

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.

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
<ul style="list-style-type: none"> Top GRC Awards 2025 Stars #5 The Most Committed GRC Leader 2025 - Yuli Melati Suryaningrum 	Top Business
<ul style="list-style-type: none"> 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: <ul style="list-style-type: none"> 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

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▶ 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:

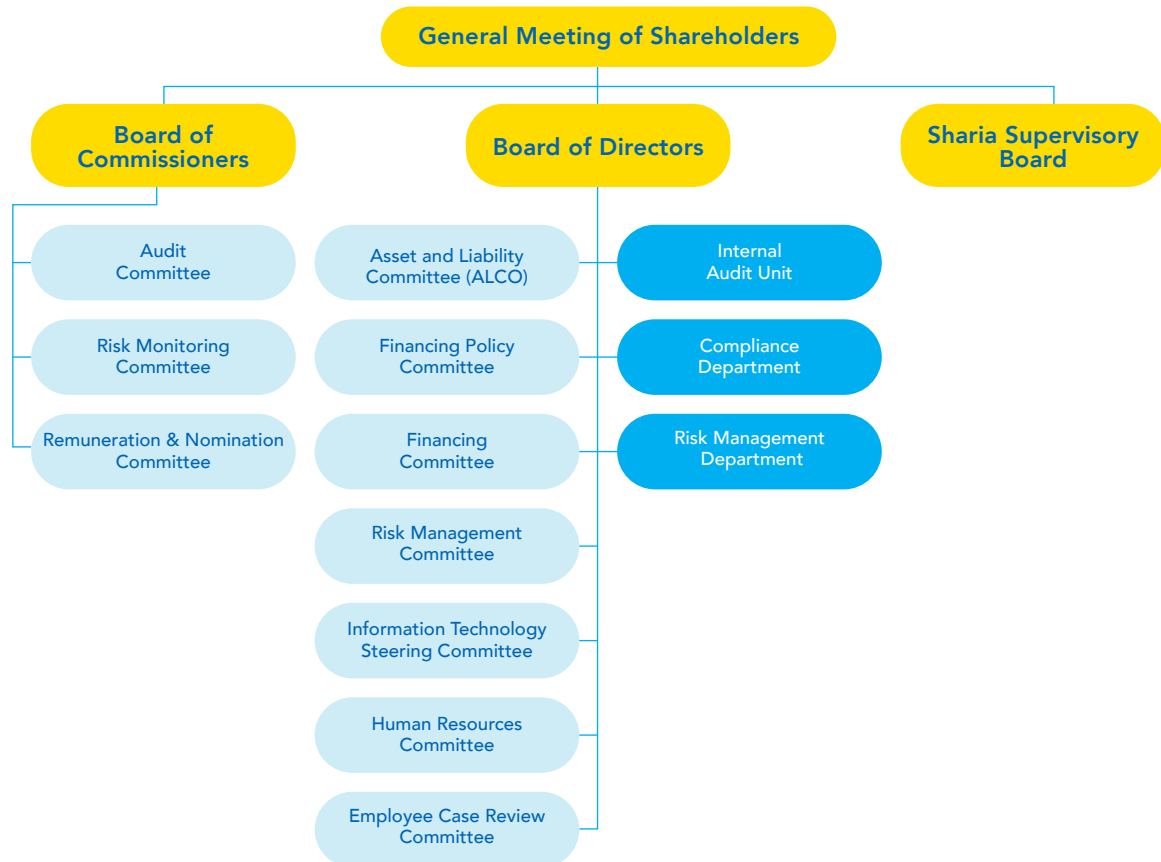
1. The ASEAN Corporate Governance Scorecard (ACGS) issued by the ASEAN Capital Market Forum (ACMF).
2. General Guidelines for Indonesian Sharia Entity Governance (PUG-ESI) developed by the National Governance Policy Committee (KNKG).
3. Guidelines of Corporate Governance Principles for Banks prepared 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 ... dated ... 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 2025 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: <ol style="list-style-type: none"> 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.4/07/0703-2/1/1/2025 dated January 20, 2025, which has provided an unmodified opinion; The Company's Board of Directors' Report; The S Company's Board of Commissioners' Supervisory Report; and The Sharia Supervisory Board's Supervisory Report; 	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

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| <p>2. Determination of the use of the Company's net profit for the fiscal year ending on December 31, 2024.</p> | <p>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:</p> <ul style="list-style-type: none"> 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. | <p>Implemented</p> |
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Agenda	Resolutions of the 2025 AGM	Implemented
<p>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.</p>	<p>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 (acquit 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;</p> <p>b. Reappointing the members of the Board of Directors, Board of Commissioners, and Sharia Supervisory Board of the Company with the following composition:</p> <ul style="list-style-type: none"> • 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; <p>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;</p> <p>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;</p>	<p>Implemented</p>

- 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 2025 AGM	Implemented
	<p>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.</p>	
<p>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.</p>	<p>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.</p>	Implemented
<p>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.</p>	<p>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:</p> <p>a. 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</p> <p>b. determine the amount of honorarium and other terms and conditions related to the above appointment;</p> <p>taking into account the recommendations of the Company's Audit Committee and applicable laws and regulations.</p>	Implemented
<p>6. Approval of the Company's Recovery Plan.</p>	<p>a. 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</p> <p>b. 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.</p>	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
<p>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.</p>	<p>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.</p>	<p>Implemented</p>
<p>Determination of the use of the Company's net profit for the fiscal year ending on December 31, 2023.</p>	<p>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:</p> <ol style="list-style-type: none"> a. 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 b. The remaining portion of the 2023 Net Profit that has not been allocated for specific use is designated as retained earnings. 	<p>Implemented</p>

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: <ul style="list-style-type: none"> a. 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 b. 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	<p>First appointment: PKR Deed of PT Bank BCA Syariah No. 101 dated 22 February 2023</p> <p>Last appointment: Minutes of the Board of Commissioners Meeting of PT Bank BCA Syariah No. 29 dated 4 March 2025</p>	2025 until the closing of the AGMS of 2028

Name	Gender	Position	Legal Basis for Appointment	Term of Office
Inge Setiawati	Female	Commissioner Independent	<p>First appointment: PKR Deed of PT Bank BCA Syariah No. 101 dated 22 February 2023</p> <p>Last appointment: Minutes of the Board of Commissioners Meeting of PT Bank BCA Syariah No. 29 dated March 4, 2025</p>	March 4 , 2025 until the closing of the AGMS of 2028
Rickyadi Widjaja	Male	Commissioner	<p>First appointment: PKR Deed of PT Bank BCA Syariah No. 101 dated 22 February 2023</p> <p>Last appointment: Minutes of the Board of Commissioners Meeting of PT Bank BCA Syariah No. 29 dated 4 March 2025</p>	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	<ul style="list-style-type: none"> • Chair of the Risk Monitoring Committee • Member of the Risk Monitoring Committee • Member of the Remuneration and Nomination Committee 	None
Inge Setiawati	Independent Commissioner	<ul style="list-style-type: none"> • Chair of the Audit Committee • Chair of the Remuneration and Nomination Committee • Member of the Risk Monitoring Committee 	None
Rickyadi Widjaja	Commissioner	<ul style="list-style-type: none"> • 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	<i>Harnessing Crypto Assets for Financial Market Growth and Economic Resilience</i>	OJK Institute	11 February 2025
	<i>Anti-Fraud and Gratuity Control Workshop</i>	BCAS	27 February 2025
	Dissemination of POJK 17 of 2024 concerning the Implementation of Bullion Business Activities BCAS	BCAS	8 April 2025
	<i>DPS Sharing Session - Fund Product Development and Combination of Deposits and Mutual Funds</i>	BCAS	20 May 2025
	<i>SSB Sharing Session - Shariah Restricted Investment Account (SRIA) Products</i>	BCAS	23 September 2025
	<i>Refreshment AML, CFT, CPFWMD - Strengthening Strategic Governance in the Prevention of Money Laundering and Terrorism Financing</i>	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
	<i>ESG Capacity Building with the theme "Enhancing Sustainability Through GCG"</i>	BCA	25 November 2025
PT BCA, Tbk 2026 National Working Meeting, with the theme "Empowering Ecosystem"	BCA	4-5 December 2025	
Inge Setiawati	<i>Anti-Fraud and Gratuity Control Workshop</i>	BCAS	27 February 2025
	Dissemination of POJK 17 of 2024 concerning the Implementation of Bullion Business Activities	BCAS	8 April 2025
	<i>SSB Sharing Session - Fund Product Development and Combination of Deposits and Mutual Funds</i>	BCAS	20 May 2025
	<i>SSB Sharing Session - Shariah Restricted Investment Account (SRIA) Product</i>	BCAS	23 September 2025
	<i>Refreshment AML, CFT, CPFWMD - Strengthening Strategic Governance in the Prevention of Money Laundering and Terrorism Financing</i>	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
	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
Rickyadi Widjaja	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) 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
	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.

