

SHARIA SUPERVISORY BOARD CHARTER

In order to consistently implement Good Corporate Governance (GCG), based on the prudential principle and Sharia principles, PT Bank BCA Syariah has established the Sharia Supervisory Board Charter as a guideline for the implementation of the duties, responsibilities, authorities, and working mechanisms of the Sharia Supervisory Board.

This Charter constitutes an elaboration of the Company's Articles of Association, the Board of Directors Decree No. 082/SK/DIR/2025 concerning the Corporate Governance Policy of PT Bank BCA Syariah dated 19 December 2025, as well as the applicable laws and regulations and the regulations issued by the Financial Services Authority, and the fatwas and provisions issued by the National Sharia Council – Indonesian Ulema Council.

With the enactment of this Charter, the Sharia Supervisory Board is required to carry out its supervisory function over the Bank's business activities to ensure continuous compliance with Sharia principles, as well as to provide advice and recommendations to the Board of Directors and the Board of Commissioners independently, objectively, professionally, and accountably for the best interest of the Company and its stakeholders.

The Sharia Supervisory Board Charter consists of the following:

1. Composition
2. Criteria and Requirements
3. Term of Office
4. Dismissal, Replacement, and Resignation
5. Concurrent Positions
6. Duties and Responsibilities of the Sharia Supervisory Board and Authorities of the Sharia Supervisory Board
7. Main Duties of the Chairman of the Sharia Supervisory Board
8. Prohibitions for the Sharia Supervisory Board
9. Transparency Aspects
10. Orientation
11. Training
12. Work Ethics
13. Working Time
14. Working Mechanism
15. Meeting Arrangements
16. Working Relationship Pattern
17. Reporting
18. Remuneration
19. Conflict of Interest
20. Loan Provision
21. Self-Assessment and/or Performance Evaluation
22. Review Period

1. Composition

- a. The Sharia Supervisory Board shall consist of at least 3 (three) members and at most 50% (fifty percent) of the total number of members of the Board of Directors.
- b. The provision regarding the number of members as referred to in point 1 shall be effective as of 1 January 2026.
- c. The Sharia Supervisory Board shall be chaired by a Chairman appointed from among the members of the Sharia Supervisory Board.
- d. If deemed necessary, a Vice Chairman may be appointed from among the members of the Sharia Supervisory Board.
- e. Members of the Sharia Supervisory Board may serve as members of supporting committees in relation to the implementation of the duties of the Board of Commissioners.

2. Criteria and Requirements

- a. Candidates for members of the Sharia Supervisory Board proposed after 1 January 2025 must obtain approval from the Financial Services Authority through a fit and proper test before performing their duties and functions as a key party.
- b. To obtain such approval, candidates must first receive a recommendation from the National Sharia Council – Indonesian Ulema Council.
- c. Any proposal for the appointment and/or replacement of members of the Sharia Supervisory Board to the General Meeting of Shareholders (GMS) must take into account the recommendation of the committee performing the nomination function.
- d. The appointment of members of the Sharia Supervisory Board shall prioritize professionalism, independence, appropriate competence, and diversity required for the performance of their duties and responsibilities.
- e. Provisions concerning the criteria, mechanisms, procedures for appointment, and authorities of the Sharia Supervisory Board are regulated in the Bank's Articles of Association.

3. Term of Office

- a. The term of office of members of the Sharia Supervisory Board shall be determined in the Articles of Association for a maximum period of 5 (five) years in 1 (one) term, commencing from the effective date of appointment.
- b. In the event that, at the time of appointment by the GMS, the member of the Sharia Supervisory Board has not yet obtained approval from the Financial Services Authority through the fit and proper test, the term of office shall become effective upon obtaining such approval.
- c. Members of the Sharia Supervisory Board whose term of office has expired but whose replacement has not yet been determined by the GMS shall continue to perform their duties and authorities until a replacement is appointed.
- d. The position of a member of the Sharia Supervisory Board shall end if the concerned member:
 - 1) resigns in accordance with the Articles of Association;
 - 2) passes away;
 - 3) is dismissed based on a resolution of the GMS;
 - 4) is declared bankrupt or placed under guardianship based on a court decision with permanent legal force; or
 - 5) no longer meets the requirements stipulated by the prevailing laws and regulations.

