

AFFILIATED TRANSACTIONS AND CONFLICT OF INTEREST TRANSACTIONS

Policy of Affiliated Transactions and Conflict of Interests

BCA already has a policy in place regarding affiliated transactions and transactions containing conflicts of interest, as stipulated in the Directors' Decree No. 151/SK/DIR/2023 dated September 12, 2023 concerning Affiliated Transactions and Transactions Containing Conflicts of Interest. The main points of the Affiliate Transaction and Conflict of Interest Policy can be found in the GCG Policy section of the BCA website (<https://www.bca.co.id/en/tentangbca/tata-kelola/acgs/kebijakan-gcg>).

In light of the publication of OJK Regulation No. 42/POJK.04/2020 dated July 2, 2020 concerning Affiliated Transactions and Transactions with Conflicts of Interest ("OJK Regulation No. 42/POJK.04/2020"), BCA always ensures that internal policies are in compliance with prevailing regulatory developments. In accordance with OJK Regulation No. 42/POJK.04/2020, BCA conducts periodic socialization to its subsidiaries, branch offices, related work units at regional offices, and head office regarding affiliated transactions.

BCA Affiliated Parties

BCA affiliated parties are as follows:

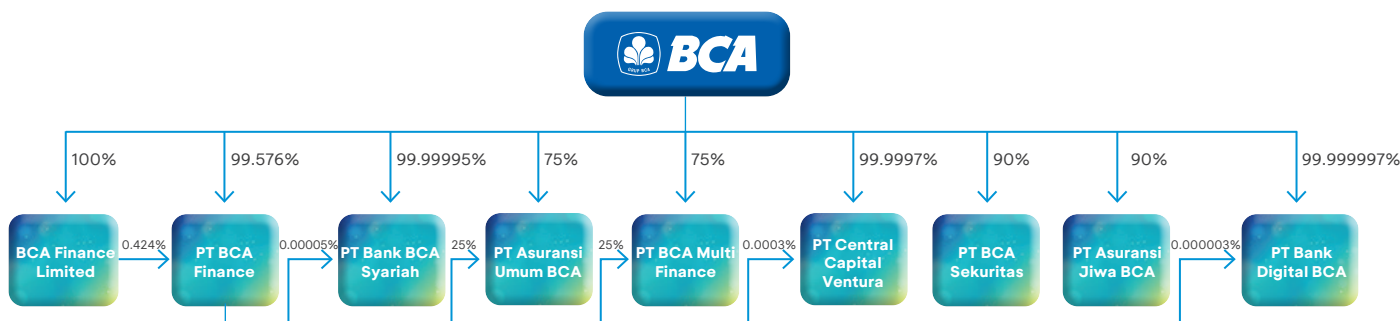
- Employees, Directors, and Commissioners of BCA.
- BCA's major shareholders, namely individuals or corporations that directly or indirectly own at least 20% (twenty percent) voting rights of all shares with voting rights issued by BCA, or an amount less than that which has been determined by OJK.
- Companies controlled by BCA, directly or indirectly.
- Companies that have one or more Directors or Commissioners concurrently serving as a Director or Commissioner of BCA.
- Companies controlled by BCA's major shareholders.
- Individuals who have a familial relationship by marriage or descent to the second degree, both horizontally and vertically, with members of the Board of Directors of BCA, members of the Board of Commissioners of BCA, and/or the main shareholders of BCA.

Companies Controlled by BCA (Subsidiaries)

BCA has 9(nine) Subsidiaries that are not Public Companies, and their financial statements are consolidated with BCA's. These BCA Subsidiaries are as follows:

1. PT Bank Digital BCA
2. PT Bank BCA Syariah
3. PT BCA Finance
4. PT BCA Multi Finance
5. BCA Finance Limited
6. PT BCA General Insurance
7. PT Asuransi Jiwa BCA
8. PT BCA Securities
9. PT Central Capital Ventura

As of December 31, 2023, BCA's share ownership structure in these 9 (nine) Subsidiaries was follows:





1. Affiliated Transactions

Disclosure of Affiliated Transactions in the 2023 Annual Report

The disclosure of BCA's Affiliate Transaction Report in the 2023 Annual Report was made with reference to the provisions of Article 22 of OJK Regulation No. 42/POJK.04/2020, specifically in the case of Affiliated Transactions and/or Conflict of Interest Transactions carried out by a Controlled Company that is not a Public Company and whose financial statements are consolidated with a Public Company, in which case the Public Company must carry out certain procedures as regulated by OJK Regulation No. 42/POJK.04/2020. In this sub-chapter, a Controlled Company is defined as a BCA Subsidiary as elaborated on page 99 of this Annual Report, in which the term Subsidiary is defined, among others, by OJK Regulation No. 18/POJK.03/2014 concerning Implementation of Integrated Governance for Financial Conglomerate and OJK Regulation No. 17/POJK.03/2014 concerning Implementation of Integrated Risk Management for Financial Conglomerates.

