Unit Credit* method.

Remeasurement of defined benefit liabilities (assets) net, which is recognized as other comprehensive income consist of:

- (i) Actuarial gain and losses
- (ii) Return on plan assets, excluding amounts that is included in net interest on liabilities (assets).
- (iii) The effect of the asset ceiling, excluding amounts included in the net interest of liabilities (assets).

PT BANK BCA SYARIAH
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2025 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam Rupiah,
kecuali dinyatakan lain)

PT BANK BCA SYARIAH
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2025
and for the Year Then Ended
(Expressed in Rupiah,
unless otherwise stated)

2. INFORMASI KEBIJAKAN AKUNTANSI
MATERIAL (lanjutan)

t. Imbalan kerja (lanjutan)

Program imbalan pasti (lanjutan)

Pengukuran kembali atas liabilitas (aset) imbalan pasti - neto, yang diakui sebagai penghasilan komprehensif lain tidak direklasifikasi ke laba rugi pada periode berikutnya.

Biaya jasa lalu diakui sebagai beban pada tanggal yang lebih awal antara ketika amandemen atau kurtailmen program terjadi, dan ketika biaya restrukturisasi atau pesangon diakui.

u. Perpajakan

Beban pajak tahun berjalan ditetapkan berdasarkan taksiran penghasilan kena pajak tahun berjalan. Aset dan liabilitas pajak tangguhan diakui atas perbedaan temporer aset dan liabilitas antara pelaporan komersial dan pajak pada setiap tanggal pelaporan.

Aset pajak tangguhan diakui untuk seluruh perbedaan temporer yang boleh dikurangkan dan saldo rugi fiskal yang belum dikompensasikan, sepanjang perbedaan temporer dan rugi fiskal yang belum dikompensasikan tersebut dapat dimanfaatkan untuk mengurangi laba fiskal pada masa yang akan datang.

Jumlah tercatat aset pajak tangguhan ditelaah pada setiap tanggal posisi keuangan dan nilai tercatat aset pajak tangguhan tersebut diturunkan apabila tidak lagi terdapat kemungkinan besar bahwa laba fiskal yang memadai akan tersedia untuk mengkompensasi sebagian atau semua manfaat aset pajak tangguhan.

Perubahan terhadap liabilitas pajak diakui pada saat surat ketetapan pajak diterima, atau apabila diajukan keberatan dan atau banding oleh Bank, pada saat telah ada keputusan atas banding dan atau keberatan tersebut. Jika perlu, manajemen akan membentuk provisi berdasarkan jumlah yang diestimasikan akan dibayar kepada otoritas pajak.

2. MATERIAL ACCOUNTING POLICIES
INFORMATION (continued)

t. Employee benefits (continued)

Defined benefit plan (continued)

Remeasurement of defined benefit liabilities (assets) - net, which is recognized as other comprehensive income is not reclassified to profit or loss in the subsequent periods.

Past service costs are recognized as expense at the earlier date between the occurrence of the amendments or curtailment program occurs, and the recognition of the costs of restructuring or severance.

u. Taxation

Current tax expense is provided based on the estimated taxable income for the current year. Deferred tax assets and liabilities are recognized for temporary differences between the financial and the tax bases of assets and liabilities at each reporting date.

Deferred tax assets are recognized for all deductible temporary differences and carry forward of uncompensated tax losses to the extent that it is probable that those temporary differences and carry forward of unutilized tax losses will be utilized in deducting future taxable profit.

The carrying amount of deferred tax assets is reviewed at each reporting date and is reduced when it is no longer probable that sufficient taxable profits will be available to compensate part or all of the benefit of the deferred tax assets.

Amendment to tax obligation is recorded when an assessment letter is received or, if objected to or appealed against by the Bank, when the result of such appeal or objection is determined. If needed, management will provide provisions based on the estimated amount which will be paid to tax authority.

The original financial statements included herein are in Indonesian language.

PT BANK BCA SYARIAH
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2025 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam Rupiah,
kecuali dinyatakan lain)

PT BANK BCA SYARIAH
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2025
and for the Year Then Ended
(Expressed in Rupiah,
unless otherwise stated)

2. INFORMASI KEBIJAKAN AKUNTANSI
MATERIAL (lanjutan)

u. Perpajakan (lanjutan)

Aset dan liabilitas atas pajak tangguhan dan pajak kini dapat saling hapus apabila terdapat hak yang berkekuatan hukum untuk melakukan saling hapus.

Aset dan liabilitas pajak tangguhan diukur berdasarkan tarif pajak yang akan berlaku pada tahun saat aset direalisasikan atau liabilitas diselesaikan berdasarkan peraturan perpajakan yang berlaku atau yang telah secara substantif diberlakukan pada tanggal laporan posisi keuangan. Pengaruh pajak terkait dengan penyisihan untuk dan/atau pembalikan seluruh perbedaan temporer selama tahun berjalan, termasuk pengaruh perubahan tarif pajak, diakui sebagai "Manfaat/(Beban) Pajak Penghasilan" dan termasuk dalam laba atau rugi neto tahun berjalan, kecuali untuk transaksi-transaksi yang sebelumnya telah langsung dibebankan ke laba komprehensif lainnya dan dilaporkan ke ekuitas.

v. Sumber dana kebajikan

Sesuai dengan Fatwa DSN-MUI No. 123/DSN-MUI/XI/2018, Sumber Dana Kebajikan yang didapat berasal dari Dana yang Tidak Boleh Diakui Sebagai Pendapatan (Dana TBDSP) apabila berasal dari:

1. Transaksi tidak sesuai dengan prinsip syariah yang tidak dapat dihindarkan termasuk pendapatan bunga (riba).
2. Transaksi syariah yang tidak terpenuhi ketentuan dan batasannya (rukun dan/atau syaratnya).
3. Dana sanksi (denda) karena tidak memenuhi kewajiban sesuai kesepakatan.
4. Dana yang tidak diketahui pemiliknya, diketahui pemiliknya tetapi tidak ditemukan atau diketahui pemiliknya tetapi biaya pengembaliannya lebih besar dari jumlah dana tersebut.

2. MATERIAL ACCOUNTING POLICIES
INFORMATION (continued)

u. Taxation (continued)

Assets and liabilities on deferred tax and current tax can be offset if there is a legal enforceable right to offset.

Deferred tax assets and liabilities are measured at the tax rates that are expected to apply to the year when the asset is realized or the liability is settled based on tax laws that have been enacted or substantively enacted as at statements of financial position dates. The related tax effects of the provisions for and/or reversals of all temporary differences during the year, including the effect of change in tax rates, are recognized as "Income Tax Benefit/(Expense)" and included in the net profit or loss for the year, except to the extent that they relate to items previously charged to other comprehensive income and reported to equity.

v. Sources of qardhul hasan funds

Based on Fatwa DSN-MUI No. 123/DSN-MUI/XI/2018, source of Qardhul Hasan Funds which acquired from Funds that are Prohibited to be Recognized as Revenue (TBDSP Funds), if the funds come from:

1. The transaction that is not accordance with sharia principle and cannot be avoided include interest revenue (riba).
2. The sharia transaction that does not meet its term and conditions (principle and/or requirement).
3. Penalty funds (fines) because of not fulfilling the obligation on initial contract.
4. Unknown funds, the owner is known but was not found or the owner is known but the cost to refund is higher than the fund amount.

PT BANK BCA SYARIAH
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2025 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam Rupiah,
kecuali dinyatakan lain)

PT BANK BCA SYARIAH
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2025
and for the Year Then Ended
(Expressed in Rupiah,
unless otherwise stated)

2. INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

w. Transaksi dan saldo mata uang asing

Bank menyelenggarakan catatan akuntansinya dalam Rupiah Indonesia sebagai mata uang fungsional. Transaksi yang melibatkan mata uang asing dicatat pada nilai tukar pada saat terjadinya transaksi.

Pada tanggal laporan posisi keuangan, aset dan liabilitas moneter dalam mata uang asing dijabarkan ke dalam mata uang Rupiah dengan menggunakan kurs tengah Bank Indonesia ("BI") yang berlaku pada tanggal tersebut. Keuntungan atau kerugian selisih kurs yang terjadi diakui pada laporan laba rugi dan penghasilan komprehensif lain tahun berjalan

Pada tanggal 31 Desember 2025 dan 2024, kurs yang digunakan adalah sebagai berikut (nilai penuh):

	2025
1 Dolar Amerika Serikat	16.782,00
1 Riyal Arab Saudi	4.474,25

2. MATERIAL ACCOUNTING POLICIES INFORMATION (continued)

w. Transaction and balance in foreign currency

The Bank maintains its accounting records in Indonesian Rupiah as the functional currency. Transactions in foreign currencies are recorded at the prevailing exchange rates in effect on the date of the transactions

As of the statement of financial position date, all foreign currency monetary assets and liabilities are translated into Rupiah at the middle exchange rates quoted by Bank Indonesia ("BI") on those dates. The resulting net foreign exchange gains or losses are recognized in the current year's statement of profit or loss and other comprehensive income

As of December 31, 2025 and 2024, the exchange rates used are as follows (full amount):

	2024	
1 United States Dollar	16.162,00	
1 Saudi Arabian Riyal	4.304,14	

3. PENGGUNAAN PERTIMBANGAN, ESTIMASI DAN ASUMSI

Penyusunan laporan keuangan Bank mengharuskan manajemen untuk membuat pertimbangan, estimasi dan asumsi yang mempengaruhi jumlah yang dilaporkan dan pengungkapan yang terkait, pada akhir periode pelaporan. Ketidakpastian mengenai asumsi dan estimasi tersebut dapat mengakibatkan penyesuaian material terhadap nilai tercatat pada aset dan liabilitas dalam periode pelaporan berikutnya.

a. Pertimbangan

Dalam proses penerapan kebijakan akuntansi Bank, manajemen telah membuat keputusan berikut, yang memiliki pengaruh paling signifikan terhadap jumlah yang diakui dalam laporan keuangan:

Penentuan kelompok investasi

Dalam mengklasifikasikan investasi pada surat berharga sebagai "diukur pada biaya perolehan" dan "diukur pada nilai wajar melalui penghasilan komprehensif lain", Bank telah menetapkan bahwa investasi tersebut telah memenuhi persyaratan klasifikasi sebagaimana dijabarkan dalam Catatan 2f.

3. USE OF JUDGMENTS, ESTIMATES AND ASSUMPTIONS

The preparation of the Bank's financial statements requires management to make judgments, estimates and assumptions that affect the reported amounts and related disclosures, at the end of the reporting period. Uncertainty regarding these assumptions and estimates may result in material adjustments to the carrying value of assets and liabilities in the next reporting period.

a. Judgment

In the process of implementing the Bank's accounting policies, management has made the following decisions, which have the most significant impact on the amounts recognized in the financial statements:

Determination of investment classification

In classifying investments in securities as "measured at acquisition cost" and "measured at fair value through other comprehensive income", the Bank has determined that such investments has met the classification requirements as described in Note 2f.

The original financial statements included herein are in Indonesian language.

PT BANK BCA SYARIAH
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2025 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam Rupiah,
kecuali dinyatakan lain)

PT BANK BCA SYARIAH
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2025
and for the Year Then Ended
(Expressed in Rupiah,
unless otherwise stated)

3. PENGGUNAAN PERTIMBANGAN, ESTIMASI DAN ASUMSI (lanjutan)

b. Estimasi dan asumsi

Asumsi utama masa depan dan ketidakpastian sumber estimasi utama yang lain pada tanggal pelaporan yang memiliki risiko signifikan bagi penyesuaian yang material terhadap nilai tercatat aset dan liabilitas untuk tahun berikutnya diungkapkan di bawah ini. Bank mendasarkan asumsi dan estimasi pada parameter yang tersedia pada saat laporan keuangan disusun. Asumsi dan situasi mengenai perkembangan masa depan mungkin berubah akibat perubahan pasar atau situasi di luar kendali Bank. Perubahan tersebut dicerminkan dalam asumsi terkait pada saat terjadinya.

Cadangan kerugian penurunan nilai pada aset produktif

Bank mengevaluasi akun tertentu jika terdapat informasi bahwa debitur yang bersangkutan tidak dapat memenuhi liabilitas keuangannya. Dalam hal tersebut, Bank mempertimbangkan, berdasarkan fakta dan situasi yang tersedia, termasuk namun tidak terbatas pada, jangka waktu hubungan dengan debitur dan status pembiayaan dari debitur berdasarkan catatan.

Bank juga mempertimbangkan pembiayaan dari pihak ketiga dan faktor pasar yang diketahui dalam membentuk cadangan kerugian penurunan nilai pada aset produktif. Provisi yang spesifik ini dievaluasi kembali dan disesuaikan jika tambahan informasi yang diterima mempengaruhi nilai cadangan kerugian penurunan nilai pada aset produktif.

3. USE OF JUDGMENTS, ESTIMATES AND ASSUMPTIONS (continued)

b. Estimates and assumptions

The key future assumptions and uncertainties of other key estimates at the reporting date that pose a significant risk of material adjustments to the carrying amounts of assets and liabilities for the following year are disclosed below. The Bank bases its assumptions and estimates on parameters available at the time the financial statements were prepared. Assumptions and circumstances regarding future developments may change due to market changes or situations beyond the Bank's control. These changes are reflected in the related assumptions at the time they occur.

Allowance for impairment losses on earning assets

The Bank evaluates certain accounts if there is information that the debtor in question cannot fulfill his financial obligations. In such cases, the Bank considers, based on the available facts and situations, including but not limited to, the length of the relationship with the debtor and the financing status of the debtor based on the records.

Bank also consider financing from third parties and known market factors to set aside the allowance for impairment losses on earning asset. These specific provisions are re-evaluated and adjusted if additional information received affects the value of the allowance for impairment losses on earning asset.

PT BANK BCA SYARIAH
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2025 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam Rupiah,
kecuali dinyatakan lain)

PT BANK BCA SYARIAH
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2025
and for the Year Then Ended
(Expressed in Rupiah,
unless otherwise stated)

3. PENGGUNAAN PERTIMBANGAN, ESTIMASI DAN ASUMSI (lanjutan)

b. Estimasi dan asumsi (lanjutan)

Imbalan pasti

Penentuan biaya pensiun dan liabilitas imbalan pasti Bank bergantung pada pemilihan asumsi yang digunakan oleh aktuaris independen dalam menghitung jumlah-jumlah tersebut. Asumsi tersebut termasuk antara lain, tingkat diskonto, tingkat kenaikan gaji tahunan, tingkat pengunduran diri karyawan tahunan, tingkat kecacatan, umur pensiun dan tingkat kematian. Hasil aktual yang berbeda dari asumsi yang ditetapkan Bank diakui segera dalam laporan laba rugi dan pada saat terjadi. Sementara Bank berkeyakinan bahwa asumsi tersebut adalah wajar dan sesuai. Perbedaan signifikan pada hasil aktual atau perubahan signifikan dalam asumsi yang ditetapkan Bank dapat mempengaruhi secara material liabilitas imbalan pasti dan beban imbalan pasti neto. Penjelasan lebih rinci diungkapkan dalam Catatan 2t dan 31.

Pajak penghasilan

Pertimbangan signifikan dilakukan dalam menentukan provisi atas pajak penghasilan badan. Terdapat transaksi dan perhitungan tertentu yang penentuan pajak akhirnya adalah tidak pasti dalam kegiatan usaha normal. Bank mengakui liabilitas atas pajak penghasilan badan berdasarkan estimasi apakah akan terdapat tambahan pajak penghasilan badan.

Pajak tangguhan diakui atas seluruh perbedaan temporer yang dapat dikurangkan, sepanjang besar kemungkinannya bahwa penghasilan kena pajak akan tersedia sehingga perbedaan temporer tersebut dapat digunakan. Estimasi signifikan oleh manajemen disyaratkan dalam menentukan total pajak tangguhan yang dapat diakui, berdasarkan saat penggunaan dan tingkat penghasilan kena pajak serta strategi perencanaan pajak masa depan.

3. USE OF JUDGMENTS, ESTIMATES AND ASSUMPTIONS (continued)

b. Estimates and assumptions (continued)

Defined benefits

The determination of pension costs and employee benefit liabilities of the Bank's depends on its selection of certain assumptions used by the independent actuaries in calculating such amounts. Those assumptions include among others, discount rate, annual salary increase rate, annual employee benefit rate, disability rate, retirement age and mortality rate. Actual results that differ from the assumptions set by the Bank are recognized immediately in the statement of profit or loss when they occur. The Bank believes that its assumptions are reasonable and appropriate. Significant differences in the Bank's assumptions may materially affect the estimated defined benefit liabilities and the net defined benefit expense. A more detailed explanation is disclosed in Note 2t and 31.

Income tax

Significant considerations are made in determining the provision for corporate income tax. There are certain transactions and calculations for which the final tax determination is uncertain in the normal course of business. The Bank recognizes a liability for corporate income tax based on its estimate of whether there will be additional corporate income tax.

Deferred tax is recognized on all deductible temporary differences, to the extent that it is probable that taxable income will be available so that the temporary differences can be used. Significant estimates by management are required in determining the total deferred tax that can be recognized, based on the timing of use and the level of taxable income as well as future tax planning strategies.

The original financial statements included herein are in Indonesian language.

PT BANK BCA SYARIAH
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2025 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam Rupiah,
kecuali dinyatakan lain)

PT BANK BCA SYARIAH
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2025
and for the Year Then Ended
(Expressed in Rupiah,
unless otherwise stated)

4. KAS

	2025	2024
Kas dalam kasanehan		
Rupiah	7.992.131.200	12.704.625.500
Mata uang asing		
Dolar Amerika Serikat	81.392.700	-
Riyal Arab Saudi	24.608.375	-
Kas dalam perjalanan	20.885.406.900	16.087.039.400
Jumlah	28.983.539.175	28.791.664.900

Kas merupakan jumlah kas yang berada di teller dan kasanehan kantor cabang Bank serta kas dalam perjalanan.

4. CASH

	2024	
Cash in vault		
Rupiah	12.704.625.500	
Foreign currency		
United States Dollar	-	
Saudi Arabian Riyal	-	
Cash in transit	16.087.039.400	
Total	28.791.664.900	

Cash is the amount of cash held at the teller and in vault of the Bank's branch offices and cash in transit.

5. GIRO DAN PENEMPATAN PADA BANK INDONESIA

	2025	2024
Giro		
Giro wadiah	614.373.157.105	377.457.238.780
Penempatan pada Bank Indonesia		
Fasilitas Simpanan Bank Indonesia Syariah ("FASBIS")	391.751.000.000	522.900.000.000
Jumlah	1.006.124.157.105	900.357.238.780

Rincian imbal hasil dan jangka waktu penempatan pada Bank Indonesia pada tanggal 31 Desember 2025 dan 2024 adalah sebagai berikut:

5. CURRENT ACCOUNTS AND PLACEMENTS WITH BANK INDONESIA

	2024	
Current accounts		
Wadiah demand deposit	377.457.238.780	
Placements with Bank Indonesia		
Bank Indonesia Sharia Deposit Facilities ("FASBIS")	522.900.000.000	
Total	900.357.238.780	

Details of the yield and placement period with Bank Indonesia on December 31, 2025 and 2024 are as follows:

	2025	2024	
	Imbal hasil per tahun/ Yield per annum	Jangka waktu/ Period	Imbal hasil per tahun/ Yield per annum
FASBIS	3,75%	2 hari	5,25%
			3 hari
			FASBIS

6. GIRO PADA BANK LAIN

	2025	2024
<u>Pihak berelasi</u>		
Bank non-syariah		
PT Bank Central Asia Tbk	8.175.579.860	11.577.188.988
<u>Pihak ketiga</u>		
PT Bank OCBC NISP Tbk (Unit usaha syariah)	51.383.939	8.859.735
Jumlah	8.226.963.799	11.586.048.723
Cadangan kerugian penurunan nilai	(82.269.637)	(115.860.487)
Jumlah giro pada bank lain - neto	8.144.694.162	11.470.188.236

6. CURRENT ACCOUNT WITH OTHER BANKS

	2024	
<u>Related party</u>		
Non-sharia bank		
PT Bank Central Asia Tbk	11.577.188.988	
<u>Third party</u>		
PT Bank OCBC NISP Tbk (Sharia business units)	8.859.735	
Total	11.586.048.723	
Allowance for impairment losses	(115.860.487)	
Total current account with other banks - net	11.470.188.236	

PT BANK BCA SYARIAH
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2025 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam Rupiah,
kecuali dinyatakan lain)

PT BANK BCA SYARIAH
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2025
and for the Year Then Ended
(Expressed in Rupiah,
unless otherwise stated)

6. GIRO PADA BANK LAIN (lanjutan)

Perubahan cadangan kerugian penurunan nilai giro pada bank lain adalah sebagai berikut:

	2025	2024
Saldo awal tahun	115.860.487	287.623.820
Pembalikan selama tahun berjalan	(33.590.850)	(171.763.333)
Saldo akhir tahun	82.269.637	115.860.487

Manajemen berpendapat bahwa jumlah cadangan kerugian penurunan nilai giro pada bank lain adalah cukup untuk menutup kemungkinan kerugian akibat tidak tertagihnya giro pada bank lain.

Pada tanggal 31 Desember 2025 dan 2024, tidak terdapat giro pada bank lain yang dijadikan jaminan.

6. CURRENT ACCOUNT WITH OTHER BANKS (continued)

Changes in the allowance for impairment losses on current account with other banks are as follows:

	2025	2024
Beginning year balance	115.860.487	287.623.820
Reversal during the year	(33.590.850)	(171.763.333)
End of year balance	82.269.637	115.860.487

Management believes that the allowance for impairment losses is adequate to cover impairment losses from uncollectible current accounts with other banks.

As at December 31, 2025 and 2024, no current accounts with other bank that are pledged as collaterals.

7. INVESTASI PADA SURAT BERHARGA

a. Berdasarkan jenis, tujuan investasi dan kolektibilitas

	2025	2024
Diukur pada biaya perolehan		
Sertifikat Investasi Mudharabah Antarbank ("SIMA")	-	775.000.000.000
Reksadana	350.000.000.000	300.000.000.000
Subjumlah	350.000.000.000	1.075.000.000.000
Cadangan kerugian penurunan nilai	(3.500.000.000)	(10.750.000.000)
Jumlah surat berharga diukur pada biaya perolehan - neto	346.500.000.000	1.064.250.000.000
Diukur pada nilai wajar melalui penghasilan komprehensif lain		
<u>Non-pemerintah</u>		
Sukuk korporasi	997.000.000.000	875.000.000.000
Reksadana	385.000.000.000	175.000.000.000
Sukuk <i>wakalah</i>	125.000.000.000	100.000.000.000
Kenaikan nilai yang belum direalisasi	53.465.254.760	10.846.009.359
Subjumlah	1.560.465.254.760	1.160.846.009.359
Cadangan kerugian penurunan nilai	(34.702.296.229)	(22.822.568.094)
Subjumlah non-pemerintah - neto	1.525.762.958.531	1.138.023.441.265

7. INVESTMENT IN MARKETABLE SECURITIES

a. Based on type, investment objective and collectibility

Measured at acquisition cost
Interbank mudharabah investment certificate ("SIMA")
Mutual funds
Subtotal
Allowance for impairment losses
Total marketable securities measured at acquisition cost - net
Measured at fair value through other comprehensive income
<u>Non-government</u>
Corporate sukuk
Mutual funds
Wakalah sukuk
Unrealised increase in value
Subtotal
Allowance for impairment losses
Non-government subtotal - net

The original financial statements included herein are in Indonesian language.

