

Committees Under the Board

In accordance with applicable regulations, BCAS establishes committees under the Board of Directors. There are 7 committees that serve to assist the Board of Directors in managing BCAS, as follows:

1. *Asset and Liability Committee (ALCO)*
2. Risk Management Committee
3. Financing Policy Committee
4. Financing Committee
5. Information Technology Steering Committee
6. Human Resources Committee
7. Personnel Case Consideration Committee

The existence of the Board of Directors Committees also aims to improve the implementation of corporate governance principles in BCAS operational activities, that is:

- a. Achieving an optimum level of BCAS profitability and liquidity risk through determining BCA Syariah asset and liability policies and strategies (*asset and liabilities management*).
- b. Evaluate and /or provide financing decisions in accordance with the limits of authority set by the Board of Directors as stipulated in the company's articles of Association by paying attention to business development without leaving the principle of prudence (*prudent*).
- c. Formulation of financing policies in order to achieve prudent financing targets *prudent*.
- d. Ensure that the risk management framework provides adequate protection against all BCAS risks.
- e. Ensuring competitive advantage through the use of Information Technology.
- f. Ensure that the implementation of human resources policy is implemented optimally and in accordance with the direction and strategy of the company.

1. *Asset and Liabilities Committee (ALCO)*

The Asset and Liability Committee (ALCO) is a permanent committee under the Board of Directors has a mission to achieve optimal levels of BCAS profitability, as well as ensuring liquidity risk, market risk, investment risk and return risk through assignment asset and liability policies and strategies (*assets and liability management*) BCAS. Guidelines for the implementation of the duties and responsibilities of ALCO are contained in the decree of the Board of Directors No. 028/SK/DIR/2010 dated 29/March / 2010 regarding the structure of the committee under the Board of Directors.

a. Structure, membership and Voting Rights Status

The structure and membership of ALCO consists of:

- Personnel Committee, including the Board of Directors and several heads of work units whose areas of work are related to asset and liability management aktiva and pasiva BCAS (*BCAS (asset and liabilities management)*).
- Working Group (Pokja), formed to support the committee in carrying out its functions and authorities in connection with ALCO meetings.
- Speakers, to provide input on some issues the committee may invite speakers and come from other work units in the headquarters and branch offices, as well as parties from outside BCAS.

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ALCO's structure, membership, and voting rights status are as follows:

Jabatan di Komite	Diisi Oleh	Status Hak Suara
Ketua	Presiden Direktur	
Sekretaris	Kepala Bidang Treasuri	
Anggota	Direktur	
Anggota	Direktur	
Anggota	Direktur yang membawahkan Fungsi Kepatuhan	Mempunyai Hak Suara
Anggota	Kepala SKBK	
Anggota	Kepala SKKPP	
Anggota	Kepala SKARP	
Anggota	Kepala Departemen MRK	

b. Basic functions and responsibilities

The main functions of ALCO are:

- Establish liquidity management policies and strategies to meet the liquidity needs of BCAS and avoid the existence of unmanaged funds (*idle funds*).
- Establish policies and strategies related to market risk.
- Establish pricing policies and strategies (*pricing policy*) for fund products, services, financing and inter-office accounts.
- Establish policies and strategies in structuring investment portfolios.
- Establish policies and strategies for structuring the balance sheet structure through anticipating changes nisbah in profit-sharing ratios or margins to achieve *optimal net income margins*.

ALCO duties and responsibilities

ALCO members who have voting rights, have basic duties, including:

- Provide input to the secretary of ALCO in the preparation of agendas and meeting materials.
- Provide input in the form of information and analysis at the Alco meeting, regarding:
 - Fund and financing product pricing methodology.
 - Methodology for measuring liquidity risk, market risk, investment risk and yield risk.
 - Determination of the price of funds and loan products.
 - Quarterly competitiveness of funds and financing.
 - Strategy of competing banks.
 - Constraints on the application of ALCO decision results.
 - Customer behavior and its changes.