- e. Members of the Sharia Supervisory Board may be reappointed with the approval of the GMS for a maximum of 2 (two) consecutive terms.
 - f. Reappointment after 2 (two) consecutive terms shall be conducted by considering the results of performance evaluations, the results of external reviews on the implementation of duties, and the statement of independence submitted at the GMS.
4. Dismissal, Replacement, and Resignation
- a. Dismissal and/or Replacement of Members of the Sharia Supervisory Board
 - 1) Any proposal for the dismissal and/or replacement of members of the Sharia Supervisory Board (SSB) to the GMS must consider the recommendation of the committee performing the nomination function.
 - 2) Dismissal and/or replacement shall prioritize professionalism, independence, competency suitability, diversity, the best interest of the Bank, and the implementation of good governance.
 - 3) Provisions concerning the criteria, mechanisms, and procedures for dismissal and/or replacement are regulated in the Articles of Association and applicable laws and regulations.
 - 4) Dismissal and/or replacement prior to the end of the term of office must:
 - a) be based on objective reasons, including but not limited to inability to perform duties, legal issues, conflict of interest, health conditions, or performance evaluation results;
 - b) not be based on subjective judgment of shareholders;
 - c) follow adequate mechanisms and planning and be included in the agenda of the GMS;
 - d) not disrupt the continuity of the Bank's organizational structure and business activities; and
 - e) prioritize good communication and the prudential principle.
 - 5) Dismissal and/or replacement before the end of the term of office must obtain prior approval from the Financial Services Authority before being decided in the GMS.
 - 6) The request for approval must be submitted in writing to the Financial Services Authority no later than 1 (one) month prior to the GMS, accompanied by reasons and supporting documents, and may include the profile of the proposed replacement candidate to undergo the fit and proper test.
 - 7) The Financial Services Authority shall assess the feasibility of the proposed dismissal and/or replacement.
 - a) If approved, the Financial Services Authority shall provide written approval (along with supervisory recommendations if any).
 - b) If not approved, the Bank is prohibited from including or determining the dismissal and/or replacement agenda in the GMS.
 - 8) Members of the Sharia Supervisory Board who have not obtained approval from the Financial Services Authority are prohibited from carrying out their duties and functions even if they have been appointed by the GMS.
 - b. Resignation of Members of the Sharia Supervisory Board
 - 1) Members of the Sharia Supervisory Board have the right to resign in accordance with the Articles of Association by submitting written notification to the Company.