PT BANK BCA SYARIAH
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2025 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam Rupiah,
kecuali dinyatakan lain)

PT BANK BCA SYARIAH
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2025
and for the Year Then Ended
(Expressed in Rupiah,
unless otherwise stated)

7. INVESTASI PADA SURAT BERHARGA (lanjutan)

7. INVESTMENT IN MARKETABLE SECURITIES (continued)

a. Berdasarkan jenis, tujuan investasi dan kolektibilitas (lanjutan)

a. Based on type, investment objective and collectibility (continued)

	2025	2024
<u>Pemerintah</u>		
Sukuk BI	568.902.000.000	1.035.278.000.000
Surat berharga syariah negara	2.342.630.235.182	1.647.378.613.573
Kenaikan/(penurunan) nilai yang belum direalisasi	62.849.666.234	(2.864.093.131)
Subjumlah pemerintah	2.974.381.901.416	2.679.792.520.442
Jumlah surat berharga diukur pada nilai wajar melalui penghasilan komprehensif lain - neto	4.500.144.859.947	3.817.815.961.707
Jumlah investasi pada surat berharga - neto	4.846.644.859.947	4.882.065.961.707

<u>Government</u>
Sukuk BI
Government sharia securities
Increase/(decrease) in unrealised value
Government subtotal
Total securities measured at fair value through other comprehensive income - net
Total investments in marketable securities - net

b. Berdasarkan sisa umur jatuh tempo

b. By remaining period to maturity

	2025	2024
Diukur pada biaya perolehan kurang dari 1 bulan	-	1.075.000.000.000
lebih dari 1 bulan dan kurang dari 1 tahun	100.000.000.000	-
lebih dari 1 tahun	250.000.000.000	-
Subjumlah	350.000.000.000	1.075.000.000.000
Diukur pada nilai wajar melalui penghasilan komprehensif lain kurang dari 1 bulan	427.044.020.000	1.050.751.559.852
lebih dari 1 bulan dan kurang dari 1 tahun	926.447.871.996	175.170.769.359
lebih dari 1 tahun	3.181.355.264.180	2.614.716.200.590
Subjumlah	4.534.847.156.176	3.840.638.529.801
Jumlah investasi pada surat berharga - neto	4.884.847.156.176	4.915.638.529.801
Cadangan kerugian penurunan nilai	(38.202.296.229)	(33.572.568.094)
Jumlah investasi pada surat berharga - neto	4.846.644.859.947	4.882.065.961.707

Measured at acquisition cost less than 1 month more than 1 month and less than 1 year more than 1 year
Subtotal
Measured at fair value through other comprehensive income less than 1 month more than 1 month and less than 1 year more than 1 year
Subtotal
Total investments in marketable securities - net
Allowance for impairment losses
Total investments in marketable securities - net

PT BANK BCA SYARIAH
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2025 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam Rupiah,
kecuali dinyatakan lain)

PT BANK BCA SYARIAH
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2025
and for the Year Then Ended
(Expressed in Rupiah,
unless otherwise stated)

7. INVESTASI PADA SURAT BERHARGA (lanjutan)

7. INVESTMENT IN MARKETABLE SECURITIES (continued)

c. Berdasarkan penerbit dan peringkat surat berharga

c. By issuer and securities rating

Nilai tercatat/Carrying amount/ Nilai wajar/Fair value				
Peringkat	Lembaga pemeringkat/ Rating company	31 Desember/ December 31, 2025	31 Desember/ December 31, 2024	Rating
Diukur pada biaya perolehan				Measured at acquisition cost
idAA-(sy)	Pefindo	-	350.000.000.000	idAA-(sy)
idA+(sy)	Pefindo	-	275.000.000.000	idA+(sy)
idAAA(sy)	Pefindo	-	150.000.000.000	idAAA(sy)
Tanpa peringkat		350.000.000.000*)	300.000.000.000*)	Non-rated
Subjumlah		350.000.000.000	1.075.000.000.000	Subtotal
Diukur pada nilai wajar melalui penghasilan komprehensif lain				Measured at fair value through other comprehensive income
idA+(sy)	Pefindo	524.629.270.000	328.434.100.000	idA+(sy)
idAAA(sy)	Pefindo	263.567.752.000	209.009.810.000	idAAA(sy)
idA(sy)	Pefindo	212.489.780.000	162.641.780.000	idA(sy)
idAA(sy)	Pefindo	205.015.610.000	270.435.350.000	idAA(sy)
idCCC(sy)	Pefindo	19.322.300.000	-	idCCC(sy)
idBB-(sy)	Pefindo	-	15.154.200.000	idBB-(sy)
Tanpa peringkat		3.309.822.444.176**)	2.854.963.289.801**)	Non-rated
Subjumlah		4.534.847.156.176	3.840.638.529.801	Subtotal
Jumlah investasi pada surat berharga		4.884.847.156.176	4.915.638.529.801	Total investments in marketable securities
Cadangan kerugian penurunan nilai		(38.202.296.229)	(33.572.568.094)	Allowance for impairment losses
Jumlah investasi pada surat berharga - neto		4.846.644.859.947	4.882.065.961.707	Total investments in marketable securities – net

Informasi peringkat diperoleh dari PT Pemeringkat Efek Indonesia (PT Pefindo), lembaga pemeringkat yang diakui Otoritas Jasa Keuangan.

Rating information was obtained from PT Pemeringkat Efek Indonesia (PT Pefindo), a rating agency recognized by the Financial Services Authority.

Informasi mengenai jatuh tempo atas investasi pada surat berharga, diungkapkan pada Catatan 32.

Information regarding the maturity of investments in marketable securities is disclosed in Note 32.

(*) Tidak terdapat peringkat dikarenakan Reksadana Syariah

(*) There is no rating due to Sharia Mutual Funds

(**) Tidak terdapat peringkat dikarenakan Reksadana Syariah dan Surat Berharga Pemerintah

(**) There is no rating due to Sharia Mutual Funds and Government Securities

The original financial statements included herein are in Indonesian language.

PT BANK BCA SYARIAH
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2025 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam Rupiah,
kecuali dinyatakan lain)

PT BANK BCA SYARIAH
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2025
and for the Year Then Ended
(Expressed in Rupiah,
unless otherwise stated)

7. INVESTASI PADA SURAT BERHARGA (lanjutan)

d. Perubahan cadangan kerugian penurunan nilai investasi pada surat berharga

	2025
Saldo awal tahun	33.572.568.094
Pembentukan/(pembalikan) penyisihan selama tahun berjalan	4.629.728.135
Saldo akhir tahun	38.202.296.229

Manajemen berpendapat bahwa jumlah cadangan kerugian penurunan nilai investasi pada surat berharga adalah cukup untuk menutup kemungkinan kerugian akibat tidak tertagihnya investasi pada surat berharga.

Seluruh investasi surat berharga dilakukan dengan pihak ketiga.

7. INVESTMENT IN MARKETABLE SECURITIES (continued)

d. Changes in the allowance for impairment losses in marketable securities

	2024	
Saldo awal tahun	48.804.049.489	Beginning year balance
Pembentukan/(pembalikan) penyisihan selama tahun berjalan	(15.231.481.395)	Addition/(reversal) of provision during the year
Saldo akhir tahun	33.572.568.094	End of year balance

Management believes that the allowance for impairment losses is adequate to cover impairment losses from uncollectible investment in marketable securities.

All securities investments are entered into with third parties.

8. PIUTANG MURABAHAH

a. Berdasarkan jenis

	2025	2024
<u>Pihak berelasi</u>		
Konsumsi	7.797.766.018	4.517.919.830
<u>Pihak ketiga</u>		
Modal kerja	228.806.979.863	358.533.006.562
Investasi	571.834.898.204	644.620.091.443
Konsumsi	1.467.263.147.911	931.052.359.749
Jumlah	2.275.702.791.996	1.938.723.377.584
Cadangan kerugian penurunan nilai	(21.842.273.308)	(13.839.375.189)
Jumlah - neto	2.253.860.518.688	1.924.884.002.395

b. Berdasarkan sektor ekonomi

	2025	2024
Pertanian, perburuan, perikanan dan kehutanan	241.662.534.977	366.174.150.650
Real estate, usaha persewaan dan jasa perusahaan	150.157.957.490	216.485.802.062
Industri pengolahan	63.124.380.000	131.175.940.897
Transportasi, pergudangan dan komunikasi	69.178.817.208	92.628.483.678
Perdagangan besar dan eceran	101.520.949.364	82.381.270.313
Pertambangan dan penggalian	98.274.775.487	44.072.430.861
Jasa keuangan	18.380.756.570	22.932.228.287
Jasa pendidikan	18.513.742.609	21.110.448.340
Subjumlah	760.813.913.705	976.960.755.088

8. MURABAHAH RECEIVABLES

a. By type

<u>Related parties</u>	
Consumption	
<u>Third parties</u>	
Working capital	
Investment	
Consumption	
Total	
Allowance for impairment losses	
Total - net	

b. By economic sector

Agriculture, hunting, fishery and forestry	
Real estate, rental business, and corporate services	
Processing industry	
Transportation, warehousing, and communication	
Wholesale and retail trade	
Mining and excavation	
Financial services	
Education services	
Subtotal	

PT BANK BCA SYARIAH
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2025 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam Rupiah,
kecuali dinyatakan lain)

PT BANK BCA SYARIAH
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2025
and for the Year Then Ended
(Expressed in Rupiah,
unless otherwise stated)

8. PIUTANG MURABAHAH (lanjutan)

8. MURABAHAH RECEIVABLES (continued)

b. Berdasarkan sektor ekonomi (lanjutan)

b. By economic sector (continued)

	2025	2024	
Penyediaan akomodasi dan penyediaan makan minum	5.541.419.967	11.729.559.216	Accommodation and meals services
Konstruksi	28.359.692.367	5.712.976.270	Construction
Listrik, gas, dan air	240.884.545	982.422.527	Electricity, gas, and water
Jasa kemasyarakatan, sosial budaya, hiburan, dan perorangan lainnya	1.480.746.881.412	943.337.664.483	Community services, socio-cultural entertainment, and other individuals
Jumlah	2.275.702.791.996	1.938.723.377.584	Total
Cadangan kerugian penurunan nilai	(21.842.273.308)	(13.839.375.189)	Allowance for impairment losses
Jumlah - neto	2.253.860.518.688	1.924.884.002.395	Total - net

c. Berdasarkan jangka waktu

c. By period

	2025	2024	
Berdasarkan periode perjanjian akad			Based on the contract agreement period
Kurang dari atau sama dengan 1 tahun	237.927.706.123	63.145.200.160	Less than or equal to 1 year
Lebih dari 1 sampai 2 tahun	131.643.671.199	60.616.488.434	More than 1 to 2 years
Lebih dari 2 sampai 5 tahun	680.827.638.785	728.551.161.843	More than 2 to 5 years
Lebih dari 5 tahun	1.225.303.775.889	1.086.410.527.147	More than 5 years
Jumlah	2.275.702.791.996	1.938.723.377.584	Total
Cadangan kerugian penurunan nilai	(21.842.273.308)	(13.839.375.189)	Allowance for impairment losses
Jumlah - neto	2.253.860.518.688	1.924.884.002.395	Total - net

d. Berdasarkan sisa umur jatuh tempo

d. By remaining period to maturity

	2025	2024	
Kurang dari atau sama dengan 1 tahun	358.012.026.359	113.449.424.104	Less than or equal to 1 year
Lebih dari 1 sampai 2 tahun	282.440.992.254	279.652.876.417	More than 1 to 2 years
Lebih dari 2 sampai 5 tahun	615.117.377.854	656.137.098.504	More than 2 to 5 years
Lebih dari 5 tahun	1.020.132.395.529	889.483.978.559	More than 5 years
Jumlah	2.275.702.791.996	1.938.723.377.584	Total
Cadangan kerugian penurunan nilai	(21.842.273.308)	(13.839.375.189)	Allowance for impairment losses
Jumlah - neto	2.253.860.518.688	1.924.884.002.395	Total - net

e. Perubahan cadangan kerugian penurunan nilai murabahah

e. Changes in the allowance for murabahah losses

	2025	2024	
Saldo awal tahun	13.839.375.189	11.530.973.877	Beginning year balance
Pembentukan selama tahun berjalan	12.844.938.462	3.772.886.717	Addition of provision during the year
Penghapusbukuan	(4.842.040.343)	(1.464.485.405)	Write-off
Saldo akhir tahun	21.842.273.308	13.839.375.189	End of year balance

The original financial statements included herein are in Indonesian language.

PT BANK BCA SYARIAH
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2025 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam Rupiah,
kecuali dinyatakan lain)

PT BANK BCA SYARIAH
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2025
and for the Year Then Ended
(Expressed in Rupiah,
unless otherwise stated)

8. PIUTANG MURABAHAH (lanjutan)

e. Perubahan cadangan kerugian penurunan nilai murabahah (lanjutan)

Manajemen berpendapat bahwa jumlah cadangan kerugian penurunan nilai piutang *murabahah* adalah cukup untuk menutup kerugian yang mungkin timbul akibat tidak tertagihnya piutang *murabahah*.

Jumlah piutang yang direstrukturisasi sampai dengan tanggal 31 Desember 2025 dan 2024 masing-masing adalah sebesar Rp8.477.717.838 dan RpNihil. Restrukturisasi piutang dilakukan antara lain dengan cara perpanjangan waktu dan penjadwalan kembali.

Efektif *yield* margin piutang *murabahah* berkisar masing-masing antara 2% sampai dengan 13% dan antara 3,55% sampai dengan 13% per tahun pada tanggal 31 Desember 2025 dan 2024.

Piutang dijamin agunan yang diikat dengan hak tanggungan atau surat kuasa memasang hak tanggungan atau surat kuasa untuk menjual, deposito, giro, dan tabungan *mudharabah* (Catatan 18) atau jaminan lain yang umumnya dapat diterima oleh Bank.

f. Pembiayaan Penerusan

Bank mengadakan perjanjian pemberian fasilitas pembiayaan penerusan (*channelling*) terutama dengan Koperasi Simpan Pinjam Nusantara (KOPNUS) untuk membiayai modal kerja kepada pensiunan pegawai negeri sipil, pegawai negeri sipil dan anggota Tentara Nasional Indonesia. Risiko kredit Bank dalam pembiayaan bersama tersebut berada pada debitur dari KOPNUS. Jumlah saldo fasilitas pembiayaan penerusan pada tanggal 31 Desember 2025 adalah sebesar Rp116.478.313.318 (31 Desember 2024: Rp200.789.590.499). Jumlah tersebut dicatat sebagai bagian dari piutang *murabahah*.

8. MURABAHAH RECEIVABLES (continued)

e. Changes in the allowance for murabahah losses (continued)

Management believes that the allowance for impairment losses on murabahah receivables is sufficient to cover losses that may arise due to uncollectible murabahah receivables.

Total restructured receivables as of December 31, 2025 and 2024 amounting to Rp8,477,717,838 and RpNil, respectively. Receivables were being restructured among others by extending the period and rescheduling.

The effective yield margin on murabahah receivables ranges between 2% to 13% and between 3.55% to 13% per annum respectively as of December 31, 2025 and 2024.

Receivables are collateralised by registered mortgages or powers of attorneys to mortgage and sell, mudharabah time deposits, current and saving account (Note 18) or by other guarantees generally accepted by the Bank.

f. Channelling Financing

The Bank entered into Channelling financing arrangements with Koperasi Simpan Pinjam Nusantara (KOPNUS) for working capital financing of retired civil servants, government employees, Indonesian National Armed Forces members. The ultimate credit risk of the Bank under the joint financing is with the customers of KOPNUS. The outstanding balance of the channelling arrangements as of December 31, 2025 is Rp116,478,313,318 (December 31, 2024: Rp200,789,590,499). The amounts are recorded as part of murabahah receivables.

PT BANK BCA SYARIAH
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2025 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam Rupiah,
kecuali dinyatakan lain)

PT BANK BCA SYARIAH
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2025
and for the Year Then Ended
(Expressed in Rupiah,
unless otherwise stated)

9. PEMBIAYAAN MUDHARABAH

a. Berdasarkan jenis

	2025	2024
<u>Pihak ketiga</u>		
Modal kerja	865.624.272.276	868.477.507.979
Jumlah	865.624.272.276	868.477.507.979
Cadangan kerugian penurunan nilai	(8.614.832.603)	(8.664.775.080)
Jumlah - neto	857.009.439.673	859.812.732.899

Third parties
Working capital

Total
Allowance for impairment losses

Total - net

b. Berdasarkan sektor ekonomi

	2025	2024
Perantara keuangan	865.394.262.482	868.160.031.143
Industri pengolahan	163.515.313	217.416.001
Transportasi dan akomodasi	66.494.481	100.060.835
Jumlah	865.624.272.276	868.477.507.979
Cadangan kerugian penurunan nilai	(8.614.832.603)	(8.664.775.080)
Jumlah - neto	857.009.439.673	859.812.732.899

Financial intermediaries
Processing industry
Transportation and accomodation

Total
Allowance for impairment losses

Total - net

c. Berdasarkan jangka waktu

	2025	2024
Berdasarkan periode perjanjian akad		
Kurang dari atau sama dengan		
1 tahun	403.471.911.717	21.559.547.789
Lebih dari 1 sampai 2 tahun	17.406.155.171	-
Lebih dari 2 sampai 5 tahun	423.982.238.276	704.248.531.310
Lebih dari 5 tahun	20.763.967.112	142.669.428.880
Jumlah	865.624.272.276	868.477.507.979
Cadangan kerugian penurunan nilai	(8.614.832.603)	(8.664.775.080)
Jumlah - neto	857.009.439.673	859.812.732.899

Based on the contract agreement period

Less than or equal to 1 year
More than 1 to 2 years
More than 2 to 5 years
More than 5 years

Total
Allowance for impairment losses

Total - net

d. Berdasarkan sisa umur jatuh tempo

	2025	2024
Kurang dari atau sama dengan		
1 tahun	443.905.414.082	135.232.827.114
Lebih dari 1 sampai 2 tahun	142.585.719.974	171.619.702.782
Lebih dari 2 sampai 5 tahun	261.742.637.436	543.364.126.779
Lebih dari 5 tahun	17.390.500.784	18.260.851.304
Jumlah	865.624.272.276	868.477.507.979
Cadangan kerugian penurunan nilai	(8.614.832.603)	(8.664.775.080)
Jumlah - neto	857.009.439.673	859.812.732.899

Less than or equal to 1 year
More than 1 to 2 years
More than 2 to 5 years
More than 5 years

Total
Allowance for impairment losses

Total - net

9. MUDHARABAH FINANCING

a. By type

	2025	2024
<u>Third parties</u>		
Working capital	865.624.272.276	868.477.507.979
Total	865.624.272.276	868.477.507.979
Allowance for impairment losses	(8.614.832.603)	(8.664.775.080)
Total - net	857.009.439.673	859.812.732.899

b. By economic sector

	2025	2024
Financial intermediaries	865.394.262.482	868.160.031.143
Processing industry	163.515.313	217.416.001
Transportation and accomodation	66.494.481	100.060.835
Total	865.624.272.276	868.477.507.979
Allowance for impairment losses	(8.614.832.603)	(8.664.775.080)
Total - net	857.009.439.673	859.812.732.899

c. By period

	2025	2024
Based on the contract agreement period		
Less than or equal to 1 year	403.471.911.717	21.559.547.789
More than 1 to 2 years	17.406.155.171	-
More than 2 to 5 years	423.982.238.276	704.248.531.310
More than 5 years	20.763.967.112	142.669.428.880
Total	865.624.272.276	868.477.507.979
Allowance for impairment losses	(8.614.832.603)	(8.664.775.080)
Total - net	857.009.439.673	859.812.732.899

d. By remaining period to maturity

	2025	2024
Less than or equal to 1 year	443.905.414.082	135.232.827.114
More than 1 to 2 years	142.585.719.974	171.619.702.782
More than 2 to 5 years	261.742.637.436	543.364.126.779
More than 5 years	17.390.500.784	18.260.851.304
Total	865.624.272.276	868.477.507.979
Allowance for impairment losses	(8.614.832.603)	(8.664.775.080)
Total - net	857.009.439.673	859.812.732.899

The original financial statements included herein are in Indonesian language.

PT BANK BCA SYARIAH
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2025 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam Rupiah,
kecuali dinyatakan lain)

PT BANK BCA SYARIAH
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2025
and for the Year Then Ended
(Expressed in Rupiah,
unless otherwise stated)

9. PEMBIAYAAN MUDHARABAH (lanjutan)

e. Perubahan cadangan kerugian penurunan nilai mudharabah

	2025	2024
Saldo awal tahun (Pembalikan)/pembentukan penyisihan selama tahun berjalan	8.664.775.080 (49.942.477)	7.468.762.617 1.196.012.463
Saldo akhir tahun	8.614.832.603	8.664.775.080

Manajemen berpendapat bahwa jumlah cadangan kerugian penurunan nilai pembiayaan *mudharabah* adalah cukup untuk menutup kerugian yang mungkin timbul akibat tidak tertagihnya pembiayaan *mudharabah*.

Jumlah pembiayaan yang direstrukturisasi sampai dengan tanggal 31 Desember 2025 dan 2024 masing-masing adalah sebesar RpNihil dan Rp6.335.701. Restrukturisasi pembiayaan antara lain dilakukan dengan cara perpanjangan waktu, penjadwalan kembali dan penambahan fasilitas pembiayaan bagi debitur.

Efektif *yield* margin pembiayaan *mudharabah* berkisar masing-masing antara 5,5% sampai dengan 13,25% dan antara 6,25% sampai dengan 14,00% per tahun pada tanggal 31 Desember 2025 dan 2024.

Piutang dijamin agunan yang diikat dengan hak tanggungan atau surat kuasa memasang hak tanggungan atau surat kuasa untuk menjual, deposito, giro, dan tabungan *mudharabah* (Catatan 18) atau jaminan lain yang umumnya dapat diterima oleh Bank.