2. Risk Management Committee

The Risk Management Committee (KMR) was established to ensure that the risk management framework has provided adequate protection against all BCAS risks. KMR SEOJK 25/SEOJK.03/2023 dated December 21, 2023 on the implementation of Risk Management for Sharia commercial banks and Sharia business units and Decree No. 028/SK/DIR / 2010 dated March 29, 2010 on the structure of the committee under the Board of Directors.

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a. Structure, membership and Voting Rights Status

The structure and membership of the Risk Management Committee consists of:

- Personalia Committee personnel, including members of the Board of Directors and head of the head office work Unit related to the field manajemen of risk management.
- Speakers, namely other parties who can be invited to provide input on some issues. Resource persons can be appointed both from internal parties (work units at head office and branch offices) and external parties of BCAS.

The structure, membership, and voting rights status of KMR are as follows:

Jabatan di Komite	Diisi Oleh	Status Hak Suara
Ketua	Direktur yang membawahkan Fungsi Kepatuhan	
Sekretaris Komite dan Anggota Tetap	Kepala Departemen MRK	
Anggota Tetap	Presiden Direktur	Mempunyai hak suara
Anggota Tetap	Direktur	
Anggota Tetap	Direktur	
Anggota Tetap	Direktur	
Anggota Tetap	Kepala SKARP	
Anggota Tetap	Kepala Satuan Hukum dan SDM	Mempunyai hak suara
Anggota Tidak Tetap	Kepala SKBK	
Anggota Tidak Tetap	Kepala Divisi Operasi	

b. Powers and responsibilities of KMR

The Risk Management Committee has the authority and responsibility to provide recommendations to The President Director, which at least include:

- Preparation of policies, strategies, and Risk Management Guidelines.
- Improvement or refinement of the implementation of Risk Management based on the results of the evaluation of the implementation of Risk Management.
- Determination of matters related to business decisions that deviate from normal procedures, including in business decisions that are not in accordance with normal procedures, among others, exceeding significant business expansion compared to the Bank's business plan and taking positions or risk exposures that are not in accordance with the established limits.

3. Human Resources Committee

The Human Resources Committee (HR) is a standing committee under the Board of directors whose mission is to ensure that the implementation of human resources policy is implemented optimally and in accordance with the direction and strategy of the company. Guidelines that support the implementation of the duties and responsibilities of the HR Committee, which are contained in the decree of the Board of Directors No. 028/SK/DIR / 2010 dated March 28, 2010 regarding the structure of the HR Committee (SK Committee Structure).

a. Structure, membership and Voting Rights Status

The structure and membership Komite Sumber of the Human Resources Committee Manusia consists of:

- Personnel Committee, including several members of the Board of Directors and head of Division
- Speakers, namely other parties who can be invited to provide input on some issues. Resource persons can be appointed from both internal BCAS (work units at Head Office and branch offices) and external parties.

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The structure, membership, and hak voting rights status Komite of the HR Committee are as follows:

Jabatan di Komite	Diisi Oleh	Status Hak Suara
Ketua	Presiden Direktur	
Sekretaris merangkap anggota	Kepala Satuan Kerja Hukum dan SDM	
Anggota	Direktur yang membawahkan Fungsi Kepatuhan	Mempunyai hak suara
Anggota	Direktur	

b. Basic functions and responsibilities

The main functions of the Human Resources Committee are as follows:

- Assist the Board of Directors in developing HR policies and strategies, especially those related to the development and appreciation of employees.
- Monitor and ensure that the implementation of virtues and HR strategies are implemented consistently.
- Ensure that the Board of Directors is fully aware of the development of HR policy implementation.
- Reviewing and deciding problems that arise in the application of HR policies on a case-by-case, basis, excluding cases of violations.