- 2) Resignation prior to the end of the term of office may be carried out and shall become effective after being determined in the GMS.
 - 3) If the resignation results in the number of members of the Sharia Supervisory Board falling below the minimum requirement, the Company must appoint a replacement in accordance with the prevailing regulations.
 - 4) Members of the Sharia Supervisory Board must resign if they are involved in and proven to have committed financial crimes or no longer meet the requirements stipulated by the prevailing laws and regulations.
5. Concurrent Positions
- a. Members of the Sharia Supervisory Board are prohibited from holding concurrent positions as:
 - 1) members of the Board of Directors, Board of Commissioners, or executive officers in financial institutions (Bank or non-Bank);
 - 2) members of the Sharia Supervisory Board in more than 1 (one) other Bank;
 - 3) members of the Sharia Supervisory Board in more than 2 (two) non-bank financial institutions;
 - 4) members of the Board of Directors, Board of Commissioners, Sharia Supervisory Board, or executive officers in more than 1 (one) non-financial institution/company;
 - 5) public officials; and/or
 - 6) other positions that may create conflicts of interest or are prohibited by prevailing laws and regulations.
 - b. Exceptions to the prohibition of concurrent positions include:
 - 1) positions in 1 (one) non-bank subsidiary controlled by the Bank;
 - 2) positions in non-profit organizations or institutions; and/or
 - 3) positions as Sharia Supervisory Board members in Banks or other financial institutions within the same financial conglomeration, provided that such positions do not neglect the duties and responsibilities as a member of the Sharia Supervisory Board.
 - c. Members of the Sharia Supervisory Board who hold concurrent positions must provide a statement to maintain integrity, avoid conflicts of interest, and refrain from any actions that may harm the Bank or violate prudential principles and Sharia principles.
 - d. Transitional provisions shall follow the regulations issued by the Financial Services Authority, including those related to concurrent positions and terms of office that have been ongoing prior to the implementation of the Sharia Governance regulations.
6. Duties and Responsibilities of the Sharia Supervisory Board and the Authority of the Sharia Supervisory Board
- a. Duties and Responsibilities of the Sharia Supervisory Board
 - 1) Supervision
 - a) Ensuring that the Bank's policies, procedures, and operations are in compliance with Sharia Principles.
 - b) Evaluating the implementation of Sharia governance, including Sharia risk management, Sharia compliance, and Sharia internal audit.
 - c) Monitoring the follow-up actions taken by the Board of Directors on findings from internal audit, external auditors, and supervisory results of the Financial Services Authority (OJK) or other authorities.

- 2) Provision of Advice and Sharia Opinions
 - a) Providing recommendations related to Sharia compliance and the Bank's strategic policies.
 - b) Providing opinions on new products, contracts (akad), operational procedures, recovery action plans, and the implementation of banking synergy.
 - c) Providing consultation to the Sharia Compliance Function, Sharia Risk Management Function, and Sharia Internal Audit Function.
- 3) Committee Support and Other Duties
 - a) Providing opinions regarding Sharia compliance in supporting committees of the Board of Commissioners.
 - b) Performing other duties in accordance with their competencies, including Sharia training for employees, evaluation of MSME financing policies, and participation in discussions with regulators.
- 4) Reporting and Compliance
 - a) Submitting reports to the Financial Services Authority if significant Sharia violations are identified.
 - b) Maintaining the confidentiality of the Bank's data and documents.
 - c) Participating in continuing education programs and regulatory activities to enhance competence.
- 5) Meetings and Decision-Making
 - a) Conducting meetings on a regular basis.
 - b) Making decisions effectively, accurately, promptly, and independently.
- b. Authority of the Sharia Supervisory Board
 - 1) Exercising authority in accordance with applicable regulations, the Articles of Association, and resolutions of the General Meeting of Shareholders (GMS).
 - 2) Reporting Sharia-related issues that may potentially affect the Bank's soundness, sustainability, and Sharia compliance to the Board of Commissioners.
 - 3) Issuing warnings to the Board of Directors regarding deviations from Sharia principles and reporting such matters to the relevant authorities if necessary.
 - 4) Requesting professional assistance (legal, accounting, financial, or economic experts) at the Bank's expense to effectively perform its duties.
7. Main Duties of the Chairman of the Sharia Supervisory Board
 - a. Ensuring that Sharia governance procedures are implemented effectively.
 - b. Acting as a liaison between the Sharia Supervisory Board and the Board of Commissioners as well as the Board of Directors to ensure mutual understanding.
 - c. Ensuring that decisions, advice, opinions, and supervisory activities of the Sharia Supervisory Board are reliable, based on adequate information, and conducted using appropriate methods.
 - d. Encouraging constructive discussions, participation, and contributions while ensuring that all views are expressed openly.
 - e. Ensuring that meeting processes and decision-making are properly documented.
8. Prohibitions for the Sharia Supervisory Board
 - a. The majority of members of the Sharia Supervisory Board are prohibited from having family relationships up to the second degree with fellow members of the Sharia Supervisory Board, members of the Board of Commissioners, or members of the Board of Directors.

