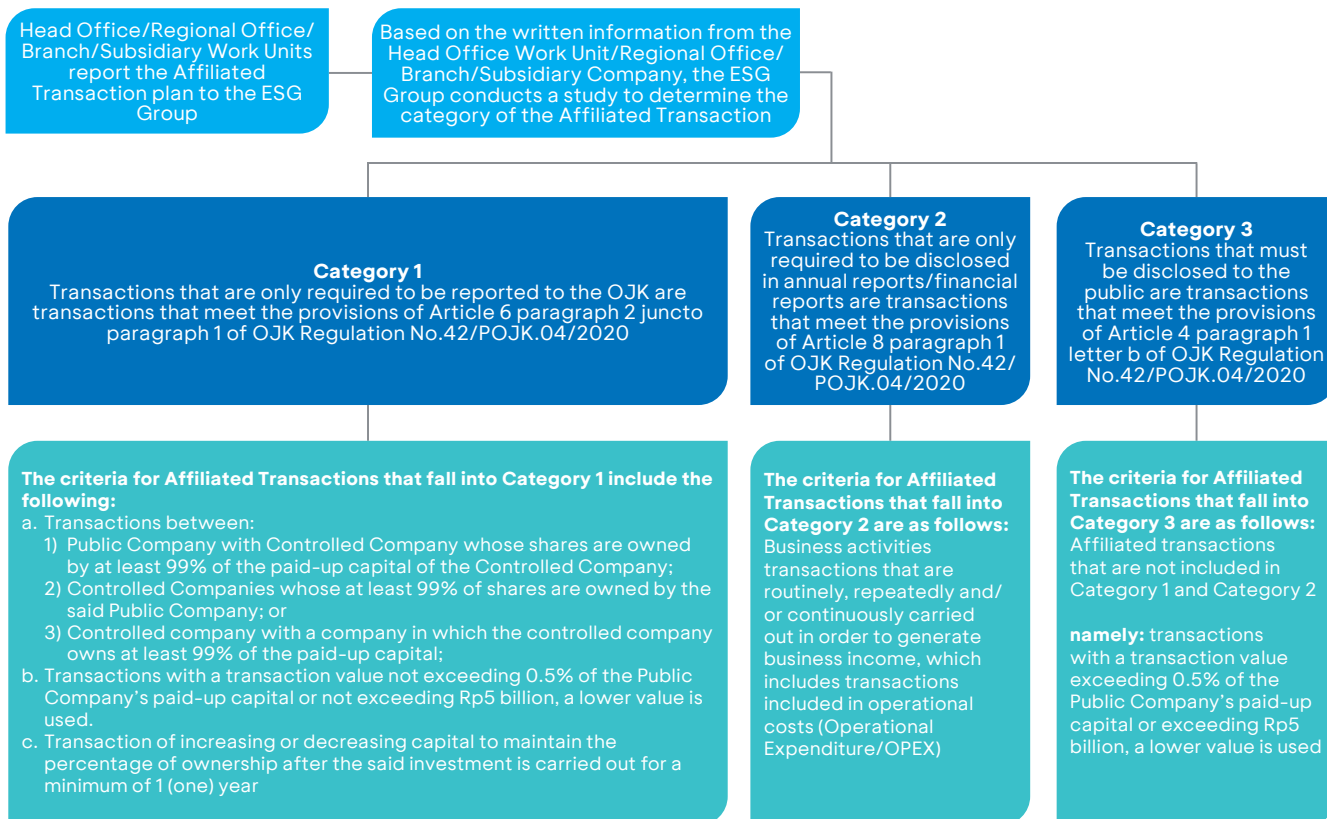


Affiliated Transactions and Conflict of Interest Transactions Flow Mechanisms in BCA



All affiliated transactions in categories 1, 2 and 3 are presented in this Annual Report. Category 1 transactions have been reported to OJK and Category 3 transactions have been disclosed.