Duties and responsibilities of the HR Committee

Members of the HR Committee who have voting rights, have basic duties, including:

- Provide input to the committee secretary in the preparation of the agenda and meeting materials
- Provide input in the form of information and analysis at the meeting.
- Monitor the implementation of human resources strategies and policies.

4. Financing Policy Committee

The financing Policy Committee (KKP) was established to direct the provision of financing through the formulation of financing policies in order to achieve prudent financing targets. KPP guidelines in carrying out their duties, namely the decree of the Board of Directors No. 056/SK/DIR / 2022 dated 14/10/2022 regarding the structure of the financing Policy Committee.

a. Structure, membership, and Voting Rights Status

The structure and membership of the financing Policy Committee consists of:

- Personnel Committee, including members of the Board of Directors and head of the head office work units related to the field of financing.
- Resourcepersons, namely other parties who are deemed necessary to attend the committee meeting to discuss a problem. Resource persons can be appointed either from internal parties (other members of the Board of directors, work units at head office and branch offices) or external parties of BCAS.

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The structure, membership, and voting rights status of the CTF are as follows:

Jabatan di Komite	Diisi Oleh	Status Hak Suara
Ketua merangkap anggota	Presiden Direktur	
Sekretaris Komite merangkap anggota	Kepala SKARP	
Anggota	Direktur yang membidangi ARP	
Anggota	Direktur yang membidangi SBK	
Anggota	Direktur yang membidangi BRK	
Anggota	Direktur yang membidangi STL	
Anggota	Direktur yang membidangi Kepatuhan & Manajemen Risiko	Mempunyai hak suara
Anggota	Kepala Satuan Kerja SBK	
Anggota	Kepala Satuan Kerja BRK	
Anggota	Kepala Satuan Kerja SAI	
Anggota	Kepala Departemen Manajemen Risiko	
Anggota	Kepala Departemen Kepatuhan	
Anggota	Kepala Satuan Kerja STL	
Anggota	Kepala Departemen Sistem Prosedur dan Pendukung Operasi	

b. Principal functions, powers, and responsibilities

The main functions of the financing Policy Committee are:

- Assist the Board of Directors in formulating financing policies, especially those related to prudential principles in financing and sharia principles in financing.
- Monitor and evaluate the implementation of financing policies in order to be implemented consistently and consequently.
- Conduct periodic reviews of the basic policy of bank financing (KDPB) BCAS.
- Monitor the development and condition of the financing portfolio.
- Provide suggestions and corrective actions on the results of monitoring to the Board of Directors and act as an advisory committee to the Board of Directors.

5. Financing Committee

The Financing Committee (KP) was established to ensure the implementation of financing in line with the bank's strategic plan and to increase the company's competitive advantage through the use of appropriate technology. KP guidelines in carrying out their duties and responsibilities, namely the decree of the Board of Directors No. 057/SK/DIR/2022 dated 14/10/2022 on the structure of the Financing Committee.

a. Structure, membership, and Voting Rights Status

In the KP membership structure, there are:

- Monitors, i.e. the director in charge of Compliance, The Head Departemen of the Compliance department or the representative.
- Chairman, the highest official from the business side.
- Secretary, namely officials from the risk side (ARP).
- Resource persons, namely other parties who can be invited to provide input to the KP in making decisions. Resource persons can be appointed from both internal and external parties of BCAS.

The composition of the Financing Committee consists of at least 1 business side official and 1 risk Side official. The voting rights of committee members are in accordance with the limit of authority based on the level of the Financing Committee which is regulated separately through the provisions of the financing termination Authority. The following is the composition of the Financing Committee:

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Sisi Bisnis	Sisi Risiko
Presiden Direktur *) Direktur yang membidangi BRK Direktur yang membidangi SBK Direktur yang membidangi Tresuri Kepala Satuan Kerja Bisnis & Komunikasi (SBK) Kepala Satuan Kerja Bisnis Ritel & Konsumer (BRK) Kepala Satuan Kerja Keuangan, Tresuri dan Perencanaan Perusahaan (SKA) Senior Officer BRK Kepala Cabang Syariah	Presiden Direktur *) Direktur yang membidangi ARP Kepala Satuan Kerja Analisa Risiko Pembiayaan (ARP) Senior Officer ARP