9. MUDHARABAH FINANCING (continued)

e. Changes in the allowance for mudharabah losses

*Beginning year balance
(Reversal)/addition of provision
during the year

End of year balance*

Management believes that the allowance for impairment losses on mudharabah financing is sufficient to cover losses that may arise due to uncollectible mudharabah financing.

Total restructured financing as of December 31, 2025 and 2024 amounting to RpNil and Rp6,335,701, respectively. Financing were being restructured among others by extending the period, rescheduling and additional financing facility for debtors.

The effective yield margin on mudharabah financing ranges between 5.5% to 13.25% and between 6.25% to 14.00% per annum respectively as of December 31, 2025 and 2024.

Receivables are collateralised by registered mortgages or powers of attorneys to mortgage and sell, mudharabah time deposits, current and saving account (Note 18) or by other guarantees generally accepted by the Bank.

10. PEMBIAYAAN MUSYARAKAH

a. Berdasarkan jenis

	2025	2024
<u>Pihak berelasi</u>		
Modal kerja	3.572.820.990	-
<u>Pihak ketiga</u>		
Modal kerja	4.928.354.975.385	3.959.791.085.777
Investasi	3.069.104.254.746	2.533.603.974.821
Konsumsi	618.404.684.181	483.251.939.719
Jumlah	8.619.436.735.302	6.976.647.000.317
Cadangan kerugian penurunan nilai	(462.197.745.059)	(487.981.760.655)
Jumlah - neto	8.157.238.990.243	6.488.665.239.662

10. MUSYARAKAH FINANCING

a. By type

*Related parties
Working capital

Third parties
Working capital
Investment
Consumption

Total
Allowance for impairment losses

Total - net*

PT BANK BCA SYARIAH
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2025 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam Rupiah,
kecuali dinyatakan lain)

PT BANK BCA SYARIAH
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2025
and for the Year Then Ended
(Expressed in Rupiah,
unless otherwise stated)

10. PEMBIAYAAN MUSYARAKAH (lanjutan)

10. MUSYARAKAH FINANCING (continued)

b. Berdasarkan sektor ekonomi

b. By economic sector

	2025	2024	
Perdagangan besar dan eceran	2.766.083.788.925	1.930.264.278.844	Wholesale and retail trade
Industri pengolahan	1.295.741.006.364	1.409.410.585.327	Processing industry
Pertanian, perburuan, perikanan dan kehutanan	788.108.343.491	862.912.063.477	Agriculture, hunting, fishery and forestry
Real estate, usaha persewaan dan jasa perusahaan	665.748.986.447	503.533.335.989	Real estate, rental business, and corporate services
Transportasi, pergudangan dan komunikasi	546.447.753.109	450.864.968.887	Transportation, warehousing, and communication
Listrik, gas, dan air	397.082.547.816	416.413.365.102	Electricity, gas, and water
Pertambangan dan penggalian	641.517.691.573	378.175.219.996	Mining and excavation
Konstruksi	378.687.243.877	345.806.557.127	Construction
Penyediaan akomodasi dan penyediaan makan minum	121.058.050.121	85.833.379.752	Accommodation and meals services
Jasa keuangan	192.588.770.026	56.248.731.120	Financial services
Jasa pendidikan	49.717.510.501	34.650.212.885	Education services
Jasa kemasyarakatan, sosial budaya, hiburan, dan perorangan lainnya	776.655.043.052	502.534.301.811	Socio-cultural, community services, entertainment, and other individuals
Jumlah	8.619.436.735.302	6.976.647.000.317	Total
Cadangan kerugian penurunan nilai	(462.197.745.059)	(487.981.760.655)	Allowance for impairment losses
Jumlah - neto	8.157.238.990.243	6.488.665.239.662	Total - net

c. Berdasarkan jangka waktu

c. By period

	2025	2024	
Berdasarkan periode perjanjian akad			Based on the contract agreement period
Kurang dari atau sama dengan 1 tahun	3.642.146.245.684	3.120.837.646.380	Less than or equal to 1 year
Lebih dari 1 sampai 2 tahun	265.993.373.075	327.575.016.633	More than 1 to 2 years
Lebih dari 2 sampai 5 tahun	1.780.284.040.216	1.226.276.840.591	More than 2 to 5 years
Lebih dari 5 tahun	2.931.013.076.327	2.301.957.496.713	More than 5 years
Jumlah	8.619.436.735.302	6.976.647.000.317	Total
Cadangan kerugian penurunan nilai	(462.197.745.059)	(487.981.760.655)	Allowance for impairment losses
Jumlah - neto	8.157.238.990.243	6.488.665.239.662	Total - net

d. Berdasarkan sisa umur jatuh tempo

d. By remaining period to maturity

	2025	2024	
Kurang dari atau sama dengan 1 tahun	3.850.773.411.346	3.291.709.092.562	Less than or equal to 1 year
Lebih dari 1 sampai 2 tahun	324.821.216.315	315.772.170.253	More than 1 to 2 years
Lebih dari 2 sampai 5 tahun	2.093.338.612.092	1.245.079.217.221	More than 2 to 5 years
Lebih dari 5 tahun	2.350.503.495.549	2.124.086.520.281	More than 5 years
Jumlah	8.619.436.735.302	6.976.647.000.317	Total
Cadangan kerugian penurunan nilai	(462.197.745.059)	(487.981.760.655)	Allowance for impairment losses
Jumlah - neto	8.157.238.990.243	6.488.665.239.662	Total - net

The original financial statements included herein are in Indonesian language.

PT BANK BCA SYARIAH
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2025 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam Rupiah,
kecuali dinyatakan lain)

PT BANK BCA SYARIAH
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2025
and for the Year Then Ended
(Expressed in Rupiah,
unless otherwise stated)

10. PEMBIAYAAN MUSYARAKAH (lanjutan)

e. Perubahan cadangan kerugian penurunan nilai *musyarakah*

	2025	2024
Saldo awal tahun	487.981.760.655	403.784.110.941
(Pembalikan)/pembentukan penyisihan selama tahun berjalan	(1.587.766.605)	75.878.669.524
Reklasifikasi*)	-	27.728.255.528
Penghapusbukuan	(24.196.248.991)	(19.409.275.338)
Saldo akhir tahun	462.197.745.059	487.981.760.655

*) Merupakan reklasifikasi cadangan kerugian penurunan nilai *ijarah/IMBT* ke pembiayaan *musyarakah* sehubungan dengan perubahan akad debitur sesuai dengan skema restrukturisasi pembiayaan.

Manajemen berpendapat bahwa jumlah cadangan kerugian penurunan nilai pembiayaan *musyarakah* adalah cukup untuk menutup kerugian yang mungkin timbul akibat tidak tertagihnya pembiayaan *musyarakah*.

Jumlah pembiayaan yang direstrukturisasi sampai dengan tanggal 31 Desember 2025 dan 2024 masing-masing sebesar Rp519.553.968.723 dan Rp548.105.191.363. Restrukturisasi pembiayaan antara lain dilakukan dengan cara perpanjangan waktu, penjadwalan kembali dan penambahan fasilitas pembiayaan bagi debitur.

Efektif *yield* margin pembiayaan *musyarakah* berkisar masing-masing antara 1,6% sampai dengan 13,3% dan 1,6% sampai dengan 12,0% per tahun pada tanggal 31 Desember 2025 dan 2024.

Piutang dijamin agunan yang diikat dengan hak tanggungan atau surat kuasa memasang hak tanggungan atau surat kuasa untuk menjual, deposito, giro, dan tabungan *mudharabah* (Catatan 18) atau jaminan lain yang umumnya dapat diterima oleh Bank.

10. MUSYARAKAH FINANCING (continued)

e. Changes in allowance for *musyarakah* losses

	2025	2024	
Saldo awal tahun	487.981.760.655	403.784.110.941	Beginning year balance
(Reversal)/addition of provision selama tahun berjalan	(1.587.766.605)	75.878.669.524	(Reversal)/addition of provision during the year
Reklasifikasi*)	-	27.728.255.528	Reclassification*)
Write-off	(24.196.248.991)	(19.409.275.338)	Write-off
Saldo akhir tahun	462.197.745.059	487.981.760.655	End of year balance

*) Represents reclassification of allowance for *ijarah/IMBT* losses to *musyarakah* financing in connection with changes to the debtor's contract in accordance with the financing restructuring scheme.

Management believes that the allowance for impairment losses on *musyarakah* financing is sufficient to cover losses that may arise due to uncollectible *musyarakah* financing.

Total restructured financing as of December 31, 2025 and 2024 amounting to Rp519,553,968,723 and Rp548,105,191,363. Financing were being restructured among others by extending the period, rescheduling and additional financing facility for debtors.

The effective yield margin on *musyarakah* financing ranges between 1.6% to 13.3% and between 1.6% to 12.0% per annum respectively as of December 31, 2025 and 2024.

Receivables are collateralised by registered mortgages or powers of attorneys to mortgage and sell, *mudharabah* time deposits, current and saving account (Note 18) or by other guarantees generally accepted by the Bank.

PT BANK BCA SYARIAH
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2025 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam Rupiah,
kecuali dinyatakan lain)

PT BANK BCA SYARIAH
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2025
and for the Year Then Ended
(Expressed in Rupiah,
unless otherwise stated)

11. ASET YANG DIPEROLEH UNTUK IJARAH - NETO

	2025	2024
Alat berat	812.967.772.212	363.239.332.137
Tanah dan bangunan	435.515.874.733	460.517.996.356
Mesin	364.667.118.449	344.679.327.050
Kendaraan bermotor	236.697.977.950	151.450.144.050
Alat transportasi air	75.700.000.000	60.005.964.254
Lain-lain	46.070.373.000	51.933.333.333
Jumlah	1.971.619.116.344	1.431.826.097.180
Akumulasi penyusutan	(836.393.594.029)	(503.091.082.678)
Jumlah - neto	1.135.225.522.315	928.735.014.502

Berdasarkan Peraturan Bank Indonesia ("PBI") No. 9/9/PBI/2007 pasal 39 ayat 3 dan 4, pembentukan cadangan kerugian penurunan nilai pada aset tidak berlaku untuk aset produktif dengan transaksi *ijarah* berupa akad *Ijarah Muntahiyah Bittamlik* ("IMBT").

Jumlah pembiayaan yang direstrukturisasi sampai dengan tanggal 31 Desember 2025 dan 2024 masing-masing sebesar RpNihil dan Rp5.508.124.977.

Beban penyusutan dan amortisasi yang dibebankan pada laporan laba rugi masing-masing sebesar Rp500.447.215.440 dan Rp298.344.541.722 untuk tahun-tahun yang berakhir pada tanggal 31 Desember 2025 dan 2024 (Catatan 22).

11. ASSETS ACQUIRED FOR IJARAH - NET

Heavy equipment
Land and buildings
Machine
Vehicle
Water transportation
Other
Total
Accumulated depreciation
Total - net

Based on Bank Indonesia Regulation ("PBI") No. 9/9/PBI/2007 article 39 paragraph 3 and 4, establishment of allowance for losses does not apply to earning assets with leased transactions in the form of *Ijarah Muntahiyah Bittamlik* ("IMBT") contracts.

Total restructured financing as at December 31, 2025 and 2024 amounting to RpNil and Rp5,508,124,977 respectively.

Depreciation and amortisation expenses charged to the statement of profit or loss amounting to Rp500,447,215,440 and Rp298,344,541,722 respectively, for the years ended December 31, 2025 and 2024, respectively (Note 22).

12. ASET TETAP - NETO

12. FIXED ASSETS - NET

2025						
	Saldo awal/ Beginning balance	Penambahan/ Addition	Pengurangan/ Deduction	Reklasifikasi/ Reclassification	Revaluasi/ Revaluation	Saldo akhir/ Ending balance
Harga perolehan/Nilai revaluasi						
Pemilikan langsung						
Tanah	127.394.600.000	-	-	-	-	127.394.600.000
Bangunan	80.388.934.039	2.561.409.720	-	-	-	82.950.343.759
Inventaris kantor	110.099.353.965	6.181.660.099	(1.328.154.017)	-	-	114.952.860.047
Kendaraan bermotor	339.854.000	-	(139.350.000)	-	-	200.504.000
Jumlah	318.222.742.004	8.743.069.819	(1.467.504.017)	-	-	325.498.307.806
Akumulasi penyusutan						
Bangunan	23.556.773.875	3.841.920.779	-	-	-	27.398.694.654
Inventaris kantor	63.231.927.045	16.233.784.377	(1.317.905.681)	-	-	78.147.805.741
Kendaraan bermotor	287.177.322	23.678.475	(125.225.004)	-	-	185.630.793
Jumlah	87.075.878.242	20.099.383.631	(1.443.130.685)	-	-	105.732.131.188
Nilai buku	231.146.863.762					219.766.176.618

Acquisition cost/Revaluation amount
Direct owner
Land
Buildings
Office equipment
Vehicles
Total
Accumulated depreciation
Buildings
Office equipment
Vehicles
Total
Book value

The original financial statements included herein are in Indonesian language.

PT BANK BCA SYARIAH
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2025 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam Rupiah,
kecuali dinyatakan lain)

PT BANK BCA SYARIAH
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2025
and for the Year Then Ended
(Expressed in Rupiah,
unless otherwise stated)

12. ASET TETAP - NETO (lanjutan)

12. FIXED ASSETS - NET (continued)

	2024						
	Saldo awal/ Beginning balance	Penambahan/ Addition	Pengurangan/ Deduction	Reklasifikasi/ Reclassification	Revaluasi/ Revaluation	Saldo akhir/ Ending balance	
Harga perolehan/Nilai revaluasi							Acquisition cost/Revaluation amount
Pemilikan langsung							Direct owner
Tanah	119.089.389.707	8.115.265.301	-	-	189.944.992	127.394.600.000	Land
Bangunan	69.559.671.683	10.829.262.356	-	-	-	80.388.934.039	Buildings
Inventaris kantor	80.970.161.429	31.094.865.542	(1.965.673.006)	-	-	110.099.353.965	Office equipment
Kendaraan bermotor	339.854.000	-	-	-	-	339.854.000	Vehicles
Jumlah	269.959.076.819	50.039.393.199	(1.965.673.006)	-	189.944.992	318.222.742.004	Total
Akumulasi penyusutan							Accumulated depreciation
Bangunan	20.113.158.710	3.443.615.165	-	-	-	23.556.773.875	Buildings
Inventaris kantor	51.572.538.497	13.605.553.246	(1.946.164.698)	-	-	63.231.927.045	Office equipment
Kendaraan bermotor	259.967.598	27.209.724	-	-	-	287.177.322	Vehicles
Jumlah	71.945.664.805	17.076.378.135	(1.946.164.698)	-	-	87.075.878.242	Total
Nilai buku	198.013.412.014					231.146.863.762	Book value

Jumlah beban penyusutan adalah sebesar Rp20.099.383.631 dan Rp17.076.378.135 masing-masing pada tahun yang berakhir pada 31 Desember 2025 dan 2024 dibebankan pada beban umum dan administrasi (Catatan 27).

The total depreciation expense, was Rp20,099,383,631 and Rp17,076,378,135 respectively in the year ended December 31, 2025 and 2024 are charged to general and administrative expenses (Note 27).

Revaluasi aset tetap

Fixed asset revaluation

Pada tahun 2024, Bank melakukan penilaian kembali atas golongan tanah, yang dilakukan oleh penilai independen eksternal, sesuai dengan Standar Penilaian Indonesia ("SPI") Edisi VI 2015, penilaian kembali dilakukan oleh Kantor Jasa Penilai Publik ("KJPP") Hari Utomo dan Rekan sesuai dengan laporannya tertanggal 27 Desember 2024.

In 2024, the Bank carried out a reappraisal of land classes, which was performed by an external independent appraiser, in accordance with the Indonesian Valuation Standards ("SPI") VI Edition 2015, the revaluation was carried out by the Public Appraisal Service Office ("KJPP") Hari Utomo and Partners in accordance with its report dated December 27, 2024.

Selisih penilaian kembali tanah tahun 2024 sebesar Rp189.944.992 dicatat sebagai "surplus revaluasi aset tetap", dan disajikan pada penghasilan komprehensif lain sebesar Rp163.564.990 dan sebagai "laba revaluasi aset tetap" pada laba rugi sebesar Rp26.380.002 (Catatan 29).

The difference in land revaluation in 2024 amounting to Rp189,944,992 is recorded as "fixed asset revaluation surplus", and is presented in other comprehensive income amounting to Rp163,564,990 and as "gain on fixed assets revaluation" in profit or loss amounting to Rp26,380,002 (Note 29).

Nilai wajar tanah ditentukan berdasarkan pendekatan pasar (*market approach*) dan pendekatan biaya (*cost approach*). Pengukuran nilai wajar untuk tanah termasuk dalam hierarki nilai wajar level 2 berdasarkan input-input dalam teknik penilaian yang digunakan.

The fair value of land is determined based on market approach and cost approach. The fair value measurement for land is included in the level 2 fair value hierarchy based on the inputs in the valuation technique used.

Pada tanggal 31 Desember 2025 dan 2024, nilai tercatat tanah seandainya tanah tersebut dicatat dengan model biaya adalah masing-masing sebesar Rp84.165.654.043 dan Rp84.165.654.043.

On December 31, 2025 and 2024, the carrying value of land if the land were recorded using the cost model would be Rp84,165,654,043 and Rp84,165,654,043, respectively.

PT BANK BCA SYARIAH
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2025 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam Rupiah,
kecuali dinyatakan lain)

PT BANK BCA SYARIAH
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2025
and for the Year Then Ended
(Expressed in Rupiah,
unless otherwise stated)

12. ASET TETAP - NETO (lanjutan)

Rincian atas penjualan dan penghapusan aset tetap adalah sebagai berikut:

	2025
Harga jual	106.559.018
Nilai buku	24.373.332
Laba penjualan aset tetap (Catatan 29)	82.185.686

Aset tetap kecuali tanah, pada tanggal 31 Desember 2025 dan 2024 telah diasuransikan terhadap risiko kebakaran, ledakan, petir, pesawat udara dan huru-hara serta bencana alam pada PT BCA Insurance (pihak berelasi) dengan jumlah pertanggungan masing-masing sebesar Rp318.659.791.128 dan Rp254.118.805.329. Manajemen berpendapat bahwa jumlah pertanggungan asuransi tersebut adalah cukup untuk menutupi kemungkinan kerugian atas aset tetap yang dipertanggungkan.

Pada tanggal 31 Desember 2025 dan 2024, Manajemen berkeyakinan bahwa tidak ada kejadian atau perubahan keadaan yang mengindikasikan adanya penurunan nilai aset tetap.

12. FIXED ASSETS - NET (continued)

The detail of sales and disposals of fixed assets are as follows:

	2024	
	98.610.272	Selling price
	19.508.307	Book value
Gain on sale of fixed assets (Note 29)	79.101.965	

Fixed assets except land, as of date December 31, 2025 and 2024 are insured against the risks of fire, explosion, lightning, aircraft and riots as well as natural disasters on PT BCA Insurance (related party) with coverage amounts of Rp318,659,791,128, and Rp254,118,805,329, respectively. Management believes that the amount of insurance coverage is sufficient to cover possible losses on the fixed assets insured.

As of December 31, 2025 and 2024, Management believes that there are no events or changes in circumstances that indicate a decline in the value of fixed assets.

13. ASET LAIN-LAIN - NETO

	2025
Pendapatan yang masih akan diterima	151.480.062.352
Agunan Yang Diambil Alih ("AYDA") - neto	31.897.656.822
Tagihan terkait dengan transaksi ATM	21.383.189.400
Aset tak berwujud - neto	40.536.620.397
Biaya dibayar dimuka	34.673.378.967
Dana deposit transaksi	19.664.066.981
Persediaan emas	12.635.280.000
Uang muka	5.557.714.890
Perlengkapan kantor	2.583.303.436
Properti terbengkalai - neto	320.413.319
Lain-lain	3.209.325.303
Jumlah	323.941.011.867

Jumlah beban amortisasi aset tak berwujud adalah sebesar Rp10.964.920.583 dan Rp9.394.623.825 masing-masing untuk tahun yang berakhir pada 31 Desember 2025 dan 2024 (Catatan 27).

Agunan Yang Diambil Alih merupakan tanah dan aset lainnya yang merupakan jaminan piutang dan pembiayaan yang telah diambil alih oleh Bank.

13. OTHER ASSETS - NET

	2024	
	101.804.269.734	Income receivables
	45.576.490.385	Foreclosed collaterals ("AYDA") - net
	36.607.945.782	Receivables related to ATM transactions
	35.289.269.174	Intangible assets - net
	29.079.266.328	Prepaid expenses
	26.261.699.322	Transaction deposits fund
	-	Gold inventory
	12.466.914.311	Advances
	3.211.248.997	Office supplies
	320.413.319	Abandoned property - net
	1.276.451.226	Others
Total	291.893.968.578	

The total amortization expense for intangible assets was Rp10,964,920,583 and Rp9,394,623,825, respectively for the year ended December 31, 2025 and 2024 (Note 27).

Foreclosed Collateral represents land and other assets which were collateral for receivables and financing that have been taken over by the Bank.

The original financial statements included herein are in Indonesian language.

PT BANK BCA SYARIAH
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2025 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam Rupiah,
kecuali dinyatakan lain)

PT BANK BCA SYARIAH
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2025
and for the Year Then Ended
(Expressed in Rupiah,
unless otherwise stated)

13. ASET LAIN-LAIN - NETO (lanjutan)

Pendapatan yang masih akan diterima merupakan margin pendapatan dan bagi hasil yang masih akan diterima atas piutang, pembiayaan dan surat berharga.

Dana deposit transaksi merupakan penempatan deposit kepada pihak ketiga untuk keperluan penyelesaian transaksi yang dilakukan melalui saluran transaksi elektronik.

Pada tahun 2025, Bank melakukan penambahan aset tidak berwujud sebesar Rp16.212.271.809 (2024: Rp27.783.838.167) untuk pengembangan sistem *core banking*.

13. OTHER ASSETS - NET (continued)

Income receivables are margin and profit sharing income that will still be received from receivables, financing and securities.

Transaction deposits fund are deposit placement to third parties for the purposes of settlement transactions which trigger from electronic transaction channels.

As of 2025, Bank is purchasing intangible assets in the amount of Rp16,212,271,809 (2024: Rp27,783,838,167) in order to develop core banking system.

