

Company Profile





General Information

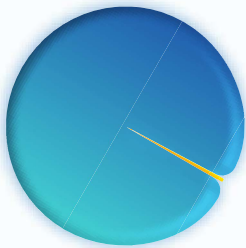
Name:

PT Bank BCA Syariah

Acronym:

BCAS

Business Type:

**Sharia
Commercial Bank**

Share Ownership:
PT Bank Central Asia Tbk
99.99995%

PT BCA Finance
0.00005%

Company Status:

Private Company

Establishment Date:

2 March 2010

Operational Date:

5 April 2010

Legal Basis for Establishment:

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



Bank Code: 536	Issued and Fully Deposited Capital: Rp2,255,183,207,000	Number of Employees 771 permanent and contract employees
Swift Code: SYCAIDJ1	Authorized Capital: Rp5,000,000,000,000	Number of Branches 76 branches
Contact: HaloBCA 1500888 halobcasyariah@bca.co.id Website: www.bcasyariah.co.id	Head Office Address: PT Bank BCA Syariah Jl. Jatinegara Timur No.72 East Jakarta 13310 (+62 21) 8190072 8505030, 8505035	> 19,047 BCA ATMs > Hundreds of thousands of EDC machines



Brief History of BCAS

On 12 June 2009, BCA acquired PT Bank Utama Internasional (Bank UIB) through Acquisition Deed No. 72. BCA renamed it PT Bank BCA Syariah and changed its business activities to provide sharia banking solutions through the Deed of Amendment to the Articles of Association No. 49 dated 16 December 2009. The Indonesian Ministry of Law and Human Rights ratified the deed on 14 January 2010. Furthermore, one share was sold to PT BCA Finance (BCA Finance), which means that BCAS share ownership was 99.996% owned by BCA and 0.004% owned by BCA Finance at the time.

On 2 March 2010, BCAS received permission from the Governor of Bank Indonesia to transition from a conventional bank to a sharia commercial bank. The permission was confirmed through BI Governor Decision No. 12/13/KEP.GBI/DpG/2010. Since 5 April 2010, BCAS has been operating officially as a sharia commercial bank. To strengthen its capital structure and

support the growth of its assets, as well as contribute to the national banking architecture through banking consolidation, BCAS merged with PT Bank Interim Indonesia, previously known as PT Bank Rabobank International Indonesia ("Bank Interim") on 10 December 2020.

As BCAS's operations intensified, as of the end of 2023, we had provided services to around 530,839 funding customers and 11,492 financing customers through our 76 branches, consisting of 14 branch offices, 18 sub-branch offices, and 44 sharia service unit sub-branch office. Our branches are spread across various regions, including Jakarta, Bogor, Depok, Tangerang, Bekasi, Bandung, Semarang, Solo, Yogyakarta, Surabaya, Malang, Kediri, Pasuruan, Palembang, Lampung, Medan, Banda Aceh, and Makassar. In addition to our branches, customers can also access sharia services through 100 BCA Commercial Bank Sharia Service (LSBU) units throughout Java.

BCAS's Vision, Missions, and Values

To Become a Trusted and Reliable Sharia Bank Preferred by the People.

Vision



This vision holds the following meaning:

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

Missions



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

BCAS's Vision, Missions, and Values are confirmed in the Decision of the Board of Directors No. 011/SK/DIR/2017 dated 4 April 2017 concerning the Vision, Missions, and Values of BCA Syariah and the Decision of the Board of Directors No. 051/SK/DIR/2017 dated 3 November 2017 concerning the Vision, Mission, and Values Development of BCA Syariah.

The Board of Commissioners' and Directors' Review of BCAS's Vision and Missions

BCAS regularly reviews its Vision and Missions to ensure they align with the Bank's future developments and challenges. Moreover, BCAS consistently communicate its Vision and Missions to all levels of the organization.

Corporate Culture and Values

BCAS has established a work culture by instilling certain values that act as a moral foundation and guide the behaviour of every employee. The BCAS values system was developed with the belief that to achieve its vision and missions, BCAS requires people who adhere to a specific set of values. The BCAS value system comprises four core values, abbreviated as TRIP: Teamwork, Responsibility, Integrity, and Professionalism.

Teamwork

It is defined as interaction and synergy based on understanding oneself and others to achieve organizational goals. It comprises three key behaviours:

- Understand
- Interact
- Synergy

Integrity

It implies a firm attitude to uphold honesty, commitment, and transparency to build customer trust. It has three key behaviours:

- Honest
- Commit
- Transparent

Responsibility

It indicates carrying out roles and tasks with complete attention and care to meet specific customer expectations and needs. It encompasses three key behaviours:

- Act
- Aware
- Serve Sincerely

Professional

It refers to the practice of projecting a positive image, attitude, and competency that are consistently improved to become better at carrying out roles and tasks performance in order to improve BCAS's reputation. It comprises three key behaviours:

- Appearance
- Competence
- Continuous Improvement

Milestones





Business Activities

BCAS engages in collecting funds, disbursing financing, and providing banking services in accordance with sharia principles. As per Article 3 of the Deed of Resolution Statement Outside the PT Bank UIB Meeting No. 49 dated 16 December 2009, the Company's objective is to operate in the banking sector based on sharia law. BCAS's articles of association outline the scope of its business activities as follows:

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

Business Activities

Based on BI Governor Decision No. 12/13/ KEP.GBI/ DpG/2010 dated 2 March 2010 on Approval for Converting a Conventional Commercial Bank into a Sharia Commercial Bank, BCAS began to operate on 5 April 2010 with the following business activities:

1. Collecting money based on the *wadiah* (custodian) and *mudharabah* (profit sharing) principles through savings, current accounts, and deposits.
2. Distributing (direct and indirect) financing based on *murabahah* (selling and buying), *mudharabah/musyarakah* (profit sharing) and *ijarah muntaiya bittamlik* – IMBT (hire purchase) principles.
3. Providing sharia-compliant banking services.

Products and Services

Our product and service solutions can be categorized into savings products, financing products, electronic banking services, and non-electronic banking services.