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

- Approval of Board of Directors' decisions in accordance with the provisions set forth in the BCAS Articles of Association or applicable laws and regulations.

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.

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

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	<ol style="list-style-type: none"> 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. 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	<ol style="list-style-type: none"> 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. 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. 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	<ol style="list-style-type: none"> 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	<ol style="list-style-type: none"> 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	<ol style="list-style-type: none"> 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	<ol style="list-style-type: none"> 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	<ol style="list-style-type: none"> 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	<ol style="list-style-type: none"> 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	<p>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.</p>

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	Chairperson of the SSB	<p>First appointment: Decision of the Shareholders of PT Bank UIB on July 29, 2009</p> <p>Last appointment: Minutes of the Meeting Resolution of PT Bank BCA Syariah No. 29 dated March 4, 2025</p>	March 4, 2025 until the closing of the AGMS 2028
Sutedjo Prihatono	Male	Member of the Sharia Supervisory Board	<p>First appointment: PKR Deed of PT Bank BCA Syariah No. 06 dated March 4, 2015</p> <p>Last appointment: Minutes of the Board of Directors Meeting of PT Bank BCA Syariah No. 29 dated March 4, 2025</p>	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.
 - 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.

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;
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 conglomerate, 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	Chairperson of SSB	None	<ul style="list-style-type: 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	<ul style="list-style-type: 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. Overseeing:
 - 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 Ulama 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.
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).

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.

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 CPFWMD	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 CPFWMD 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
	Indonesia Knowledge Forum XIV 2025 Future Starts Today	BCA	28 October 2025
	BCA Sharia National Working Meeting 2026	BCAS	17-18 November 2025
Sutedjo Prihatono	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.

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.

Implementation of the Policy on Reporting Share Ownership or Any Changes in Share Ownership

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 Ulema 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 Ulema 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 Ulema 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).
6. The dismissal or replacement of members of the Sharia Supervisory Board before the end of their term of office must first obtain approval from the Financial Services Authority before being decided at the GMS.
7. 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	<p>First appointment: PKR Deed of PT Bank BCA Syariah No. 79 dated May 19, 2021</p> <p>Last appointment: Resolution of the Board of Directors of PT Bank BCA Syariah No. 29 dated March 4, 2025</p>	March 4, 2025 for a term of office until the 2028 AGM.
Eduard Guntoro Purba	Male	Director in Charge of Compliance	<p>First appointment: Minutes of the Board of Directors' Meeting of PT Bank BCA Syariah No. 29 dated March 4, 2025</p>	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	<p>First appointment: PKR Deed of PT Bank BCA Syariah No. 57 dated March 18, 2019</p> <p>Last appointment: Minutes of the Board of Directors Meeting of PT Bank BCA Syariah No. 29 dated March 4, 2025</p>	March 4, 2025 for a term of office until the 2028 AGM.
Lukman Hadiwijaya	Male	Director	<p>First appointment: PKR Deed of PT Bank BCA Syariah No. 73 dated March 11, 2022</p> <p>Last appointment: Minutes of the Board of Directors Meeting of PT Bank BCA Syariah No. 29 dated March 4, 2025</p>	March 4, 2025 for a term of office until the 2028 AGM.
Ina Widjaja	Female	Director	<p>First appointment: PKR Deed of PT Bank BCA Syariah No. 101 dated February 22, 2023</p> <p>Last appointment: Deed of Statement of Meeting Resolution of PT Bank BCA Syariah Number 29 dated March 4, 2025</p>	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:
 - a. Possess good character, morals, and reputation.
 - b. Commitment to complying with laws and regulations, including Bank regulations and supporting the policies of the Financial Services Authority.
 - c. Commitment to the development of sound business activities of the Bank.
 - d. 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.
- e. Competent to perform legal actions.
2. Possess competencies, including:
 - a. Adequate knowledge and/or competence (expertise) in the fields required for Bank management and relevant to the position.
 - b. The ability to perform strategic management in the context of developing a sound Bank, including:
 - 1) Exercising a leadership role in achieving sustainable value creation through the following efforts.
 - a) Being competitive and visionary, demonstrated by a commitment to long-term performance.
 - b) Possesses an ethical and responsible attitude in carrying out the Bank's business, operational, and service activities.
 - c) Contributing to society and the environment.
 - d) 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	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	<ul style="list-style-type: none"> • Internal Audit Working Unit • Commercial Business and Branch Development Unit • Funding and Services Development, Network Management, and Marketing Communication Unit
Ina Widjaja	Director	<ul style="list-style-type: none"> • Financing Risk Analysis Unit • Operations Division • Economic, Social & Environmental Sustainability Management, Corporate Communication, and Secretarial Department
Eduard Guntoro Purba	Director	<ul style="list-style-type: none"> • Legal and Human Resources Unit • Risk Management Department • Compliance Department
Pranata	Director	<ul style="list-style-type: none"> • Corporate Planning, Finance, and Treasury Unit • Retail and Consumer Business Unit
Lukman Hadiwijaya*	Director	<ul style="list-style-type: none"> • 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 Aisyiyah Universities - Malang	Muhammadiyah Aisyiyah 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 - Shariah 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 Shariah Financial Market"	OJK	November 4, 2025
	2026 BCA Syariah National Working Meeting (RAKERNAS)	BCAS	November 17-18, 2025
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	
Pranata	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
	<i>Benchmarking BCA Syariah to Google Malaysia</i>	BCAS	March 24-26, 2025
	<i>DPS Sharing Session - Funding Product Development and Combination of Deposits and Mutual Funds</i>	BCAS	May 20, 2025
	<i>Google Workshop</i>	BCAS	June 3, 2025
	<i>Invitation for Data Analytics & Generative AI Synergy Forum for Leaders by BCA</i>	BCA	June 16, 2025
	<i>Team Building for Paying Banks and Customer Fund Account Banks 2025 - KSEI</i>	KSEI	July 9, 2025
	<i>Midyear Forecast</i>	BCAS	July 16-17, 2025
	<i>2026 Business Strategy Formulation</i>	BCAS	August 27-28, 2025
	<i>AML/CFT & CPFWMD Refreshment</i>	BCAS	September 23, 2025
	<i>SSB Sharing Session - Shariah Restricted Investment Account (SRIA) Product</i>	BCAS	September 23, 2025
	<i>ESG Skill Up Session - Understanding PSPK 1&2 for BCA Syariah Sustainability Reporting</i>	BCAS	October 20, 2025
	<i>Indonesia Knowledge Forum XIV 2025</i>	BCA	October 28, 2025
	<i>CFO Office Sharing Session with BCA Subsidiaries</i>	BCA	November 10, 2025
	<i>2026 BCA Syariah National Working Meeting (RAKERNAS)</i>	BCAS	November 17-18, 2025
	<i>BCA National Working Meeting (RAKERNAS) "Empowering Ecosystem"</i>	BCA	December 4-5, 2025
Lukman Hadiwijaya	<i>Digital Strategy to Achieve 1000 NTB/day</i>	BCAS	January 23, 2025
	<i>Anti-Fraud and Gratification Control Workshop</i>	BCAS	February 27, 2025
	<i>SSB Sharing Session - Funding Product Development and Combination of Deposits and Mutual Funds</i>	BCAS	May 20, 2025
	<i>Fishery Industry and Cold Storage Sharing Session</i>	BCAS	May 21, 2025
	<i>Leaders Connect at Google Cloud Summit Jakarta: Empowering you for the AI future</i>	Google	May 22, 2025
	<i>Google Workshop</i>	BCAS	June 3, 2025
	<i>Invitation for Data Analytics & Generative AI Synergy Forum for Leaders by BCA</i>	BCA	June 16, 2025
	<i>Midyear Forecast</i>	BCAS	July 16-17, 2025
	<i>2026 Business Strategy Formulation</i>	BCAS	August 27-28, 2025
	<i>AML/CFT & CPFWMD Refreshment</i>	BCAS	September 23, 2025
	<i>SSB Sharing Session - Shariah Restricted Investment Account (SRIA) Product</i>	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.