Affiliated Transactions Disclosure in 2024

Article 22 OJK Regulation 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 OJK Regulation 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 OJK Regulation No. 42/POJK.04/2020 above, the following is the disclosure of Affiliated Transactions and/or Conflict of Interest 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 2024, there were 31 (thirty one) Affiliated Transactions with a total value of Rp19,242,087,301.87 which were included in Category 1, as follows:

No	Transaction Date	Transaction Type	Affiliated Parties	Transaction Value	Nature of Relationship
1	January 9, 2024	Room rental agreement	PT Central Capital Ventura	Rp97,435,800.00	Transactions between BCA and BCA Subsidiaries
2	January 15, 2024	Rental agreement for room in the KCP Summitas Building	PT Sentul Damai Resort	Rp267,099,300.00	Transactions between BCA and companies controlled by BCA Pension Fund

No	Transaction Date	Transaction Type	Affiliated Parties	Transaction Value	Nature of Relationship
3	January 16, 2024	Managed Network Service Provision Agreement	PT BCA Finance	Rp153,402,000.00	Transactions between BCA and BCA Subsidiaries
4	January 16, 2024	Managed Network Service Provision Agreement	PT Asuransi Umum BCA	Rp2,299,994.37	Transactions between BCA and BCA Subsidiaries
5	January 24, 2024	Rental Agreement for Room in the BCA Antapani Building, Bandung	PT Abacus Cash Solution	Rp1,261,537,200.00	Transactions between BCA and companies controlled by BCA Pension Fund
6	February 28, 2024	Cooperation in Receiving Documents of Heirs of BCA Digital Customers at BCA Branch Offices.	PT Bank Digital BCA	Rp61,549.50.00	Transactions between BCA and BCA Subsidiaries
7	April 1, 2024	IT Operation Management Service Provision Agreement	PT BCA Sekuritas	Rp85,630,950.00	
8	May 2, 2024	LED TV Purchase	PT Sarana Kencana Mulya	Rp7,179,480.00	Transactions between BCA and companies controlled by BCA's major shareholders
9	May 13, 2024	Sale and Purchase Agreement for Used Lenovo M920S Personal Computer (PC)	PT Bank Digital BCA	Rp15,000,000.00	Transactions between BCA and BCA Subsidiaries
10	May 15-16, 2024	Auction of 75 Used Macbook Air	BCA Employees	Rp615,895,313.00	Transactions between BCA and BCA employees
11	May 16-17, 2024	Auction of 21 Used Macbook Air	BCA Employees	Rp172,137,263.00	
12	May 31, 2024	LED TV Purchase	PT Sarana Kencana Mulya	Rp7,251,630.00	Transactions between BCA and companies controlled by BCA's major shareholders
13	June 26, 2024	Peripheral GSIT Q2 2024 - Software Perpetual	PT Global Digital Niaga	Rp966,741,180.00	
14	July 15, 2024	Procurement of FLUKE	PT Global Digital Niaga	Rp33,353,280.00	
15	July 26, 2024	Cooperation in the Provision of Outbound Contact Center Halo BCA Services to BCA Digital Customers	PT Bank Digital BCA	Rp2,188,062,081.00	Transactions between BCA and BCA Subsidiaries
16	August 13, 2024	Procurement of 2 (two) Tablets	PT Global Digital Niaga	Rp13,300,020.00	Transactions between BCA and companies controlled by BCA's major shareholders
17	August 19, 2024	LED TV Purchase	PT Sarana Kencana Mulya	Rp12,746,130.00	
18	September 26, 2024	Sale and Purchase Agreement for Used Servers and IP Phones	PT BCA Sekuritas	Rp15,040,000.00	Transactions between BCA and BCA Subsidiaries
19	October 1, 2024	Cooperation Agreement for Use of the Low Code Platform	PT Bank Digital BCA	Rp107,004,000.00	
20	October 1, 2024	Cooperation Agreement for Use of the Low Code Platform	PT Bank BCA Syariah	Rp107,004,000.00	
21	October 1, 2024	Second Hand Furniture Sales	PT Abacus Cash Solution	Rp3,500,000.00	Transactions between BCA and companies controlled by BCA Pension Fund
22	October 7, 2024	Sale of Unused Fixed Assets	PT Abacus Danapensiuntama	Rp42,500,000.00	
23	October 16, 2024	Cooperation Agreement for Use of the Lowcode Platform	PT BCA Finance	Rp107,004,000.00	Transactions between BCA and BCA Subsidiaries