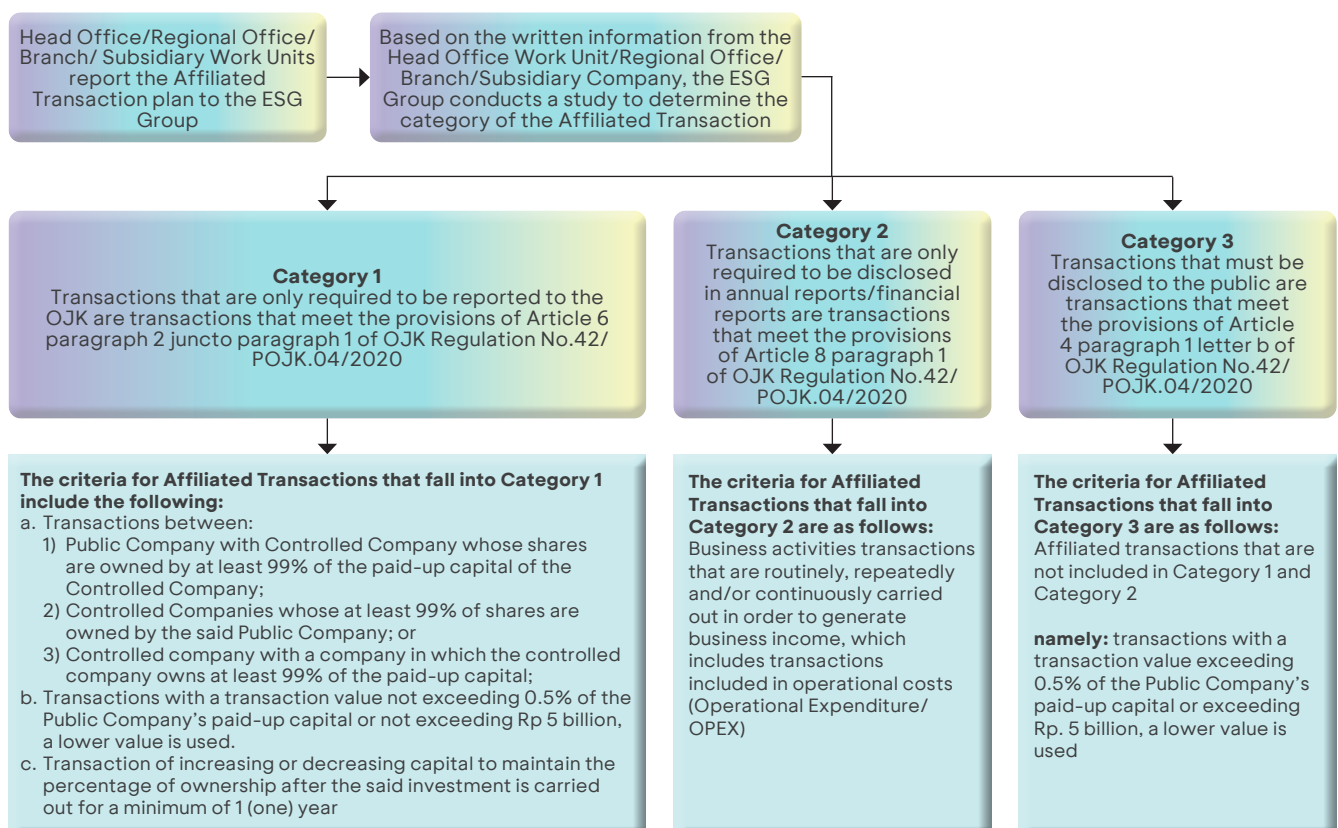
The affiliated transactions that are disclosed in the 2023 Annual Report are as follows:

- Transactions between BCA and BCA Subsidiaries;
- Transactions between BCA and BCA's Affiliated Parties;
- Transactions between BCA Subsidiaries; and
- Transactions between BCA Subsidiaries and BCA's Affiliated Parties (apart from BCA Subsidiaries).