Savings

- Tahapan iB
- Tahapan Rencana iB
- Tahapan Mabrur iB
- Simpanan Pelajar (SimPel) iB
- Giro iB



Financing

- KPR iB
- KKB iB
- EMAS iB
- Pembiayaan Umrah iB
- Pembiayaan Modal Kerja iB
- Pembiayaan Investasi iB
- Pembiayaan Rekening Koran Syariah iB
- Pembiayaan Anjak Piutang iB
- Bank Guarantee



Electronic Banking Services

- BCA Syariah Mobile
- Klik BCA Syariah
- BCA Syariah Debit Cards
- BCA ATMs and EDC machines
- Flazz BCA Syariah
- QR payment
- Online Account Opening



Banking Services

- Receiving Hajj Pilgrimage Fee Deposits
- Money transfers (retail and RTGS)
- Local and Intercity Clearing
- Virtual Account
- Safe Deposit Box (SDB)
- Payroll services
- Bank reference
- Payment collection

Note: More detailed information on our products and services as well as the benefits is accessible at www.bcasyariah.co.id

Business Area Map and Branch Locations



- | | | |
|---------------------------------|---------------------------------|-------------------------------------|
| ● 1. KC JATINEGARA | ● 16. KCP ULS BINTARO UTAMA | ● 31. KCP ULS BINTARO |
| ● 2. KC MANGGA DUA | ● 17. KCP BEKASI | ● 32. KC BANDUNG |
| ● 3. KC SAMANHUDI | ● 18. KCP PASAR KRANJI | ● 33. KCP ULS ASIA AFRIKA |
| ● 4. KC SUNTER | ● 19. KCP ULS JUANDA BEKASI | ● 34. KCP ULS KOTA BARU PARAHYANGAN |
| ● 5. KCP KENARI | ● 20. KCP PONDOK GEDE | ● 35. KCP ULS CIMAHI |
| ● 6. KCP KELAPA GADING | ● 21. KCP CIKARANG SELATAN | ● 36. KCP ULS BUAH BATU BANDUNG |
| ● 7. KCP ULS TN ABANG | ● 22. KCP DEPOK | ● 37. KC SEMARANG |
| ● 8. KCP ULS METRO PONDOK INDAH | ● 23. KCP ULS MARGONDA DEPOK | ● 38. KCP ULS MAJAPAHIT |
| ● 9. KCP ULS PASAR MINGGU | ● 24. KCP CILEUNGSI | ● 39. KCP ULS PEMUDA SEMARANG |
| ● 10. KCP ULS TANJUNG PRIOK | ● 25. KCP ULS BOGOR | ● 40. KC SOLO |
| ● 11. KCP ULS MELAWAI | ● 26. KCP ULS CIMANGGIS | ● 41. KCP ULS SOLO SLAMET RIYADI |
| ● 12. KCP ULS GUDANG PELURU | ● 27. KCP ULS TANGERANG | ● 42. KCP ULS SINGOSAREN SOLO |
| ● 13. KCP ULS KEMANG MANSION | ● 28. KCP CILEDUG | ● 43. KC YOGYAKARTA |
| ● 14. KCP ULS PURI INDAH | ● 29. KCP PASAR ANYAR TANGERANG | ● 44. KCP ULS SUDIRMAN YOGYAKARTA |
| ● 15. KCP ULS PLUIT KENCANA | ● 30. KCP CIPUTAT (MCP) | |