No	Transaction Date	Transaction Type	Affiliated Parties	Transaction Value	Nature of Relationship
24	October 17, 2024	Second Hand Furniture Sales	PT Abacus Cash Solution	Rp8,500,000.00	Transactions between BCA and companies controlled by BCA Pension Fund
25	October 30, 2024	Sell and Purchase of X86 Servers in 2024 and Installation	PT Akar Inti Solusi	Rp4,369,648,000.00	Transactions between BCA and companies controlled by BCA's major shareholders
26	October 30, 2024	Sale of 3 (three) used HPE brand servers, type DL 380 G9	PT BCA Sekuritas	Rp9,000,000.00	Transactions between BCA and BCA Subsidiaries
27	October 31, 2024	Sale of 1 (one) set of Used Private Automatic Branch Exchange	PT Abacus Danapensiuntama	Rp3,000,000.00	Transactions between BCA and companies controlled by BCA Pension Fund
28	November 19, 2024	Implementation of the Whatsapp catalog provision pilot for BCA Merchants	PT Alto Network	Rp532,800,000.00	Transactions between BCA and companies controlled by BCA's major shareholders
29	November 21, 2024	Sell and Purchase of X86 Servers in 2024 and Installation	PT Akar Inti Solusi	Rp4,369,648,000.00	
30	December 12, 2024	Sell and Purchase of Business Internet Banking Applications	PT Bank Digital BCA	Rp2,775,000,000.00	Transactions between BCA and BCA Subsidiaries
31	December 30, 2024	Purchase of Krisbow Brand Mobile Lifter	PT Global Digital Niaga	Rp7,142,850.00	Transactions between BCA and companies controlled by BCA's major shareholders

(I.2) Category 2

- 1) Throughout 2024, there were 35 (thirty-five) Affiliated Transactions, which are included in Category 2 that are relatively large in transaction value (above Rp1 billion), as follows:

No	Transaction Date	Transaction Type	Affiliated Parties	Transaction Value (after VAT)	Nature of Relationship
1	January 9, 2024	EDC Management	PT Dana Purna Investama	Rp1,177,952,556.00	Transactions between BCA and companies controlled by the BCA Pension Fund
2	February 1, 2024	Job outsourcing agreement for physical processing of money	PT Sentral Layanan Prima	Rp25,403,944,658.00	
3	February 21, 2024	Renewal Communication Link & Dark Fiber Bndc WSA2	PT Iforte Solusi Infotek	Rp39,305,219,026.00	Transactions between BCA and companies controlled by BCA's main shareholders
4	February 21, 2024	Link Communication	PT Iforte Solusi Infotek	Rp32,466,509,665.00	
5	February 23, 2024	Miscellaneous Service Work	PT Dana Purna Investama	Rp1,036,494,402.00	Transactions between BCA and companies controlled by the BCA Pension Fund
6	February 26, 2024	Cooperation Agreement Development of Solutions Based on Artificial Intelligence And Machine Learning	PT Dart Media Indonesia	Rp1,300,000,000.00	Transactions between BCA and companies controlled by BCA's main shareholders
7	March 13, 2024	Cash Management Services	PT Sentral Layanan Prima	Rp8,953,039,169.00	Transactions between BCA and companies controlled by the BCA Pension Fund
8	March 13, 2024	Cash Management Services	PT Sentral Layanan Prima	Rp7,063,848,516.00	
9	March 13, 2024	Cloud	PT Global Distribusi Nusantara	Rp6,048,843,795.00	Transactions between BCA and companies controlled by BCA's main shareholders