- b. Members are prohibited from using the Bank for personal interests or the interests of their families or other parties that may harm the Bank.
- c. Members are prohibited from requesting, receiving, or agreeing to any compensation, commission, money, goods, or other benefits related to the Bank's activities for personal interests, family members, or other parties.
- d. Members are prohibited from participating in the Bank's operational decision-making.
- e. Members of the Sharia Supervisory Board who have not obtained approval from the Financial Services Authority are prohibited from performing their duties and functions even if they have been appointed by the GMS.

9. Transparency Aspects

- a. Share ownership of $\geq 5\%$ in the Bank or other companies, both domestically and abroad.
- b. Financial relationships with members of the Board of Directors, the Board of Commissioners, other members of the Sharia Supervisory Board, or controlling shareholders.
- c. Family relationships up to the second degree with members of the Board of Directors, the Board of Commissioners, other members of the Sharia Supervisory Board, or controlling shareholders.
- d. Concurrent positions as members of the Sharia Supervisory Board in Banks, financial institutions, or as Sharia supervisors in other companies.
- e. Remuneration and other facilities in accordance with the resolutions of the GMS and the provisions of the Financial Services Authority.
- f. Any personal or family share ownership (spouse and children) in other companies, both domestically and abroad, disclosed periodically or whenever changes occur.

10. Orientation

The Bank organizes an orientation program for newly appointed members of the Sharia Supervisory Board to provide adequate understanding in order to effectively perform their duties and responsibilities.

- a. The orientation program at a minimum includes:
 - 1) Understanding of the Bank's profile, including vision, mission, strategy, medium and long-term plans, performance and financial condition, and risk management.
 - 2) Understanding of duties and responsibilities, scope of authority, working time arrangements, working relationships with the Board of Directors and the Board of Commissioners, and applicable regulatory provisions.
 - 3) Introduction to the Bank's culture, values, and work ethics.
- b. In its implementation, members of the Sharia Supervisory Board participating in the orientation program may:
 - 1) Request briefings or presentations from management;
 - 2) Conduct meetings and discussions with members of the Sharia Supervisory Board and/or the Board of Directors;
 - 3) Visit work units or the Bank's branch network; and/or
 - 4) Access the Bank's information available electronically.

The orientation program may be conducted through face-to-face briefings and/or teleconferences, working visits, and other learning methods as necessary.

11. Training

Training programs for members of the Sharia Supervisory Board are conducted on a continuous basis to ensure that members remain updated with the latest developments in banking, economics, and finance in order to support the sustainability and advancement of the Bank.

The development of the Sharia Supervisory Board's competencies refers to the provisions of the Financial Services Authority concerning human resource development for commercial banks, including but not limited to:

- a. Education and/or training in the field of Sharia muamalah.
- b. Education and/or training in banking operations, finance, accounting, economics, and law relevant to the duties of the Sharia Supervisory Board.
- c. Membership in professional organizations or institutions that support the implementation of the Sharia Supervisory Board's duties.

12. Work Ethics

- a. Performing duties and responsibilities independently and professionally.
- b. Complying with the Bank's Code of Ethics and applicable regulations.
- c. Not delegating duties and functions to other parties through a general power of attorney.

13. Working Time

- a. Members of the Sharia Supervisory Board must allocate adequate time to perform their duties and responsibilities optimally.
- b. Working hours follow the needs and activities of the Bank, including the possibility of working outside official working hours.
- c. Physical attendance at the office shall be recorded by the Corporate Secretary, including the time and purpose of attendance.
- d. If a member is unable to perform his/her duties for more than 1 (one) consecutive month, the member must submit written notification along with the reasons to be discussed in the Board of Commissioners Meeting through the Remuneration and Nomination Committee, and reported to the National Sharia Council – Indonesian Ulema Council and the Financial Services Authority in accordance with applicable regulations.