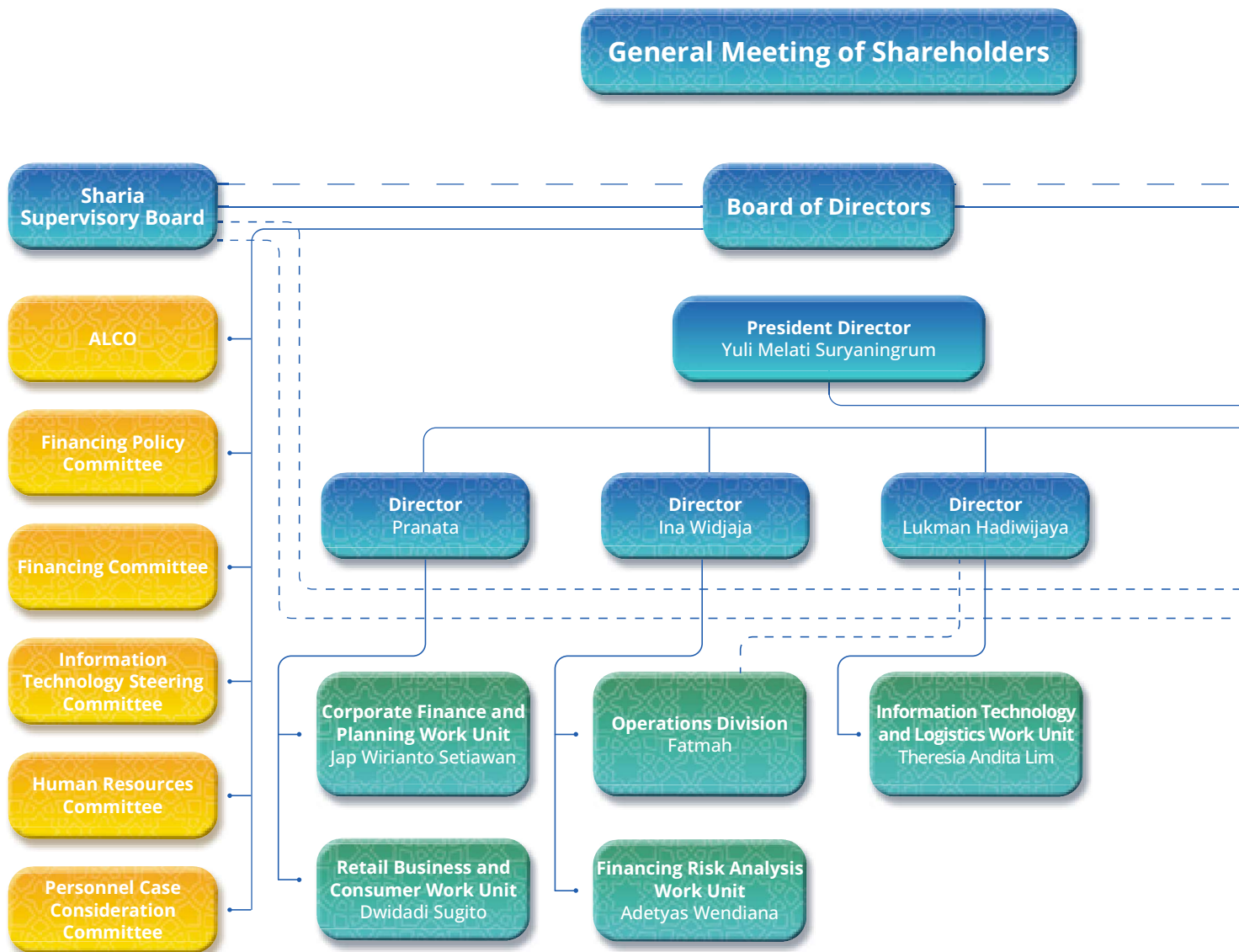


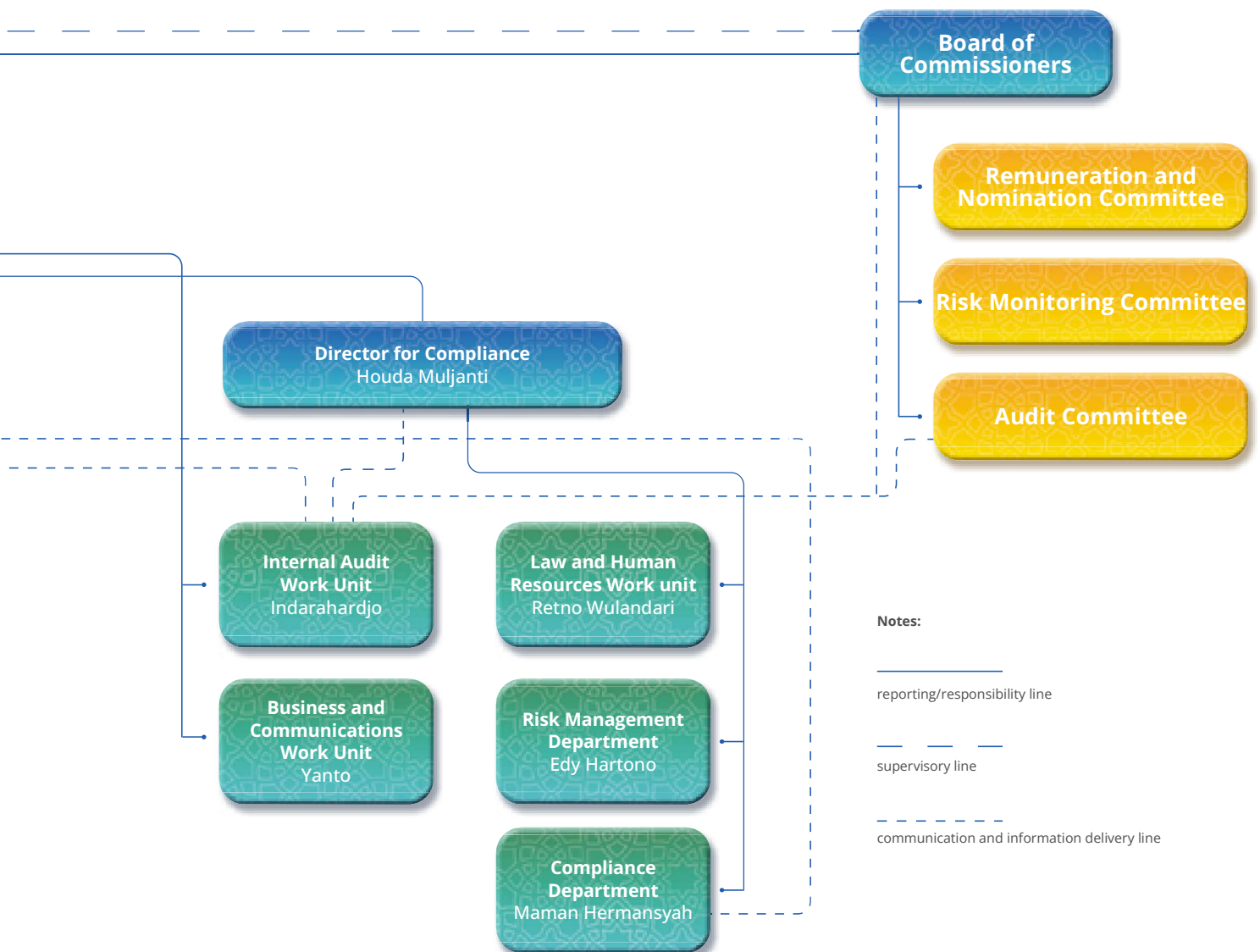
45. KCP ULS KUDUS	59. KCP ULS MOJOKERTO	74. KC BANDAR LAMPUNG
46. KCP ULS SRAGEN SOLO	60. KCP ULS KEPANJEN	75. KCP METRO LAMPUNG
47. KC SURABAYA	61. KCP KEDIRI	76. KC PANAKKUKANG
48. KCP ULS DARMO SURABAYA	62. KCP PASURUAN	
49. KCP ULS VETERAN	63. KCP ULS TAMAN PONDOK INDAH	
50. KCP ULS SIDOARJO	64. KCP SINGKONO	
51. KCP ULS KAPAS KRAMPUNG	65. KCP BANYUWANGI	
52. KCP ULS PONDOK CHANDRA	66. KC BANDA ACEH	
53. KCP ULS SEPANJANG	67. KCP LHOKESEUMAWE	
54. KCP ULS PERAK BARAT/ PUCANG ANOM	68. KCP ULS BIREUEN	
55. KCP ULS GEDANGAN	69. KC MEDAN (MDN)	
56. KCP ULS GRESIK	70. KCP ULS SETIABUDI MEDAN	
57. KCP MALANG	71. KC PALEMBANG	
58. KCP ULS PANDAAN	72. KCP ULS A RIVAI PALEMBANG	
	73. KCP ULS SUDIRMAN PALEMBANG	

As of 31 December 2023, BCAS had one head office and 76 branch (KC), sub-branch (KCP), and sharia service sub-branch (KCP ULS) offices. Further information about the locations of the head office and branches can be found in the Annex herein.

Organizational Structure

Based on the Board of Commissioners' Decision No. 001/SK/KOM/2023 dated 22 February 2022 regarding Approval for the Division of Duties and Responsibilities Between the Directors and the Master Organizational Framework of PT Bank BCA Syariah, BCAS's organizational structure as of 31 December 2023 is as follows:





Profile of the Board of Commissioners



Ratna Yanti

Independent President Commissioner

Nationality	Indonesia
Age	60 Years Old
Domicile	Surabaya

Educational Background

She obtained a Bachelor's degree in Psychology from the University of Surabaya (1987). In addition, she has participated in various in-country and overseas training programs. These include the Overseas Bankers Training Program organized by Wachovia in the US; Pacific RIMS Banker organized by the Foster School of Business, the Washington University in the US; the Strategic Marketing Program organized by the BCA Asian Institute of Management; the Strategic Management and Leadership Program organized by the BCA Australian Institute of Management; and other training sessions in credit, human resources, leadership, general banking, risk management, and sharia-compliant banking.

Legal Basis for Appointment

Ratna Yanti was appointed as the BCAS Independent President Commissioner at the AGMS dated 22 February 2023 for a term of office until the 2025 AGMS. The appointment plan was approved by OJK on 13 January 2023.

Work Experience

She previously served as an Independent Commissioner for BCAS (2020-2023). She had a successful career at BCA spanning from 1988 to 2018, where she held various strategic positions, including the Head of the Surabaya Regional Office (2015-2018), Head of the Semarang Regional Office (2011-2015), Head of the Balikpapan Regional Office (2010-2011), and head of several BCA main branch offices (Veteran, Darmo, and Indrapura) between 1997 and 2010. In addition, she was also entrusted as the Head of the BCA Representative Team during the acquisition of Bank Royal Indonesia and Rabobank International Indonesia (2019-2020).

Concurrent Positions

She currently does not hold concurrent positions at other banks, companies, or institutions, either as a Commissioner, Director, or Executive Official.

Affiliations

She has no familial, financial, or share ownership ties to any other Board of Commissioners members, Directors, or controlling shareholders.