Mechanism for Review and Approval of Affiliated and Conflicts of Interest Transactions

Each work unit that conducts transactions with affiliated parties must give written notice to the Environment Sustainability Governance Group (ESG Group) along with the relevant data. The ESG Group works in concert with the pertinent work units to conduct analysis and determine the subsequent steps that must be taken in connection with the proposed transaction in accordance with the applicable provisions, to ensure that transactions are carried out in the best interests of the company and to prevent potential conflicts of interest that may occur and harm BCA. In accordance with its duties and responsibilities, the Audit Committee will review and advise the Board of Commissioners on potential conflicts of interest that may occur at BCA.

Affiliated Transactions and Conflict of Interest Flow Mechanisms in BCA





Affiliated Transactions Disclosure in 2023

Article 22 POJK No. 42/POJK.04/2020 stipulates that in the event that an Affiliated Transaction and/or Conflict of Interest Transaction is carried out by a Controlled Company that is not a Public Company and whose financial statements are consolidated with a Public Company, then the Public Company must carry out procedures as stipulated in POJK No. 42/POJK.04/2020.

The Implementation of Affiliated Transactions and/or Conflict Transactions can be categorized as follows:

- BCA with Subsidiaries or Affiliated Parties of BCA
- Subsidiary Companies with Subsidiary Companies or Affiliated Parties of BCA

Therefore, in order to comply with POJK No. 42/POJK.04/2020 above, the following is the disclosure of Affiliated Transactions and/or Conflict Transactions according to the category of each transaction.

I. Realization of Affiliated Transactions conducted by BCA with Subsidiaries or Affiliated Parties of BCA

(I.1) Category 1

Throughout 2023, there were 34 (thirty-four) Affiliated Transactions with a total value of Rp39,610,292,967.00 which were included in Category 1, as follows:

No.	Date	Type of Transaction	Affiliated Party	Value of Transaction	Nature of Relationship
1	January 10, 2023	Sale of Land and Building Ex KCU Lhokseumawe	PT Bank BCA Syariah	Rp1,256,636,000.00	Transactions between BCA and BCA Subsidiaries
2	January 10, 2023	Sale of Abandoned Property Goods Ex KCU Lhokseumawe	PT Bank BCA Syariah	Rp202,000,000.00	
3	January 11, 2023	Sale of Land and Building of Ex KCU Lhokseumawe	PT Bank BCA Syariah	Rp15,512,000,000.00	
4	January 11, 2023	Sale of Abandoned Property Goods of Ex KCU Lhokseumawe	PT Bank BCA Syariah	Rp736,000,000.00	
5	January 19, 2023	Purchase of 3D Printer & 3D Printer Cover Box	PT Global Digital Niaga Tbk	Rp41,948,010.00	Transactions between BCA and companies controlled by BCA's main shareholders
6	January 27, 2023	Security Infrastructure Service Provision Agreement	PT BCA Finance	Rp1,065,600,000.00	Transactions between BCA and BCA Subsidiaries
7	February 9, 2023	Managed Network Service Provision Agreement	PT Asuransi Umum BCA	Rp55,500,000.00	
8	February 9, 2023	Managed Network Service Provision Agreement	PT BCA Multi Finance	Rp55,500,000.00	
9	February 17, 2023	IT Operation Management Service Provision Agreement	PT Bank Digital BCA	Rp936,840,000.00	
10	February 17, 2023	Room Lease Agreement	PT Bank Digital BCA	Rp333,215,340.00	
11	March 8, 2023	Purchase of Digital Camera & Accessories	PT Global Digital Niaga Tbk	Rp35,586,600.00	