14. LIABILITAS SEGERA

	2025
Titipan setoran	70.682.776.838
Transaksi dalam penyelesaian	27.593.631.156
Kewajiban kepada <i>supplier</i>	3.249.448.427
Kliring <i>retail</i>	1.069.591.744
Asuransi kesehatan	420.125.057
Jumlah	103.015.573.222

Transaksi dalam penyelesaian merupakan liabilitas yang timbul atas biaya operasional Bank dan biaya-biaya terkait proses pembiayaan seperti penilaian, notaris, asuransi dan lain-lain.

Titipan setoran merupakan liabilitas yang timbul karena nasabah Bank melakukan transaksi transfer dana namun Bank belum mentransfer dana tersebut ke bank yang dituju.

14. OBLIGATIONS DUE IMMEDIATELY

2024	
83.243.074.257	Deposits
11.493.351.965	Transactions in progress
3.689.409.071	Obligations to suppliers
1.062.914.125	Retail clearing
398.008.281	Health insurance
99.886.757.699	Total

Transactions in progress are liabilities arising from Bank operational costs and costs related to the financing process such as appraisal, notary, insurance and others.

Deposits are a liability that arises because Bank customer makes an ATM transaction but the Bank has not transferred it to the destination bank.

PT BANK BCA SYARIAH
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2025 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam Rupiah,
kecuali dinyatakan lain)

PT BANK BCA SYARIAH
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2025
and for the Year Then Ended
(Expressed in Rupiah,
unless otherwise stated)

15. SIMPANAN DARI NASABAH DAN BANK LAIN

a. Berdasarkan jenis

	2025	2024
Giro wadiah		
<u>Dari bank lain</u>		
Pihak berelasi	166.871.130	109.903.239
Pihak ketiga	30.142.175.219	34.773.324.999
Subjumlah	30.309.046.349	34.883.228.238
<u>Dari bukan bank</u>		
Pihak berelasi	78.828.611.584	62.691.883.743
Pihak ketiga	3.141.632.993.360	2.024.676.917.830
Subjumlah	3.220.461.604.944	2.087.368.801.573
Jumlah giro wadiah	3.250.770.651.293	2.122.252.029.811
Tabungan wadiah		
<u>Dari bukan bank</u>		
Pihak berelasi	2.501.726.097	164.520.363
Pihak ketiga	1.656.420.018.176	1.486.836.004.224
Jumlah tabungan wadiah	1.658.921.744.273	1.487.000.524.587

b. Tingkat bonus simpanan wadiah dan nisbah

Tingkat bonus simpanan wadiah dan nisbah yang diberikan kepada nasabah pada tanggal 31 Desember adalah sebagai berikut :

	2025	2024
Giro wadiah	0,35%	0,35%
Tabungan wadiah	0,35%	0,34%

16. PERPAJAKAN

a. Utang pajak

	2025	2024
Pasal 4 ayat (2)	9.018.910.643	6.866.271.965
Pasal 29	2.756.410.357	23.192.903.677
Pasal 21	314.875.590	4.627.773
Pasal 23	237.182.093	246.656.354
Pasal 26	192.780	-
Pasal 25	-	4.009.363.720
Pajak pertambahan nilai	222.370.335	33.791.436
Jumlah	12.549.941.798	34.353.614.925

b. Pajak penghasilan badan

	2025	2024
Pajak kini	(55.845.167.400)	(73.708.094.427)
Pajak tangguhan	9.369.342.475	27.838.697.424
Jumlah beban pajak	(46.475.824.925)	(45.869.397.003)

15. DEPOSITS FROM CUSTOMERS AND OTHER BANKS

a. By type

Wadiah demand deposits
<u>From other banks</u>
Related parties
Third parties
Subtotal
<u>From non-bank</u>
Related parties
Third parties
Subtotal
Total wadiah demand deposits
Wadiah savings deposits
<u>From non-bank</u>
Related parties
Third parties
Total wadiah savings deposits

b. Wadiah savings bonus level and average

The rate of bonus and nisbah from wadiah saving deposits as of December 31 are as follows:

Wadiah demand deposits
Wadiah savings deposits

16. TAXATION

a. Tax payable

Article 4 (2)
Article 29
Article 21
Article 23
Article 26
Article 25
Value added tax
Total

b. Corporate income tax

Current tax
Deferred tax
Total tax expenses

The original financial statements included herein are in Indonesian language.

PT BANK BCA SYARIAH
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2025 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam Rupiah,
kecuali dinyatakan lain)

PT BANK BCA SYARIAH
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2025
and for the Year Then Ended
(Expressed in Rupiah,
unless otherwise stated)

16. PERPAJAKAN (lanjutan)

16. TAXATION (continued)

c. Rekonsiliasi fiskal

c. Fiscal reconciliation

	2025	2024	
Laba sebelum taksiran pajak penghasilan	258.440.522.236	229.614.503.405	Income before estimated income tax
<u>Beda waktu</u>			<u>Timing difference</u>
Cadangan kerugian penurunan nilai pada pembiayaan	(6.408.606.495)	137.080.930.192	Allowance for financing impairment losses
Cadangan kerugian penurunan nilai non-pembiayaan	10.316.813.060	(15.596.669.441)	Allowance for non-financing impairment losses
Cadangan biaya legal	(1.645.075.455)	(81.931.834)	Provision for legal costs
Cadangan karyawan	6.396.697.636	7.842.376.605	Provision for employee
Cadangan publikasi	9.213.557.448	7.262.992.895	Provision for publication
Cadangan jasa profesional	4.868.964	(850.867.079)	Provision for professional services
Cadangan pesangon/imbalan pasca kerja	535.271.481	68.825.744	Provision for severance pay/post-employment benefits
Cadangan premi LPS	(2.800.000.000)	1.000.000.000	Provision for LPS premium
Penyusutan aset tetap	4.859.696.441	(10.186.123.337)	Depreciation of fixed assets
Jumlah beda waktu	20.473.223.080	126.539.533.745	Total timing differences
<u>Beda tetap</u>			<u>Permanent difference</u>
Promosi	574.091.880	494.046.605	Promotion
Denda pajak	2.215.654.991	-	Tax Penalty
Jamuan	33.571.650	144.232.155	Entertainment
Sumbangan	82.795.199	34.409.805	Donation
Pendapatan final	(28.149.830.484)	(21.686.843.904)	Final income
Lainnya	171.642.330	(103.088.963)	Other
Jumlah beda tetap	(25.072.074.434)	(21.117.244.302)	Total permanent differences
Penghasilan kena pajak	253.841.670.882	335.036.792.848	Taxable income
Penghasilan kena pajak pembulatan	253.841.670.000	335.036.792.000	Taxable income rounding
Pajak penghasilan badan	55.845.167.400	73.708.094.427	Corporate income tax
Dikurangi pajak dibayar dimuka :			Less prepaid taxes:
Pajak penghasilan pasal 22	(247.996.289)	-	Income tax article 22
Pajak penghasilan pasal 25	(52.840.760.754)	(50.515.190.750)	Income tax article 25
Pajak penghasilan kurang bayar	2.756.410.357	23.192.903.677	Underpayment of income tax

PT BANK BCA SYARIAH
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2025 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam Rupiah,
kecuali dinyatakan lain)

PT BANK BCA SYARIAH
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2025
and for the Year Then Ended
(Expressed in Rupiah,
unless otherwise stated)

16. PERPAJAKAN (lanjutan)

16. TAXATION (continued)

d. Aset pajak tangguhan

d. Deferred tax assets

2025						
	Saldo awal/ Beginning balance	Dikreditkan/ (dibebankan) ke laporan laba rugi/ Credited/ (charged) to statement of profit or loss	Dikreditkan/ (dibebankan) ke ekuitas/ Credited/ (charged) to equity	Penyesuaian/ Adjustment	Saldo akhir/ Ending balance	
Aset (liabilitas) pajak tangguhan						Deferred tax assets (liabilities)
Cadangan kerugian penurunan nilai pada pembiayaan	80.846.508.745	(1.409.893.430)	-	-	79.436.615.315	Allowance for financing impairment losses
Cadangan kerugian penurunan nilai non-pembiayaan	3.417.966.209	2.269.698.873	-	4.865.233.397	10.552.898.479	Allowance for non financing impairment losses
Cadangan pesangon/ imbalan pasca kerja	4.619.731.179	117.759.726	966.068.530	-	5.703.559.435	Provision of severance pay for post-employment benefits
Cadangan karyawan	2.108.971.767	1.407.273.482	-	-	3.516.245.249	Provision for employee
Penyusutan aset tetap	(3.102.857.756)	1.069.133.217	-	-	(2.033.724.539)	Depreciation of fixed assets
Cadangan biaya legal	402.314.768	(361.916.601)	-	-	40.398.167	Provision for legal costs
Cadangan premi LPS	616.000.000	(616.000.000)	-	-	-	Provision for LPS premium
Cadangan publikasi	1.693.999.999	2.026.982.640	-	-	3.720.982.639	Provision for publication
Cadangan jasa profesional	249.963.505	1.071.171	-	-	251.034.676	Provision for professional services
Keuntungan belum direalisasi dari Investasi pada surat berharga	(1.756.021.596)	-	(23.833.261.049)	-	(25.589.282.645)	Unrealised profits from securities investments
Jumlah aset pajak tangguhan	89.096.576.820	4.504.109.078	(22.867.192.519)	4.865.233.397	75.598.726.776	Total deferred tax assets
2024						
	Saldo awal/ Beginning balance	Dikreditkan/ (dibebankan) ke laporan laba rugi/ Credited/ (charged) to statement of profit or loss	Dikreditkan/ (dibebankan) ke ekuitas/ Credited/ (charged) to equity	Penyesuaian/ Adjustment	Saldo akhir/ Ending balance	
Aset (liabilitas) pajak tangguhan						Deferred tax assets (liabilities)
Cadangan kerugian penurunan nilai pada pembiayaan	50.688.704.103	30.157.804.642	-	-	80.846.508.745	Allowance for financing impairment losses
Cadangan kerugian penurunan nilai non-pembiayaan	6.849.233.486	(3.431.267.277)	-	-	3.417.966.209	Allowance for non financing impairment losses
Cadangan pesangon/ imbalan pasca kerja	527.123.786	15.141.664	4.077.465.729	-	4.619.731.179	Provision of severance pay for post-employment benefits
Cadangan karyawan	383.648.914	1.725.322.853	-	-	2.108.971.767	Provision for employee
Penyusutan aset tetap	(861.910.621)	(2.240.947.135)	-	-	(3.102.857.756)	Depreciation of fixed assets
Cadangan biaya legal	443.540.654	(41.225.886)	-	-	402.314.768	Provision for legal costs
Cadangan premi LPS	396.000.000	220.000.000	-	-	616.000.000	Provision for LPS premium
Cadangan publikasi	96.141.562	1.597.858.437	-	-	1.693.999.999	Provision for publication
Cadangan jasa profesional	413.953.379	(163.989.874)	-	-	249.963.505	Provision for professional services
Keuntungan belum direalisasi dari investasi pada surat berharga	(434.693.356)	-	(1.321.328.240)	-	(1.756.021.596)	Unrealised profits from securities investment
Jumlah aset pajak tangguhan	58.501.741.907	27.838.697.424	2.756.137.489	-	89.096.576.820	Total deferred tax assets

The original financial statements included herein are in Indonesian language.

PT BANK BCA SYARIAH
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2025 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam Rupiah,
kecuali dinyatakan lain)

PT BANK BCA SYARIAH
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2025
and for the Year Then Ended
(Expressed in Rupiah,
unless otherwise stated)

16. PERPAJAKAN (lanjutan)

e. Rekonsiliasi atas beban pajak penghasilan

Rekonsiliasi atas beban pajak penghasilan dengan perkalian laba akuntansi sebelum pajak penghasilan dan tarif pajak yang berlaku adalah sebagai berikut:

	2025	2024
Laba sebelum pajak penghasilan	258.440.522.236	229.614.503.405
Beban pajak penghasilan yang dihitung dari laba sebelum pajak penghasilan	(56.856.914.892)	(50.515.190.749)
Pengaruh pajak atas beda tetap	5.515.856.570	4.645.793.746
Penyesuaian	4.865.233.397	-
Beban pajak - neto	(46.475.824.925)	(45.869.397.003)

f. Peraturan Menteri Keuangan

Menteri Keuangan Republik Indonesia menerbitkan Peraturan Menteri Keuangan (PMK) No. 74 pada tanggal 10 Oktober 2024. Berdasarkan peraturan tersebut, Bank harus menghitung cadangan piutang tak tertagih sesuai dengan batasan tertentu yang diatur di dalam PMK 74 mulai tanggal 1 Januari 2024. Pada tanggal 1 Januari 2024, terdapat selisih lebih nilai cadangan per fiskal sebesar Rp73.721.305.436. Sesuai dengan ketentuan di dalam PMK 74, Bank memutuskan untuk membebankan selisih lebih tersebut di dalam perhitungan pajak penghasilan tahun 2024.

g. Administrasi

Berdasarkan Undang-undang Perpajakan yang berlaku di Indonesia, Bank melaporkan dan menyetorkan pajak berdasarkan prinsip *self-assessment*. Direktorat Jenderal Pajak dapat menetapkan dan mengubah liabilitas pajak dalam batas waktu lima tahun sejak tanggal terutangnya pajak.

16. TAXATION (continued)

e. Reconciliation of income tax expenses

The reconciliation of income tax expense by multiplying accounting profit before income tax to the applicable tax rate are as follows:

Income before income tax
Income tax expense calculated from income before tax
Tax impact of permanent differences Adjustment
Tax expense - net

f. Minister of Finance Regulation

The Minister of Finance of the Republic of Indonesia issued Minister of Finance Regulation (PMK) No. 74 on October 10, 2024. Based on this regulation, the Bank must calculate reserves for bad debts in accordance with certain limits regulated in PMK 74 starting January 1, 2024. On January 1, 2024, there is an excess value of reserves per fiscal amounting to Rp Rp73,721,305,436. In accordance with the provisions in PMK 74, the Bank decided to charge the excess difference in the 2024 income tax calculation.

g. Administration

Under the prevailing Taxation Laws of Indonesia, the Bank submits and pays taxes on the basis of *self-assessment*. The Directorate General of Tax may assess or amend taxes liabilities within five years from the date the tax becomes due.

PT BANK BCA SYARIAH
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2025 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam Rupiah,
kecuali dinyatakan lain)

PT BANK BCA SYARIAH
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2025
and for the Year Then Ended
(Expressed in Rupiah,
unless otherwise stated)

17. LIABILITAS LAIN-LAIN

	2025	2024
Pendapatan diterima dimuka	47.141.042.572	43.814.786.970
Biaya yang masih harus dibayar	35.346.185.911	26.778.747.440
Imbalan pasca kerja (Catatan 31)	25.925.270.158	20.998.778.085
Titipan dana sosial - dana kebajikan	643.051.050	1.048.680.765
Estimasi kerugian komitmen dan kontinjensi	496.854.494	856.478.720
Setoran jaminan <i>safe deposit box</i>	295.250.000	281.500.000
Titipan dana sosial - zakat	35.459.098	44.415.617
Lainnya	1.021.993.398	599.488.366
Jumlah	110.905.106.681	94.422.875.963

17. OTHER LIABILITIES

<i>Deferred income</i>
<i>Accrued expenses</i>
<i>Post-employment benefits (Note 31)</i>
<i>Social funds remittance - qardhul hasan funds</i>
<i>Estimated losses on commitments and contingencies</i>
<i>Guarantee deposits safe deposit box</i>
<i>Social funds remittance - zakat</i>
<i>Other</i>
Total

18. DANA SYIRKAH TEMPORER

a. Berdasarkan jenis

	2025	2024
Dana syirkah temporer dari bukan bank		
Giro Mudharabah		
Pihak ketiga	375.121.877.818	423.684.492.033
Tabungan mudharabah		
Pihak berelasi	8.696.132.319	3.507.627.944
Pihak ketiga	998.620.918.825	981.069.482.644
Subjumlah	1.007.317.051.144	984.577.110.588
Deposito mudharabah		
Pihak berelasi	189.395.484.932	201.322.202.231
Pihak ketiga	8.981.225.875.361	7.992.233.827.644
Subjumlah	9.170.621.360.293	8.193.556.029.875
Dana syirkah temporer dari bank		
Deposito mudharabah		
Pihak ketiga	14.635.511.074	-
Subjumlah	14.635.511.074	-
Sertifikat Investasi Mudharabah Antarbank ("SIMA")		
<u>Dari bank lain</u>		
Pihak ketiga	100.000.000.000	-
Jumlah sertifikat investasi mudharabah antarbank	100.000.000.000	-
Jumlah dana syirkah temporer	10.667.695.800.329	9.601.817.632.496

18. TEMPORARY SYIRKAH FUNDS

a. By type

Temporary syirkah funds from non-bank
Mudharabah current account
Third Parties
Mudharabah savings deposits
Related Parties
Third Parties
Subtotal
Mudharabah term deposits
Related parties
Third parties
Subtotal
Temporary syirkah funds from bank
Mudharabah term deposits
Third parties
Subtotal
Interbank Mudharabah Investment Certificate ("SIMA")
<u>From other bank</u>
Third parties
Total interbank mudharabah investment certificate
Total temporary syirkah funds

Giro, tabungan dan deposito berjangka *mudharabah* tidak terikat merupakan simpanan dana pihak lain yang mendapatkan imbal hasil dari pendapatan Bank atas penggunaan dana tersebut dengan nisbah yang ditetapkan dan disetujui sebelumnya dengan akad *mudharabah muthlaqah*.

Unrestricted mudharabah current, savings and term deposits are deposits of funds from other parties that receive returns from the Bank's income for the use of these funds at a predetermined and agreed ratio in a mudharabah muthlaqah contract.

The original financial statements included herein are in Indonesian language.

PT BANK BCA SYARIAH
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2025 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam Rupiah,
kecuali dinyatakan lain)

PT BANK BCA SYARIAH
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2025
and for the Year Then Ended
(Expressed in Rupiah,
unless otherwise stated)

18. DANA SYIRKAH TEMPORER (lanjutan)

b. Investasi tidak terikat - deposito
***mudharabah* berdasarkan jangka waktu dan**
sisa umur

	2025	2024
Berdasarkan jangka waktu kontrak		
Sampai dengan 1 bulan	6.473.791.865.541	6.140.296.857.201
Jangka waktu 3 bulan	1.923.981.731.747	1.414.496.508.214
Jangka waktu 6 bulan	674.029.614.697	361.186.829.469
Jangka waktu 12 bulan	113.453.659.382	277.575.834.991
Jumlah	9.185.256.871.367	8.193.556.029.875

	2025	2024
Berdasarkan sisa umur jatuh tempo		
Kurang dari atau sama dengan		
1 bulan	7.600.918.164.019	6.492.732.107.748
Lebih dari 1 sampai dengan		
3 bulan	1.255.315.341.732	1.181.806.971.658
Lebih dari 3 sampai dengan		
6 bulan	307.204.758.400	268.709.269.456
Lebih dari 6 sampai dengan		
12 bulan	21.818.607.216	250.307.681.013
Jumlah	9.185.256.871.367	8.193.556.029.875

Deposito berjangka *mudharabah* dengan akad *mudharabah muthlaqah* yang dijadikan sebagai jaminan atas piutang dan pembiayaan adalah masing-masing berjumlah Rp553.636.153.517 dan Rp361.536.213.517 pada tanggal 31 Desember 2025 dan 2024.

Giro yang dijaminan atas piutang dan pembiayaan adalah masing-masing berjumlah Rp311.900.000.001 dan Rp19.500.000.000 pada tanggal 31 Desember 2025 dan 2024.

Tabungan yang dijaminan atas piutang dan pembiayaan adalah masing-masing berjumlah Rp13.100.000.000 dan Rp6.450.000.000 pada tanggal 31 Desember 2025 dan 2024.

c. Sertifikat investasi *mudharabah* antarbank
("SIMA") berdasarkan jangka waktu dan sisa
umur

	2025	2024
Berdasarkan jangka waktu kontrak		
Sampai dengan 1 bulan	100.000.000.000	-
Jumlah	100.000.000.000	-

	2025	2024
Berdasarkan sisa umur jatuh tempo		
Kurang dari atau sama dengan		
1 bulan	100.000.000.000	-
Jumlah	100.000.000.000	-

18. TEMPORARY SYIRKAH FUNDS (continued)

b. Unrestricted investment - *mudharabah*
deposits by period and remaining
contractual maturity

	2025	2024
By contractual period		
Until 1 month	6.140.296.857.201	6.140.296.857.201
Period of time 3 months	1.414.496.508.214	1.414.496.508.214
Period of time 6 months	361.186.829.469	361.186.829.469
Period of time 12 months	277.575.834.991	277.575.834.991
Total	8.193.556.029.875	8.193.556.029.875

	2025	2024
By remaining period to maturity		
Less than or equal to		
1 month	6.492.732.107.748	6.492.732.107.748
More than 1 month		
up to 3 months	1.181.806.971.658	1.181.806.971.658
More than 3 month		
up to 6 months	268.709.269.456	268.709.269.456
More than 6 month		
up to 12 months	250.307.681.013	250.307.681.013
Total	8.193.556.029.875	8.193.556.029.875

Mudharabah term deposits with mudharabah muthlaqah contracts which are used as collateral for receivables and financing amounted to Rp553,636,153,517 and Rp361,536,213,517, respectively as of December 31, 2025 and 2024.

Current account which are used as collateral for receivables and financing amounted to Rp311,900,000,001 and Rp19,500,000,000, respectively as of December 31, 2025 and 2024.