Rickyadi Widjaja

Commissioner

Nationality	Indonesia
Age	60 Years Old
Domicile	Jakarta

Educational Background

He obtained a Bachelor of Commerce degree from Deakin University in Melbourne, Australia in 1989 and has completed several in-country and overseas training programs, including courses in leadership, general banking, sharia banking, risk management, and corporate finance.

Legal Basis for Appointment

Rickyadi Widjaja was appointed as a Commissioner for BCAS at the AGMS on 22 February 2023 for a term of office until the 2025 AGMS. The appointment plan was approved by OJK on 13 January 2023.

Work Experience

He previously served as a Director for BCAS (2018-2023). Prior to joining BCAS, he built his career at BCA from 1989 to February 2018, holding multiple managerial roles such as the Head of Credit Risk Analysis Group, Head of Credit Sub Division for Commercial and Retail, and Deputy Head of Commercial Credit Division.

Concurrent Positions

He currently does not hold concurrent positions at other banks, companies, or institutions, either as a Commissioner, Director, or Executive Official.

Affiliations

He has no familial, financial, or share ownership ties to any other Board of Commissioners members, Directors, or controlling shareholders.



Inge Setiawati

Independent Commissioner

Nationality	Indonesia
Age	56 Years Old
Domicile	Jakarta

Educational Background

She has a Master's degree in Management from the University of Indonesia, which she earned in 2000. She also has a degree in Architectural Engineering from the Bandung Institute of Technology, obtained in 1990. She attended various executive training programs, including Digital Awareness for Executives in 2018, Risk Management Certification in 2015, as part of the Asean Global Leadership Development Program at Cheung Kong Graduate School of Business in Beijing in 2013, Operational Risk Management at Euromoney in Hong Kong in 2022, Executive Development Program at the Australian Institute in Perth in 2001, and other training programs in the areas of leadership, general and sharia-compliant banking, credit/financing, and risk management.

Legal Basis for Appointment

Inge Setiawati was appointed as an Independent Commissioner at the AGMS on 22 February 2023. The term of office is until the 2025 AGMS. OJK approved the appointment plan on 7 February 2023.

Work Experience

Previously, she served as the Head of the BCA Corporate Social Responsibility Work Unit from 2016 to 2022. Prior to that, she was the Corporate Secretary of BCA from 2011 to 2016 and held branch leader positions at several BCA main branch offices.

Concurrent Positions

She currently does not hold concurrent positions at other banks, companies, or institutions, either as a Commissioner, Director, or Executive Official.

Affiliations

She has no familial, financial, or share ownership ties to any other Board of Commissioners members, Directors, or controlling shareholders.

Profile of the Board of Directors



Yuli Melati Suryaningrum

President Director

Nationality	Indonesia
Age	48 Years Old
Domicile	Jakarta

Educational Background

She obtained a Master of Management from Prasetiya Mulya School of Business and Economics in 2004 and Bachelor's Degree in Agriculture from IPB University in 1996. She has also completed several in-country and overseas executive training programs. For instance, she has attended training courses on Sustainable Finance & Renewable Energy Technology in Germany, Agile Leadership & Strategic Vision in Jakarta, and Change Management in Jakarta. Additionally, she has participated in other training programs in leadership, management, financing, sustainable finance, general and sharia-compliant banking, and risk management.

Legal Basis for Appointment

Yuli Melati Suryaningrum was officially appointed as the President Director of BCAS during the EGMS on 19 May 2021. The appointment plan was approved by OJK on 6 May 2021. The latest appointment was made during the AGMS on 11 March 2022, and her term of office will last until the 2025 AGMS.

Work Experience

Before joining BCAS, she built her career at PT BCA Tbk (1996-2021) and held various strategic positions, including Head of Group Corporate Banking & Finance (2018-2021).

Concurrent Positions

She currently does not hold concurrent positions at other banks, companies, or institutions, either as a Commissioner, Director, or Executive Official.

Affiliations

She has no familial, financial, or share ownership ties to any other Board of Commissioners members, Directors, or controlling shareholders.



Houda Muljanti

Director for Compliance

Nationality	Indonesia
Age	56 Years Old
Domicile	Jakarta

Educational Background

She obtained a Master of Management from Prasetya Mulya School of Business and Economics in 2005, followed by a Bachelor of Laws in Economics from the University of Indonesia in 1990. She has also participated in several in-country and overseas training programs, including the GALLUP Accelerated Strengths Coaching Course, the Financial Inclusion Summit Asia 2017, and other training programs in human resources, risk management, and sharia-compliant banking organized by PT BCA Tbk, Karim Consulting Indonesia, and Gapura Prima Sejati.

Legal Basis for Appointment

Houda Muljanti was appointed as a Director at BCAS during the AGMS on 15 March 2016, and the appointment plan was approved by OJK on 24 September 2016. The latest appointment was at the AGMS on 11 March 2022 for a term of office until the 2025 AGMS.

Work Experience

She had a career at BCA before joining BCAS, where she held various managerial positions. She was the Head of the Human Capital Strategy and Solution Sub Division from 2012 to 2016, Head of the HR Management Sub Division from 2006 to 2012, and Head of the HR Policy Development Bureau from 2001 to 2006. She also served as a Commissioner at PT Sentul Damai Resort from 2012 to 2016, PT SQ Center Indonesia from 1993 to 2001, and the Japan International Cooperation Agency from 1991 to 1993.

Concurrent Positions

She currently does not hold concurrent positions at other banks, companies, or institutions, either as a Commissioner, Director, or Executive Official.

Affiliations

She has no familial, financial, or share ownership ties to any other Board of Commissioners members, Directors, or controlling shareholders.



Ina Widjaja

Director

Nationality	Indonesia
Age	57 Years Old
Domicile	Jakarta

Educational Background

She obtained a Master's Degree in Management from Prasetya Mulya University in 2007 and a Bachelor's Degree in Economics from Trisakti University in 1989. She has participated in various executive training programs, including "What is Wrong with Data" in Jakarta, "Digital Factory" in Jakarta, and "Social Engineering Awareness" in Jakarta, as well as other training programs in leadership, general and sharia-compliant banking, credit/financing, and risk management.

Legal Basis for Appointment

Ina Widjaja was appointed a Director at BCAS during the AGMS on 22 February 2023 for a term of office until the 2025 AGMS. The appointment plan was approved by OJK on 7 February 2023.

Work Experience

Before serving as a Director at BCAS, she served as a Commissioner for BCAS (2022-2023). Before joining BCAS, she served as an Advisor at BCA Digital (October 2021 - February 2022) and had a career at PT BCA Tbk (1990-2021) holding various strategic positions including as Head of Commercial and SME Credit Risk Analysis Group (2018-2021) and Head of KCU Asemka (2016-2018).

Concurrent Positions

She currently does not hold concurrent positions at other banks, companies, or institutions, either as a Commissioner, Director, or Executive Official.

Affiliations

She has no familial, financial, or share ownership ties to any other Board of Commissioners members, Directors, or controlling shareholders.