No.	Date	Type of Transaction	Affiliated Party	Value of Transaction	Nature of Relationship
12	March 21, 2023	Room Lease Agreement	PT Abacus Teknika Solusindo	Rp569,430,000.00	Transactions between BCA and companies controlled by BCA Pension Funds
13	April 11, 2023	Cooperation Agreement for the Provision of Consulting Services Support in the Field of Application Feasibility	PT Bank Digital BCA	Rp159,264,000.00	Transactions between BCA and BCA Subsidiaries
14	April 11, 2023	Enhancement of BCA Mobile Lifestyle Features	PT Dwi Cermat Indonesia	Rp2,261,575,050.00	Transactions between BCA and companies controlled by BCA's main shareholders
15	May 22, 2023	Provision of Halo BCA Contact Center Services	PT Bank BCA Syariah	Rp609,490,342.00	Transactions between BCA and BCA Subsidiaries
16	May 23, 2023	Cooperation Agreement for the Provision of Infrastructure and Services Related to Swift Alliance Gateway Infrastructure	PT Bank Digital BCA	Rp114,000,000.00	
17	May 25, 2023	Procurement of LED TV	PT Sarana Kencana Mulya	Rp5,121,540.00	Transactions between BCA and companies controlled by BCA's main shareholders
18	June 7, 2023	Lease of KCP Waingapu Building	PT Muria Sumba Manis	Rp1,850,000,000.00	
19	June 14, 2023	Agreement for the Provision of Software Development Services for Digital Greetings Application	PT Darta Media Indonesia	Rp721,500,000.00	
20	July 25, 2023	Cooperation for the Provision of Collection Support Services for BlueExtraChas Credit Products	PT Bank Digital BCA	Rp156,298,415.00	Transactions between BCA and BCA Subsidiaries
21	August 21, 2023	Procurement of 3D Printer	PT Global Digital Niaga Tbk	Rp15,899,640.00	Transactions between BCA and companies controlled by BCA's main shareholders
22	August 21, 2023	Cooperation of Subduct Works to Build Lottemart & Jarakosta Line - BNDC	PT Iforte Solusi Infotek	Rp4,662,000,000.00	Transactions between BCA and companies controlled by the families of BCA's main shareholders



No.	Date	Type of Transaction	Affiliated Party	Value of Transaction	Nature of Relationship
23	September 1, 2023	Sale and purchase of Used Hewlett Packard Servers	PT BCA Sekuritas	Rp24,000,000.00	Transactions between BCA and BCA Subsidiaries
24	October 10, 2023	Provision of Network Security as a Service	PT Asuransi Jiwa BCA	Rp13,330,000.00	
25	October 12, 2023	Provision of Information Technology Operation Management Services	PT BCA Finance	Rp1,110,000.00	
26	October 12, 2023	Provision of Information Technology Infrastructure Services	PT BCA Finance	Rp750,268,990.00	Transactions between BCA and BCA Subsidiaries
27	November 7, 2023	Sale and Purchase of IP Public	PT Angkasa Komunikasi Global Utama	Rp4,884,000,000.00	Transactions between BCA and companies controlled by BCA's main shareholders
28	November 8, 2023	Provision of Network Manage Services	PT BCA Finance	Rp695,163,040.00	Transactions between BCA and BCA Subsidiaries
29	December 1, 2023	Room Lease for ATM in Waingapu	PT Muria Sumba Manis	Rp150,516,000.00	Transactions between BCA and companies controlled by BCA's main shareholders
30	December 14, 2023	Agreement for Provision of Security Infrastructure Services	PT BCA Sekuritas	Rp499,500,000.00	
31	December 14, 2023	Security Infrastructure Service Provision Agreement	PT BCA Multi Finance	Rp499,500,000.00	
32	December 18, 2023	Security Infrastructure Service Provision Agreement	PT Asuransi Jiwa BCA	Rp499,500,000.00	Transactions between BCA and BCA Subsidiaries
33	December 22, 2023	Sale and Purchase of Used Hewlett Packard Servers	PT Bank BCA Syariah	Rp63,000,000.00	
34	December 29, 2023	Land Lease	PT Profesional Telekomunikasi Indonesia	Rp175,000,000.00	Transactions between BCA and companies controlled by the families of BCA's main shareholders

**(I.2) Category 2**

- 1) Throughout 2023, there are 55 (fifty-five) Affiliated Transactions which are included in Category 2 that are relatively large in transaction value (above Rp 1 billion), as follows:

No.	Date	Type of Transaction	Affiliated Party	Value of Transaction	Nature of Relationship
1	March 28, 2023	(Extension) Cooperation Agreement for the Provision of Google Cloud Platform Software Subscription Facilities	PT Global Distribusi Nusantara	Rp12,160,276,094.00	
2	April 12, 2023	LED TV	PT Global Digital Niaga Tbk	Rp1,308,490,200.00	Transactions between BCA and companies controlled by BCA's main shareholders
3	May 2, 2023	Subscription Agreement for Security Key Software for BCA Application	PT Akar Inti Teknologi	Rp46,842,000,000.00	
4	May 15, 2023	Agreement : Bank Central Asia Tbk - Wealth Management - 28 th until 31 th August 2023.	PT Grand Indonesia	Rp2,947,560,000.00	
5	June 9, 2023	Office Facility Management & Support	PT Dana Purna Investama	Rp178,087,779,028.00	Transactions between BCA and companies controlled by BCA Pension Funds
6	June 9, 2023	Link Communication	PT Iforte Solusi Infotek	Rp140,004,709,863.00	Transactions between BCA and companies controlled by BCA's main shareholders
7	June 9, 2023	Replenishment, ATS/CRM Management	PT Abacus Cash Solution	Rp84,272,902,629.00	
8	June 9, 2023	Outsourcing Services	PT Dana Purna Investama	Rp65,408,499,886.00	
9	June 9, 2023	Cash Processing Center - CPC & Cash In Transit - CIT	PT Abacus Cash Solution	Rp54,956,246,423.00	
10	June 9, 2023	Replenishment, ATM Management	PT Abacus Cash Solution	Rp31,845,726,482.00	
11	June 9, 2023	Outsourcing Services, Postage & Stamps	PT Danamas Insan Kreasi Andalan	Rp27,380,612,091.00	Transactions between BCA and companies controlled by BCA Pension Funds
12	June 9, 2023	Replenishment, ATS/CRM Management	PT Abacus Dana Pensiuntama	Rp26,750,227,693.00	
13	June 9, 2023	ATM Room Cleanliness and Security, Part & ATM Accessories Machine & Rng-Non Inv/Aktiva, Install Machine, Spare Parts, ATM Accessories	PT Dana Purna Investama	Rp15,377,352,740.00	
14	June 9, 2023	Outsourcing Services, Training Organizer Services	PT Sentral Layanan Prima	Rp15,252,126,464.00	
15	June 9, 2023	Cloud	PT Global Distribusi Nusantara	Rp13,164,806,497.00	Transactions between BCA and companies controlled by BCA's main shareholders
16	June 9, 2023	Cash Processing Center - CPC	PT Abacus Dana Pensiuntama	Rp12,879,286,971.00	Transactions between BCA and companies controlled by BCA Pension Funds
17	June 9, 2023	Cash in Transit - CIT & Cash Processing Center - CPC	PT Abacus Dana Pensiuntama	Rp11,809,102,559.00	
18	June 9, 2023	Replenishment, ATM Management	PT Abacus Dana Pensiuntama	Rp9,921,180,635.00	Transactions between BCA and companies controlled by BCA Pension Funds
19	June 9, 2023	Training Service Travel, Training Participant Consumption	PT Sentul Damai Resort	Rp8,686,377,880.00	



No.	Date	Type of Transaction	Affiliated Party	Value of Transaction	Nature of Relationship
20	June 9, 2023	Services - Local Support, Services - Principal Support	PT Akar Inti Solusi	Rp5,844,107,316.00	Transactions between BCA and companies controlled by BCA's main shareholders
21	June 9, 2023	QRIS Management	PT Danamas Insan Kreasi Andalan	Rp5,797,754,500.00	Transactions between BCA and companies controlled by BCA Pension Funds
22	June 9, 2023	Engine, Spare Parts, ATM Accessories, Operational Support Manager Installation	PT Abacus Teknika Solusindo	Rp3,816,138,848.00	
23	June 9, 2023	Promotion Fee outside Mass Media	PT Grand Indonesia	Rp3,518,919,100.00	
24	June 9, 2023	Services - Consultant	PT Akar Inti Solusi	Rp3,481,130,773.00	
25	June 9, 2023	Link Communication	PT Angkasa Komunikasi Global Utama	Rp3,211,785,000.00	Transactions between BCA and companies controlled by BCA's main shareholders
26	June 9, 2023	Link Communication, Services - Bundle Installation	PT Iforte Solusi Infotek	Rp2,892,010,000.00	
27	June 9, 2023	Link Communication, Services - Bundle Installation	PT Iforte Solusi Infotek	Rp2,865,610,000.00	
28	June 9, 2023	Rate Card Addition for BCA Mobile Lifestyle CR Project	PT Dwi Cermat Indonesia	Rp2,261,575,050.00	Transactions between BCA and companies controlled by BCA's main shareholders
29	June 9, 2023	Services - Consultant, Software TI - Database	PT Darta Media Indonesia	Rp2,111,403,843.00	
30	June 9, 2023	Machine Maintenance, ATM Accessories - Computer Class, Procurement of ATM Accessories - Computer Class	PT Abacus Teknika Solusindo	Rp1,299,188,259.00	Transactions between BCA and companies controlled by BCA Pension Funds
31	June 9, 2023	Link Communication	PT Angkasa Komunikasi Global Utama	Rp1,198,800,000.00	Transactions between BCA and companies controlled by BCA's main shareholders
32	June 9, 2023	BCA Prioritas Website Content	PT Dynamo Media Network	Rp1,134,375,000.00	
33	June 9, 2023	Office Facility Management & Support	PT Sentral Layanan Prima	Rp1,112,776,329.00	Transactions between BCA and companies controlled by BCA Pension Funds
34	June 14, 2023	Office Facility Management & Support	PT Dana Purna Investama	Rp28,847,364,859.00	
35	June 14, 2023	Office Facility Management & Support	PT Dana Purna Investama	Rp20,375,543,353.00	
36	June 14, 2023	Office Facility Management & Support	PT Dana Purna Investama	Rp7,722,043,133.00	
37	June 14, 2023	Other Services	PT Dana Purna Investama	Rp2,201,412,868.00	Transactions between BCA and companies controlled by BCA Pension Funds
38	June 19, 2023	Operational Support Manager	PT Dana Purna Investama	Rp11,426,348,420.00	
39	June 19, 2023	Outsourcing Labor Services	PT Dana Purna Investama	Rp8,554,300,316.00	Transactions between BCA and companies controlled by BCA Pension Funds
40	June 19, 2023	Office Facility Management & Support	PT Dana Purna Investama	Rp5,446,183,573.00	
41	June 22, 2023	Contracting for Housekeeping Work WSA I - Kanwil XII	PT Dana Purna Investama	Rp23,710,806,723.00	
42	June 26, 2023	Outsourcing Services	PT Dana Purna Investama	Rp10,976,652,295.00	
43	June 26, 2023	Outsourcing Services	PT Dana Purna Investama	Rp6,585,988,070.00	