Keterangan: *) Presiden Direktur dapat berada di salah satu antara sisi bisnis atau sisi risiko, namun tidak secara bersamaan di kedua sisi

b. Main functions, duties, and responsibilities

The main functions of the Financing Committee are:

- Provide guidance when it is necessary to do a more in-depth and comprehensive analysis of funding.
- Provide decisions or recommendations on the draft financing decisions proposed by the recommender/proposer.
- Coordinating with the Asset and Liabilities Committee (ALCO) in terms of aspects of providing financing and adjusting financing profit sharing.

The authority of the Financing Committee in making a decision or recommending a draft financing decision refers to the provisions governing the authority to decide on financing contained in the financing provisions Manual, in accordance with the specified limits.

Duties and responsibilities

Each member of financing has duties and responsibilities according to its role, namely:

- The chairperson has the primary duty of leading the meeting.
- The main tasks of the committee members include providing input/recommendations related to financing, deciding on financing based on professional proficiency in an honest, objective, careful, and thorough manner, and providing input to the secretary regarding the needs of the meeting.
- The main duties of the monitor are to supervise the implementation of the committee's decision-making process in accordance with the duties and responsibilities in the field of compliance, attend every committee meeting, and follow up on problems or questions related to Sharia banking regulations.
- The secretary is responsible for supporting the smooth running of meetings and compiling monthly reports.
- The main task of resource persons is to provide an explanation of a matter or problem at the request of the Financing Committee.

6. Information Technology Steering Committee

The Information Technology Steering Committee Informasi (KPTI) was established to ensure the implementation of Information Technology (IT) systems in line with BCAS strategic plan and to increase BCAS competitive advantage through the appropriate use of Information Technology. KPTI guidelines in carrying out their duties, namely the decree of the Board of Directors No. 040/SK/DIR / 2011 dated August 26, 2011 regarding the Charter of the Information Technology Steering Committee and the basic policy Manajemen of Risk Management Using Information Technology.

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a. Structure, membership, and Voting Rights Status

The structure and membership of the Information Technology Steering Committee Informasi consists of:

- Personalia Committee personnel, including members of the Board of Directors and the head of the head office work Unit that has the function of monitoring IT strategy plans, as well as the head of the IT main user work Unit.
- In a unit of time KPTI can invite speakers to provide input on several IT-related issues. Speakers can come from members of the Board of Directors, other work units at the head office, and from outside BCAS.

The structure, membership, and voting rights status of KPTI are as follows:

Jabatan di Komite	Diisi Oleh	Status Hak Suara
Ketua (merangkap anggota)	Direktur yang membidangi Teknologi Informasi	Memiliki hak suara
Sekretaris (merangkap anggota)	Kepala Departemen Teknologi Informasi	
Anggota	Presiden Direktur	
Anggota	Direktur Kepatuhan	
Anggota	Direktur lain Pengguna Utama IT	
Anggota	Kepala Satuan Kerja TI & Logistik	
Anggota	Kepala Satuan Kerja Audit Internal	
Anggota	Kepala Departemen Operasional TI	
Anggota	Kepala Departemen Sisdur & PPO	
Anggota	Kepala Departemen MRK	
Anggota	Kepala Departemen Kepatuhan	
Anggota	Kepala Unit Kerja Pengguna Utama IT*	

Keterangan: *Keluar-seertain dalam rapat tergantung pada topik rapat yang relevan dengan unit kerja yang bersangkutan

b. Basic functions, duties and responsibilities

The main functions of the Information Technology Steering Committee Informasi are:

- Assist the Board of Commissioners and directors to oversee information technology related activities.
- Conduct a review and recommend IT strategic plan to align with the BCAS business plan.
- Conduct periodic evaluations of IT support in BCAS business activities.
- Ensure IT investments add value to BCAS.