14. Working Mechanism

- a. Regular meetings and visits to the Bank's head office and branch offices.
- b. Access to the Bank's information, policies, and procedures if required, including through interviews.
- c. Attendance at meetings of the Board of Directors and/or the Board of Commissioners upon invitation.
- d. Coordination with the member of the Board of Directors overseeing the Sharia Compliance Function, Sharia Risk Management Function, and Sharia Internal Audit Function in order to provide direction, monitoring, and evaluation of the implementation of these functions.
- e. Receiving copies of reports on the implementation of duties from relevant functions and requesting internal audit reports regarding compliance with Sharia Principles.

15. Meeting Arrangements

a. Meeting Agenda and Materials

- 1) The agenda shall be stated in the meeting invitation. Additional agenda items may be included with the approval of the Meeting Chair.
- 2) Meeting materials shall be distributed at least 3 (three) working days prior to the meeting or as required depending on circumstances.

b. Meeting Participants

Meetings shall be attended by members of the Sharia Supervisory Board and relevant parties according to the agenda, including members of the Board of Directors, the Board of Commissioners, representatives from Compliance, Internal Audit, Risk Management functions, related work units, as well as professional/external parties if necessary.

c. Meeting Implementation

- 1) Meetings shall be chaired by the Chairman of the Sharia Supervisory Board or a designated member if the Chairman is absent.
- 2) Meetings shall be held at least 1 (one) time in 1 (one) month and attended by the majority of members.
- 3) Face-to-face meetings attended by all members shall be held at least 2 (two) times in 1 (one) year, particularly for evaluation and strategic policy discussions.
- 4) Joint meetings with the Board of Directors and/or the Board of Commissioners shall be held at least once every 4 (four) months.
- 5) Meetings may be conducted via teleconference and must be supported by recordings and documentation in accordance with applicable regulations.

d. Quorum

- 1) Meetings are valid if attended by the majority of members of the Sharia Supervisory Board.
- 2) Joint meetings with the Board of Commissioners or the Board of Directors are valid if attended by the majority of each respective party.

e. Decision-Making

- 1) Decisions shall be made based on deliberation for consensus.
- 2) If consensus cannot be reached, decisions shall be made based on a majority vote.
- 3) Decisions are binding and must comply with the Sharia Supervisory Board Charter.
- 4) Invitees (Board of Directors, Board of Commissioners, professionals, and representatives of work units) do not have voting rights and are not counted in the quorum.

f. Members' Rights

Each member has the right to express opinions and propose agenda items, which shall be recorded in the minutes of meeting.

g. Minutes of Meeting

- 1) Minutes must be prepared for every meeting, including the agenda, attendance list, and decisions made.
- 2) The minutes shall be signed by members present, include any dissenting opinions (if any), and be distributed to all members and documented in accordance with applicable laws and regulations.

16. Working Relationship Pattern

The working relationship between the Sharia Supervisory Board, the Board of Directors, and the Board of Commissioners is implemented through:

- a. Periodic reports on the results of supervision and monitoring of the implementation of Sharia Principles.
- b. Coordination within committees as required and within the scope of each authority.
- c. Consultations and discussions on strategic and operational issues related to Sharia aspects.
- d. Review and evaluation of policies and their implementation.
- e. Provision of recommendations or Sharia opinions on policies, products, and strategic decisions.
- f. Regular meetings to ensure alignment between policy implementation and supervisory functions.

This working relationship aims to ensure that the Company is managed in accordance with good corporate governance principles and consistently complies with Sharia Principles.