Saving account which are used as collateral for receivables and financing amounted to Rp13,100,000,000 and Rp6,450,000,000, respectively as of December 31, 2025 and 2024.

c. Interbank *mudharabah* investment
certificate ("SIMA") by period and remaining
contractual maturity

	2025	2024
By contractual period		
Until 1 month	100.000.000.000	-
Total	100.000.000.000	-

	2025	2024
By remaining period to maturity		
Less than or equal to		
1 month	100.000.000.000	-
Total	100.000.000.000	-

PT BANK BCA SYARIAH
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2025 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam Rupiah,
kecuali dinyatakan lain)

PT BANK BCA SYARIAH
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2025
and for the Year Then Ended
(Expressed in Rupiah,
unless otherwise stated)

18. DANA SYIRKAH TEMPORER (lanjutan)

18. TEMPORARY SYIRKAH FUNDS (continued)

d. Nisbah dan pendanaan tingkat bagi hasil per tahun pada tanggal 31 Desember

d. Profit sharing rate ratio and funding per annum as of December 31

2025			
	Nasabah/ Customers	Bank/ Banks	
Tabungan <i>mudharabah</i>	3,60%	96,40%	<i>Mudharabah savings deposits</i>
Deposito <i>mudharabah</i>	18,00%	82,00%	<i>Mudharabah term deposits</i>
Sertifikat Investasi <i>mudharabah</i> Antarbank ("SIMA")	41,08%	58,92%	<i>Interbank Mudharabah investment certificate ("SIMA")</i>
2024			
	Nasabah/ Customers	Bank/ Banks	
Tabungan <i>mudharabah</i>	3,60%	96,40%	<i>Mudharabah savings deposits</i>
Deposito <i>mudharabah</i>	18,00%	82,00%	<i>Mudharabah term deposits</i>

19. MODAL SAHAM

19. SHARE CAPITAL

Susunan pemegang saham pada tanggal 31 Desember 2025 dan 2024 adalah sebagai berikut:

The composition of shareholders as of December 31, 2025 and 2024 are as follows:

	Jumlah lembar/ Total share	Persentase/ Percentage	Jumlah/Total	
PT Bank Central Asia Tbk	2.255.182.137	99,99995%	2.255.182.137.000	PT Bank Central Asia Tbk
PT BCA Finance	1.070	0,00005%	1.070.000	PT BCA Finance
Jumlah	2.255.183.207	100%	2.255.183.207.000	Total

20. SALDO LABA YANG TELAH DITENTUKAN PENGGUNAANYA

20. APPROPRIATED RETAINED EARNINGS

a. Penggunaan Cadangan Umum

a. Appropriation of Retained Earnings

Melalui Akta Risalah Rapat Umum Para Pemegang Saham Tahunan PT Bank UIB No. 28 yang dibuat dihadapan Notaris Pudji Rejeki Irawati, SH., notaris di Jakarta tanggal 20 April 2009, telah diputuskan untuk membentuk penyisihan cadangan umum sesuai dengan Undang-undang No. 40 Tahun 2007 mengenai Perseroan Terbatas, yang mengharuskan perusahaan-perusahaan untuk membuat penyisihan cadangan umum sebesar sekurang-kurangnya 20% dari jumlah modal yang ditempatkan dan disetor penuh. Undang-Undang tersebut tidak mengatur jangka waktu untuk pembentukan penyisihan tersebut.

Through the Deed of Minutes of the Annual General Meeting of Shareholders of PT Bank UIB No. 28 made before Notary Pudji Rejeki Irawati, SH., notary in Jakarta on April 20, 2009, it was decided to establish a general reserve in accordance with Law No. 40 of 2007 concerning Limited Liability Companies, which requires companies to set aside general reserves of at least 20% of the total issued and fully paid capital. The law does not set a time period for establishing such reserves.

The original financial statements included herein are in Indonesian language.

PT BANK BCA SYARIAH
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2025 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam Rupiah,
kecuali dinyatakan lain)

PT BANK BCA SYARIAH
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2025
and for the Year Then Ended
(Expressed in Rupiah,
unless otherwise stated)

20. SALDO LABA YANG TELAH DITENTUKAN
PENGUNAANYA (lanjutan)

a. Penggunaan Cadangan Umum (lanjutan)

Sesuai dengan Pernyataan Keputusan Rapat Pemegang Saham berdasarkan Akta Notaris No. 160 yang dibuat di hadapan Notaris Christina Dwi Utami, SH., M.Hum., M.Kn., notaris di Jakarta tanggal 26 Februari 2024, penyisihan saldo laba neto untuk cadangan umum tahun 2023 sebesar Rp2.000.000.000, sehingga saldo laba yang telah ditentukan penggunaannya meningkat dari berjumlah Rp16.000.000.000 menjadi berjumlah Rp18.000.000.000.

Sesuai dengan Pernyataan Keputusan Rapat Pemegang Saham berdasarkan Akta Notaris No. 28 yang dibuat di hadapan Notaris Christina Dwi Utami, S.H., M.Hum., M.Kn. notaris di Jakarta tanggal 4 Maret 2025, penyisihan saldo laba neto untuk cadangan umum tahun 2024 sebesar Rp2.000.000.000, sehingga saldo laba yang telah ditentukan penggunaannya meningkat dari berjumlah Rp18.000.000.000 menjadi berjumlah Rp20.000.000.000.

b. Penggunaan Laba Neto

Berdasarkan Berita Acara Rapat Umum Pemegang Saham Tahunan (RUPST) yang dinyatakan dalam Akta Notaris Christina Dwi Utami, SH., M.Hum., M.Kn., notaris di Jakarta tanggal 4 Maret 2025. Bank membukukan laba neto pada tahun 2024, dan sebagian akan digunakan untuk pembagian dividen untuk para pemegang saham sebesar Rp90.872.553.200 (2024: Rp75.900.857.017).

21. TAMBAHAN MODAL DISETOR

Tambahan modal disetor sebesar Rp70.556.747.868 pada 31 Desember 2025 dan 2024, merupakan selisih nilai transaksi entitas sepengendali dari penggabungan usaha dengan PT Bank Interim Indonesia pada tanggal 10 Desember 2020 (Catatan 1).

20. APPROPRIATED RETAINED EARNINGS
(continued)

a. Appropriation of Retained Earnings
(continued)

In accordance with the Shareholders Meeting Decision Statement based on Notarial Deed No. 160 made before Notary Christina Dwi Utami, SH., M.Hum., M.Kn., notary in Jakarta on February 26, 2024, the appropriation of net profit for 2023 is Rp2,000,000,000, so that the balance of appropriated retained earnings is increasing from Rp16,000,000,000 to Rp18,000,000,000.

In accordance with the Shareholders Meeting Decision Statement based on Notarial Deed No. 28 made before Christina Dwi Utami, S.H., M.Hum., M.Kn. notary in Jakarta on March 4, 2025, the appropriation of net profit for 2024 is Rp2,000,000,000, so that the balance of appropriated retained earnings is increasing from Rp18,000,000,000 to Rp20,000,000,000.

b. Appropriation of Net Income

Based on the Annual Shareholders Meeting based on Notarial Deed made before Notary Christina Dwi Utami, SH., M.Hum., M.Kn., notary in Jakarta on March 4, 2025. Bank posted a net profit in 2024 and this was partially used for distributed dividends to shareholders in the amount of Rp90,872,553,200 (2024: Rp75,900,857,017).

21. ADDITIONAL PAID-IN CAPITAL

Additional paid-in capital amounting to Rp70,556,747,868 on December 31, 2025 and 2024, represents the difference in transaction value of entities under common control from the business merger with PT Bank Interim Indonesia on December 10, 2020 (Note 1).

PT BANK BCA SYARIAH
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2025 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam Rupiah,
kecuali dinyatakan lain)

PT BANK BCA SYARIAH
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2025
and for the Year Then Ended
(Expressed in Rupiah,
unless otherwise stated)

22. PENDAPATAN PENGELOLAAN DANA OLEH BANK SEBAGAI MUDHARIB

	2025	2024
Pendapatan dari jual beli		
Pendapatan dari margin <i>murabahah</i>	180.472.397.421	154.585.947.728
Pendapatan dari ijarah		
Pendapatan dari <i>ijarah</i>	603.594.544.663	384.087.636.703
Beban penyusutan aset <i>ijarah</i>	(500.447.215.440)	(298.344.541.722)
Subjumlah	103.147.329.223	85.743.094.981
Pendapatan bagi hasil		
Pendapatan bagi hasil <i>musyarakah</i>	592.610.052.519	503.163.908.923
Pendapatan bagi hasil <i>mudharabah</i>	61.690.862.384	61.392.815.476
Subjumlah	654.300.914.903	564.556.724.399
Pendapatan usaha utama lainnya		
Pendapatan bagi hasil surat berharga	252.572.302.708	190.719.838.450
Pendapatan bonus fasilitas simpanan syariah Bank Indonesia	67.992.625.298	65.636.827.776
Pendapatan reksadana	30.244.257.417	21.686.843.904
Pendapatan bagi hasil sertifikat		
Investasi <i>mudharabah</i> antar bank	4.604.519.446	7.034.254.168
Pendapatan <i>ujrah</i> dari bank lain	23.117.788	342.461
Subjumlah	355.436.822.657	285.078.106.759
Jumlah	1.293.357.464.204	1.089.963.873.867

<i>Income from sales and purchases</i>
<i>Income from murabahah margin</i>
<i>Income from ijarah</i>
<i>Income from ijarah</i>
<i>Depreciation expense of ijarah assets</i>
<i>Subtotal</i>
<i>Income from profit sharing</i>
<i>Profit sharing income from musyarakah</i>
<i>Profit sharing income from mudharabah</i>
<i>Subtotal</i>
<i>Other main operating income</i>
<i>Profit sharing income from marketable securities</i>
<i>Bonus income from Bank Indonesia sharia deposits facility</i>
<i>Mutual fund income</i>
<i>Profit sharing income from interbank mudharabah investment certificates</i>
<i>Ujrah income from other banks</i>
<i>Subtotal</i>
Total

23. HAK PIHAK KETIGA ATAS BAGI HASIL

	2025	2024
Dari investasi tidak terikat		
Bukan bank		
Giro Mudharabah		
Pihak ketiga	2.379.448.130	279.958.686
Tabungan <i>mudharabah</i>		
Pihak ketiga	7.173.293.080	6.377.666.530
Deposito <i>mudharabah</i>		
Pihak berelasi	6.682.579.584	8.064.680.874
Pihak ketiga	442.275.307.526	336.195.087.390
Subjumlah	448.957.887.110	344.259.768.264
Bank		
Deposito <i>mudharabah</i>		
Pihak ketiga	2.432.849.842	995.764.201
Subjumlah	2.432.849.842	995.764.201
Jumlah	460.943.478.162	351.913.157.681

<i>From non-restricted investments</i>
Non-bank
Mudharabah current deposits
<i>Third parties</i>
Mudharabah savings deposits
<i>Third parties</i>
Mudharabah time deposits
<i>Related parties</i>
<i>Third parties</i>
<i>Subtotal</i>
Bank
Mudharabah time deposits
<i>Third parties</i>
<i>Subtotal</i>
Total

The original financial statements included herein are in Indonesian language.

PT BANK BCA SYARIAH
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2025 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam Rupiah,
kecuali dinyatakan lain)

PT BANK BCA SYARIAH
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2025
and for the Year Then Ended
(Expressed in Rupiah,
unless otherwise stated)

24. PENDAPATAN USAHA LAINNYA

	2025	2024
Pendapatan komisi		
Pendapatan komisi pengiriman uang	2.559.020.200	3.819.634.350
Pendapatan komisi asuransi	1.978.834.411	2.767.439.961
Pendapatan komisi bank garansi	727.623.679	671.397.594
Pendapatan komisi <i>safe deposit box</i>	220.788.500	212.300.000
Pendapatan komisi kliring	107.970.588	107.734.700
Pendapatan komisi lainnya	97.212.172	59.312.955
Subjumlah	5.691.449.550	7.637.819.560
Pendapatan operasional lainnya		
Pendapatan administrasi	48.828.062.659	32.882.775.717
Pemulihan penghapusbukuan	369.843.708	4.213.923.043
Pendapatan <i>ta'widh</i>	446.060.827	319.887.727
Lainnya	3.863.547.115	72.089.592
Subjumlah	53.507.514.309	37.488.676.079
Jumlah	59.198.963.859	45.126.495.639

24. OTHER BUSINESS INCOME

Revenue commission
Remittance income
Insurance commission income
Bank guarantee commission income
Safe deposit box commission income
Clearing commission income
Other commission income
Subtotal
Other operating income
Administration income
Write-off recovery
Ta'widh income
Other
Subtotal
Total

25. BEBAN KEPEGAWAIAN

	2025	2024
Gaji dan uang lembur	136.621.485.871	124.030.086.325
Tunjangan karyawan	77.528.723.489	72.241.992.730
Pendidikan karyawan	9.054.215.329	8.095.589.143
Imbalan pasca kerja (Catatan 31)	9.585.271.481	4.318.825.744
Lain-lain	4.960.675.350	4.783.767.957
Jumlah	237.750.271.520	213.470.261.899

25. EMPLOYEE EXPENSES

Salaries and overtime pay
Employee allowances
Employee education
Post-employment benefits (Note 31)
Other
Total

26. BEBAN CADANGAN KERUGIAN PENURUNAN NILAI ASET PRODUKTIF DAN NON PRODUKTIF - NETO

	2025	2024
Pembentukan (pembalikan) penyisihan kerugian		
Pembiayaan <i>musyarakah</i> (Catatan 10)	(1.587.766.605)	75.878.669.524
Investasi surat berharga (Catatan 7)	4.629.728.135	(15.231.481.396)
Piutang <i>ijarah</i>	(65.824.137)	48.269.996
Pinjaman <i>qardh</i>	5.595.835	(94.070.531)
Giro pada bank lain (Catatan 6)	(33.590.850)	(171.763.332)
Agunan yang diambil alih	27.219.558.176	141.585.537
Pembiayaan <i>mudharabah</i> (Catatan 9)	(49.942.477)	1.196.012.463
Estimasi kerugian komitmen dan kontinjensi	(359.624.226)	96.149.687
Piutang <i>murabahah</i> (Catatan 8)	12.844.938.462	3.772.886.717
Jumlah	42.603.072.313	65.636.258.665

26. PROVISION FOR IMPAIRMENT LOSSES ON EARNING AND NON-EARNING ASSETS - NET

Addition (reversal of) provision for impairment losses
Musyarakah financing (Note 10)
Investments in marketable securities (Note 7)
Ijarah receivables
Funds of qardh
Current account with other banks (Note 6)
Foreclosed collaterals
Mudharabah financing (Note 9)
Estimated losses on commitments and contingencies
Murabahah receivable (Note 8)
Total

PT BANK BCA SYARIAH
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2025 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam Rupiah,
kecuali dinyatakan lain)

PT BANK BCA SYARIAH
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2025
and for the Year Then Ended
(Expressed in Rupiah,
unless otherwise stated)

27. BEBAN UMUM DAN ADMINISTRASI

	2025	2024
Beban telekomunikasi	47.826.843.981	49.935.133.417
Jasa layanan (Catatan 34)	30.955.181.767	18.710.819.205
Beban promosi	25.616.286.316	16.751.469.565
Beban <i>software</i>	24.558.836.350	8.964.530.233
Pemeliharaan dan perbaikan	21.246.643.336	12.662.248.038
Beban penyusutan (Catatan 12)	20.099.383.631	17.076.378.135
Biaya <i>ijarah</i> gedung dan kendaraan	19.692.255.369	14.279.935.407
Jasa <i>outsourcing</i>	12.429.492.942	15.749.562.905
Beban amortisasi (Catatan 13)	10.964.920.583	9.394.623.825
Beban iuran		
Otoritas Jasa Keuangan	8.465.033.053	7.322.309.437
Beban jasa tenaga ahli	6.017.041.717	6.756.550.962
Beban keperluan kantor	5.932.571.575	6.079.604.904
Beban jamuan	5.186.311.007	4.311.781.282
Beban listrik, air, dan gas	5.108.925.752	4.629.629.925
Pajak bumi dan bangunan dan pajak lainnya	4.356.297.949	1.505.095.353
Beban komisi	2.391.212.000	2.951.587.251
Beban premi asuransi	1.259.035.431	895.652.692
Beban jasa pengiriman uang	960.689.718	1.010.007.358
Beban publikasi	504.346.546	65.704.355
Beban perlengkapan komputer	118.835.000	198.584.570
Lainnya	708.337.167	614.047.893
Jumlah	254.398.481.190	199.865.256.712

27. GENERAL AND ADMINISTRATIVE EXPENSES

<i>Telecommunications costs</i>
<i>Service expense (Note 34)</i>
<i>Promotion expenses</i>
<i>Software expenses</i>
<i>Maintenance and repair</i>
<i>Depreciation expense (Note 12)</i>
<i>Ijarah building and vehicle expenses</i>
<i>Outsourcing services</i>
<i>Amortization expense (Note 13)</i>
<i>Financial Services</i>
<i>Authority levy</i>
<i>Professional fees expense</i>
<i>Office Supplies</i>
<i>Entertainment expense</i>
<i>Electricity, water, and gas expense</i>
<i>Land and building tax and other taxes</i>
<i>Commission expense</i>
<i>Insurance premium expenses</i>
<i>Remittance expense</i>
<i>Publication expense</i>
<i>Computer equipment</i>
<i>Others</i>
Total

28. BEBAN USAHA LAINNYA

	2025	2024
Beban bonus (<i>ujrah</i>)		
Giro <i>wadiah</i>	66.433.932.298	45.034.996.784
Beban PaSBI	1.653.553.762	3.461.456.967
Tabungan <i>wadiah</i>	710.625.585	681.936.619
Subjumlah	68.798.111.645	49.178.390.370
Beban lainnya		
Premi penjaminan dana pihak ketiga (Catatan 33)	25.992.923.465	23.034.071.792
Jumlah	94.791.035.110	72.212.462.162

28. OTHER BUSINESS EXPENSES

<i>Bonus expenses (ujrah)</i>
<i>Wadiah demand deposits</i>
<i>PaSBI expense</i>
<i>Wadiah savings deposits</i>
<i>Subtotal</i>
<i>Other expenses</i>
<i>Third parties deposits guarantee premium (Note 33)</i>
Total

The original financial statements included herein are in Indonesian language.

PT BANK BCA SYARIAH
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2025 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam Rupiah,
kecuali dinyatakan lain)

PT BANK BCA SYARIAH
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2025
and for the Year Then Ended
(Expressed in Rupiah,
unless otherwise stated)

29. PENDAPATAN (BEBAN) NON USAHA

	2025	2024
Pendapatan non-usaha		
Sewa	198.549.000	99.274.500
Laba penjualan aset tetap (Catatan 12)	82.185.686	79.101.965
Laba revaluasi aset tetap (Catatan 12)	-	26.380.002
Lain-lain	509.405.892	256.601.150
Jumlah	790.140.578	461.357.617
Beban non-usaha		
Rugi penjualan AYDA	(1.659.382.361)	(1.655.697.561)
Kerohanian dan olahraga	(221.002.800)	(273.188.952)
Lain-lain	(2.539.322.949)	(910.940.086)
Jumlah	(4.419.708.110)	(2.839.826.599)
Beban non usaha - neto	(3.629.567.532)	(2.378.468.982)

29. NON OPERATING INCOME (EXPENSES)

Non-Operating Income
Rent income
Gain on sale of fixed assets (Note 12)
Gain on fixed assets revaluation (Note 12)
Others
Total
Non-operating expenses
Loss on sale of foreclosed collaterals
Spirituality and sports
Others
Total
Non operating expenses - net

30. INFORMASI MENGENAI KOMITMEN DAN KONTINJENSI

	2025	2024
Komitmen		
<u>Fasilitas pembiayaan yang belum digunakan</u>		
Pembiayaan mudharabah	613.621.920.165	763.092.100.235
Pembiayaan musyarakah	1.056.134.627.682	1.189.624.060.633
Jumlah tagihan komitmen	1.669.756.547.847	1.952.716.160.868
Kontinjensi		
<u>Kewajiban kontinjensi</u>		
Bank garansi yang diberikan kepada nasabah	(49.685.449.474)	(85.647.871.958)

Commitments
<u>Unused financing facilities</u>
Mudharabah financing
Musyarakah financing
Total commitments receivables
Contingencies
<u>Contingent liabilities</u>
Bank guarantee given to customers

31. IMBALAN PASTI

Kewajiban diestimasi atas imbalan kerja pada tanggal 31 Desember 2025 dan 2024 berdasarkan perhitungan yang dilakukan oleh aktuaris independen Kantor Konsultan Aktuaria Steven & Mourits dengan laporannya masing-masing tanggal 2 Januari 2026 Nomor 2961/ST-FA-PSAK219-BCAS/I/2026 dan 2 Januari 2025 Nomor 0011/ST-FA-PSAK24-BCAS/I/2025 menggunakan metode "Projected Unit Credit".

a. Beban imbalan pasti neto

	2025	2024
Biaya jasa kini	7.431.573.722	3.765.983.940
Kerugian dari penyelesaian	615.631.650	438.381.883
Biaya bunga	3.168.861.862	1.583.562.360
Pendapatan investasi atas aset program	(1.649.333.065)	(1.469.102.439)
Biaya jasa lalu yang diakui	18.537.312	-
Jumlah	9.585.271.481	4.318.825.744

31. DEFINED BENEFITS

The estimated liability for employee benefits on December 31, 2025 and 2024 based on the independent actuarial calculation carried out by an independent actuary - Kantor Konsultan Aktuaria Steven & Mourits, whose report dated January 2, 2026 Number 2961/ST-FA-PSAK219-BCAS/I/2026 and January 2, 2025 Number 0011/ST-FA-PSAK24-BCAS/I/2025, respectively, applied the "Projected Unit Credit" method.

a. Net defined benefits expense

Current service cost
Loss from settlement
Interest cost
Investment income on plan assets
Recognized past service costs
Total

PT BANK BCA SYARIAH
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2025 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam Rupiah,
kecuali dinyatakan lain)

PT BANK BCA SYARIAH
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2025
and for the Year Then Ended
(Expressed in Rupiah,
unless otherwise stated)

31. IMBALAN PASTI (lanjutan)

b. Liabilitas imbalan pasti

	2025	2024
Nilai kini kewajiban	58.019.490.897	45.594.437.402
Nilai wajar aset program	(32.094.220.739)	(24.595.659.317)
Jumlah	25.925.270.158	20.998.778.085

Present value of liabilities
Fair value of plan assets

Total

c. Mutasi nilai kini liabilitas adalah sebagai berikut:

	2025	2024
Nilai kini liabilitas awal periode	45.594.437.402	26.805.120.018
Biaya jasa kini	7.431.537.722	3.765.983.940
Pendapatan bunga atas aset program	(419.539.334)	(518.144.453)
Efek penyelesaian pada NKKIP (Nilai Kini Kewajiban Imbalan Pasti)	615.631.650	438.381.883
Biaya bunga	3.168.861.862	1.583.562.360
Pembayaran manfaat	(2.781.232.309)	(5.014.401.477)
Penyesuaian liabilitas akibat pengakuan masa kerja lalu	18.537.312	-
Pengukuran kembali:		
Dampak perubahan aset program	419.539.334	518.144.453
Dampak perubahan asumsi keuangan	2.596.638.960	(465.475.258)
Dampak perubahan asumsi tingkat pengunduran diri	-	15.130.972.808
Dampak penyesuaian pengalaman	1.375.042.298	3.350.293.128
Jumlah	58.019.490.897	45.594.437.402

Present value of liabilities at the beginning of the period
Current service cost
Interest income on plan assets
Effect of settlement on PVDBO (Present Value of Defined Benefit Obligation)
Interest costs
Benefit payments
Liability adjustment due to recognition of past service
Remeasurement:
Impact of changes to plan assets
Impact of changing financial assumptions
Impact of changing resignation assumptions
Impact of experience adjustment

Total

d. Perubahan nilai wajar aset program untuk program imbalan pasti

	2025	2024
Saldo awal aset program	24.595.659.317	24.409.102.808
Ekspektasi dari hasil investasi	1.649.333.065	1.469.102.439
Pembayaran manfaat	(2.781.232.309)	(5.014.401.477)
Iuran perusahaan	9.050.000.000	4.250.000.000
Saldo akhir aset program – perkiraan	32.513.760.073	25.113.803.770
Kerugian aktuarial pada aset program	(419.539.334)	(518.144.453)
Saldo akhir aset program - aktual	32.094.220.739	24.595.659.317

Beginning balance of plan assets
Expectations of investment returns
Benefit payments
Company contribution

Ending balance of plan assets - estimated
Actuarial loss on plan assets

Ending balance of plan assets - actual

Program imbalan pasti pensiun yang tidak didanai

Bank mencatat penyisihan imbalan kerja untuk memenuhi imbalan kerja untuk memenuhi imbalan minimum yang diwajibkan untuk dibayar kepada karyawan yang memenuhi persyaratan sesuai dengan UU Ketenagakerjaan yang berlaku dan Perjanjian Kerja Bersama.