Pranata

Director

Nationality	Indonesia
Age	47 Years Old
Domicile	Bekasi

Educational Background

He completed his education at Persada Indonesia University in Jakarta in 2002 and the Bandung Institute of Technology in 1998, majoring in Informatics Engineering. Additionally, he has completed multiple training programs in general banking, sharia-compliant banking, risk management, corporate finance, and leadership.

Legal Basis for Appointment

Pranata was appointed as a Director at BCAS during the AGMS on 6 March 2019 and approved by OJK on 24 September 2019. The latest appointment was made during the AGMS on 11 March 2022 for a term of office until the 2025 AGMS.

Work Experience

Before serving as a Director, he was the Head of the BCAS Finance and Corporate Planning Work Unit from 2010 to 2019. He also pursued a career at Bank Danamon from 2002 to 2010, holding various managerial positions, including as SAVP Financial and Control Team Leader for the Bank Danamon Sharia Business Unit from 2009 to 2010, Business Planning Head for The Bank Danamon SEMM DSP from 2006 to 2009, and Portfolio Management Head for the Bank Danamon CMM DSP from 2004 to 2006.

Concurrent Positions

He currently does not hold concurrent positions at other banks, companies, or institutions, either as a Commissioner, Director, or Executive Official.

Affiliations

He has no familial, financial, or share ownership ties to any other Board of Commissioners members, Director, or controlling shareholders.



Lukman Hadiwijaya

Director

Nationality	Indonesia
Age	55 Years Old
Domicile	Jakarta

Educational Background

He obtained a Bachelor's Degree in Electrical Engineering from Satya Wacana Christian University in 1992. He has also participated in several in-country and overseas executive training programs, such as "Digital Currency" in Jakarta, "Digital Factory" in Jakarta, "Social Engineering Awareness" in Jakarta, and "Mobile World Congress" in Spain. Additionally, he has received other training courses related to leadership, general and sharia-compliant banking, and risk management.

Legal Basis for Appointment

Lukman Hadiwijaya was appointed as a Director at BCAS during the AGMS on 11 March 2022 for a term of office until the 2025 AGMS. The appointment plan was approved by OJK on 8 March 2022.

Work Experience

Before joining BCAS, he had a career at PT BCA Tbk (1992-2022) and held various strategic positions, including Group Head of the Application Management (2020-2022) and Head of the Enterprise Security Work Unit (2014-2020).

Concurrent Positions

He currently does not hold concurrent positions at other banks, companies, or institutions, either as a Commissioner, Director, or Executive Official.

Affiliations

He has no familial, financial, or share ownership ties to any other Board of Commissioners members, Directors, or controlling shareholders.

Changes in the Composition of the Boards of Commissioners and Directors

During the reporting period of 2023, some changes were made to the composition of the Boards of Commissioners and Directors. However, it should be noted that the composition of the Boards of Commissioners and Directors remained the same after the financial year ended until the deadline for submitting the Annual Report.

As of the End of 2022		As of the End of 2023	
Board of Commissioner			
Independent President Commissioner	: Tantri Indrawati	Independent President Commissioner	: Ratna Yanti
Independent Commissioner	: Ratna Yanti	Independent Commissioner	: Inge Setiawati
Commissioner	: Ina Widjaja	Commissioner	: Rickyadi Widjaja
Board of Director			
President Director	: Yuli Melati Suryaningrum	President Director	: Yuli Melati Suryaningrum
Director	: Rickyadi Widjaja	Director	: Ina Widjaja
Director	: Pranata	Director	: Pranata
Director	: Lukman Hadiwijaya	Director	: Lukman Hadiwijaya
Director for Compliance	: Houda Muljanti	Director for Compliance	: Houda Muljanti

Profile of the Sharia Supervisory Board



Fathurrahman Djamil

Chairman of the Sharia Supervisory Board

Nationality	Indonesia
Age	63 Years Old
Domicile	South Tangerang

Educational Background

He obtained his Bachelor's and Master's Degrees in Sharia Science from the Syarif Hidayatullah State Islamic Institute (IAIN) in Jakarta. He pursued his Doctoral Program (PhD) in Islamic Studies at McGill University in Canada in 1992. He obtained a Doctorate in Islamic Legal Theory from the Syarif Hidayatullah State Islamic University (UIN) in Jakarta in 1994. He actively participates in various training workshops and forums organized by BCAS, DSN MUI, and the International Shariah Research Academy for Islamic Finance.

Legal Basis for Appointment

Fathurrahman Djamil was appointed as the Chairman of the BCAS Sharia Supervisory Board based on PT Bank UIB Shareholders' Decision dated 29 July 2009. The appointment was approved by Bank Indonesia on 2 March 2010. The latest appointment was made during the AGMS on 11 March 2022 for a term of office until the 2025 AGMS.

Work Experience

He has extensive experience in sharia science as a practitioner and academic. He has been serving as the Deputy Chair of the National Sharia Council – Indonesian Ulema Council (DSN-MUI) since 2000 and has worked as a lecturer at several state and private universities. He has also served on the Sharia Supervisory Board of several financial institutions.

Concurrent Positions

Apart from being Chairman of the BCAS Sharia Supervisory Board, he also serves as Chairman of the Sharia Supervisory Boards at PT Adira Dinamika Multi Finance Tbk (a financial company), PT AIA Financial (an insurance company), and PT Sun Life Financial Indonesia (an insurance company). He is also a member of the Sharia Supervisory Board at PT Bank CIMB Niaga Tbk (a commercial bank).

Affiliations

He has no familial, financial, or share ownership ties to any other Board of Commissioners members, Directors, or controlling shareholders.



Sutedjo Prihatono

Member of the Sharia Supervisory Board

Nationality	Indonesia
Age	54 Years Old
Domicile	South Tangerang

Educational Background

He obtained his Master's Degree in Management from Binus Business School in 2014 and a Bachelor's Degree in Management Economics from Krisnadipayana University in 1993. He has undergone various training programs, including those related to selling skills, service excellence, accounting, financing analysis, and general Islamic banking.

Legal Basis for Appointment

Sutedjo Prihatono was appointed as a member of the BCAS Sharia Supervisory Board during the AGMS on 4 March 2015. The appointment was approved by OJK on 18 May 2015. He was lastly appointed during the AGMS on 11 March 2022 for a term of office until the 2025 AGMS.

Work Experience

He had previously served as a member of the Audit Committee and Risk Monitoring Committee of BCAS since 2010 before joining the Sharia Supervisory Board. In addition, he had a successful career at Karim Consulting Indonesia as a Non-Consulting Director from 2004 to 2015. Prior to that, he worked as a Senior Corporate Banker from 2001 to 2004 and the Head of Human Resources from 1996 to 2001 at Bank Muamalat Indonesia. He has extensive experience as a teacher and is in charge of various training programs related to sharia-compliant banking.

Concurrent Positions

In addition to serving as a member of the BCAS Sharia Supervisory Board, he also sits as a member on the Sharia Supervisory Board of BPRS HIK in Ciledug (a commercial bank).