Penilaian Kinerja Direksi

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	<ul style="list-style-type: none"> Results of Audit Committee Meeting January 10, 2025 GCG Self-Assessment Semester II 2024
21 Jan 2025	002/RR/KOM/2025	<ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> • 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	<ul style="list-style-type: none"> • 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	<ul style="list-style-type: none"> • Semester I 2025 Compliance Implementation Report • ICoFR Discussion • Significant Findings of LHA & TLHA Monitoring
2 Sep 2025	025/RR/KOM/2025	<ul style="list-style-type: none"> • Results of Audit Committee Meeting September 2, 2025 • Update on Quarterly PKD Assessment Results
9 Sep 2025	026/RR/KOM/2025	<ul style="list-style-type: none"> • Results of Risk Monitoring Committee Meeting September 9, 2025 • Results of Audit Committee Meeting September 9, 2025
16 Sep 2025	027/RR/KOM/2025	<ul style="list-style-type: none"> • TKBI Implementation Pilot Project • Results of Audit Committee Meeting September 16, 2025
30 Sep 2025	028/RR/KOM/2025	<ul style="list-style-type: none"> • 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	<ul style="list-style-type: none"> • 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	<ul style="list-style-type: none"> • 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	<ul style="list-style-type: none"> Update on PDP Law Implementation Branch Office Service Standard Measurement
January 15 & 16, 2025	002/RR/DIR/2025	<ul style="list-style-type: none"> Update on PDP Law Implementation Update on Synergy Implementation GCG Self-Assessment Period Semester II 2024
January 22, 2025	003/RR/DIR/2025	<ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> Update on PDP Law Implementation Update on Archive Retention Implementation
March 5, 2025	007/RR/DIR/2025	<ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> 2025 Corporate KPI Update on Foreign Exchange Bank Development Preparation
March 19, 2025	010/RR/DIR/2025	<ul style="list-style-type: none"> Update on PDP Law Implementation Update on Archive Retention Implementation Update on Foreign Exchange Bank Development Preparation
March 26, 2025	011/RR/DIR/2025	<ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> Update on PDP Law Implementation Update on Archive Retention Implementation
April 16, 2025	013/RR/DIR/2025	<ul style="list-style-type: none"> Update on Archive Retention Implementation Update on Foreign Exchange Bank Development Preparation
April 23, 2025	014/RR/DIR/2025	<ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> Update on Foreign Exchange Bank Development Preparation Realization of 2025 RAKB Quarter I
May 7, 2025	016/RR/DIR/2025	<ul style="list-style-type: none"> Update on Foreign Exchange Bank Development Preparation Update on Archive Retention Implementation Update on PDP Law Implementation
May 14, 2025	017/RR/DIR/2025	<ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> • 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	<ul style="list-style-type: none"> • Update on Archive Retention Implementation • Update on PDP Law Implementation • Update on Foreign Exchange Bank Development Preparation
June 4, 2025	020/RR/DIR/2025	<ul style="list-style-type: none"> • Update on Archive Retention Implementation • Update on Foreign Exchange Bank Development Preparation
June 11, 2025	021/RR/DIR/2025	<ul style="list-style-type: none"> • Update on Archive Retention Implementation • Update on PDP Law Implementation • Update on Foreign Exchange Bank Development Preparation
June 18, 2025	022/RR/DIR/2025	<ul style="list-style-type: none"> • 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	<ul style="list-style-type: none"> • 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	<ul style="list-style-type: none"> • Update on Foreign Exchange Bank Development Preparation • Update and Initiative for Murabahah Gold Financing
July 23, 2025	026/RR/DIR/2025	<ul style="list-style-type: none"> • Update on Foreign Exchange Bank Development Preparation • Update on Monitoring Follow-up on Internal and External Audits
July 30, 2025	027/RR/DIR/2025	<ul style="list-style-type: none"> • Update on Foreign Exchange Bank Development Preparation • Overtime Submission for LM Safe Transactions & MyBCA Bisnis Payments
August 12, 2025	028/RR/DIR/2025	<ul style="list-style-type: none"> • 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	<ul style="list-style-type: none"> • Update on Foreign Exchange Bank Development Preparation • BCAS Customer Transfer Transaction Pattern Analysis
August 26, 2025	030/RR/DIR/2025	<ul style="list-style-type: none"> • Update on Foreign Exchange Bank Development Preparation • Task Force Team Assignment • CRMS Calculation Results
September 3, 2025	031/RR/DIR/2025	<ul style="list-style-type: none"> • 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	<ul style="list-style-type: none"> • 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	<ul style="list-style-type: none"> Update on Foreign Exchange Bank Development Preparation Update on Synergy Task Force
October 15, 2025	038/RR/DIR/2025	<ul style="list-style-type: none"> Update on Foreign Exchange Bank Development Preparation Update on Ramadan & Eid Task Force
October 22, 2025	039/RR/DIR/2025	<ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> Recovery Plan Action Plan 2026 KPI 2026
November 5, 2025	041/RR/DIR/2025	<ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> Update on Foreign Exchange Bank Development Preparation Update on Synergy TF Team
November 19, 2025	043/RR/DIR/2025	<ul style="list-style-type: none"> Update on Foreign Exchange Bank Development Preparation Update on Ramadan & Eid TF Team
November 26, 2025	044/RR/DIR/2025	<ul style="list-style-type: none"> Update on Foreign Exchange Bank Development Preparation Service Champion League National Stage Others
December 3, 2025	045/RR/DIR/2025	<ul style="list-style-type: none"> Update on Foreign Exchange Bank Development Preparation Branch Office Service Standard Measurement Results 2025
December 10, 2025	046/RR/DIR/2025	<ul style="list-style-type: none"> Update on Foreign Exchange Bank Development Preparation Update on Synergy TF Team
December 17, 2025	047/RR/DIR/2025	<ul style="list-style-type: none"> Update on Foreign Exchange Bank Development Preparation Update on Ramadan & Eid TF Team
December 31, 2025	048/RR/DIR/2025	<ul style="list-style-type: none"> 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

Keterangan:

Jadwal rapat Direksi tersebut dapat berubah sewaktu-waktu sesuai dengan kebutuhan.

▶ SSB Meeting Policy

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.

Provisions regarding Sharia Supervisory Board (SSB) Meetings as set forth in the DPS Charter are as follows:

1. 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.
2. 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.
3. Meeting Participants
 - a. Members of the Sharia Supervisory Board.
 - b. Board of Directors.
 - c. Board of Commissioners.
 - d. Representatives from the Compliance Unit, Internal Audit Unit, and Risk Management Unit.
 - e. Relevant Work Units.
 - f. External parties or professionals, such as legal, financial, or economic experts; the presence of participants is adjusted based on the meeting agenda and objectives.
4. Meeting Execution
 - a. 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.
 - b. Meetings are attended by SSB members and relevant invitees.