No.	Date	Type of Transaction	Affiliated Party	Value of Transaction	Nature of Relationship
44	June 26, 2023	Outsourcing Services	PT Dana Purna Investama	Rp2,787,064,800.00	Transactions between BCA and companies controlled by BCA Pension Funds
45	June 26, 2023	Outsourcing Services	PT Dana Purna Investama	Rp2,506,726,589.00	
46	June 26, 2023	Outsourcing Services	PT Dana Purna Investama	Rp1,680,941,227.00	
47	August 2, 2023	Training Service Travel, Training Participant Consumption	PT Grand Indonesia	Rp3,474,793,000.00	Transactions between BCA and companies controlled by BCA's main shareholders
48	August 21, 2023	Cooperation Agreement for the Provision of Flazz Top Up Transaction Facilities on Blu BCA Digital Application	PT Bank Digital BCA	Rp8,208,960,000.00	Transactions between BCA and BCA Subsidiaries
49	August 31, 2023	BCA Host to Host Utilization Cooperation Agreement to Facilitate Banking Transactions for BCA Customers and BCA Syariah Customers	PT Bank BCA Syariah	Rp5,037,762,980.00	
50	October 24, 2023	Subscription Link Indosat INP & INIX	PT Angkasa Komunikasi Global Utama	Rp1,070,595,000.00	
51	October 31, 2023	Cooperation Agreement on the Implementation of Joint Promotion Program	PT Global Digital Niaga Tbk	Rp2,075,248,365.00	
52	November 16, 2023	Agreement for the Provision of Consulting Services for Base 24 and Nonstop System Support Service	PT Akar Inti Solusi	Rp12,362,637,850.00	Transactions between BCA and companies controlled by BCA's main shareholders
53	November 22, 2023	Services - Local Support	PT Akar Inti Solusi	Rp4,305,984,592.00	
54	December 12, 2023	PT Prosa Solusi Cerdas - Prosa Voice Biometrics license extension 2023-2024	PT Prosa Solusi Cerdas	Rp1,609,500,000.00	
55	December 15, 2023	Subscription Agreement for Nonstop Monitoring Modernization Software and its Implementation	PT Akar Inti Solusi	Rp7,129,530,000.00	

- 2) In addition to the 55 (fifty-five) Affiliated Transactions above, there were 360 (three hundred sixty) other transactions with a total value of Rp32,132,211,817.50 that are not presented in detail in this Annual Report, given that the value of each transaction is relatively small (immaterial).