Unfunded defined benefit retirement plan

Bank made additional provisions for employee service entitlements in order to meet the minimum benefits required to be paid to qualified employees, as stipulated under the current Labor Law and Collective Labor Agreement.

The original financial statements included herein are in Indonesian language.

PT BANK BCA SYARIAH
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2025 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam Rupiah,
kecuali dinyatakan lain)

PT BANK BCA SYARIAH
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2025
and for the Year Then Ended
(Expressed in Rupiah,
unless otherwise stated)

31. IMBALAN PASTI (lanjutan)

d. Perubahan nilai wajar aset program untuk program imbalan pasti (lanjutan)

Pada tanggal 31 Desember 2025 dan 2024 aset program diinvestasikan ke dalam instrumen pasar uang syariah masing-masing sebesar Rp32.094.220.739 dan Rp24.595.659.317.

Asumsi dasar yang digunakan dalam menentukan liabilitas imbalan pasti pada tanggal 31 Desember 2025 dan 2024 adalah sebagai berikut:

	2025	2024
<u>Asumsi ekonomi</u>		
Tingkat diskonto	6,5%	7,1%
Tingkat kenaikan gaji	6,0%	6,0%
<u>Asumsi demografi</u>		
Tabel mortalita	Tabel TMI-IV (2019)	Tabel TMI-IV (2019)
Tingkat cacat dan sakit	5% Tabel TM-IV	5% Tabel TM-IV
Tingkat pengunduran diri per tahun		
Usia 20-29 tahun	5%	5%
Usia 30-39 tahun	6%	6%
Usia 40-54 tahun	2%	2%
Diatas usia 55 tahun	0%	0%
Usia pensiun	55 Tahun	55 Tahun

Tabel berikut menunjukkan sensitivitas atas kemungkinan perubahan tingkat suku bunga pasar dan tingkat kenaikan gaji, dengan variabel lain dianggap tetap, terhadap liabilitas imbalan pasti pada tanggal 31 Desember 2025 dan 2024 adalah sebagai berikut:

	2025		2024	
	Kenaikan 1%/1% Increase	Penurunan 1%/1% Decrease	Kenaikan 1%/1% Increase	Penurunan 1%/1% Decrease
Tingkat diskonto	(3.887.649.340)	4.379.204.321	(3.220.264.660)	3.630.335.504
Tingkat kenaikan gaji	4.568.193.764	(4.123.112.622)	3.804.099.093	(3.428.346.601)

e. DPLK Manulife

Bank mengikutsertakan karyawannya yang memenuhi syarat dalam program DKPK (Dana Kompensasi Pascakerja) yang dikelola oleh Dana Pensiun Lembaga Keuangan Manulife Indonesia (DPLK - Manulife). Lembaga tersebut merupakan pihak ketiga Bank.

Syarat untuk menjadi peserta program pensiun Bank adalah pegawai tetap Bank yang ingin menjadi peserta program pensiun.

31. DEFINED BENEFITS (continued)

d. Changes in fair value of plan assets for defined benefits programs (continued)

As at December 31, 2025 and 2024, plan assets invested to sharia money market each amounting to Rp32,094,220,739 and Rp24,595,659,317, respectively.

The basic assumptions used in determining defined benefits liabilities on December 31, 2025 and 2024 are as follows:

<u>Economic assumptions</u>
Discount rate
Expected salary increase
<u>Demographic assumptions</u>
Mortality table
Disability and illness
Resignation rate per annum
Age 20-29 years
Age 30-39 years
Age 40-54 years
Above 55 years
Retirement age

The following table shows the sensitivity to possible changes in market interest rates and salary increase rate, with other variables held constant, to defined benefit liabilities as of December 31, 2025 and 2024, as follows:

e. DPLK Manulife

The Bank's enrolled it's eligible employee into DKPK (Post-Employment Compensation Fund) managed by Dana Pensiun Lembaga Keuangan Manulife Indonesia (DPLK - Manulife). The respective institutions are Bank's third party.

The requirements to become participants of the Bank's pension plan are permanent employees who are interested to become participants of the pension.

PT BANK BCA SYARIAH
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2025 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam Rupiah,
kecuali dinyatakan lain)

PT BANK BCA SYARIAH
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2025
and for the Year Then Ended
(Expressed in Rupiah,
unless otherwise stated)

31. IMBALAN PASTI (lanjutan)

e. DPLK Manulife (lanjutan)

Selama tahun 2025 dan 2024, total kontribusi Bank ke DPLK masing-masing sebesar Rp9.050.000.000 dan Rp4.250.000.000 yang termasuk dalam laporan laba rugi dan penghasilan komprehensif lain.

31. DEFINED BENEFITS (continued)

e. DPLK Manulife (continued)

During 2025 and 2024, total Bank's contribution to DPLK amounted to Rp9,050,000,000 and Rp4,250,000,000, respectively, which are included in the consolidated statement of profit or loss and other comprehensive income.

32. PENGELOLAAN RISIKO

Penerapan manajemen risiko bank secara terpadu dengan mengacu pada Kerangka Kerja Manajemen Risiko ini dilakukan guna mendukung pencapaian tujuan perusahaan, yang pada akhirnya akan meningkatkan *stakeholder value* sesuai dengan *risk appetite*.

Risiko pembiayaan

Terkait dengan pengelolaan risiko pembiayaan, Bank telah memiliki kebijakan-kebijakan mengenai pembiayaan, antara lain yaitu:

- Kebijakan Dasar Pembiayaan Bank ("KDPB")
- Kebijakan manajemen risiko pembiayaan
- Manual pembiayaan produktif
- Kebijakan penilaian kualitas penyisihan penghapusan aset
- Kebijakan penyelamatan dan penghapusan pembiayaan
- Wewenang memutus pembiayaan

Dengan telah dimilikinya kebijakan Bank tersebut diatas, maka diharapkan Bank dapat mengoptimalkan kualitas pengelolaan risiko pembiayaan melalui proses yang memadai, kecukupan agunan yang telah ditetapkan dan penetapan *risk appetite* Bank sesuai dengan kompleksitas usaha Bank.

Tabel berikut menyajikan eksposur maksimum risiko pembiayaan Bank atas instrumen keuangan pada laporan posisi keuangan.

32. RISK MANAGEMENT

The implementation of integrated bank risk management by referring to the Risk Management Framework is carried out to support the achievement of company objectives, which will ultimately increase stakeholder value in accordance with risk appetite.

Financing risk

Regarding financing risk management, the Bank has policies regarding financing, including:

- Basic Bank Financing Policy ("KDPB")
- Financing risk management policy
- Productive financing manual
- Policy on quality assessment of allowance for asset losses
- Funding rescue and elimination policy
- Authority to decide on financing

By having the above Bank policy in place, it is expected that the Bank can optimize the quality of financing risk management through adequate processes, determining collateral adequacy and determining the Bank's risk appetite in accordance with the complexity of the Bank's business.

The following table presents the maximum exposure to Bank financing risk for financial instruments in the statement of financial position.

The original financial statements included herein are in Indonesian language.

PT BANK BCA SYARIAH
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2025 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam Rupiah,
kecuali dinyatakan lain)

PT BANK BCA SYARIAH
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2025
and for the Year Then Ended
(Expressed in Rupiah,
unless otherwise stated)

32. PENGELOLAAN RISIKO (lanjutan)

Risiko pembiayaan (lanjutan)

	2025	2024
Laporan posisi keuangan:		
Giro dan penempatan pada Bank Indonesia	1.006.124.157.105	900.357.238.780
Giro pada bank lain	8.226.963.799	11.586.048.723
Investasi pada surat berharga	4.884.847.156.176	4.915.638.529.801
Piutang <i>murabahah</i>	2.275.702.791.996	1.938.723.377.584
Piutang <i>ijarah</i>	517.568.017	580.514.108
Pinjaman <i>qardh</i>	294.352.235.203	4.063.109.385
Pembiayaan <i>mudharabah</i>	865.624.272.276	868.477.507.979
Pembiayaan <i>musyarakah</i>	8.619.436.735.302	6.976.647.000.317
Aset lain-lain*)	151.480.062.352	101.804.269.734
Jumlah	18.106.311.942.226	15.717.877.596.411

Berdasarkan PSAK 407, aset keuangan yang telah jatuh tempo ditentukan ketika debitur gagal melakukan pembayaran sesuai jadwal. Tabel dibawah menunjukkan *aging analysis* terhadap aset keuangan yang diberikan yang telah jatuh tempo tetapi tidak mengalami penurunan nilai:

	2025			
	<30 hari	31-60 hari	61-90 hari	Jumlah/Total
Piutang <i>murabahah</i>	2.229.194.367.705	7.977.159.720	20.930.860.510	2.258.102.387.935
Piutang <i>ijarah</i>	489.993.017	27.575.000	-	517.568.017
Pinjaman <i>qardh</i>	294.321.610.196	3.541.667	-	294.325.151.863
Aset <i>ijarah</i>	1.135.225.522.306	-	-	1.135.225.522.306
Pembiayaan <i>mudharabah</i>	8.330.502.526.282	114.814.906.889	9.086.453.001	8.454.403.886.172
Pembiayaan <i>musyarakah</i>	865.624.272.274	-	-	865.624.272.274
Aset lain-lain *)	66.077.400.138	554.028.657	932.628.279	67.564.057.074
Jumlah	12.921.435.691.918	123.377.211.933	30.949.941.790	13.075.762.845.641

Risiko konsentrasi pembiayaan

Berdasarkan pihak lawan

Tabel berikut menyajikan konsentrasi risiko pembiayaan Bank berdasarkan pihak lawan:

	2025				
	Pemerintah dan Bank Indonesia/ Government and Bank Indonesia	Lembaga keuangan/ Financial institutions	Korporasi/ Corporation	Perorangan/ Individual	Jumlah/Total
Giro dan penempatan pada Bank Indonesia	1.006.124.157.105	-	-	-	1.006.124.157.105
Giro pada bank lain	-	8.226.963.799	-	-	8.226.963.799
Investasi pada surat berharga	2.974.381.901.416	116.137.710.000	1.794.327.544.760	-	4.884.847.156.176
Piutang <i>murabahah</i>	-	-	655.507.380.236	1.620.195.411.760	2.275.702.791.996
Piutang <i>ijarah</i>	-	-	-	517.568.017	517.568.017
Pinjaman <i>qardh</i>	-	-	290.000.000.000	4.352.235.203	294.352.235.203
Pembiayaan <i>mudharabah</i>	-	865.394.262.482	230.009.794	-	865.624.272.276
Pembiayaan <i>musyarakah</i>	-	-	7.594.965.191.827	1.024.471.543.475	8.619.436.735.302
Aset lain-lain*)	70.237.255.028	155.033.333	67.750.375.197	13.337.398.794	151.480.062.352
Jumlah	4.050.743.313.549	989.913.969.614	10.402.780.501.814	2.662.874.157.249	18.106.311.942.226

*) Aset lain-lain terdiri atas pendapatan yang masih akan diterima

32. RISK MANAGEMENT (continued)

Financing risk (continued)

Statement of financial position:
 Current accounts and placements with Bank Indonesia
 Current account with other banks
 Investments in marketable securities
 Murabahah receivables
 Ijarah receivables
 Fund of qardh
 Mudharabah financing
 Musyarakah financing
 Other assets*)

According to SFAS 407, past due financial assets are determined when the debtor fails to make payments on schedule. The table below shows aging analysis of past due but not impaired of financial assets:

Financing concentration risk

Based on the counter party

The following table presents the Bank's financing risk concentration based on counterparty:

Current accounts and placements with Bank Indonesia
 Current account with other banks
 Investments in marketable securities
 Murabahah receivables
 Ijarah receivables
 Fund of qardh
 Mudharabah financing
 Musyarakah financing
 Other assets*)

*) Other assets consist of income receivables

PT BANK BCA SYARIAH
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2025 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam Rupiah,
kecuali dinyatakan lain)

PT BANK BCA SYARIAH
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2025
and for the Year Then Ended
(Expressed in Rupiah,
unless otherwise stated)

32. PENGELOLAAN RISIKO (lanjutan)

Berdasarkan pihak lawan (lanjutan)

Tabel berikut menyajikan konsentrasi risiko pembiayaan Bank berdasarkan pihak lawan: (lanjutan)

32. RISK MANAGEMENT (continued)

Based on the counter party (continued)

The following table presents the Bank's financing risk concentration based on counterparty: (continued)

	2024					
	Pemerintah dan Bank Indonesia/ Government and Bank Indonesia	Lembaga keuangan/ Financial institutions	Korporasi/ Corporation	Perorangan/ Individual	Jumlah/Total	
Giro dan penempatan pada Bank Indonesia	900.357.238.780	-	-	-	900.357.238.780	Current accounts and placements with Bank Indonesia
Giro pada bank lain	-	11.586.048.723	-	-	11.586.048.723	Current account with other banks
Investasi pada surat berharga	2.679.792.520.442	100.502.000.000	2.135.344.009.359	-	4.915.638.529.801	Investments in marketable securities
Pinjaman <i>murabahah</i>	-	-	820.454.482.783	1.118.268.894.801	1.938.723.377.584	Murabahah receivables
Pinjaman <i>ijarah</i>	-	-	-	580.514.108	580.514.108	Ijarah receivables
Pinjaman <i>qardh</i>	-	-	164.691.441	3.898.417.944	4.063.109.385	Fund of qardh
Pembiayaan <i>mudharabah</i>	-	868.477.507.979	-	-	868.477.507.979	Mudharabah financing
Pembiayaan <i>musyarakah</i>	-	-	6.125.661.836.136	850.985.164.181	6.976.647.000.317	Musyarakah financing
Aset lain-lain*)	50.274.411.663	174.721.698	44.783.510.442	6.571.625.931	101.804.269.734	Other assets*)
Jumlah	3.630.424.170.885	980.740.278.400	9.126.408.530.161	1.980.304.616.965	15.717.877.596.411	Total

Analisis risiko pembiayaan

Informasi kualitas aset keuangan yang mengalami penurunan nilai dan tidak mengalami penurunan nilai per tanggal 31 Desember 2025 dan 2024 adalah sebagai berikut:

Financing risk analysis

Information on the quality of financial assets that are impaired and that are not impaired as of December 31, 2025 and 2024 is as follows:

	2025				
	Belum jatuh tempo dan tidak mengalami penurunan nilai/ Neither past due and impaired	Jatuh tempo namun tidak mengalami penurunan nilai/ Past due but not impaired	Mengalami penurunan nilai/ Impaired	Jumlah/Total	
Giro dan penempatan pada Bank Indonesia	1.006.124.157.105	-	-	1.006.124.157.105	Current accounts and placements with Bank Indonesia
Giro pada bank lain	8.226.963.799	-	-	8.226.963.799	Current account with other banks
Investasi pada surat berharga	4.865.524.856.176	-	19.322.300.000	4.884.847.156.176	Investments in marketable securities
Pinjaman <i>murabahah</i>	2.216.700.950.490	39.910.572.686	19.091.268.820	2.275.702.791.996	Murabahah receivables
Pinjaman <i>ijarah</i>	489.993.017	27.575.000	-	517.568.017	Ijarah receivables
Pinjaman <i>qardh</i>	294.321.610.203	-	30.625.000	294.352.235.203	Fund of qardh
Pembiayaan <i>mudharabah</i>	865.624.272.276	-	-	865.624.272.276	Mudharabah financing
Pembiayaan <i>musyarakah</i>	8.052.816.264.660	378.977.910.114	187.642.560.528	8.619.436.735.302	Musyarakah financing
Aset lain-lain*)	148.941.547.358	2.538.514.994	-	151.480.062.352	Other assets*)
Jumlah	17.458.770.615.084	421.454.572.794	226.086.754.348	18.106.311.942.226	

	2024				
	Belum jatuh tempo dan tidak mengalami penurunan nilai/ Neither past due and impaired	Jatuh tempo namun tidak mengalami penurunan nilai/ Past due but not impaired	Mengalami penurunan nilai/ Impaired	Jumlah/Total	
Giro dan penempatan pada Bank Indonesia	900.357.238.780	-	-	900.357.238.780	Current accounts and placements with Bank Indonesia
Giro pada bank lain	11.586.048.723	-	-	11.586.048.723	Current account with other banks
Investasi pada surat berharga	4.900.484.329.801	-	15.154.200.000	4.915.638.529.801	Investments in marketable securities
Pinjaman <i>murabahah</i>	1.904.374.079.956	22.347.603.748	12.001.693.880	1.938.723.377.584	Murabahah receivables
Pinjaman <i>ijarah</i>	518.424.961	-	62.089.147	580.514.108	Ijarah receivables
Pinjaman <i>qardh</i>	4.063.109.381	-	-	4.063.109.381	Fund of qardh
Pembiayaan <i>mudharabah</i>	868.477.507.979	-	-	868.477.507.979	Mudharabah financing
Pembiayaan <i>musyarakah</i>	6.381.345.029.155	442.793.561.813	152.508.409.349	6.976.647.000.317	Musyarakah financing
Aset lain-lain*)	100.053.935.258	1.738.667.816	11.666.660	101.804.269.734	Other assets*)
Jumlah	15.071.259.703.994	466.879.833.377	179.738.059.036	15.717.877.596.407	Total

*) Aset lain-lain terdiri atas pendapatan yang masih akan diterima

*) Other assets consist of income receivables

The original financial statements included herein are in Indonesian language.

PT BANK BCA SYARIAH
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2025 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam Rupiah,
kecuali dinyatakan lain)

PT BANK BCA SYARIAH
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2025
and for the Year Then Ended
(Expressed in Rupiah,
unless otherwise stated)

32. PENGELOLAAN RISIKO (lanjutan)

Risiko pasar

Risiko pasar adalah risiko pada laporan posisi keuangan dan rekening administratif akibat perubahan harga pasar antara lain risiko berupa perubahan nilai dari aset yang dapat diperdagangkan atau diijarahkan. Bank saat ini belum menjadi Bank Devisa, sehingga Bank belum secara langsung terkena dampak risiko kurs, namun Bank tidak terlepas dari risiko suku bunga baik dari sisi pendanaan maupun penyaluran pembiayaan.

Risiko likuiditas

Risiko likuiditas adalah risiko akibat ketidakmampuan Bank untuk memenuhi liabilitas yang jatuh tempo dari sumber pendanaan arus kas dan/atau aset likuid berkualitas tinggi yang dapat diagunkan. Likuiditas Bank dipengaruhi oleh struktur dana, likuiditas aset dan komitmen pembiayaan kepada debitur.

Untuk meminimalkan risiko likuiditas tersebut Bank telah memiliki:

- Kebijakan manajemen risiko likuiditas
- Metodologi dalam manajemen risiko likuiditas
- Kebijakan tresuri

Tujuan dari manajemen likuiditas adalah memelihara posisi aset likuid secara optimal dan Bank dapat memenuhi seluruh kewajiban kontraktual dan ketentuan kewajiban keuangan, termasuk saat kondisi Bank sedang tidak baik. Untuk memenuhi kewajiban Bank kepada para nasabah dan lawan transaksi serta menyediakan kebutuhan likuiditas untuk transaksi operasionalnya, maka Bank saat ini telah melakukan pemeliharaan dalam posisi *secondary reserves* pada Fasilitas Bank Indonesia Syariah.

32. RISK MANAGEMENT (continued)

Market risk

Market risk is the risk in the statement of financial position and administrative accounts due to changes in market prices, including risks in the form of changes in the value of assets that can be traded or ijarah. The Bank is not currently a foreign exchange bank, so the Bank is not directly affected by foreign currency, however the Bank is not free from interest rate risk both in terms of funding and distribution of financing.

Liquidity risk

Liquidity risk is the risk due to the Bank's inability to meet its maturing obligations from cash flows funding sources and/or high quality liquid assets that can be pledged as collateral. Bank liquidity is influenced by fund structure, asset liquidity and financing commitments to debtors.

To minimize liquidity risk, the Bank has:

- Liquidity risk management policy
- Methodology in liquidity risk management
- Treasury policy

The aim of liquidity management is to maintain an optimal position of liquid assets so that the Bank can fulfill all contractual obligations and provisions on financial obligations, included when the Bank's condition is not good. To fulfill the Bank's obligations to its customers and counterparties as well as provide liquidity needs for its operational transactions, the Bank is currently maintaining a *secondary reserves* position in the Bank Indonesia Sharia Facility.