- c. SSB meetings are held regularly at least once every month and attended by the majority of SSB members.
- d. 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.
- e. The Bank is required to hold joint meetings between the SSB and the Board of Directors at least once every 4 months.
- f. The Bank is required to hold joint meetings between the SSB and the Board of Commissioners at least once every 4 months.
- g. Teleconference meetings must include:
 1. Recorded evidence of the meeting, stored or administered in accordance with laws and regulations and/or Bank policies.
 2. Other matters in accordance with meeting regulation provisions.
5. Quorum Requirements
 - a. A SSB meeting is held if attended by the majority of SSB members.
 - b. 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.
 - c. 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.
6. Decision Making
 - a. SSB meeting decisions must be taken based on deliberation for consensus (musyawarah untuk mufakat).
 - b. If a consensus is not reached, decisions shall be based on a majority vote.
 - c. All decisions are binding for all members of the Sharia Supervisory Board.
 - d. Decisions must comply with the SSB Charter, which is binding for every member.
 - e. 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

Keterangan:

Jadwal rapat Dewan Pengawas Syariah tersebut dapat berubah sewaktu-waktu sesuai dengan kebutuhan.

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	<ol style="list-style-type: none"> All members of the Board of Commissioners are independent of BCAS's controlling shareholders. 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

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.

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 Sharia Supervisory Board

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.

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 Employee 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.

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%).

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;

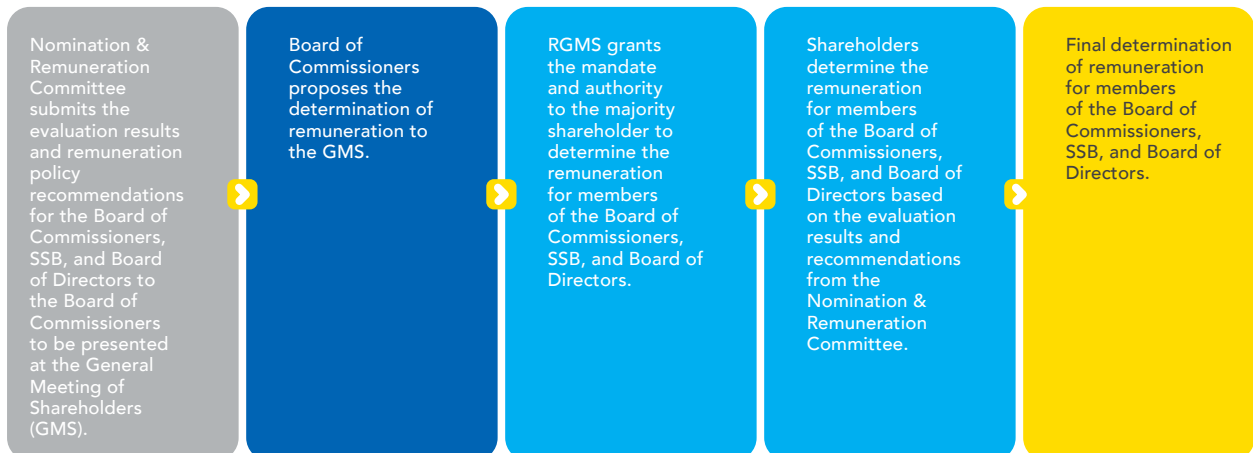
- 10% deferred for 3 years, paid in cash and held in the form of blocked deposits with an annual composition of 30%, 30%, and 40%, which can be disbursed gradually over the 3-year period.

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 (tantiem) 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 Mulianti 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 Mulianti 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-Deffered	Deffered
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

East 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

East 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**Anggota Komite Audit****Citizenship**

Indonesian

Age

62 years old

Domicile

East 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
	<i>AML, CFT, and CPFWMD Refreshment - Strengthening Strategic Governance in the Prevention of Money Laundering and Terrorism Financing</i>	BCAS	September 23, 2025
	<i>SSB Sharing Session - Shariah Restricted Investment Account (SRIA) Product</i>	BCAS	September 23, 2025
	<i>2026 BCA Syariah National Coordination Meeting (RAKERNAS) - "Empowering CASA, Empowering Growth, Toward a Second Player in Sharia Bank"</i>	BCAS	November 17-18, 2025
Senjaya Komala	<i>Anti-Fraud and Gratification Control Workshop</i>	BCAS	February 27, 2025
	<i>Dissemination of POJK No. 17 of 2024 concerning the Conduct of Bullion Business Activities</i>	BCAS	April 8, 2025
	<i>Risk Management Certification Refreshment Level 7</i>	ASBISINDO	April 23, 2025
	<i>SSB Sharing Session - Development of Funding Products and Combination of Deposits and Mutual Funds</i>	BCAS	May 20, 2025
	<i>AML, CFT, and CPFWMD Refreshment - Strengthening Strategic Governance in the Prevention of Money Laundering and Terrorism Financing</i>	BCAS	September 23, 2025
	<i>DPS Sharing Session - Shariah Restricted Investment Account (SRIA) Product</i>	BCAS	September 23, 2025
	<i>ESG Skill Up Session - Understanding Guidelines for Sustainability Disclosure Standards (PSPK) 1&2 for BCA Syariah Sustainability Reporting</i>	BCAS	October 20, 2025
	<i>2026 BCA Syariah National Coordination Meeting (RAKERNAS) - "Empowering CASA, Empowering Growth, Toward a Second Player in Sharia Bank"</i>	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.
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.
- 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.

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	<ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> Monitoring of Audit Follow-ups Significant Audit Results Report.
Jun 17, 2025	011/RR/KAU/2025	<ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> • 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	<ul style="list-style-type: none"> • 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	<ul style="list-style-type: none"> • Cyber Attack; Digital Maturity Assessment • Realization of IT Development and Migration Plan.
Oct 7, 2025	018/RR/KAU/2025	<ul style="list-style-type: none"> • 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	<ul style="list-style-type: none"> • SAI Performance Realization as of November 2025 • Potential Weaknesses and Matters Requiring Attention.
Dec 23, 2025	021/RR/KAU/2025	<ul style="list-style-type: none"> • 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
<p>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.</p> <p>a. Attending Board of Commissioners Meetings with SSB and Board of Directors.</p> <p>b. Through discussions with work units.</p> <p>c. Through meetings with the Board of Commissioners.</p>	<p>As of December 2025, realization includes</p> <hr/> <p>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.</p> <hr/> <p>Fulfilled 21 meetings were held with work units, plus 1 Audit Committee assistance session with work units in October.</p> <hr/> <p>Fulfilled with additions The Audit Committee provided opinions and recommendations through 21 meetings with the Board of Commissioners.</p> <hr/> <p>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.</p>
<p>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.</p> <p>a. Meetings with the Internal Audit Unit (SAI) (6 times/year).</p> <p>b. Evaluating internal audit result reports.</p> <p>c. Evaluating the annual audit plan and recommending approval to the Board of Commissioners.</p>	<p>Realization as of December 2025 includes</p> <hr/> <p>Fulfilled As of December 2025, the Audit Committee held 16 meetings with the SAI.</p> <hr/> <p>Fulfilled with additions Evaluated 26 internal audit reports from Internal Audit Unit as of December 2025.</p> <hr/> <p>The Committee also evaluated report on external audit results from OJK and the Public Accounting Firm (KAP).</p> <hr/> <p>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.</p>

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: a. Updating the Audit Charter (maximum every 3 years).	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.

