

| Accounts | Allowance for Impairment Losses | | Mandatory Earning Assets Financing Percentage that Must be Established | |
|---------------------------------|---------------------------------|------------|--|----------|
| | Individual | Collective | Special | General |
| Placements with other banks | - | 288.0 | - | 288.0 |
| Spot and forward receivables | - | - | - | - |
| Securities held | 35,525.0 | 13,280.0 | 35,525.0 | 13,280.0 |
| Acceptances receivable | - | - | - | - |
| <i>Murabahah</i> receivables | - | 11,531.0 | 2,986.0 | 15,824.0 |
| <i>Istishna'</i> receivables | - | - | - | - |
| <i>Qardh</i> receivables | - | 135.0 | - | 135.0 |
| Rent receivables | 15.0 | - | 1.0 | - |
| <i>Mudharabah</i> financing | - | 7,469.0 | - | 7,469.0 |
| <i>Musarakah</i> financing | 298,675.0 | 105,109.0 | 52,144.0 | 52,143.0 |
| Other financing | - | - | - | - |
| Incorporation | - | - | - | - |
| Temporary Investments in shares | - | - | - | - |
| Commitments and Contingencies | - | 760.0 | - | 760.0 |

Spot and Forward Transactions

BCAS did not conduct foreign exchange banking activities in 2023. Therefore, no information is available on spot and forward transactions.

Profit-Sharing Distribution Statements

In million Rupiah

| Types of Fund Raising | Balance Average | Income to be shared | Share of Fund Owner | | |
|-----------------------------------|--------------------|---------------------|--------------------------|---------------------|------------------------------|
| | | | Profit-sharing ratio (%) | Total Revenue Share | Indicated Rate of Return (%) |
| Liabilities to Other Banks | - | - | - | - | - |
| <i>Mudharabah</i> Current Account | - | - | - | - | - |
| <i>Mudharabah</i> Deposit | 917,294.0 | 10,700.9 | 3.6 | 385.2 | 0.5 |
| Deposito <i>Mudharabah</i> | | | | | |
| a. 1 Month | 5,835,705.6 | 68,077.9 | 18.0 | 12,254.0 | 2.5% |
| b. 3 Months | 611,889.6 | 7,138.1 | 18.0 | 1,284.9 | 2.5% |
| c. 6 Months | 169,526.7 | 1,977.7 | 18.0 | 356.0 | 2.5% |
| d. 12 Months | 378,244.3 | 4,412.5 | 18.0 | 794.3 | 2.5% |
| Securities issued | - | - | - | - | - |
| Financing Received | - | - | - | - | - |
| Total | 7,912,660.1 | 92,307.1 | - | 15,074.3 | - |

In million Rupiah

| Type of Fund Distribution | Average Balance | Income Received |
|------------------------------|---------------------|------------------|
| Placements with other banks | 70.0 | - |
| Securities issued | 2,630,915.0 | 16,251.0 |
| <i>Murabahah</i> receivables | 1,654,006.0 | 12,618.0 |
| <i>Istishna</i> receivables | - | - |
| Multijasa receivables | - | - |
| Pawn Financing | - | - |
| <i>Murabahah</i> financing | 774,414.0 | 4,446.0 |
| <i>Musarakah</i> financing | 5,357,895.0 | 34,511.0 |
| Lease financing | 602,081.0 | 34,608.0 |
| Other financing | - | - |
| Total | 11,019,381.0 | 102,434.0 |

Zakat Source and Distribution Statements

In million Rupiah

| Description | 2023 | 2022 |
|--|-------|--------|
| Beginning balance of zakat funds | 49.1 | 70.0 |
| Zakat funds that come from | | |
| a. Internal BUS | - | - |
| b. External BUS | 44.8 | 49.2 |
| Distribution of zakat funds to zakat management entities | | |
| a. Amil Zakat Institutions | 49.2 | 70.1 |
| b. Amil Zakat Agency | - | - |
| Increase (decrease) of zakat funds | (4.4) | (20.9) |
| Ending balance of zakat funds | 44.7 | 49.1 |