- 3) In addition to the Affiliated Transactions above, there are also Affiliated Transactions in the form of loans, overdrafts, placements and/or deposits with a position value as of December 31, 2023 conducted between BCA and BCA Subsidiaries or Affiliated Parties other than BCA Subsidiaries.

The Affiliated Transactions conducted by BCA with Affiliated Parties other than BCA Subsidiaries can be seen in the Annual Financial Report Section Note 47 page 726 of this Annual Report, while the Affiliated Transactions conducted by BCA with BCA Subsidiaries are as follows:

No.	Type of Transaction	Affiliated Party	Value of Transaction	Nature of Relationship
1.	Loan granted	PT BCA Multi Finance	Rp59,111,111,113.00	Transactions between BCA and BCA Subsidiaries
2.	Loan received	-	-	
3.	Overdraft granted	PT BCA Finance	Rp123,319,859,185.00	
		PT BCA Multi Finance	Rp12,930,455,174.96	
4.	Overdrafts received	-	-	
5.	Placement of funds (in the form of current accounts, deposits, and equivalent)	BCA Finance Limited	HKD 648,000.00	
		PT Bank BCA Syariah	Rp52,697,586,098.00	
6.	Deposits of funds (in the form of current accounts, deposits, and equivalents)	PT BCA Sekuritas	Rp6,909,182,127.00	
		PT Bank Digital BCA	Rp58,986,603,581.00	
		PT BCA Finance	Rp13,528,302.00	
		PT Central Capital Ventura	Rp623,736,416.54	
		PT Asuransi Umum BCA	Rp49,362,175,429.38	
		BCA Finance Limited	HKD 10,976,000.00	
		PT Bank BCA Syariah	Rp28,677,436,486.00	
		PT BCA Multi Finance	Rp1,281,355,438.50	
		PT Asuransi Jiwa BCA	Rp2,338,782,805.00	

(I.3) Category 3

Throughout 2023, there was 1 (one) affiliated transactions with a total value of Rp16,333,552,800.00 which was included in Category 3, as follows:

No.	Type of Transaction	Affiliated Party	Value of Transaction	Nature of Relationship
1	35 th Floor Room Rental	PT Grand Indonesia	Rp16,333,552,800.00	Transactions between BCA and companies controlled by BCA's main shareholders

II. Realization of Affiliated Transactions conducted by the Subsidiaries with Subsidiaries or Affiliated Parties of BCA

(II.1) Category 1

Throughout 2023, there were no Affiliated Transactions in Category 1.

(II.2) Category 2

- 1) In 2023, there were 7 (seven) Affiliated Transactions carried out by BCA's subsidiaries which are included in Category 2 that are relatively large in transaction value (above Rp 1 billion), as follows:

No.	Type of Transaction	Affiliated Party	Value of Transaction	Nature of Relationship
1	First Addendum of Cooperation Agreement of Bank Debit Card Program with Tiket.com	PT Bank Digital BCA with PT Global Tiket Network	Rp3,262,500,000.00	Transactions between BCA Subsidiaries and companies controlled by BCA's main shareholders
2	Work Order Manage Service Vault Application	PT Bank Digital BCA with PT Alto Network	Rp2,356,530,000.00	
3	Consulting Services Cooperation Agreement	PT Bank Digital BCA with PT Danamas Insan Kreasi Andalán	Rp2,322,675,000.00	Transactions between BCA Subsidiaries and companies controlled by BCA Pension Funds
4	Addendum II of Cooperation Agreement on the Implementation of Joint Promotion Program	PT Bank Digital BCA with PT Global Digital Niaga Tbk	Rp2,300,000,000.00	Transactions between BCA Subsidiaries and companies controlled by BCA's main shareholders
5	Addendum III of Cooperation Agreement on the Implementation of Joint Promotion Program	PT Bank Digital BCA with PT Global Digital Niaga Tbk	Rp2,000,000,000.00	
6	First Addendum to ATM Alto Annex	PT Bank Digital BCA with PT Alto Network	Rp1,242,774,872.00	
7	Google Cloud Platform Forms & General Terms and Conditions	PT Bank Digital BCA with PT Global Distribusi Nusantara	Rp1,180,053,308.00	

- 2) In addition to the 7 (seven) Affiliated Transactions above, there are 8 (eight) other transactions with a total value of Rp1,942,290,503.00 which are not presented in detail in this Annual Report considering the value of each transaction is relatively small (immaterial).
- 3) In addition to the Affiliated Transactions above, there are also Affiliated Transactions in the form of loans, overdrafts, placements and/or deposits with a position value as of December 31, 2023 conducted among BCA Subsidiaries. The aforementioned Affiliated Transactions are as follows:

No.	Type of Transaction	Affiliated Party	Value of Transaction	Nature of Relationship
1	Loan Granting/ Receiving Transactions	PT Bank Digital BCA with PT BCA Finance	Rp150,460,416,667.00	Transactions between BCA and BCA Subsidiaries
2	Overdraft Granting/ Receiving Transactions	-	-	



No.	Type of Transaction	Affiliated Party	Value of Transaction	Nature of Relationship
3	Placement/saving of funds (in the form of current accounts, deposits and equivalents)	PT Central Capital Ventura with PT Bank BCA Syariah	Rp2,259,154,406.42	
		PT BCA Sekuritas with PT Bank BCA Syariah	Rp30,282,705,683.00	
		PT Asuransi Jiwa BCA with PT Bank BCA Syariah	Rp11,065,039,421.00	
		PT BCA Finance with PT Bank BCA Syariah	Rp2,296,439.10	
		PT Central Capital Ventura with PT BCA Sekuritas	Rp3,000,000.00	

(II.3) Category 3

Throughout 2023, there were no Affiliated Transactions in Category 3.

Transaction Fairness

The principles considered when conducting transactions with affiliated parties are as follows:

- Attention to the principles of Good Corporate Governance, namely transparency, accountability, responsibility, independence, and fairness.
- Ensure the transaction's feasibility, fair value, and terms (arm's length transaction).

The affiliated transactions conducted by BCA and BCA's Subsidiaries in 2023 are fair and at arm's length transactions.

Compliance of Affiliated Transactions with Applicable Procedures

Transactions are carried out with affiliated parties with the primary goal of providing the best possible benefits to BCA. In practice, all affiliated transactions that occurred in 2023 have gone through the necessary procedures in accordance with BCA's policies on affiliated transactions.

2. Conflict of Interest Transactions

Policy on Conflicts of Interest

In accordance with BCA's code of ethics, the decision-making process is not influenced by other parties or any conflict of interest. Decision-making outcomes and existing conflicts of interest must be recorded and documented as evidence.

BCA's Policy on Conflicts of Interest is stated in Directors' Decree No. 219/SK/DIR/2003 dated November 10, 2003 concerning Conflicts of Interest Provision, which regulates that all levels of BCA must be aware of and avoid activities that may give rise to or cause conflicts of interest. BCA requires all employees in echelon 5 and above to digitally sign an Annual Disclosure form in order to manage potential conflicts of interest (as disclosed in the Internalization section of the Introduction to Governance chapter of this Annual Report).

In relation to Integrated Governance, the Board of Directors of BCA also ensures that the implementation of intra-group transaction risk management within the Financial Conglomeration is free from conflicts of interest among individual Financial Services Institutions.



Conflict of Interest Policy for the Board of Commissioners and the Board of Directors

Provisions related to conflicts of interest for the Board of Commissioners and the Board of Directors are regulated in the Corporate Governance Guidelines, which govern the following matters among others:

- Members of the Board of Commissioners and/or members of the Board of Directors who have a conflict of interest are prohibited from making decisions, and/or actions, and/or being involved in the process of carrying out transactions that may harm BCA or reduce BCA's profit and must disclose the condition of the conflict of interest related to each decision.
- Members of the Board of Directors are not authorized to represent BCA in matters or transactions in which the member has a conflict of interest with BCA.

Compliance of Transactions Containing Conflicts of Interest with Applicable Policies

Throughout 2023, members of the Board of Commissioners and members of the Board of Directors of BCA have managed the potential for conflicts of interest as stipulated in the applicable provisions, including recusing oneself from decisions in the case of a conflict of interest.

Independent Parties in Affiliated Transactions and Conflicts of Interest

In accordance with applicable regulations and as stipulated in BCA's internal policies, if there are transactions with affiliated parties which must be reported to OJK and for which public information disclosure is required, BCA will appoint an independent appraiser to evaluate the fair transaction value.

In the event that there is a transaction conducted by BCA with a third party in which the economic interests of BCA and the economic interests of members of the Board of Directors, members of the Board of Commissioners, major shareholders, or controllers diverge in a manner that may be detrimental to BCA, BCA is required to use an independent appraiser to determine the fair value of the object of the transaction and /or the fairness of the transaction and obtain prior approval from BCA's Independent Shareholders through an Independent GMS.