Work Program	Realization
<p>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):</p> <ol style="list-style-type: none"> 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 	<p>Realization as of December 2025 includes</p> <hr/> <p>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.</p> <hr/> <p>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.</p>
<p>6. Meet or request SSB opinions if there is discussions on Sharia aspect.</p>	<p>During 2025, one discussion regarding Sharia principles at the Audit Committee meeting was initiated by the SAI on February 25, 2025.</p>
<p>7. Recommend the dismissal and appointment of the Head of the Internal Audit Unit.</p>	<p>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.</p>

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:

- Members of the Risk Monitoring Committee report to the Board of Commissioners.
- The membership of the Risk Monitoring Committee consists of at least:
 - 1 Independent Commissioner;
 - 1 Independent Party possessing expertise in risk management;
 - 1 Independent Party possessing expertise in sharia banking.
- For Sharia Banks, 1 member of the Sharia Supervisory Board may serve as a member of the Risk Monitoring Committee.
- 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.
- The Risk Monitoring Committee is chaired by an Independent Commissioner who concurrently serves as a member.
- Members of the Board of Directors are prohibited from becoming members of the Risk Monitoring Committee.
- 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

Sidoarjo

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

East 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

South 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

East 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

East Jakarta

Citizenship

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	<ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> Implementation of Consumer and Public Protection for 2024 December 2024 Stress Testing Report
April 22, 2025	004/RR/KPR/2025	<ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> • 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	<ul style="list-style-type: none"> • Evaluation of Risk Management Policy • Risk Management Implementation
Dec 23, 2025	015/RR/KPR/2025	<ul style="list-style-type: none"> • 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
<ol style="list-style-type: none"> 1. Evaluating the consistency between the Risk Management Policies and their implementation through: <ol style="list-style-type: none"> a. Meetings with and review of reports from the Risk Management Department, including those related to: <ol style="list-style-type: none"> 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) 	<p>Fulfilled Meetings with the Risk Management Unit until the December 2025 position were held 11 times.</p> <hr/> <ol style="list-style-type: none"> 1) Risk Profile was discussed 4 times. 2) Stress test results: <ul style="list-style-type: none"> - 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: <ul style="list-style-type: none"> - Changes to the risk profile report assessment matrix. - Adjustment of risk appetite & risk tolerance. - Adjustment of BCAS 2025 recovery plan. <hr/> <p>Fulfilled Meetings and reviews of reports from ARP, FPP units, etc., regarding financing portfolio quality and restructured financing:</p> <ul style="list-style-type: none"> - 11 reports from ARP. - 14 reports from FPP. <p>Meetings with ARP and FPP units regarding these discussions were held twice (February 4 and September 9).</p>

Work Program	Realization
2. Quarterly Supervision of AML, CFT, & CPFWMD	<p>Fulfilled</p> <p>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.</p>
3. Supervision of Consumer Protection	<p>Fulfilled</p> <p>The Committee conducted supervision of consumer and public protection for the 2024 period, carried out on March 23, 2025.</p>
<p>4. Monitoring and evaluating the execution of duties of the Risk Management Committee (KMR) and the Risk Management Department, by:</p> <p>a. Reviewing the minutes of the Risk Management Committee meetings</p> <p>b. Reviewing the Risk Management Department's work plan and quarterly activity realization reports</p>	<p>In 2025, the following work achievements can be reported.</p> <p>Fulfilled</p> <p>Evaluations of the duties and work plans of the Risk Management Committee were carried out twice through circular evaluation of KMR meeting minutes:</p> <ul style="list-style-type: none"> - Semester I 2025 held on August 5, 2025. - Semester II 2025 held on November 27, 2025. <p>Fulfilled</p> <p>The Committee evaluated the implementation of the Risk Management Unit's work plan quarterly (February 4, April 22, July 29, October 30).</p>
5. Submitting and providing input to the Board of Commissioners on matters that require attention based on the reviews and evaluations performed	<p>Fulfilled</p> <p>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.</p>
6. Preparing and/or updating guidelines and charter (if necessary)	<p>Fulfilled</p> <p>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.</p>
7. Meetings or requests for Sharia Supervisory Board (SSB) Opinions if there are discussions related to Sharia aspects	<p>Throughout 2025, there were no discussions related to Sharia principles by the Committee.</p>

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

South 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	
<i>ESG Skill Up Session - Understanding PSPK 1&2 for BCA Syariah Sustainability Reporting</i>	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	<ol style="list-style-type: none"> 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	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*	<ol style="list-style-type: none"> 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
Indarahrjo	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	
Member	<ol style="list-style-type: none"> 1. President Director 2. Other Directors 	With voting rights
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	
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	Have Voting Rights
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
<ol style="list-style-type: none"> 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 	<ol style="list-style-type: none"> 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
Ketua (merangkap Anggota)	Director in charge of Information Technology	
Anggota tetap	<ol style="list-style-type: none"> 1. President Director 2. Director supervising Compliance & Risk Management Functions 3. Head of STO Unit 	Have Voting Rights
Anggota tidak tetap	<ol style="list-style-type: none"> 1. Relevant Directors 2. All relevant Heads of Work Units 3. Relevant Heads of Departments 	
Sekretaris (merangkap Anggota)	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.

- 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.

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.

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 Siahhaan	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	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

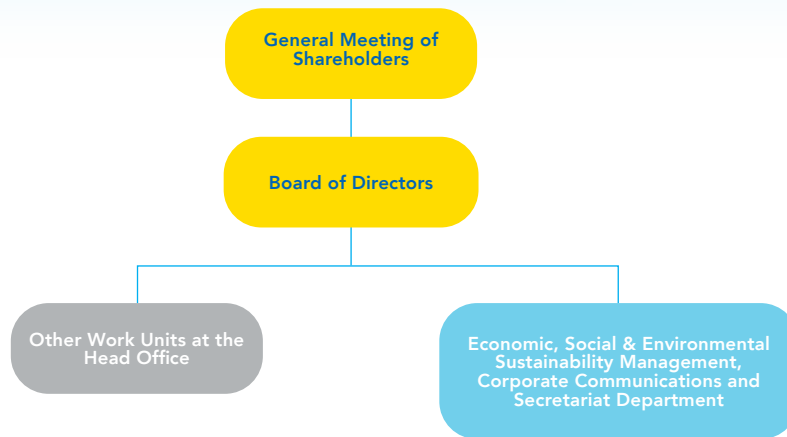
Within the corporate governance structure, the Corporate Secretary plays a strategic role in ensuring BCAS's compliance with all applicable rules and regulations, while also supporting effective communication between management, shareholders, regulators, and other stakeholders. The Corporate Secretary 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
<i>Workshop on Preparing the Latest DPIA Format</i>	BCAS	May 15, 2025
<i>Midyear Forecast</i>	BCAS	July 15, 2025
Implementation and Role of the Financial Industry in Business and Human Rights	OJK Institute	July 17, 2025
<i>Data Analytics & Generative AI Workshop by BCA</i>	BCAS	July 24, 2025
<i>Sustainability Talk Vol. 3: Taxonomy for Sustainable Finance in Indonesia (TKBI) Version 2 for Green Transformation in Plantation and Forestry</i>	BCAS	July 30, 2025
<i>Focus Group Discussion on the Development of Guidelines for the Implementation of Sustainable Finance in Islamic Banking</i>	OJK Institute	August 7, 2025
BCA Syariah Marketing Strategy Lab	BCAS	August 26, 2025
2026 Business Strategy Development	BCAS	August 27, 2025
<i>ESG in Action: Focus Group Discussion on the 2026 Sustainable Finance Action Plan (SFAP)</i>	BCAS	September 8, 2025
Table Top Method Cyber Simulation	BCAS	September 9, 2025
<i>AML, CFT and CPFWMD Refreshment</i>	BCAS	September 23, 2025
<i>7 Habits of Highly Effective People</i>	BCA Learning Service	September 24, 2025
<i>ESG Skill Up Session - Understanding Sustainability Disclosure Standards (PSPK) 1&2 Guidelines for BCA Syariah Sustainability Reporting</i>	BCAS	October 20, 2025
<i>Indonesia Knowledge Forum XIV 2025</i>	BCA	October 29, 2025
<i>ORMIS - RCSA Workshop</i>	BCAS	November 13, 2025
<i>Toward a Second Player in Sharia Banking (Empowering CASA, Empowering Growth) - BCA Syariah National Conference 2026</i>	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.	<ul style="list-style-type: none"> • 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. <p>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.</p>
2	Managing the Risk Monitoring Committee and Audit Committee meetings as instruments of the Board of Commissioners.	<ul style="list-style-type: none"> • 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. <p>During 2025, 15 Risk Monitoring Committee meetings and 21 Audit Committee meetings were held.</p>
3	Ensuring that the Board of Directors' duties are carried out in accordance with the implementation of Corporate Governance.	<ul style="list-style-type: none"> • 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.	<ul style="list-style-type: none"> • 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	<ul style="list-style-type: none"> • 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	<ul style="list-style-type: none"> • 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.	<ul style="list-style-type: none"> 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.	<ul style="list-style-type: none"> 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 Cisitu 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.