Benevolent Fund Source and Appropriation Statements

In million Rupiah

| Description | 2023 | 2022 |
|--|----------------|--------------|
| Sources of benevolent funds at the beginning of the period | 745.7 | 758.0 |
| Qardhul Hasan receipts | | |
| a. Infaq | - | - |
| b. Shadaqah | 32.9 | 1.9 |
| c. Pengembalian dana kebijakan produktif | - | - |
| d. Penalty | 687.8 | 362.0 |
| e. Non-halal income | 354.7 | 139.3 |
| f. Others | - | - |
| Total Receipts | 1,075.4 | 503.1 |
| Use of Qardhul Hasan | | |
| a. Productive Qardhul Hasan | - | - |
| b. Donation | 943.8 | 515.4 |
| c. Other uses for public interest | - | - |

| Description | 2023 | 2022 |
|---|--------------|--------------|
| Total Usage | 943.8 | 515.4 |
| Increase (decrease) qardhul hasan funds | 131.6 | (12.3) |
| Sources of qardhul hasan at the end of the period | 877.3 | 745.7 |

Statement of Change in Restricted Investment

BCAS had no restricted investment funds in 2023. Therefore, the statement of change in restricted investment is not available.

Comparison of Target and Realization in 2023 and Projection in 2024

We have developed a business plan encompassing our strategic plan and achievement targets. The bank's business plan is regularly evaluated to ensure that our strategies are aligned with economic development conditions and comply with relevant regulations. Furthermore, it is also continually monitored to ensure that the set targets are in line with our business direction. In executing our business strategies, the bank's business plan serves as our guideline to achieve the expected performance in the reporting year.

Business Development and Target Achievement Strategies in 2023

The BCAS management annually evaluates and adjusts the bank's business strategy to overcome challenges during the reporting period and achieve targets set in the bank's business plan. Some of the strategies we are executing in 2023 are as follows:

Accelerate financing distribution

BCAS has achieved a positive result in financing disbursement. This growth is attributed to the active marketing efforts of the marketing team across the branch network and customer-deepening initiatives. These initiatives have enabled us to serve new customers from the existing customer ecosystem, including the supply chain and customer business groups. In addition, we collaborate with BCA, our parent company, and leverage the BCA Group ecosystem to capture opportunities for sharia-compliant financing needs from BCA Group customers.

Consumer financing is one of the focuses to drive financing growth. Consumer financing grew significantly to Rp821.9 billion, a 95.3% increase from the previous year. This achievement results from active marketing carried out by all branches, supported by cooperation with developers and property brokers and attractive programs offered in 2024 for residential house purchase, takeover, and refinancing needs.

BCAS is committed to inclusive financing and has always engaged in financing MSMEs. In 2023, BCAS provided Rp1,817.9 billion to finance MSMEs, contributing 20.2% to its total financing portfolio.

Another key to successful financing distribution is the quality of service and engagement with customers. At BCAS, we understand that building trust with our customers is essential to creating successful financing partnerships. Our customers can always rely on us to help them achieve their business growth goals.

Accelerate the increase of customer base

A bank's customer base is one of its biggest assets and supports its long-term business growth. With this in mind, we focused on increasing the number of customers, especially CASA customers, throughout 2023. This includes adding the online account opening feature to the BCA Syariah Mobile banking application and collaborating with a wide range of educational and religious institutions and associations for collective account opening. We also actively marketed our products and services through our branch network and digital media and offered promotional programs to support these efforts.

To improve the convenience and security of customer transactions, BCAS actively keeps track of customer needs by benchmarking them against other financial institutions' features and monitoring customer complaints and suggestions through various channels. The introduction of the online account opening feature in 2023 was a concrete demonstration of our commitment to listening to and providing solutions to our customers.

Touchpoints between BCAS and its customers occur through various physical and digital channels. Customer satisfaction is a critical factor in increasing BCAS's customer base. The voice of customers who receive excellent service from BCAS goes a long way in retaining existing customers and acquiring new customers. Therefore, BCAS is committed to providing excellent service quality through physical and digital channels. *Alhamdulillah*, BCAS has improved its service quality over time as reflected in various customer satisfaction indicators, such as being ranked third among Sharia banks in satisfaction, loyalty and engagement in 2023 by the Infobank Satisfaction Loyalty Engagement 2023, being awarded second best Sharia-compliant mobile banking (KBMI 1) by the Infobank Digital Brand Awards 2023, and receiving Golden Recognition for Five Consecutive Years in Service Excellence from the Infobank Banking Service Excellence 2023.