Affiliations

He has no familial, financial, or share ownership ties to any other Board of Commissioners members, Directors, or controlling shareholders.

Profile of the Executives

No	Name	Position	Latest Education
1	Adetyas Wendiana	Head of the Financing Risk Analysis Work Unit	A Master's Degree in Economics, University of Indonesia
2	Jap Wirianto Setiawan	Head of the Corporate Finance and Planning Work Unit	A Bachelor's Degree in Accounting from the University of Tarumanegara; Indonesian Management Educational Institute
3	Dwidadi Sugito	Head of the Retail Business and Consumer Work Unit	A Master's Degree in Management from the Prasetya Mulya University
4	Edy Hartono	Head of the Risk Management Department	A Bachelor's Degree in Civil Engineering from the Atma Jaya University in Yogyakarta
5	Fatmah	Head of the Operations Division	A Bachelor's Degree in Economics from the Jayabaya University
6	Indarahardjo	Head of the Internal Audit Work Unit	A Bachelor's Degree in Economics from the University of Jenderal Soedirman in Purwokerto
7	Maman Hermansyah	Head of the Compliance Department	A Bachelor's Degree in Mathematics and Natural Sciences from the Padjadjaran University
8	Retno Wulandari	Head of the Law and Human Resources Work unit	A Bachelor's Degree in Economics and Resources from the IPB University
9	Theresia Andita Lim	Head of the Information Technology and Logistics Work Unit	A Bachelor's Degree in Civil Engineering from the University of Tarumanegara
10	Yanto	Head of the Business and Communications Work Unit	A Bachelor's Degree in Economics from the University of Persada Indonesia YAI in Jakarta
11	Merling Thiosanto	Head of the Jatinegara Branch Office	Diploma from the Saint Mary Secretarial Academy
12	Whira Rahman	Head of the Mangga Dua Branch Office	A Bachelor's Degree in Economics from the Padjadjaran University
13	The Ardian Prabowo	Head of the Samanhudi Branch Office	A Bachelor's Degree in Economics from the University of Tarumanegara
14	Ismeijati	Head of the Sunter Branch Office	A Bachelor's Degree in General Civil Law from the University of Sebelas Maret
15	Chandra Winata	Head of the Surabaya Branch Office	A Bachelor's Degree in Accounting from UPN Surabaya
16	Maria Henni Wati Damanik	Head of the Semarang Branch Office	A Bachelor's Degree in Civil Law from the Pekalongan University
17	Lily Yulianti	Head of the Bandung Branch Office	A Bachelor's Degree in Economics from the Indonesia Membangun Economic School
18	Sabar Purnomo	Head of the Solo Branch Office	A Bachelor's Degree in Management from the University of Sebelas Maret
19	Dian Sukmawati	Head of the Yogyakarta Branch Office	A Bachelor's Degree in Economics and Development from the University of Diponegoro 74
20	Albert Angkasa	Head of the Medan Branch Office	A Bachelor's Degree in Engineering Physics from the Bandung Institute of Technology
21	Abadi Nugroho Yanuarkus	Head of the Palembang Branch Office	A Bachelor's Degree in Agricultural Technology from the Brawijaya University
22	Heri Hermawan	Head of the Banda Aceh Branch Office	A Bachelor's Degree in Management from the University of Amir Hamzah in Medan
23	Herlina Widjaja	Head of the Panakkukang Branch Office	A Master's Degree in Management, Hasanuddin University

Human Resource Management

Number of Employees

As of 31 December 2023, BCAS had 771 (permanent and contract) employees. The number of employees based on organizational level, educational background, employment status, length of service, age group, and gender group is as follows:

Number of Employees Based on the Organizational Level

Organization Level	2023		2022		2021	
	Total	%	Total	%	Total	%
Executive Officer	23	3.0%	23	3.5%	23	3.7%
Manager	24	3.1%	23	3.5%	19	3.1%
Staff	724	93.9%	616	93.0%	180	29.3%
Other*	-	-	-	-	393	63.9%
Total	771	100.0%	662	100.0%	615	100.0%

*) Since 2022, there has been a change in job classification where "Other" is only for outsourced workers.

Number of Employees Based on Their Educational Background

Education Level	2023		2022		2021	
	Total	%	Total	%	Total	%
Post-graduate	40	5.2%	39	5.9%	28	4.6%
Bachelor	585	75.9%	463	69.9%	421	68.5%
Diploma	72	9.3%	74	11.2%	76	12.4%
Non-academy	74	9.6%	86	13.0%	90	14.6%
Total	771	100.0%	662	100.0%	615	100.0%

Number of Employees Based on Their Employment Status

Employment Status	2023		2022		2021	
	Total	%	Total	%	Total	%
Permanent	618	80.2%	519	78.4%	496	80.7%
Contract	153	19.8%	143	21.6%	119	19.3%
Total	771	100.0%	662	100.0%	615	100.0%

Number of Employees Based on Their Length of Service

Working Period	2023		2022		2021	
	Total	%	Total	%	Total	%
< 2 years	322	41.8%	238	36.0%	159	25.9%
2-5 years	141	18.3%	131	19.8%	188	30.6%
5-8 years	107	13.9%	119	18.0%	124	20.2%
>8 years	201	26.1%	174	26.3%	144	23.4%
Total	771	100.0%	662	100.0%	615	100.0%

Number of Employees Based on Age Groups

Age Group	2023		2022		2021	
	Total	%	Total	%	Total	%
<25 years old	88	11.4%	46	6.9%	36	5.9%
25-<35 years old	398	51.6%	344	52.0%	327	53.2%
35-<45 years old	179	23.2%	165	24.9%	146	23.7%
45-<55 years old	57	7.4%	59	8.9%	62	10.1%
>55 years old	49	6.4%	48	7.3%	44	7.2%
Total	771	100.0%	622	100.0%	615	100.0%

Number of Employees Based on Their Gender

Gender	2023		2022		2021	
	Total	%	Total	%	Total	%
Male	373	48.4%	317	47.9%	290	49.9%
Female	398	51.6%	345	52.1%	291	50.1%
Total	771	100.0%	662	100.0%	581	100.0%

Competence Development

Policy

We regard human resource capacity as our main asset, which is critical to our long-term business sustainability. We always encourage the development of each employee's abilities, including holding various competence development training in accordance with their functions and capacities. BCAS carries out human resource training and development by referring to the training and development methods while prioritizing equality and equal opportunities for all our employees. The employee training and development framework is prepared

and reviewed according to the company's needs and strategy from time to time.

Employee Competence Training and Development

BCAS conducted a total of 440 education and training sessions in 2023. These sessions were carried out through various methods, such as e-learning, online training, and face-to-face interactions. Each employee may participate in more than one training session. Therefore, the following data is presented based on the number of participants.