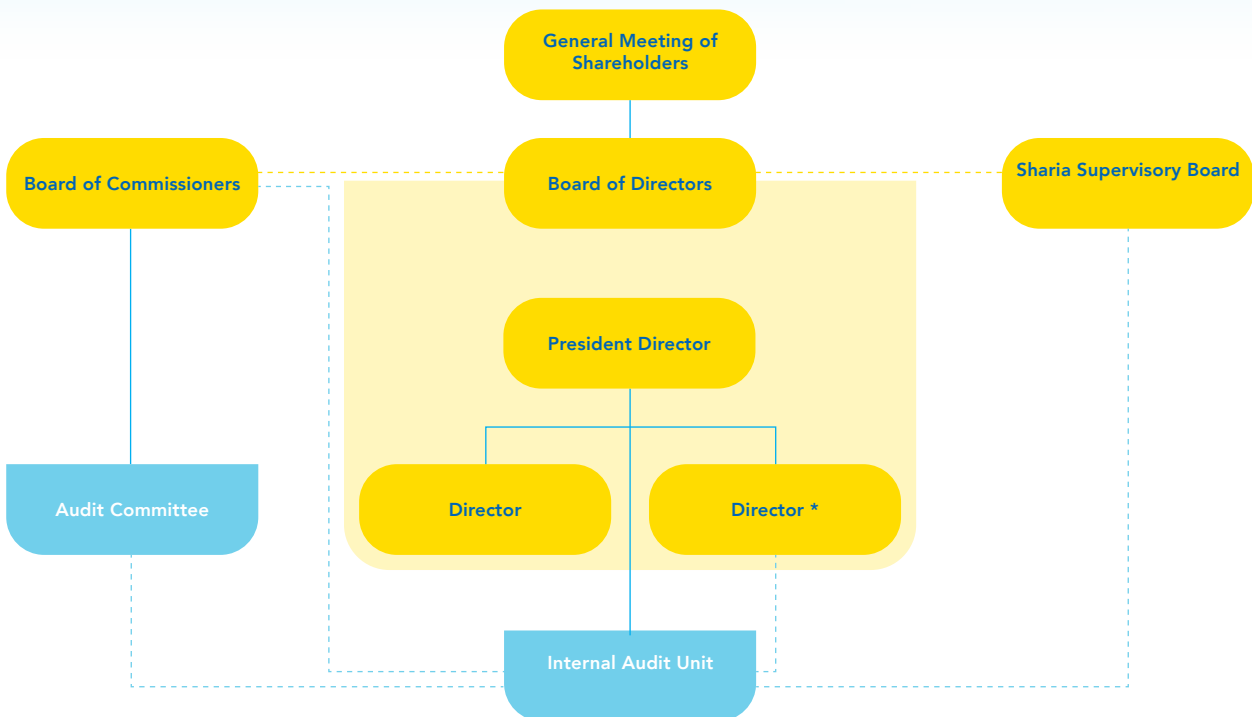
Organizational Structure of the Internal Audit Unit

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



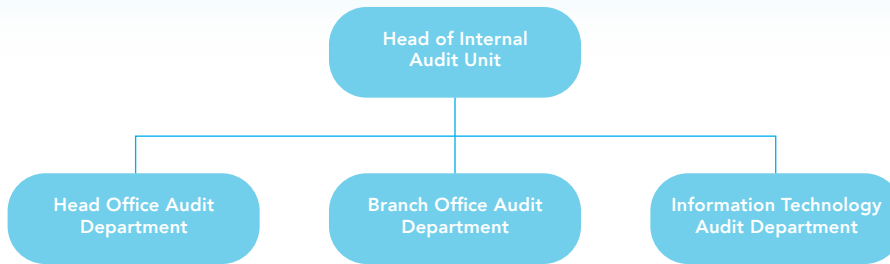
Note

line of supervision

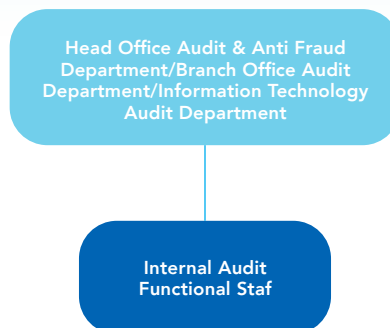
Communication and information delivery lines

*) 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 KKNI (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
<i>Internal Audit Practitioner</i>	1
<i>Information Security Auditor</i>	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	KAP Purwantono, Sungkoro dan Surja	Yasir	800	Financial Statement Audit
2022	KAP Kosasih, Nurdiyaman, Mulyadi, Tjahjo & Rekan	Riva Utama Winata	270	Financial Statement Audit
2021	KAP Kosasih, Nurdiyaman, Mulyadi, Tjahjo & Rekan	Drs. Nunu Nurdiyaman	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

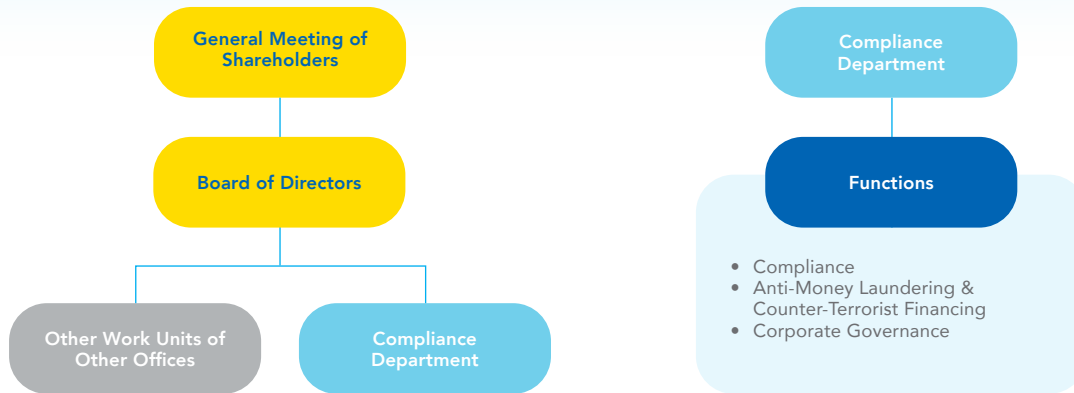
The roles, responsibilities, and implementation mechanisms of the Compliance Function refer to the Governance Policy of PT Bank BCA Syariah issued in 2025, as well as the provisions of applicable laws and regulations.

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 SMKI 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.

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.

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.

▶ 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
<i>APU PPT PPPSPM Refreshment</i>	BCAS	23 September & 30 Oktober 2025
<i>AML CFT CPFWMD Refreshment</i>	Karim Consultant Indonesia	14 October 2025
<i>Bank Notes Workshop</i>	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
<i>Training on the Implementation of Financing Agreements</i>	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 (KPMM); 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 2024

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:

1. Report periodically on the implementation of AML, CFT, and CPFWMD to the Board of Directors and Board of Commissioners.
2. Monitoring suspicious financial transactions using the ESTR (Electronic Suspicious Transaction Report) application, as well as developing and improving the system for this application.
3. Coordinating the implementation of customer data updates by setting targets and monitoring the realization of the set targets.
4. Reviewing new product plans to ensure they comply with AML, CFT, and CPFWMD regulations.
5. 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.
6. 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.
7. 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 (SIPESAT) and the Suspected Terrorism Financing Information System (SIPENDAR) to the Financial Transaction Reports and Analysis Center (PPATK).
8. 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.
9. Developing training materials on the implementation of AML, CFT, and CPFWMD.
10. 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.
11. Submitting Individual Risk Assessments (IRA).
12. 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.