PT BANK BCA SYARIAH
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2025 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam Rupiah,
kecuali dinyatakan lain)

PT BANK BCA SYARIAH
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2025
and for the Year Then Ended
(Expressed in Rupiah,
unless otherwise stated)

32. PENGELOLAAN RISIKO (lanjutan)

Risiko likuiditas (lanjutan)

Analisis jatuh tempo aset, liabilitas dan dana syirkah temporer menurut kelompok jatuh temponya berdasarkan periode yang tersisa, terhitung sejak tanggal 31 Desember 2025 dan 2024 sampai dengan tanggal jatuh tempo adalah sebagai berikut:

32. RISK MANAGEMENT (continued)

Liquidity risk (continued)

Analysis of the maturity of assets, liabilities and temporary syirkah funds according to maturity groups based on the remaining period, starting from December 31, 2025 and 2024 until the maturity date is as follows:

2025 (dalam jutaan Rupiah/ expressed in million Rupiah)							
Nilai Tercatat/ Carrying value	Tidak Mempunyai Tanggal Jatuh Tempo/ No maturity date	Sampai dengan 1 bulan/ Up to 1 month	Sampai dengan 3 bulan/ Up to 3 months	Sampai dengan 6 bulan/ Up to 6 months	Sampai dengan 12 bulan/ Up to 12 months	Lebih dari 12 bulan/More than 12 months	
Aset							Asset
Kas	28.984	-	28.984	-	-	-	Cash
Giro dan penempatan pada Bank Indonesia	1.006.124	-	1.006.124	-	-	-	Current accounts and placements with Bank Indonesia
Giro pada bank lain	8.227	-	8.227	-	-	-	Current accounts with other banks
Investasi pada surat berharga	4.884.847	-	427.044	213.542	104.923	707.983	Investments in marketable securities
Piutang Murabahah	2.275.703	-	923	21.684	55.488	279.918	Murabahah receivables
Pinjaman Ijarah	517	-	-	74	-	100	Ijarah receivables
Pinjaman Qardh	294.352	-	16	290.061	229	906	Qardh receivables
Pembiayaan Mudharabah	865.624	-	6.575	364.734	41.465	31.131	Mudharabah financing
Pembiayaan Musyarakah	8.619.437	-	142.465	511.717	2.035.343	1.161.249	Musyarakah financing
Aset lain-lain*)	151.480	-	108.093	35.076	8.311	-	Other assets*)
Jumlah aset	18.135.295	-	1.728.451	1.436.888	2.245.759	2.181.287	Total asset
Liabilitas							Liabilities
Liabilitas segera	103.016	-	103.016	-	-	-	Obligations due immediately
Bagi hasil yang belum dibagikan	20.554	-	20.554	-	-	-	Undistributed profit sharing
Simpanan dari nasabah							Deposits from customers
Giro	3.220.461	-	3.220.461	-	-	-	Current accounts
Tabungan	1.658.922	-	1.658.922	-	-	-	Savings deposit
Simpanan dari bank lain	30.309	-	30.309	-	-	-	Deposits from other banks
Liabilitas lain-lain**)	110.225	50.809	2.209	30.564	167	256	Other liabilities**)
Jumlah liabilitas	5.143.487	50.809	5.035.471	30.564	167	256	Total liabilities
Dana syirkah temporer							Temporary syirkah funds
Tabungan mudharabah	1.007.317	-	990.002	3.909	3.141	3.718	Mudharabah savings deposits
Deposito mudharabah	9.185.257	-	6.473.792	1.923.982	674.030	113.453	Mudharabah time deposits
SIMA	100.000	-	100.000	-	-	-	SIMA
Jumlah dana syirkah temporer	10.292.574	-	7.563.794	1.927.891	677.171	117.171	Total temporary syirkah funds
Perbedaan jatuh tempo	2.699.234	(50.809)	(10.870.814)	(521.567)	1.568.421	2.063.860	Maturity differences

*) Aset lain-lain terdiri atas pendapatan yang masih akan diterima

**) Liabilitas lain-lain terdiri dari atas biaya yang masih harus dibayar (HRD, logistik, keuangan), pendapatan diterima dimuka, imbalan pasca kerja, titipan dana sosial – dana kebajikan, setoran jaminan safe deposit box, titipan dana sosial – zakat, dan liabilitas lainnya.

*) Other assets consist of income receivables

**) Other liabilities consist of accrued expenses (HR, logistic, finance), deferred income, post-employment benefits, social funds remittance – qardhul hasan funds, guarantee deposits safe deposit box, social funds remittance – zakat, and other liabilities.

The original financial statements included herein are in Indonesian language.

PT BANK BCA SYARIAH
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2025 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam Rupiah,
kecuali dinyatakan lain)

PT BANK BCA SYARIAH
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2025
and for the Year Then Ended
(Expressed in Rupiah,
unless otherwise stated)

32. PENGELOLAAN RISIKO (lanjutan)

Risiko likuiditas (lanjutan)

Analisis jatuh tempo aset, liabilitas dan dana syirkah temporer menurut kelompok jatuh temponya berdasarkan periode yang tersisa, dihitung sejak tanggal 31 Desember 2025 dan 2024 sampai dengan tanggal jatuh tempo adalah sebagai berikut: (lanjutan)

2024 (dalam jutaan Rupiah/ expressed in million Rupiah)							
Nilai Tercatat/ Carrying value	Tidak Mempunyai Kontrak Jatuh Tempo/ No maturity date	Sampai dengan 1 bulan/ Up to 1 month	Sampai dengan 3 bulan/ Up to 3 months	Sampai dengan 6 bulan/ Up to 6 months	Sampai dengan 12 bulan/ Up to 12 months	Lebih dari 12 bulan/More than 12 months	
Aset							Asset
Kas	28.792	-	28.792	-	-	-	Cash
Giro dan penempatan pada Bank Indonesia	900.357	-	900.357	-	-	-	Current accounts and placements with Bank Indonesia
Giro pada bank lain	11.586	-	11.586	-	-	-	Current accounts with other banks
Investasi pada surat berharga	4.915.639	-	1.075.000	60.514	25.940	1.654.983	Investments in marketable securities
Piutang Murabahah	1.938.723	-	2.469	6.539	13.943	90.498	Murabahah receivables
Piutang Ijarah	581	-	66	-	23	66	Ijarah receivables
Pinjaman Qardh	4.063	-	6	18	208	849	Qardh receivables
Pembiayaan Mudharabah	868.478	-	61.959	15.128	53.133	5.012	Mudharabah financing
Pembiayaan Musyarakah	6.976.647	-	150.813	866.371	1.122.195	1.152.330	Musyarakah financing
Aset lain-lain*)	101.804	-	60.244	23.174	2.845	15.541	Other assets*)
Jumlah aset	15.746.670	-	2.291.292	971.744	1.218.287	2.919.279	Total asset
Liabilitas							Liabilities
Liabilitas segera	99.887	-	99.887	-	-	-	Obligations due immediately
Bagi hasil yang belum dibagikan	20.941	-	20.941	-	-	-	Undistributed profit sharing
Simpanan dari nasabah							Deposits from customers
Giro	2.122.252	-	2.122.252	-	-	-	Current accounts
Tabungan	1.487.001	-	1.487.001	-	-	-	Savings deposit
Simpanan dari bank lain	34.883	-	34.883	-	-	-	Deposits from other banks
Liabilitas lain-lain**)	92.429	43.815	3.209	23.572	131	422	Other liabilities**)
Jumlah liabilitas	3.857.393	43.815	3.768.173	23.572	131	422	Total liabilities
Dana syirkah temporer							Temporary syirkah funds
Tabungan mudharabah	984.577	-	960.409	4.433	5.931	5.530	Mudharabah savings deposits
Deposito mudharabah	8.193.556	-	6.492.732	1.181.807	268.709	250.308	Mudharabah time deposits
Jumlah dana syirkah temporer	9.178.133	-	7.453.141	1.186.240	274.640	255.838	Total temporary syirkah funds
Perbedaan jatuh tempo	2.711.144	(43.815)	(8.930.022)	(238.068)	943.516	2.663.019	Maturity differences

Untuk menambah ketersediaan likuiditas guna menjaga keseimbangan kondisi likuiditas, Bank telah membuka fasilitas di Bank Indonesia dan Bank syariah lain melalui PaSBI (Pengelolaan Likuiditas berdasarkan Prinsip Syariah Bank Indonesia) dan SIPA (Sertifikat Pengelolaan Dana Berdasarkan Prinsip Syariah Antarbank).

To increase liquidity availability to maintain balanced liquidity conditions, the Bank has opened facilities in Bank Indonesia and other sharia banks through PaSBI (Liquidity Management based on Bank Indonesia Sharia Principles) and SIPA (Interbank Certificate of Fund Management Based on Sharia Principles).

*) Aset lain-lain terdiri atas pendapatan yang masih akan diterima

**) Liabilitas lain-lain terdiri dari atas biaya yang masih harus dibayar (HRD, logistik, keuangan), pendapatan diterima dimuka, imbalan pasca kerja, titipan dana sosial – dana kebajikan, setoran jaminan safe deposit box, titipan dana sosial – zakat, dan liabilitas lainnya.

*) Other assets consist of income receivables

**) Other liabilities consist of accrued expenses (HR, logistic, finance), deferred income, post-employment benefits, social funds remittance – qardhul hasan funds, guarantee deposits safe deposit box, social funds remittance – zakat, and other liabilities.

PT BANK BCA SYARIAH
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2025 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam Rupiah,
kecuali dinyatakan lain)

PT BANK BCA SYARIAH
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2025
and for the Year Then Ended
(Expressed in Rupiah,
unless otherwise stated)

33. JAMINAN PEMERINTAH TERHADAP KEWAJIBAN PEMBAYARAN BANK UMUM SYARIAH

Berdasarkan Undang-Undang No. 24 tanggal 22 September 2004 yang berlaku efektif sejak tanggal 22 September 2005 sebagaimana diubah dengan Peraturan Pemerintah Pengganti Undang-undang Republik Indonesia No. 3 tanggal 13 Oktober 2008, Lembaga Penjamin Simpanan ("LPS") dibentuk untuk menjamin kewajiban tertentu bank-bank umum berdasarkan program penjaminan yang berlaku, yang besaran nilai jaminannya dapat berubah jika memenuhi kriteria tertentu yang berlaku. Berdasarkan Peraturan Pemerintah Republik Indonesia No. 66 tahun 2008 tanggal 13 Oktober 2008 mengenai besarnya Nilai Simpanan yang Dijamin Lembaga Penjaminan Simpanan, pada tanggal 31 Desember 2025 dan 2024, jumlah simpanan yang dijamin LPS adalah simpanan sampai dengan Rp2.000.000.000 untuk per nasabah per bank.

33. GOVERNMENT GUARANTEE FOR SHARIA COMMERCIAL BANK PAYMENT OBLIGATIONS

Based on Law No. 24 dated September 22, 2004 which became effective on September 22, 2005 as amended by Government Regulation in Lieu of Law of the Republic of Indonesia No. 3 dated October 13, 2008, the Deposit Insurance Agency ("LPS") was established to guarantee commercial bank's certain obligations based on the applicable guarantee program, the amount of the guarantee amount may change if certain applicable criteria are met. Based on Republic of Indonesia Government Regulation No. 66 of 2008 dated October 13, 2008 regarding the amount of deposit balance guaranteed by the Deposit Insurance Corporation, as of December 31, 2025 and 2024, the amount of deposits guaranteed by LPS is deposits of up to Rp2,000,000,000 per customer per bank.

34. TRANSAKSI DENGAN PIHAK BERELASI

34. TRANSACTIONS WITH RELATED PARTIES

Pihak berelasi/ Related parties	Sifat dari hubungan/ The nature of the relationship	Sifat dari transaksi/ The nature of the transaction
PT Anarawata Puspa Utama	Dimiliki oleh pemegang saham yang sama/ <i>Owned by same shareholders</i>	Simpanan nasabah/ <i>Customer deposits</i>
PT Asuransi Umum BCA	Dimiliki oleh pemegang saham yang sama/ <i>Owned by same shareholders</i>	Simpanan nasabah/ <i>Customer deposits</i>
PT Asuransi Jiwa BCA	Dimiliki oleh pemegang saham yang sama/ <i>Owned by same shareholders</i>	Simpanan nasabah/ <i>Customer deposits</i>
PT Bank Central Asia Tbk	Pemegang saham/ <i>Shareholders</i>	Dividen, giro pada bank lain, simpanan dari bank lain, tunjangan karyawan, beban sewa, jasa layanan, biaya telekomunikasi, lainnya <i>/Dividends, current account with other banks, deposit from other bank, employee allowances, rent expenses, services expenses, telecommunication costs, others</i>
PT BCA Finance	Pemegang saham/ <i>Shareholders</i>	Dividen, simpanan nasabah/ <i>Dividends, Customer deposits</i>
PT BCA Sekuritas	Dimiliki oleh pemegang saham yang sama/ <i>Owned by same shareholders</i>	Simpanan nasabah/ <i>Customer deposits</i>
PT Central Sentosa Finance	Dimiliki oleh pemegang saham yang sama/ <i>Owned by same shareholders</i>	Simpanan nasabah/ <i>Customer deposits</i>
PT Central Capital Ventura	Dimiliki pemegang saham yang sama/ <i>Owned by same shareholders</i>	Simpanan nasabah/ <i>Customer deposits</i>

The original financial statements included herein are in Indonesian language.

PT BANK BCA SYARIAH
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2025 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam Rupiah,
kecuali dinyatakan lain)

PT BANK BCA SYARIAH
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2025
and for the Year Then Ended
(Expressed in Rupiah,
unless otherwise stated)

34. TRANSAKSI DENGAN PIHAK BERELASI
(lanjutan)

34. TRANSACTIONS WITH RELATED PARTIES
(continued)

Pihak berelasi/ Related parties	Sifat dari hubungan/ The nature of the relationship	Sifat dari transaksi/ The nature of the transaction
Dana Pensiun Bank Central Asia	Dana pensiun pemegang saham/ Shareholder Pension Fund	Simpanan nasabah/Customer deposits
Pejabat Eksekutif	Pejabat pembuat keputusan/Decision maker	Piutang, simpanan nasabah, margin murabahah, Remunerasi/ Receivables, customer deposits, murabahah margin, remuneration

Dalam menjalankan kegiatan normal usahanya, Bank melakukan transaksi-transaksi dengan pihak berelasi karena hubungan kepemilikan dan/atau kepengurusan. Semua transaksi dengan pihak-pihak berelasi telah dilakukan dengan kebijakan dan syarat yang telah disepakati bersama.

In carrying out its normal business activities, the Bank carries out transactions with related parties due to ownership and/or management relationships. All transactions with related parties have been carried out with mutually agreed policies and conditions.

Rincian saldo dan transaksi yang signifikan dengan pihak berelasi pada tanggal 31 Desember 2025 dan 2024, adalah sebagai berikut:

Details of significant balances and transactions with related parties as of December 31, 2025 and 2024, are as follows:

2025				2024			
	Jumlah/Total	Persentase dari Total aset/ Percentage of total assets		Jumlah/Total	Persentase dari Total aset/ Percentage of total assets		
Aset							Assets
Giro pada bank lain	8.175.579.860	0,04%		11.577.188.988	0,07%		Current accounts with other banks
Piutang murabahah	7.797.766.018	0,04%		4.517.919.830	0,03%		Murabahah receivables
Aset lain-lain	15.085.164.483	0,08%		30.780.593.502	0,18%		Other assets
Jumlah	31.058.510.361			46.875.702.320			Total
	Jumlah/Total	Persentase dari Total liabilitas/ Percentage of total liabilities		Jumlah/Total	Persentase dari Total liabilitas/ Percentage of total liabilities		
Liabilitas							Liabilities
Liabilitas segera	70.825.787.567	1,37%		66.795.188.617	1,73%		Obligations due immediately
Simpanan dari bank lain	166.871.130	0,00%		109.903.239	0,00%		Deposits from other banks
Simpanan dari nasabah	81.330.337.681	1,58%		62.856.404.106	1,63%		Deposits from customers
Jumlah	152.322.996.378			129.761.495.962			Total
2025				2024			
	Jumlah/Total	Persentase dari total dana syirkah temporer/ Percentage of total temporary syirkah funds		Jumlah/Total	Persentase dari total dana syirkah temporer/ Percentage of total temporary syirkah funds		
Dana syirkah temporer							Temporary syirkah funds
Tabungan mudharabah	8.696.132.319	0,08%		3.507.627.944	0,04%		Mudharabah savings deposits
Deposito mudharabah	189.395.484.932	1,78%		201.322.202.231	2,10%		Mudharabah time deposits
Jumlah	198.091.617.251			204.829.830.175			Total

PT BANK BCA SYARIAH
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2025 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam Rupiah,
kecuali dinyatakan lain)

PT BANK BCA SYARIAH
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2025
and for the Year Then Ended
(Expressed in Rupiah,
unless otherwise stated)

34. TRANSAKSI DENGAN PIHAK BERELASI
(lanjutan)

Rincian saldo dan transaksi yang signifikan dengan pihak berelasi pada tanggal 31 Desember 2025 dan 2024, adalah sebagai berikut: (lanjutan)

2025		
	Jumlah/Total	Persentase dari total pendapatan/ Percentage of total income
Pendapatan dari jual beli		
Margin <i>murabahah</i>	145.909.777	0,05%
Pendapatan operasional lainnya		
Pendapatan administrasi	5.180.000	0,01%
Jumlah	151.089.777	

2025		
	Jumlah/Total	Persentase dari total beban/ Percentage of total expense
Beban bagi hasil dan <i>ujrah</i>		
Giro <i>wadiah</i>	66.473.279	0,03%
Deposito	6.682.579.584	2,63%
Beban kepegawaian		
Tunjangan karyawan	5.131.293.263	2,02%
Beban umum dan administrasi		
Jasa layanan	30.955.181.767	12,17%
Beban sewa	2.358.875.730	0,93%
Lainnya	498.776.044	0,20%
Jumlah	45.693.179.667	

34. TRANSACTIONS WITH RELATED PARTIES
(continued)

Details of significant balances and transactions with related parties as of December 31, 2025 and 2024, are as follows: (continued)

2024		
	Jumlah/Total	Persentase dari total pendapatan/ Percentage of total income
Income from sales and purchases		
<i>Murabahah</i> margin	132.268.318	0,09%
Other operating income		
Administration income	4.550.000	0,01%
Total	136.818.318	

2024		
	Jumlah/Total	Persentase dari total beban/ Percentage of total expense
Profit Sharing Expenses and <i>Ujrah</i>		
<i>Wadiah</i> demand deposit	174.228.566	0,24%
Deposit	8.064.680.874	2,29%
Employee expenses		
Employee allowances	5.644.570.433	2,64%
General and administrative expenses		
Service expenses	18.710.819.205	9,36%
Rent expenses	2.605.859.596	1,30%
Others	443.762.932	0,22%
Total	35.643.921.606	

Pada tanggal 31 Agustus 2023, Bank menandatangani perjanjian pemanfaatan *host to host* dengan PT Bank Central Asia Tbk No. 027/PKS/SBK/2023 dan No. 028/PKS/SBK/2023. Pada tanggal 23 Desember 2021, Bank menandatangani perjanjian pemberian layanan *contact center* Halo BCA dengan PT Bank Central Asia Tbk No. 023/PKS/SBK/2021. Addendum pertama terkait perjanjian tersebut ditandatangani tanggal 14 Juli 2025 No. 007/PKS/DJP/2025. Pada tanggal 31 Desember 2025 dan 2024, transaksi ini dicatat pada beban umum dan administrasi masing-masing sebesar Rp30.955.181.767 dan Rp18.710.819.205 (Catatan 27).

On August 31, 2023, Bank entered into host to host utilization agreements with PT Bank Central Asia Tbk No. 027/PKS/SBK/2023 and No. 028/PKS/SBK/2023. On December 23, 2021, Bank signed Halo BCA Contact Center utilization agreement with PT Bank Central Asia Tbk No. 023/PS/SBK/2021. The first addendum to the agreement was signed on July 14, 2025 No. 007/PKS/DJP/2025. As of December 31, 2025 and 2024, this transactions are recorded on general and administrative expenses amounted to Rp30,955,181,767 and Rp18,710,819,205 respectively (Note 27).

The original financial statements included herein are in Indonesian language.

PT BANK BCA SYARIAH
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2025 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam Rupiah,
kecuali dinyatakan lain)

PT BANK BCA SYARIAH
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2025
and for the Year Then Ended
(Expressed in Rupiah,
unless otherwise stated)

35. NILAI WAJAR ASET DAN LIABILITAS KEUANGAN

Tabel di bawah ini adalah perbandingan nilai tercatat dan nilai wajar dari instrumen keuangan Bank yang dicatat di laporan keuangan pada tanggal 31 Desember 2025 dan 2024:

	31 Desember/December 2025	
	Nilai tercatat/ Carrying value	Nilai wajar/ Fair value
Investasi pada surat berharga	4.884.847.156.176	4.887.319.186.176
Piutang murabahah	2.275.702.791.996	1.980.771.255.205
Jumlah	7.160.549.948.172	6.868.090.441.381

Tabel diatas ini menganalisis instrumen keuangan yang dicatat pada nilai wajar berdasarkan tingkatan metode penilaian. Perbedaan pada setiap tingkatan metode penilaian dijelaskan sebagai berikut:

- Tingkat 1: Harga dikutip (tidak disesuaikan) dari pasar yang aktif untuk aset atau liabilitas yang identik;
- Tingkat 2: Input selain harga yang dikutip dari pasar yang disertakan pada Tingkat 1 yang dapat diobservasi untuk aset dan liabilitas, baik secara langsung (yaitu sebagai sebuah harga) atau secara tidak langsung (yaitu sebagai turunan dari harga); dan
- Tingkat 3: Input untuk aset atau liabilitas yang tidak didasarkan pada data pasar yang dapat diobservasi (informasi yang tidak dapat diobservasi).

36. INFORMASI TAMBAHAN

Informasi tambahan berikut merupakan informasi yang tidak dipersyaratkan untuk diungkapkan oleh Standar Akuntansi Keuangan di Indonesia. Informasi tersebut disusun sesuai dengan regulasi Otoritas Jasa Keuangan.

Giro wajib minimum

Persentase Giro Wajib Minimum ("GWM") dalam mata uang Rupiah pada tanggal 31 Desember 2025 dan 2024 adalah sebesar 4,3% dan 3,5%. Bank memperoleh insentif GWM sebesar 3,8% dan 4% untuk periode Desember 2025 dan 2024 berdasarkan Peraturan Anggota Dewan Gubernur Bank Indonesia dan data insentif Bank Indonesia. Sehingga GWM rata-rata dalam Rupiah yang wajib dipenuhi pada 31 Desember 2025 dan 2024 adalah 3,7% dan 3,5%.

Bank telah memenuhi ketentuan Bank Indonesia tentang Giro Wajib Minimum ("GWM") per tanggal-tanggal 31 Desember 2025 dan 2024.

35. FAIR VALUE OF FINANCIAL ASSETS AND LIABILITIES

The table below is a comparison of the carrying value and fair value of the Bank's financial instruments recorded in the financial statements on December 31, 2025 and 2024:

	31 Desember/December 2024		
	Nilai tercatat/ Carrying value	Nilai wajar/ Fair value	
Investment in marketable securities	4.915.638.529.801	4.918.274.309.801	Investment in marketable securities
Murabahah receivables	1.938.723.377.584	1.316.244.834.712	Murabahah receivables
Total	6.854.361.907.385	6.234.519.144.513	Total

The table above analyzes financial instruments recorded at fair value based on the level of valuation method. The differences at each level of assessment method are explained as follows:

- Level 1: Prices quoted (unadjusted) from active markets for identical assets or liabilities;
- Level 2: Inputs other than market quoted prices included in Level 1 that are observable for assets and liabilities, either directly (namely as a price) or indirectly (that is, as a derivative of the price); and
- Level 3: Inputs for assets or liabilities that are not based on observable market data (unobservable information).