Number of Training Based on BCAS's Organizational Structure

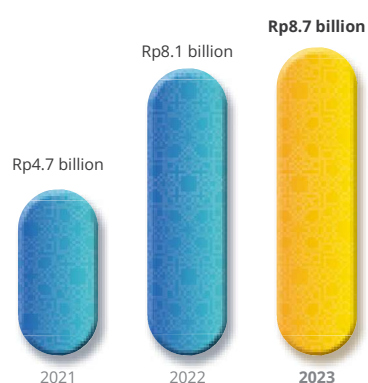
Position	2023		2022		2021	
	Total	%	Total	%	Total	%
Executive Officer	494	4%	445	8%	133	3.9%
Manager	3,540	30.5%	2,389	42.8%	1,319	38.7%
Staff	7,548	65.1%	2,730	48.9%	1,949	57.3%
Other	10	0.1%	15	0.3%	3	0.1%
Total	11,592	100.0%	5,579	100.0%	3,404	100.0%

Notes: Excluding the Management and committees under the Board of Commissioners

For information on education and training for the Board of Commissioners, Directors, Committees, Corporate Secretary, and Internal Audit Work Unit, please refer to the Corporate Governance section herein.

Training and Competence Development Expenses

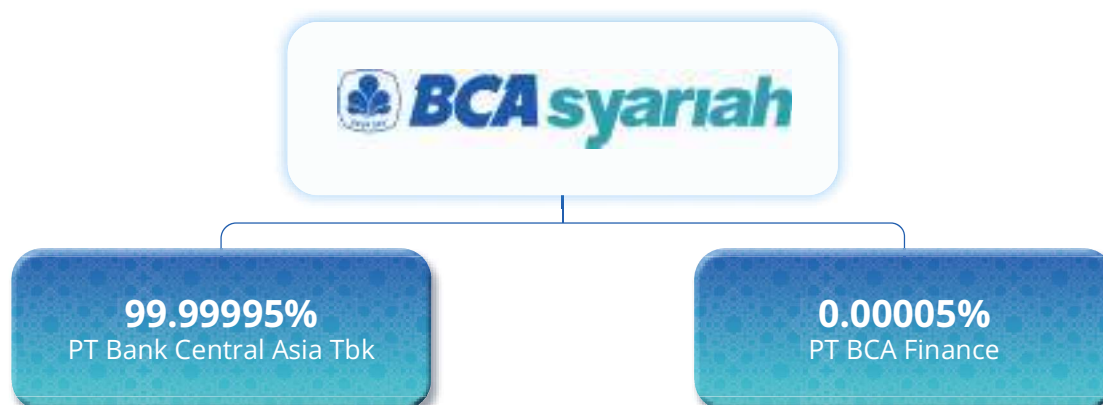
During 2023, BCAS spent Rp8.7 billion in total on employee training and competence development. This reflects a 7.4% increase compared to the previous year. The increase in costs was partly due to a significant rise in training and competence development programs related to banking management, risk management, credit/treasury, and sustainable finance. Additionally, the Company utilized consultant services to provide assistance and transfer knowledge to our employees.



Composition of BCAS's Shareholders

Company Name	Total Shareholding	Percentage
PT Bank Central Asia Tbk	2,255,182,137	99.99995%
PT BCA Finance	1,070	0.00005%

Notes: BCAS Shareholders are all local institutions.



20 Largest Shareholders

As of 31 December 2022, PT Bank Central Asia Tbk is the largest BCAS shareholder.

Shareholders Owning More Than 5% of the Total Shares

As of 31 December 2022, no shareholders owning more than 5%, except BCA who is the controlling shareholder of BCAS.

Public Shareholders Owning Less Than 5% Each

As of 31 December 2022, no public shareholders owning <5% each.

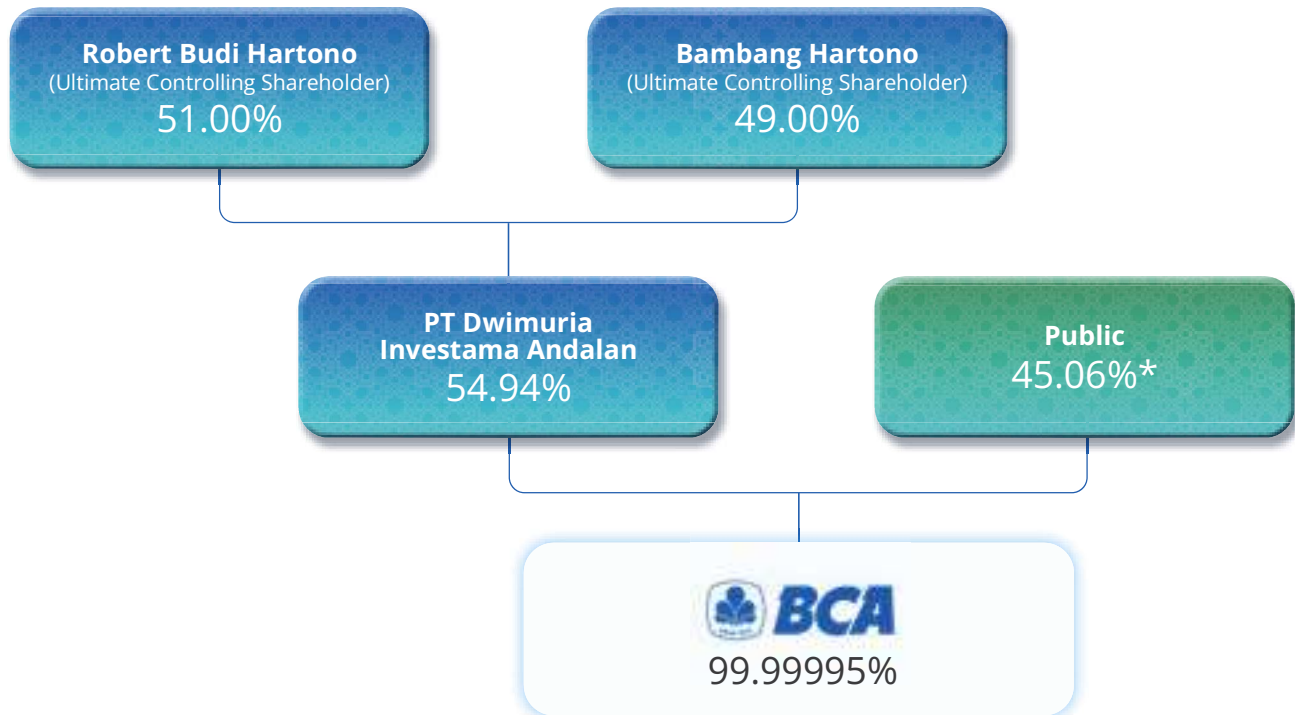
Board of Commissioners' and Directors' Share Ownership

As of 31 December 2022, no Commissioners and no Directors owning BCAS shares.