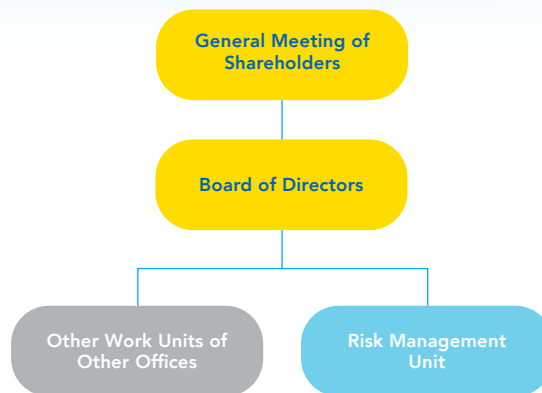
Through the implementation of a comprehensive and integrated risk management framework, BCAS strives to mitigate potential losses and maintain stability while remaining compliant with sharia principles. The implementation of risk management refers to OJK Regulation Number 65/POJK.03/2016 concerning the 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.

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.

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.

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
<p>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.</p>	<p>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:</p> <ol style="list-style-type: none"> 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.
<p>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.</p>	<p>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:</p> <ol style="list-style-type: none"> 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.
<p>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.</p>	<p>Liquidity risk management is carried out using the following strategies:</p> <ol style="list-style-type: none"> 1. Cash flow analysis. 2. Monitoring the maturity gap between asset and liability positions. 3. Core depositor analysis. 4. Stress testing. <p>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.</p>
<p>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.</p>	<p>Operational risk management is carried out using the following strategies:</p> <ol style="list-style-type: none"> 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.
<p>Legal Risk, which is the risk arising from legal claims and/or weak judicial aspect.</p>	<p>Legal risk management is carried out using the following strategies:</p> <ol style="list-style-type: none"> 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
<p>Strategic Risk, which is the risk that arises if the Bank is not careful in making decisions and/or fails to anticipate business changes.</p>	<p>Strategic risk management is carried out using the following strategies:</p> <ol style="list-style-type: none"> 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.
<p>Compliance Risk, which is the risk arising from the Bank's non-compliance with applicable laws and regulations and sharia principles.</p>	<p>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:</p> <ol style="list-style-type: none"> 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.
<p>Reputational Risk, which is the risk characterized by a decline in stakeholder trust due to the Bank's negative image.</p>	<p>Reputational risk management is carried out using the following strategies:</p> <ol style="list-style-type: none"> 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.
<p>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.</p>	<p>Rate of Return risk management is carried out using the following strategies:</p> <ol style="list-style-type: none"> 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.
<p>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.</p>	<p>Investment risk management is carried out using the following strategies:</p> <ol style="list-style-type: none"> 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.

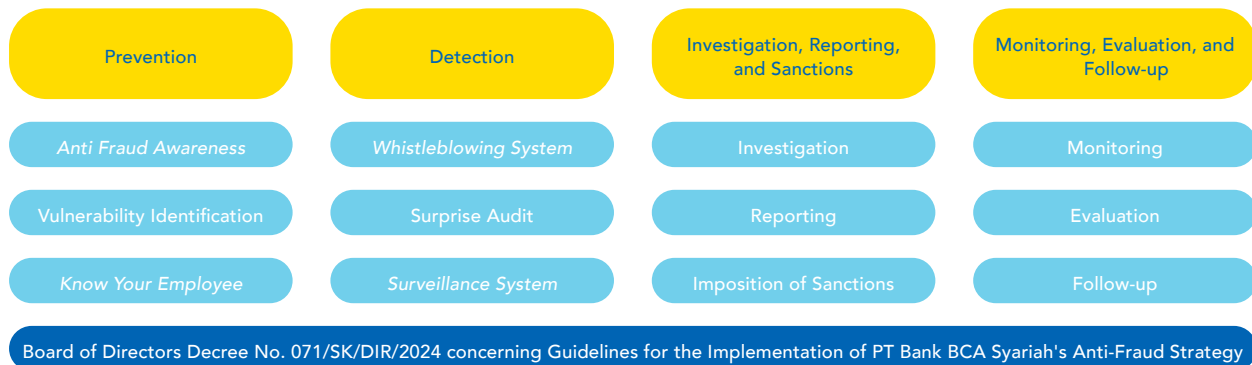
Objective

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

Anti-Fraud Strategy Pillars



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.

I	Prevention, includes measures aimed at reducing the potential risk of fraud, covering at least the following: <ul style="list-style-type: none"> • 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: <ul style="list-style-type: none"> • Whistleblowing policies and mechanisms • Surprise audits • Surveillance system
III	Investigation, reporting, and sanctions, which include at least the following steps: <ul style="list-style-type: none"> • Investigations • Reporting system • Imposing sanctions
IV	Monitoring, evaluation, and follow-up, which include at least the following steps: <ul style="list-style-type: none"> • 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.

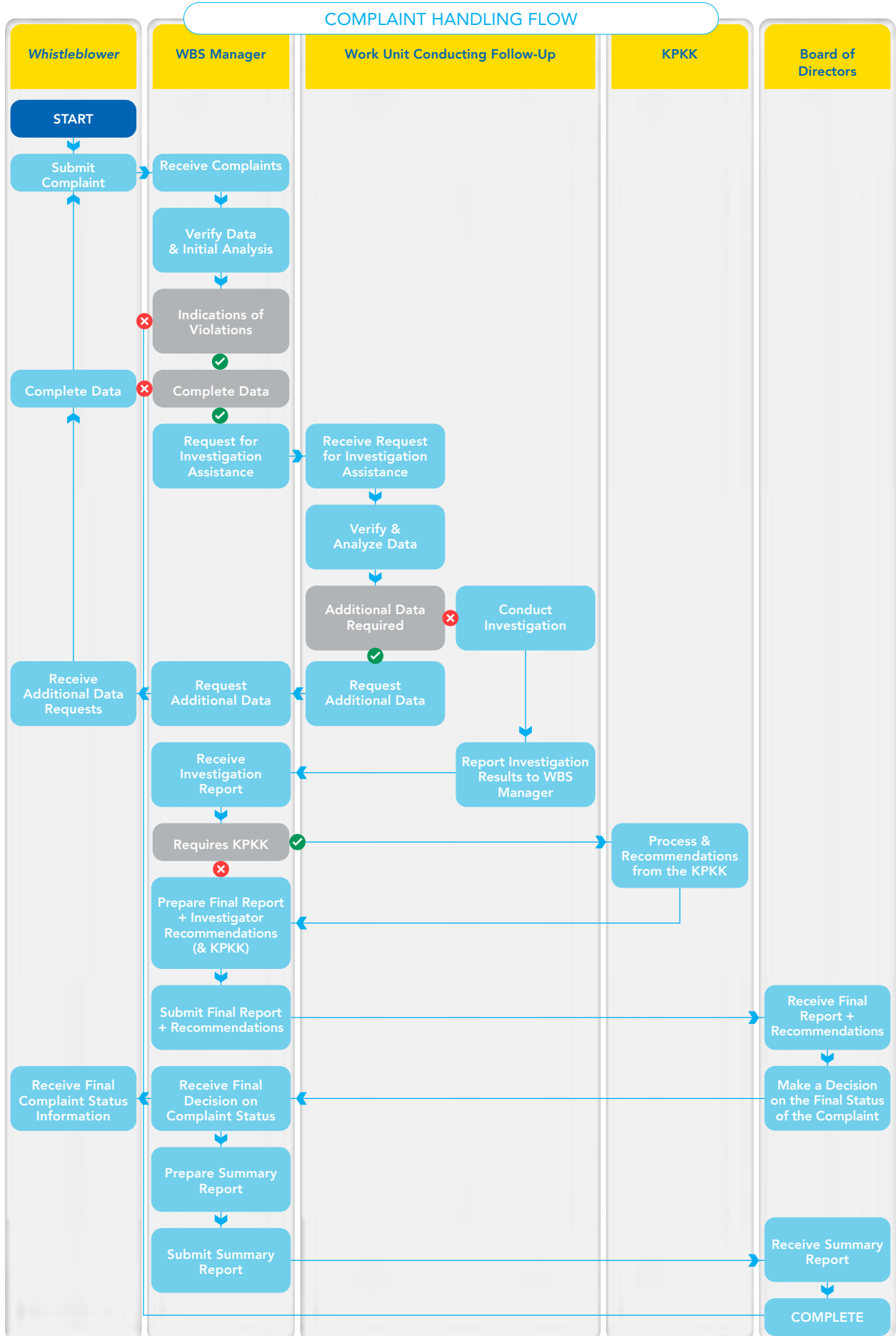
▶ How to Submit a Report

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:

1. 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.
 2. 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.