No	Transaction Date	Transaction Type	Affiliated Parties	Transaction Value (after VAT)	Nature of Relationship
10	March 13, 2024	Cash Management Services	PT Sentral Layanan Prima	Rp4,225,213,376.00	Transactions between BCA and companies controlled by the BCA Pension Fund
11	March 13, 2024	Cash Management Services	PT Sentral Layanan Prima	Rp1,963,950,247.00	
12	March 13, 2024	Cloud	PT Global Distribusi Nusantara	Rp1,192,627,303.00	Transactions between BCA and companies controlled by BCA's main shareholders
13	March 15, 2024	Management & Support Of Office Facilities	PT Dana Purna Investama	Rp86,204,024,725.00	Transactions between BCA and companies controlled by the BCA Pension Fund
14	March 15, 2024	Management & Support Of Office Facilities	PT Dana Purna Investama	Rp76,488,921,251.00	
15	March 15, 2024	Management & Support of Office Facilities	PT Dana Purna Investama	Rp75,805,104,562.00	
16	March 19, 2024	Promotion Outside Mass Media	PT Dynamo Media Network	Rp3,062,046,000.00	Transactions between BCA and companies controlled by BCA's main shareholders
17	March 22, 2024	Business Entity Gebyar Lottery Program Organizer Services	PT Danamas Insan Kreasi Andalan	Rp2,339,616,000.00	Transactions between BCA and companies controlled by the BCA Pension Fund
18	March 29, 2024	Agreement of the Provision of Google Cloud Platform Software Subscription Facilities	PT Global Distribusi Nusantara	Rp10,248,372,783.94	Transactions between BCA and companies controlled by BCA's main shareholders
19	April 26, 2024	Promotion Outside Mass Media	PT Danamas Insan Kreasi Andalan	Rp2,542,969,600.00	Transactions between BCA and companies controlled by the BCA Pension Fund
20	May 15, 2024	Agreement: BCA Wealth Summit, 2 nd until 5 th September 2024	PT Grand Indonesia	Rp2,947,560,000.00	Transactions between BCA and companies controlled by BCA's main shareholders
21	May 31, 2024	Renewal Security Key Development for Mobile Applications Using Unbound	PT Akar Inti Teknologi	Rp43,290,000,000.00	
22	June 3, 2024	Addendum to Lease Agreement	PT Marga Sadhya Swasti	Rp3,060,920,016.00	
23	June 26, 2024	PERIPHERAL GSIT Q2 - 2024	PT Global Digital Niaga Tbk	Rp1,016,468,070.00	
24	July 1, 2024	Solar Panel Construction, Operation and Authorization Agreement Between PT Iforte Energi Nusantara and PT Bank Central Asia Tbk	PT Iforte Energi Nusantara	Rp1,277,262,457.27	
25	July 19, 2024	OCR Bank Statement	PT Darta Media Indonesia	Rp1,264,373,250.00	
26	September 19, 2024	Extension of the Period Of Cooperation with Cermati Regarding Software Management for Life Style Features on BCA Mobile	PT Dwi Cermat Indonesia	Rp4,381,339,572.00	
27	October 2, 2024	Purchase for lucky draw prize of Gebyar BCA 2024	PT Global Digital Niaga Tbk	Rp6,021,600,000.00	
28	October 8, 2024	Training Organizer Services	PT Grand Indonesia	Rp1,534,500,000.00	
29	October 22, 2024	Cooperation Agreement for Organizing BCA MSMEs Fest No.0010/PKS/DBKM-DTB/VI/2024	PT Global Digital Niaga Tbk	Rp1,666,452,971.00	

No	Transaction Date	Transaction Type	Affiliated Parties	Transaction Value (after VAT)	Nature of Relationship
30	October 24, 2024	Outsourcing Services	PT Dana Purna Investama	Rp1,786,905,409.00	Transactions between BCA and companies controlled by the BCA Pension Fund
31	October 29, 2024	Cooperation Agreement for Providing Google Cloud Platform Services Consulting Services	PT Global Distribusi Nusantara	Rp18,230,772,441.00	Transactions between BCA and companies controlled by BCA's main shareholders
32	October 29, 2024	Google Cloud Platform Services	PT Global Distribusi Nusantara	Rp7,006,834,103.00	
33	October 29, 2024	Base24 System Support Services	PT Akar Inti Solusi	Rp4,689,479,750.00	
34	October 30, 2024	Cooperation Agreement for Software Development for Digital Solutions	PT Dartta Media Indonesia	Rp5,000,000,000.00	
35	November 19, 2024	Niki World Tour Jakarta 2025 Sponsorship Agreement	PT Dartta Media Indonesia	Rp3,950,000,000.00	

- 2) In addition to the 35 (thirty-five) Affiliate Transactions above, there were 336 (three hundred thirty-six) other transactions with a total value of Rp23,372,911,684.00, (twenty-three billion three hundred seventy-two million nine hundred eleven thousand six hundred eighty-four rupiah), which are not described in detail in this Annual Report, considering 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, 2024 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 Statement Section Note 46 page 682 of this Annual Report, while the Affiliated Transactions conducted by BCA with BCA Subsidiaries are as follows:

No.	Transaction Type	Affiliated Parties	Transaction Value	Nature of Relationship
1	Loan granted	PT BCA Finance	Rp21,851,216,204.00	Transactions between BCA and BCA Subsidiaries
2	Loan received			
3	Overdraft granted	PT BCA Finance	Rp99,436,446,674.00	
4	Overdrafts received	PT Bank BCA Syariah	Rp109,903,239.00	
5	Placement of funds (in the form of current accounts, deposits, and equivalent)	BCA Finance Limited	Rp2,276,838,703.74	
6	Deposits of funds (in the form of current accounts, deposits, and equivalents)	PT BCA Finance	Rp130,966,555.00	
		PT Bank BCA Syariah	Rp11,577,188,987.89	
		PT Bank Digital BCA	Rp62,622,974,994.00	
		PT Asuransi Umum BCA	Rp13,875,104,420.88	
		PT Asuransi Jiwa BCA	Rp1,210,615,612.94	
		PT Central Capital Ventura	Rp399,651,500.00	
		PT BCA Sekuritas	Rp7,252,545,873.90	

(I.3) Category 3

Throughout 2024, there was 1 (one) affiliated transactions with a total value of Rp16,345,058,400.00 (sixteen billion three hundred forty-five million fifty-eight thousand four hundred rupiah) which was included in Category 3, as follows:

No	Transaction Type	Affiliated Parties	Transaction Value	Nature of Relationship
1.	40 th Floor Room Rental	PT Grand Indonesia	Rp16,345,058,400.00	Transaction between BCA and companies controlled by BCA's Majority Shareholder

II. Realization of Affiliated Transactions conducted by the Subsidiaries with Subsidiaries or Affiliated Parties of BCA**(II.1) Category 1**

Throughout 2024, there were 1 (one) Affiliated Transactions which were included in Category 1, as follows:

No	Transaction Type	Affiliated Parties	Nature of Relationship
1.	Merger between PT BCA Multi Finance and PT BCA Finance	PT BCA Finance dengan PT BCA Multi Finance	Transaction between BCA and companies controlled by BCA's main Shareholder

(II.2) Category 2

1) In 2024, there were 3 (three) Affiliated Transactions carried out by BCA's subsidiaries, which are included in Category 2 that are relatively large in transaction value (above Rp1 billion), as follows:

No	Transaction Type	Affiliated Parties	Transaction Value	Nature of Relationship
1	Joint Financing	PT Bank Digital BCA with PT BCA Finance	Rp499,987,000,000.00	Transactions between BCA Subsidiaries
2	Indodana Channeling	PT Bank Digital BCA with PT Artha Dana Teknologi	Rp300,000,000,000.00	Transactions between BCA Subsidiaries and companies controlled by BCA's main shareholders
3	3 rd Addendum AWS Service Agreement	PT Bank BCA Syariah with PT. Darta Media Indonesia	Rp12,583,100,602,00	

2) In addition to the 3 (three) Affiliated Transactions above, there were 14 (fourteen) other transactions with a total value of Rp816,450,833,503.00 (eight hundred sixteen billion four hundred fifty million eight hundred thirty-three thousand five hundred three rupiah), 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 were also Affiliated Transactions in the form of loans, overdrafts, placements and/or deposits with a position value as of December 31, 2024 conducted among BCA Subsidiaries. The aforementioned Affiliated Transactions are as follows:

No	Transaction Type	Affiliated Parties	Transaction Value	Nature of Relationship
1	Loan granted/received	-	-	
2	Overdraft granted/received	-	-	
3	Placement of funds/deposits of funds (in the form of current accounts, deposits, and equivalent)	PT Central Capital Ventura with PT Bank BCA Syariah	Rp23,072,446.00	Transactions between BCA Subsidiaries
		PT BCA Sekuritas with PT Bank BCA Syariah	Rp61,442,469,862.00	
		PT BCA Sekuritas with PT Bank Digital BCA	Rp69,839,789,32	
		PT Asuransi Jiwa BCA with PT Bank BCA Syariah	Rp26,226,784,037.00	
		PT BCA Finance with PT Bank BCA Syariah	Rp2,124,202.00	
		PT Asuransi Umum BCA with PT Bank BCA Syariah	Rp90,000,000,000.00	

(II.3) Category 3

Throughout 2024, 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.
- Ensuring the feasibility, fair value, and terms of the transaction in question (arm's length transaction).

The affiliated transactions conducted by BCA and BCA's Subsidiaries in 2024 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 2024 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 the Board of 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 the context of integrated governance, the Board of Directors of BCA also ensures that the implementation of intra-group transaction risk management within the financial conglomerate is free from conflicts of interest between individual Financial Services Institutions.