Composition of Domestic and International Share Ownership

Group	Composition
Individuals	
Local	0.0%
Foreign	0.0%
Institution	
Local	100.0%
Foreign	0.0%

Controlling Shareholders



Notes:



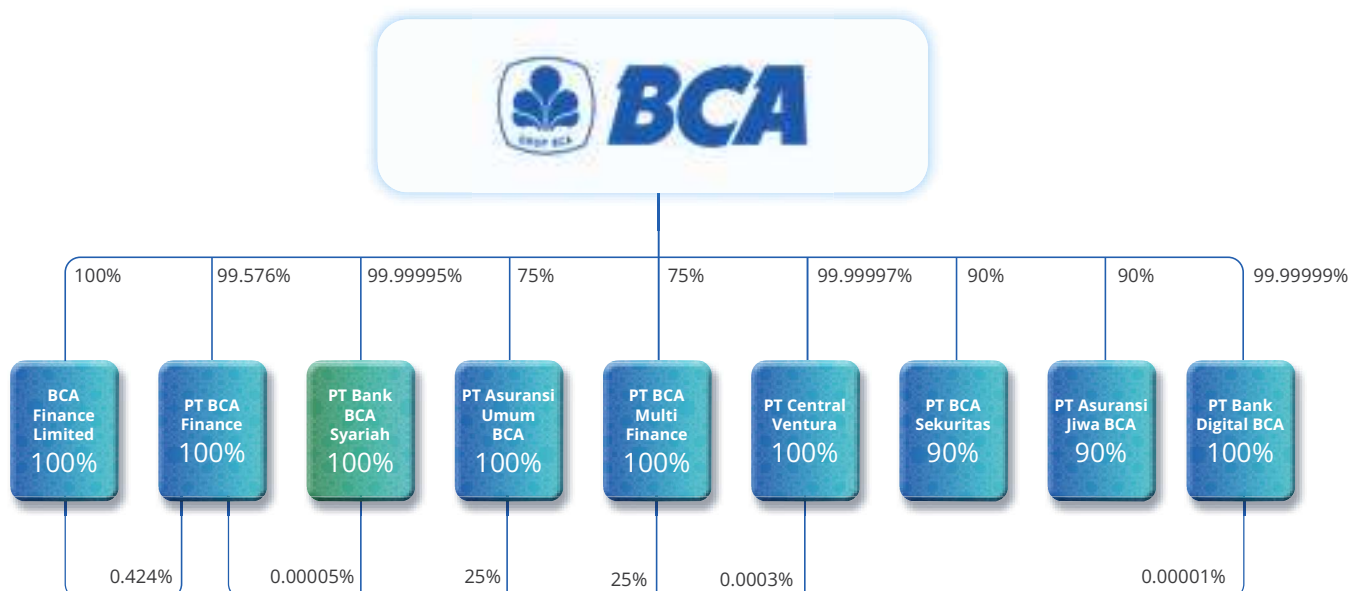
Controller



Line of Control

* In the composition of shares owned by the public as of 31 December 2023, 2.49% was owned by parties affiliated with PT Dwimuria Investama Andalan. Commissioners (excluding Independent Commissioners) and Directors own 0.15% of BCA shares.

Company Group Structure



Subsidiaries and Associated Entities

As of 31 December 2023, BCAS has no subsidiaries or associated entities. Therefore, there is no information to disclose regarding (1) the names of subsidiaries and/or associated entities, (2) the percentage of share ownership, (3) the business activities of subsidiaries and/or associated entities, and (4) the operational status of subsidiaries and/or associated entities.

Company-Supporting Institutions and Professionals

Kind of Institutions	Name	Period	Services
Public Accounting Firm	KAP Paul Hadiwinata, Hidajat, Arsono, Retno, Palilingan & Rekan	2023	Reviewing the performance of the Internal Audit Work Unit of PT Bank BCA Syariah (three-year periodic regulatory obligation)
Public Accounting Firm	KAP Paul Hadiwinata, Hidajat, Arsono, Retno, Palilingan & Rekan	2023	Reviewing the reliability of the SCV system in 2023
Public Accounting Firm	KAP Purwantono, Sungkoro & Surja	2023	Auditing Financial Statements of the year ending on 31 December 2023
Actuarial consultancy	Steven M & Mourits Actuarial Consulting Firm	2023	Actuarial consulting services

Kind of Institutions	Name	Period	Services
Consultancy	Karim Consulting Indonesia	2023	Conducting a study into BCA Syariah's product development
Consultancy	Trisakti Sustainability Center	2023	Facilitating the implementation of sustainable finance
Legal Consultancy	Sidabukke & Partners	2023	Legal services
Legal Consultancy	Siregar Setiawan Manulu Partnership (SSMP)	2023	Legal services
Legal Consultancy	Rumah Hukum	2023	Legal services
Legal Consultancy	Sidabukke Clan & Associates	2023	Legal services
Legal Consultancy	Abdul Hamid & Rekan	2023	Legal services
Independent Assessor	PT Cita Negeri Amanah	2023	Independent GCG assessment using the Adjusted ASEAN Corporate Governance Scorecard (ACGS) method

Association Membership

As of 31 December 2023, BCAS remains the member of the following associations:



Deposit Insurance Agency (LPS)



Indonesian Payment System Association (ASPI)



Financial Services Sector Alternative Dispute Resolution Body (LASPI)



National Commercial Bank Association (Perbanas)



Indonesian Sharia Bank Association (Asbisindo)



Communication Forum for Banking Compliance Directors (FKDKP)



Communication Forum for Banking Operations Director (FKDOP)



Indonesian Banker Association (IBI)



Indonesia Islamic Global Market Association (IIGMA)

Access to Company Information

BCAS is committed to being transparent and facilitating the wider community to obtain further information about the Company. To this end, we provide information about our product solutions, banking services, and other important details on our website, which is accessible at <https://www.bcasyariah.co.id>. People can also use the website's Contact feature to send suggestions, request information, apply for financing, and file complaints.

BCAS and Halo BCA have collaborated to simplify the process of accessing information, reporting issues and resolving problems. Customers can reach out to Halo BCA through the following channels:



BCAS is dedicated to fostering strong relationships with its customers and the general public through its creative, informative, and educational social media presence. The official social media accounts of BCAS are Instagram (@bca syariah.official), Facebook (BCA Syariah), and YouTube (BCA Syariah Official).

BCAS not only focuses on external communication but also ensures that internal communication channels intensively and effectively disseminate information on BCA Syariah. Effective internal communication facilitates the acceleration of processes and mechanisms in all departments, thereby contributing to BCA Syariah's overall performance. Several media are available for internal communication, including the MyBCA Syariah Portal, email, Microsoft Teams, internal events, and an internal Instagram account (@bcasberaniberubah).

Other Information

Share Listing

Since its establishment, BCAS has never engaged in share trading activities. Therefore, no information is available regarding the chronology of share listing on the Stock Exchange.

Other Securities Listings

As of 31 December 2023, BCAS has not listed or issued any other securities. Therefore, no information to disclose about the chronology of other securities listings.

Corporate Actions

In 2023, BCAS did not take any corporate actions like mergers, consolidations, acquisitions, share buybacks, bond buybacks, or stock splits.