Note: *) Includes complaint referrals from the PIC of Work Units managing other complaint channels.

Step	Responsible Parties	Actions
1	Whistleblower / PIC of the Reporting Facility Management Unit	Sending a report through the provided channels.
2	Whistleblowing System Manager	<ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> 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 ... 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	<i>Anti Corruption, Anti Bribery, and Gratuity Control Workshop Enhancing Awareness of Gratuity Control and Fraud Prevention in the Financial Sector</i>	Indonesian National Police	55
17 November 2025	Head Office and Branch Office Staff Level	<i>Sharing session on Gratuity Control and Anti-Fraud "Work Straight, Smooth Income: Control Gratuities & Prevent Fraud"</i>	Corruption Eradication Commission	423
19 November 2025	Head Office and Branch Office Staff Level	<i>Sharing session on Gratuity Control and Anti Fraud "Work Straight, Smooth Income: Control Gratuities & Prevent Fraud"</i>	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.bcasyariah.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, ujah (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:

- a. 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.

- b. 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.
- c. 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)
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 Conglomerate, 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 conglomerate 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 Conglomerate.

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 conglomerate 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 Conglomerate, 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 Conglomerate, 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 conglomerate 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 Conglomerate in an integrated manner. The Financial Conglomerate is mandatory to implement comprehensive and effective Integrated Risk Management, tailored to the characteristics and business complexity of the Financial Conglomerate, guided by OJK regulations regarding the Implementation of Integrated Risk Management for Financial Conglomerates.

Scope of Integrated Risk Management

The Main Entity is required to integrate the implementation of Risk Management within the Financial Conglomerate, 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
<p>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.</p>	<p>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.</p>
<p>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.</p>	<p>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.</p>
<p>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.</p>	<p>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.</p>
<p>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.</p>	<p>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.</p>
<p>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.</p>	<p>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.</p>
<p>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.</p>	<p>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.</p>

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: <ol style="list-style-type: none"> 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.
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.
1.1.5	The BOD ensures that sustainability reporting has been prepared properly.	Apply.
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.
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.
1.1.8	The BOD is responsible for operational activities, cooperation, and other activities in accordance with Sharia.	Apply. Page 38.

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	<p>The BOC:</p> <ol style="list-style-type: none"> 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	<p>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.</p>	Apply. Page 234.
1.3.14	<p>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.</p>	Apply. Page 405.
1.3.15	<p>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.</p>	Apply. Page 223.
1.4 Formation of Committees		
1.4.1	<p>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.</p>	Apply. Page 293.
1.4.2	<p>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.</p>	Apply. Page 293.
1.4.3	<p>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.</p>	Apply. Page 220.
<p>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.</p>	<p>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.</p>	<p>Throughout the year, all members of the BOC have attended training related to Sharia principles.</p>
<p>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.</p>	<p>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".</p>	<p>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.</p>

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	<p>The SSB conducts a formal annual evaluation objectively to determine the effectiveness of the Board and each SSB member.</p> <p>Apply. Page 246.</p> <p>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.</p>
1.8 Conflict of Interest	
1.8.1	<p>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.</p> <p>Apply. Page 251.</p> <p>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.</p>
1.8.2	<p>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.</p> <p>Apply. Page 388.</p> <p>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.</p>
1.9 Competency Enhancement for Members of the BOD, BOC, and SSB	
1.9.1	<p>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.</p> <p>Apply. Page 223, 240 dan 259.</p> <p>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.</p>

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.	<p>Apply. Page 286.</p> <p>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.</p>
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.	<p>Apply. Page 286.</p> <p>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.</p>
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.	<p>Apply. Page 286.</p> <p>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.</p>
2.2.4	The entity discloses information on the remuneration policy in the governance implementation report.	<p>Apply. Page 286.</p> <p>Remuneration policies are reported annually through the Bank's Annual Report and can be accessed by all stakeholders through the official BCAS website.</p>

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.	<p>Apply. Page 281.</p> <p>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.</p>
<hr/> <p>3.2 Information Access for the Board of Commissioners and DPS</p> <hr/>		
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.	<p>Apply. Page 281.</p> <p>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.</p>
<hr/> <p>3.3 Responsibilities of BoD, BoC, and SSB regarding the Impact of Ownership Structure on the Entity</p> <hr/>		
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.	<p>Apply. Page 87.</p> <p>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.</p>

Principle 4 Ethical Behavior and Responsibility

Indicator	Recommendation	Implementation
4.1	Code of Ethics and Conduct	
4.1.1	<p>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:</p> <ol style="list-style-type: none"> 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. 	<p>Apply. Page 379, 385, 390 dan 392.</p> <ul style="list-style-type: none"> 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.	<p>Apply. Page 379 dan 385.</p> <p>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.</p>
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.	<p>Apply. Page 390.</p> <p>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.</p>

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 32. 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.	<p>Apply. Page 368.</p> <p>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.</p>
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.	<p>Apply. Page 369.</p> <p>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.</p>
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.	<p>Apply. Page 368.</p> <p>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.</p>
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.	<p>Apply. Page 375.</p> <p>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.</p>
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.	<p>Apply. Page 366.</p> <p>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.</p>

5.3 Integration of Governance, Risk Management, and Compliance	
5.3.1	<p>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.</p> <p>Apply. Page 362, 368.</p> <p>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.</p>
5.4 Internal Audit	
5.4.1	<p>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.</p> <p>Apply. Page 28.</p> <p>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.</p>
5.4.2	<p>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.</p> <p>Apply. Page 239.</p> <p>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.</p>
5.4.3	<p>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.</p> <p>Apply. Page 352.</p> <p>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.</p>

Principle 6 Disclosure and Transparency		
Indicator	Recommendations	Implementation
6.1 Disclosure Policy		
6.1.1	<p>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.</p>	<p>Apply. Page 396.</p> <p>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.</p>
6.1.2	<p>Shareholders' right to receive relevant material information about the entity on a regular and timely basis must be fulfilled.</p>	<p>The implementation of information disclosure at BCAS complies with applicable regulations while ensuring the principle of prudence and maintaining corporate confidentiality.</p>
6.1.3	<p>Sharia-compliant economic entities make relevant and timely disclosures regarding Sharia compliance.</p>	

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.	<p>Apply. Page 396.</p> <p>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.</p>
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.	<p>Apply. Page 298.</p> <p>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.</p>
6.2.3	Sustainability reports must be prepared and disclosed accurately and structured in accordance with national or international sustainability reporting frameworks.	<p>Apply. Sustainability Report.</p> <p>Guidelines and standards for sustainability reporting refer to:</p> <ul style="list-style-type: none"> • 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. <p>The Sustainability Report is available on the website https://www.bcasyariah.co.id/sustainability-report.</p>
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.	<p>Apply. Page 396.</p> <p>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.</p>
<h2>6.3 Information Dissemination</h2>		
6.3.1	Information dissemination channels must provide equal, timely, and relatively inexpensive access to information relevant to users.	<p>Apply. Page 105.</p> <p>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.</p>

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>.

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