17. Reporting

a. Semiannual Report

The Sharia Supervisory Board shall submit a Semiannual Supervisory Report at the end of February and the end of August to the Board of Directors, the Board of Commissioners, and the Financial Services Authority (OJK). The report shall at minimum include:

- 1) The results of supervision over the policies and management of the Bank conducted by the Board of Directors in relation to the implementation of Sharia Principles.
- 2) Sharia advice and opinions provided to the Board of Directors, including the results of consultations with the Sharia Compliance Function, Sharia Risk Management Function, and Sharia Internal Audit Function.
- 3) Opinions provided to the supporting committees of the Board of Commissioners regarding compliance with Sharia Principles.
- 4) Other duties performed by the Sharia Supervisory Board (if any).

b. Ad Hoc Report

The Sharia Supervisory Board may submit a report to the Financial Services Authority if a significant violation of Sharia Principles is identified that may potentially affect the financial condition and/or reputation of the Bank. The report shall at minimum include:

- 1) Description of the violation and the relevant DSN-MUI fatwa that has been breached.
- 2) The opinion of the Sharia Supervisory Board.
- 3) The causes and potential impacts of the violation.
- 4) The follow-up action plan.

c. Reporting Mechanism

- 1) Reports shall be submitted electronically through the Financial Services Authority reporting system in accordance with applicable regulations.
- 2) If the reporting system is unavailable or in the event of force majeure, the report shall be submitted through the official correspondence system of the Financial Services Authority.

- 3) If the correspondence system is also unavailable due to force majeure, the report shall be submitted offline to the Financial Services Authority according to the domicile of the Bank's head office.

18. Remuneration

- a. The Bank shall establish a written remuneration policy for the Sharia Supervisory Board.
- b. Remuneration represents compensation for the performance of duties, obligations, and responsibilities during a certain period.
- c. The remuneration system is proposed by the Remuneration and Nomination Committee to the Board of Commissioners and subsequently submitted to and determined by the General Meeting of Shareholders (GMS). The GMS may delegate the authority to determine the amount of remuneration to an organ and/or other party, taking into account the recommendation of the Remuneration and Nomination Committee.
- d. Members of the Sharia Supervisory Board shall disclose remuneration and other facilities in the Corporate Governance Implementation Report and/or the Annual Report in accordance with applicable laws and regulations.
- e. The remuneration system shall be designed to be competitive, taking into account labor market conditions as well as the Bank's capability and performance.
- f. The Bank may implement the deferral of variable remuneration payments (malus) and/or the recovery of variable remuneration (clawback) in accordance with specified conditions.

19. Conflict of Interest

- a. Members of the Sharia Supervisory Board must avoid any form of conflict of interest in carrying out their supervisory duties and the Bank's governance functions.
- b. In the event of a conflict of interest, members of the Sharia Supervisory Board must disclose such conflicts transparently in every relevant process and/or decision.
- c. Members of the Sharia Supervisory Board are prohibited from accepting or executing instructions or requests from shareholders, affiliated parties, and/or other parties to:
 - 1) take actions that are inconsistent with the principles of Good Corporate Governance;
 - 2) commit criminal acts and/or actions indicating criminal conduct; and/or
 - 3) take actions that harm or potentially harm the Bank.

20. Loan Facilities

- a. Members of the Sharia Supervisory Board may obtain loan facilities from the Bank in accordance with applicable regulations.
- b. The granting of loans shall be conducted based on the arm's length principle and must follow the standard analysis process and financing procedures generally applied by the Bank.
- c. Further provisions regarding loan facilities for the Sharia Supervisory Board shall be regulated in the Bank's Financing Policy.

21. Self-Assessment and/or Performance Evaluation

The performance evaluation of the Sharia Supervisory Board shall be conducted annually through a self-assessment method and/or other evaluation mechanisms as a form of accountability for the implementation of its duties and responsibilities. The performance assessment includes:

- a. Collegial assessment of the performance of the Sharia Supervisory Board.
- b. Individual assessment of each member of the Sharia Supervisory Board.

The results of the self-assessment, both individual and collegial, shall be submitted to the Remuneration and Nomination Committee and the Board of Commissioners for documentation and follow-up actions.

22. Review Period

The Charter of the Board of Commissioners shall be reviewed periodically at least once every 3 (three) years.