Duties and responsibilities

KPTI has the following responsibilities:

- Reviewing strategic plan in order to be in line with the strategic plan of the bank's business activities.
- Review strategic measures to minimize risks to the bank's investment in the IT sector.
- Review the formulation of key IT policies and procedure
- Monitor and ensure compliance of IT projects of approved IT projects with the IT strategic plan.
- Monitor and ensure compliance with the implementation of IT projects with the agreed project plan.
- Monitor and ensure compliance of it with the needs of management information systems that support the management of the bank's business activities.
- Monitor IT performance, and its improvement efforts.
- Monitor efforts to resolve various IT-related problems, which cannot be resolved by the user work unit and the organizer work unit.
- Ensure the adequacy and allocation of resources owned by the bank.

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The mission Komite Pengarah of the Information Technology Steering Committee Informasi is to ensure BCAS have a competitive advantage through the use of Information Technology.

7. Personnel case consideration committee (KPKK)

The personnel case consideration committee (KPKK) is formed by and responsible to the Board of Directors. The establishment of KPKK has a mission to provide independent recommendations to the Board of Directors regarding the resolution of cases that meet the principles of justice and equality through the review of cases of violations and/or crimes committed by employees. The guidance of this committee in carrying out its duties is Decree No. 052/SK/DIR / 2023 dated December 11, 2023 regarding the structure Komite of the personnel case consideration Committee (KPKK) in 2023.

a. Structure, membership and Voting Rights Status

The structure and membership of the personnel case consideration Committee Kepegawaian(KPKK) are as follows:

- Personnel Committee, includes several heads of work units of the Central Office whose areas of work are related to the handling of cases of violations and/or crimes.
- Resource person, who can be invited to provide an explanation of a problem. Resource persons can be appointed from both internal and external parties of BCAS.

Structure, membership, and hak voting rights status of KPKK are as follows:

Jabatan di Komite	Diisi Oleh	Status Hak Suara
Ketua (merangkap anggota tetap)	Kepala Satuan Kerja Hukum dan SDM	Memiliki hak suara
Anggota tetap	Kepala SKAI	Memiliki hak suara
Anggota tetap	Kepala Satuan Kerja TI dan Logistik	Memiliki hak suara
Sekretaris (merangkap anggota tetap)	Kepala Departemen Audit Kantor Pusat dan Anti Fraud	Tanpa hak suara
Anggota tidak tetap	Kepala Unit Kerja Kantor Pusat/Kepala Cabang yang membawahi Karyawan yang melakukan pelanggaran dan/atau kejahatan	Memiliki hak suara

b. Main functions, duties, and responsibilities of KPKK

The main functions of the committee are:

- Reviewing cases of violations and /or crimes by employees that require the decision of the Board of Directors for follow -up completion.
- Provide consideration to the Board of Directors in determining the follow-up resolution of the violation and/ or Crime Cases, which includes the imposition of sanctions, revamping the system and prosedur operational procedures as well as legal processing of cases if necessary.
- Reviewing the settlement of cases of violations and /or crimes decided by the head of the main branch office and the head of the central office work Unit.
- Provide advice and direction (if needed) to branch offices and work units in handling cases of violations and/or crimes.

The committee has the authority to provide proposals/ recommendations to the Board of Directors regarding the resolution of cases of violations and/or crimes committed by employees.

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Duties and responsibilities of KPKK

The main duty of KPKK members who have voting rights is to provide input in the form of Information, Analysis, and consideration at the meeting to make proposals/recommendations of KPKK regarding:

- Imposition of sanctions.
- Revamping systems and prosedur operational procedures.
- Pemrosesan Legal processing of cases.

If a committee member is absent, his / her presence may be represented by an Official 1 level below the absent committee member (at least at the level of Department Head) appointed by the member concerned.