36. ADDITIONAL INFORMATION

The following additional information is information that is not required to be disclosed by Indonesian Financial Accounting Standards. Such additional information was prepared in accordance with regulations of Financial Services Authority.

Minimum statutory requirements

The percentage of Minimum Statutory Reserve Requirements ("GWM") in Rupiah currency as of December 31, 2025 and 2024 is 4.3% and 3.5%. The Bank received GWM incentive of 3.8% and 4% for the period of December 2025 and 2024 based on The Member of The Board of Governors Regulation of Bank Indonesia and Bank Indonesia incentive data. Therefore GWM ratio in Rupiah that must be fulfilled by the Bank as of December 31, 2025 and 2024 is set at 3.7% and 3.5%.

As of December 31, 2025 and 2024, the Bank has complied with the Bank Indonesia regulations regarding the Minimum Statutory Reserve Requirements ("GWM").

PT BANK BCA SYARIAH
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2025 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam Rupiah,
kecuali dinyatakan lain)

PT BANK BCA SYARIAH
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2025
and for the Year Then Ended
(Expressed in Rupiah,
unless otherwise stated)

36. INFORMASI TAMBAHAN (lanjutan)

Pada tanggal 31 Desember 2025 dan 2024, Rasio Intermediasi Makroprudensial (RIM) berada dalam kisaran RIM target. Pada tanggal 31 Desember 2025 dan 2024, Kewajiban Penyediaan Modal Minimum (KPMM) Bank lebih besar dari KPMM insentif.

Aset berdasarkan kolektibilitas

Kolektibilitas aset sesuai dengan Peraturan Otoritas Jasa Keuangan ("POJK") No. 02/POJK.03/2022 tanggal 31 Januari 2022 tentang Penilaian Kualitas Aset Bank Umum Syariah dan Unit Usaha Syariah adalah sebagai berikut:

2025						
	Lancar/ <i>Current</i>	DPK/ <i>Special mention</i>	Kurang lancar/ <i>Substandard</i>	Diragukan/ <i>Doubtful</i>	Macet/ <i>Loss</i>	Jumlah/ <i>Total</i>
Giro dan penempatan pada Bank Indonesia	1.006.124.157.105	-	-	-	-	1.006.124.157.105
Giro pada bank lain	8.226.963.799	-	-	-	-	8.226.963.799
Investasi pada surat berharga	4.865.524.856.176	-	-	-	19.322.300.000	4.884.847.156.176
Pinjaman <i>murabahah</i>	2.216.700.950.490	39.910.572.686	7.846.459.957	-	11.244.808.863	2.275.702.791.996
Pinjaman <i>ijarah</i>	489.993.017	27.575.000	-	-	-	517.568.017
Pinjaman <i>qardh</i>	294.321.610.203	-	30.625.000	-	-	294.352.235.203
Pembiayaan <i>mudharabah</i>	865.624.272.276	-	-	-	-	865.624.272.276
Pembiayaan <i>musyarakah</i>	8.052.816.264.661	378.977.910.114	9.959.980.673	650.788.486	177.031.791.368	8.619.436.735.302
Aset <i>ijarah</i>	1.135.225.522.315	-	-	-	-	1.135.225.522.315
Aset lain-lain*)	171.832.157.444	2.538.514.994	17.379.244.830	1.610.970.292	135.354.895	193.496.242.455
Subjumlah	18.616.886.747.486	421.454.572.794	35.216.310.460	2.261.758.778	207.734.255.126	19.283.553.644.644
Cadangan kerugian penurunan nilai	(115.951.652.698)	(221.058.080.412)	(10.613.571.054)	(1.688.618.273)	(190.857.520.063)	(540.169.442.500)
Jumlah	18.500.935.094.788	200.396.492.382	24.602.739.406	573.140.505	16.876.735.063	18.743.384.202.144

Current accounts and placements with Bank Indonesia
Current account with other banks
Investment in marketable securities
Murabahah receivables
Ijarah receivables
Fund of qardh
Mudharabah financing
Musyarakah financing
Ijarah assets
Other assets)*
Subtotal
Allowance for impairment losses
Total

2024						
	Lancar/ <i>Current</i>	DPK/ <i>Special mention</i>	Kurang lancar/ <i>Substandard</i>	Diragukan/ <i>Doubtful</i>	Macet/ <i>Loss</i>	Jumlah/ <i>Total</i>
Giro dan penempatan pada Bank Indonesia	900.357.238.780	-	-	-	-	900.357.238.780
Giro pada bank lain	11.586.048.723	-	-	-	-	11.586.048.723
Investasi pada surat berharga	4.900.484.329.801	-	15.154.200.000	-	-	4.915.638.529.801
Pinjaman <i>murabahah</i>	1.904.374.079.956	22.347.603.748	1.885.078.681	6.872.649.446	3.243.965.753	1.938.723.377.584
Pinjaman <i>ijarah</i>	518.424.961	-	62.089.147	-	-	580.514.108
Pinjaman <i>qardh</i>	4.063.109.385	-	-	-	-	4.063.109.385
Pembiayaan <i>mudharabah</i>	868.477.507.979	-	-	-	-	868.477.507.979
Pembiayaan <i>musyarakah</i>	6.381.345.029.150	442.793.561.818	18.141.703.424	41.208.949.693	93.157.756.232	6.976.647.000.317
Aset <i>ijarah</i>	928.611.536.527	67.924.528	55.553.447	-	-	928.735.014.502
Aset lain-lain*)	121.772.528.602	1.738.667.816	6.486.160.224	20.650.000.000	-	150.647.356.642
Subjumlah	16.021.589.833.864	466.947.757.910	41.784.784.923	68.731.599.139	96.401.721.985	16.695.455.697.821
Cadangan kerugian penurunan nilai	(118.122.392.471)	(285.273.035.896)	(22.583.441.320)	(25.003.701.806)	(96.401.721.985)	(547.384.293.478)
Jumlah	15.903.467.441.393	181.674.722.014	19.201.343.603	43.727.897.333	-	16.148.071.404.343

Current accounts and placements with Bank Indonesia
Current account with other banks
Investment in marketable securities
Murabahah receivables
Ijarah receivables
Fund of qardh
Mudharabah financing
Musyarakah financing
Ijarah assets
Other assets)*
Subtotal
Allowance for impairment losses
Total

*) Aset lain-lain terdiri atas pendapatan yang masih akan diterima, agunan yang diambil alih, dan *suspense account*.

*) *Other assets consist of income receivables, foreclosed collaterals, and suspense account.*

The original financial statements included herein are in Indonesian language.

PT BANK BCA SYARIAH
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2025 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam Rupiah,
kecuali dinyatakan lain)

PT BANK BCA SYARIAH
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2025
and for the Year Then Ended
(Expressed in Rupiah,
unless otherwise stated)

36. INFORMASI TAMBAHAN (lanjutan)

Rekening administratif berdasarkan kolektibilitas

Kolektibilitas rekening administratif sesuai dengan Peraturan Otoritas Jasa Keuangan ("POJK") No. 02/POJK.03/2022 tanggal 31 Januari 2022 tentang Penilaian Kualitas Aset Bank Umum Syariah dan Unit Usaha Syariah adalah sebagai berikut:

2025						
	Lancar/ <i>Current</i>	DPK/ <i>Special mention</i>	Kurang lancar/ <i>Substandard</i>	Diragukan/ <i>Doubtful</i>	Macet/ <i>Loss</i>	Jumlah/ <i>Total</i>
Bank garansi	49.685.449.474	-	-	-	-	49.685.449.474
Cadangan kerugian penurunan nilai	(496.854.494)	-	-	-	-	(496.854.494)
Jumlah	49.188.594.980	-	-	-	-	49.188.594.980
2024						
	Lancar/ <i>Current</i>	DPK/ <i>Special mention</i>	Kurang lancar/ <i>Substandard</i>	Diragukan/ <i>Doubtful</i>	Macet/ <i>Loss</i>	Jumlah/ <i>Total</i>
Bank garansi	85.647.871.958	-	-	-	-	85.647.871.958
Cadangan kerugian penurunan nilai	(856.478.720)	-	-	-	-	(856.478.720)
Jumlah	84.791.393.238	-	-	-	-	84.791.393.238

Piutang dan pembiayaan yang direstrukturisasi

Berikut ini adalah jumlah piutang dan pembiayaan yang di restrukturisasi berdasarkan kolektibilitas pada tanggal 31 Desember 2025 dan 2024:

	2025	2024	
Lancar	70.994.395.531	46.448.506.337	<i>Current</i>
Dalam perhatian khusus	306.033.309.831	390.670.809.028	<i>Special mention</i>
Kurang lancar	2.708.217.079	17.248.230.885	<i>Substandard</i>
Diragukan	650.788.486	10.140.044.056	<i>Doubtful</i>
Macet	147.644.975.634	89.112.061.735	<i>Loss</i>
Jumlah	528.031.686.561	553.619.652.041	Total

36. ADDITIONAL INFORMATION (continued)

Administrative account by collectibility

Administrative account collectibility in accordance with Regulation of the Financial Services Authority ("POJK") No. 02/POJK.03/2022 dated January 31, 2022 regarding "Asset Quality Ratings for Sharia Bank and Sharia Business Unit" are as follows:

Restructured receivables and financing

The following is the amount of receivables and financing that was restructured based on collectibility as of December 31, 2025 and 2024:

PT BANK BCA SYARIAH
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2025 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam Rupiah,
kecuali dinyatakan lain)

PT BANK BCA SYARIAH
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2025
and for the Year Then Ended
(Expressed in Rupiah,
unless otherwise stated)

36. INFORMASI TAMBAHAN (lanjutan)

Rasio Non-Performing Financing

Rasio *Non-Performing Financing* ("NPF") bruto dan neto atas jumlah piutang dan pembiayaan adalah sebagai berikut:

	2025	2024
Jumlah piutang dan pembiayaan	13.190.859.125.237	10.717.044.503.670
NPF - bruto	206.764.454.347	164.627.745.823
Persentase NPF - bruto	1,57%	1,54%
NPF - neto	28.822.444.955	35.110.530.712
Persentase NPF - neto	0,22%	0,33%

Bank telah memenuhi ketentuan rasio NPF sesuai dengan SEOJK No. 10/SEOJK.03/2020 Tentang Transparansi Dan Publikasi Laporan Bank Umum Syariah Dan Unit Usaha Syariah per tanggal 31 Desember 2025 dan 2024.

Kewajiban Penyediaan Modal Minimum

Pada tanggal 31 Desember 2025 dan 2024, rasio Kewajiban Penyediaan Modal Minimum ("KPMM") Bank dihitung berdasarkan Peraturan Otoritas Jasa Keuangan No. 21/POJK.03/2014 tanggal 19 November 2014. Rasio KPMM tersebut adalah sebagai berikut:

	2025 (Dalam jutaan)/ (In millions)	2024 (Dalam jutaan)/ (In millions)
Modal inti	3.292.344	3.069.822
Modal pelengkap	113.158	109.529
Jumlah modal	3.405.502	3.179.351
Aktiva Tertimbang Menurut Risiko ("ATMR"):		
ATMR untuk risiko penyaluran dana	10.987.105	9.602.793
ATMR untuk risiko operasional	1.292.855	1.145.947
Jumlah ATMR	12.279.960	10.748.740
Rasio Kewajiban Penyediaan Modal Minimum ("KPMM")	27.73%	29.58%
Rasio KPMM yang diwajibkan	9-10%	9-10%

Batas Maksimum Penyaluran Dana

Dalam laporan Batas Maksimum Penyaluran Dana dan Penyaluran Dana Besar ("BMPD") kepada Otoritas Jasa Keuangan pada tanggal 31 Desember 2025 dan 2024, tidak terdapat piutang, pembiayaan dan pinjaman dengan pihak terkait maupun pihak ketiga yang melampaui ketentuan BMPD.

36. ADDITIONAL INFORMATION (continued)

Non-Performing Financing ratio

The ratio of total *Non-Performing Financing* ("NPF") gross and net on receivables and financing are as follows:

	2025	2024
Total receivables and financing	13.190.859.125.237	10.717.044.503.670
NPF - gross	206.764.454.347	164.627.745.823
Percentage of NPF - gross	1,57%	1,54%
NPF - net	28.822.444.955	35.110.530.712
Percentage of NPF - net	0,22%	0,33%

The Bank has complied with the NPF ratio regulation in accordance with SEOJK No. 10/SEOJK.03/2020 related to Transparency and Publication of Reports of Sharia Commercial Banks and Sharia Business Units as of December 31, 2025 and 2024.

Minimum Capital Requirement

On December 31, 2025 and 2024, the Bank's *Minimum Capital Requirement* ("KPMM") ratio is calculated based on Financial Services Authority Regulation No. 21/POJK.03/2014 dated November 19, 2014. The KPMM ratio is as follows.

	2025 (Dalam jutaan)/ (In millions)	2024 (Dalam jutaan)/ (In millions)
Core capital	3.292.344	3.069.822
Supplementary capital	113.158	109.529
Total capital	3.405.502	3.179.351
Risk Weighted Assets ("RWA")		
RWA for fund distribution risks	10.987.105	9.602.793
RWA for operational risk	1.292.855	1.145.947
Total RWA	12.279.960	10.748.740
Capital Adequacy Ratio ("CAR")	27.73%	29.58%
Minimum CAR	9-10%	9-10%

Maximum Limit for Distribution of Funds

Based on the ("BMPD") to the Financial Services Authority as at December 31, 2025 and 2024, there are no receivables, financing and funds with related parties and third parties which exceeded the BMPD regulation.

The original financial statements included herein are in Indonesian language.

**PT BANK BCA SYARIAH
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2025 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam Rupiah,
kecuali dinyatakan lain)**

**PT BANK BCA SYARIAH
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2025
and for the Year Then Ended
(Expressed in Rupiah,
unless otherwise stated)**

36. INFORMASI TAMBAHAN (lanjutan)

Batas Maksimum Penyaluran Dana (lanjutan)

Pihak terkait dalam ketentuan BMPD adalah perorangan atau perusahaan yang mempunyai hubungan pengendalian dengan Bank, baik secara langsung maupun tidak langsung, melalui hubungan kepemilikan, kepengurusan, dan/atau keuangan.

36. ADDITIONAL INFORMATION (continued)

Maximum Limit for Distribution of Funds (continued)

Related parties in BMPD regulation are individuals or companies that have a controlling relationship with the Bank, either directly or indirectly, through ownership, management and/or financial relationships.

37. KOMITMEN DAN KONTINJENSI

Liabilitas Kontinjensi

Dalam menjalankan usahanya, Bank menghadapi berbagai perkara hukum yang terkadang mengandung tuntutan ganti rugi dimana Bank berposisi sebagai tergugat, terutama sehubungan dengan kepatuhan para pihak terhadap perjanjian/kontrak.

Walaupun terdapat perkara yang masih berproses, Bank berpendapat bahwa berdasarkan informasi yang ada dan posisi hukum Bank, tuntutan hukum ini tidak akan berdampak secara material pada operasi, posisi keuangan atau tingkat likuiditas Bank.

37. COMMITMENTS AND CONTINGENCIES

Contingent liabilities

In conducting the business, the Bank faces various legal cases which sometimes involve claims for compensation in which the Bank is positioned as a defendant, especially in relation to the parties' compliance with agreements/contracts.

Although there are cases that are still in process, the Bank believes that based on information currently available and the Bank's legal position, these legal claims will not likely have a material effect on the operations, financial position or liquidity level of the Bank.

38. OPINI DEWAN PENGAWAS SYARIAH

Berdasarkan Surat Dewan Pengawas Syariah ("DPS") kepada Direktur Utama Bank No. 001/MO/DPS/2026 tanggal 22 Januari 2026 Dewan Pengawas Syariah (DPS) PT Bank BCA Syariah menyatakan bahwa secara umum aspek syariah dalam operasional dan produk PT Bank BCA Syariah telah mengikuti fatwa dan ketentuan syariah yang dikeluarkan oleh Dewan Syariah Nasional Majelis Ulama Indonesia ("DSN-MUI").

38. OPINION OF THE SHARIA SUPERVISORY BOARD

Based on the Letter of the Sharia Supervisory Board (DPS) to the President Director of the Bank No. 001/MO/DPS/2026 dated January 22, 2026, the Sharia Supervisory Board (DPS) of PT Bank BCA Syariah stated that in general the sharia aspects in PT Bank BCA Syariah's operations and products have been implemented and follow the fatwa and sharia provisions issued by the National Sharia Council of the Indonesian Ulama Council ("DSN-MUI").

PT BANK BCA SYARIAH
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2025 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam Rupiah,
kecuali dinyatakan lain)

PT BANK BCA SYARIAH
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2025
and for the Year Then Ended
(Expressed in Rupiah,
unless otherwise stated)

39. STANDAR AKUNTANSI YANG TELAH DITERBITKAN NAMUN BELUM BERLAKU EFEKTIF

Standar akuntansi yang telah diterbitkan sampai tanggal penerbitan laporan keuangan konsolidasian Bank namun belum berlaku efektif diungkapkan berikut ini. Manajemen bermaksud untuk menerapkan standar tersebut yang dipertimbangkan relevan terhadap Bank pada saat efektif, dan dampaknya terhadap posisi dan kinerja keuangan Bank masih diestimasi pada tanggal 22 Januari 2026.

PSAK 401: Penyajian dan Pengungkapan dalam Laporan Keuangan Syariah

Pada tanggal 21 Oktober 2025, DSAS IAI mengesahkan revisi PSAK 401 tentang Penyajian dan Pengungkapan dalam Laporan Keuangan Syariah. Tujuan utama dari revisi PSAK 401 adalah untuk meningkatkan daya banding laporan keuangan entitas syariah dengan laporan Keuangan entitas secara umum, meningkatkan konsistensi pengaturan dalam PSAK 401 dengan Kerangka Dasar Penyusunan dan Penyajian Laporan Keuangan (KDPPLK) Syariah serta meningkatkan kualitas informasi yang disajikan dalam laporan Keuangan entitas syariah. Perubahan signifikan dalam revisi PSAK 401 antara lain terdapat pada perubahan dalam laporan laba rugi, pengungkapan ukuran kinerja tetapan manajemen dan prinsip pengelompokan (agregasi dan disagregasi) informasi. Revisi PSAK 401 akan berlaku efektif pada tanggal 1 Januari 2027 secara retrospektif.

PSAK 413: Penurunan nilai

Pada 24 Juli 2024 DSAS IAI telah mengesahkan PSAK 413 tentang Penurunan Nilai. PSAK ini mengatur tentang penurunan nilai atas instrumen keuangan yaitu aset keuangan berbasis syariah dan kafalah untuk penjaminan risiko kredit.

39. ACCOUNTING STANDARDS ISSUED BUT NOT YET EFFECTIVE

The accounting standards that have been issued up to the date of issuance of the Bank's financial statements, but not yet effective are disclosed below. The management intends to adopt this standard that are considered relevant to the Bank when they become effective, and the impact to the financial position and performance of the Bank still being estimated as of January 22, 2026.

SFAS 401: Presentation and Disclosure in Shariah Financial Statements

On October 21, 2025, DSAS IAI approved the revision of SFAS 401 concerning the Presentation and Disclosure in Shariah Financial Statements. The main objective of the PSAK 401 revision is to enhance the comparability of Shariah entities' financial statements with the financial statements of conventional entities, improve the consistency between SFAS 401 and the Shariah Financial Reporting Conceptual Framework (KDPPLK Syariah), and improve the quality of information presented in Shariah entities' financial statements. Significant changes in the revised SFAS 401 include changes in the income statement, disclosures of management defined performance measures, and principles of information grouping (aggregation and disaggregation). The revised SFAS 401 will become effective on January 1, 2027, and will be applied retrospectively.

SFAS 413: Impairment

On July 24, 2024, DSAS IAI has ratified SFAS 413 related to Impairment. This SFAS regulates the impairment of financial instruments, namely sharia-based financial assets and kafalah for credit risk guarantees.

The original financial statements included herein are in Indonesian language.

**PT BANK BCA SYARIAH
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2025 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam Rupiah,
kecuali dinyatakan lain)**

**PT BANK BCA SYARIAH
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2025
and for the Year Then Ended
(Expressed in Rupiah,
unless otherwise stated)**

**39. STANDAR AKUNTANSI YANG TELAH
DITERBITKAN NAMUN BELUM BERLAKU
EFEKTIF (lanjutan)**

PSAK 413: Penurunan Nilai (lanjutan)

PSAK 413 diterapkan pada aset keuangan syariah berupa hak tagih yang jumlah kas dan waktu pembayarannya sudah ditentukan dalam akad. Perhitungan penurunan nilai dalam PSAK 413 menggunakan konsep ekspektasi kerugian (*expected loss*) yang perhitungannya mencerminkan jumlah tidak bias dan probabilitas tertimbang (*unbiased and probability-weighted amount*) dan informasi wajar dan tersokong (*reasonable and supportable information*). Perhitungan tersebut tidak mencerminkan nilai waktu atas uang (*time value of money*). Kafalah penjaminan risiko kredit ditentukan jumlah yang lebih tinggi antara jumlah provisi yang dihitung berdasarkan PSAK 413 dengan jumlah liabilitas yang telah dibentuk. PSAK 413 berlaku efektif untuk tahun buku yang dimulai pada atau setelah tanggal 1 Januari 2027 dan dapat diterapkan dini.

40. PENYELESAIAN LAPORAN KEUANGAN

Manajemen Bank bertanggung jawab dalam penyusunan laporan keuangan yang telah diselesaikan dan disetujui untuk diterbitkan kepada Direksi pada tanggal 22 Januari 2026.

**39. ACCOUNTING STANDARDS ISSUED BUT NOT
YET EFFECTIVE (continued)**

SFAS 413: Impairment (continued)

SFAS 413 is applied to sharia financial assets in the form of collection rights whose cash amount and scheduled payment have been determined in the contract. The calculation of impairment in SFAS 413 uses the concept of expected loss whose calculation reflects the unbiased and probability-weighted amount and reasonable and supportable information. This calculation does not reflect the time value of money. The credit risk guarantee kafalah is determined by the higher amount between the provision amount calculated based on SFAS 413 and the amount of liabilities that have been formed. SFAS 413 is effective for financial years starting on or after January 1, 2027, and early adoption is allowed.

40. COMPLETION OF FINANCIAL STATEMENTS

Bank management is responsible for preparing financial reports which have been completed and approved for publication to the Board of Directors on January 22, 2026.

PT Bank BCA Syariah

Head Office
Jl. Jatinegara Timur No.72
Jakarta Timur 13310

☎ (021) 850 5030, 850 5035, 819 0072

✉ halobcasyariah@bca.co.id

📞 halo BCA 1500888

🌐 www.bcasyariah.co.id