

AFFILIATED TRANSACTIONS AND CONFLICT OF INTEREST TRANSACTIONS

Policy on Affiliated Transactions and Conflict of Interest Transactions

BCA maintains a policy on affiliated transactions and conflict of interest transactions as regulated under the Board of Directors Decision No. 151/SK/DIR/2023 dated September 12, 2023, concerning Affiliated Transactions and Conflict of Interest Transactions, and Circular Letter No. 155/SE/POL/2024 dated May 15, 2024, concerning the Implementation of Affiliated Transactions and Conflict of Interest Transactions. The main principles of this policy are presented in the GCG Policy section of the BCA website (<https://www.bca.co.id/en/tentang-bca/tata-kelola/acgs/kebijakan-gcg>).

BCA continuously ensures the internal policies align with the prevailing regulatory developments, following the issuance of OJK Regulation No. 42/POJK.04/2020 dated July 02, 2020, regarding Affiliated Transactions and Conflict of Interest Transactions (“OJK Regulation No. 42/POJK.04/2020”). BCA conducts periodic dissemination to subsidiaries, branch offices, and relevant work units at regional and head offices regarding affiliated transactions in accordance with OJK Regulation No. 42/POJK.04/2020.

BCA Affiliated Parties

BCA Affiliated Parties include:

- Employees, members of the Board of Directors, and members of the Board of Commissioners of BCA.
- Major Shareholders of BCA, namely individuals or companies holding, directly or indirectly, at least 20% (twenty percent) of the voting rights of all voting shares issued by BCA, or a smaller amount as determined by the OJK.
- Companies controlled by BCA, directly or indirectly.
- Companies having one or more members of the Board of Directors or Board of Commissioners concurrently serving as members of the Board of Directors or Board of Commissioners of BCA.
- Companies controlled directly or indirectly by the Major Shareholders of BCA.
- Individuals who have a familial affiliation 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 Major Shareholders of BCA.

Companies Controlled by BCA (Subsidiaries)

BCA has Subsidiaries not being Public Companies and having financial statements consolidated with BCA, namely:

1. BCA Finance Limited
2. PT BCA Finance
3. PT Bank BCA Syariah
4. PT Asuransi Umum BCA

5. PT Central Capital Ventura
6. PT BCA Sekuritas
7. PT Asuransi Jiwa BCA
8. PT Bank Digital BCA

Information and shareholding structures related to these BCA Subsidiaries are presented in this Annual Report on pages 420-423.

1. Affiliated Transactions Disclosure of Affiliated Transactions in the 2025 Annual Report

The disclosure of BCA’s Affiliated Transactions in the 2025 Annual Report follows the provisions of Article 22 of OJK Regulation No. 42/POJK.04/2020. This article stipulates the requirement for a Public Company to follow the procedures regulated in OJK Regulation No. 42/POJK.04/2020 in the event of an Affiliated Transaction and/or Conflict of Interest Transaction conducted by a Controlled Company not classified as a Public Company and having its financial statements consolidated with the Public Company. In this sub-chapter, Controlled Companies refer to BCA Subsidiaries as described on page 420 of this Annual Report, with the term ‘Subsidiary’ being defined, among others, in the OJK Regulation on the Implementation of Integrated Corporate Governance and the OJK Regulation on the Implementation of Integrated Risk Management.

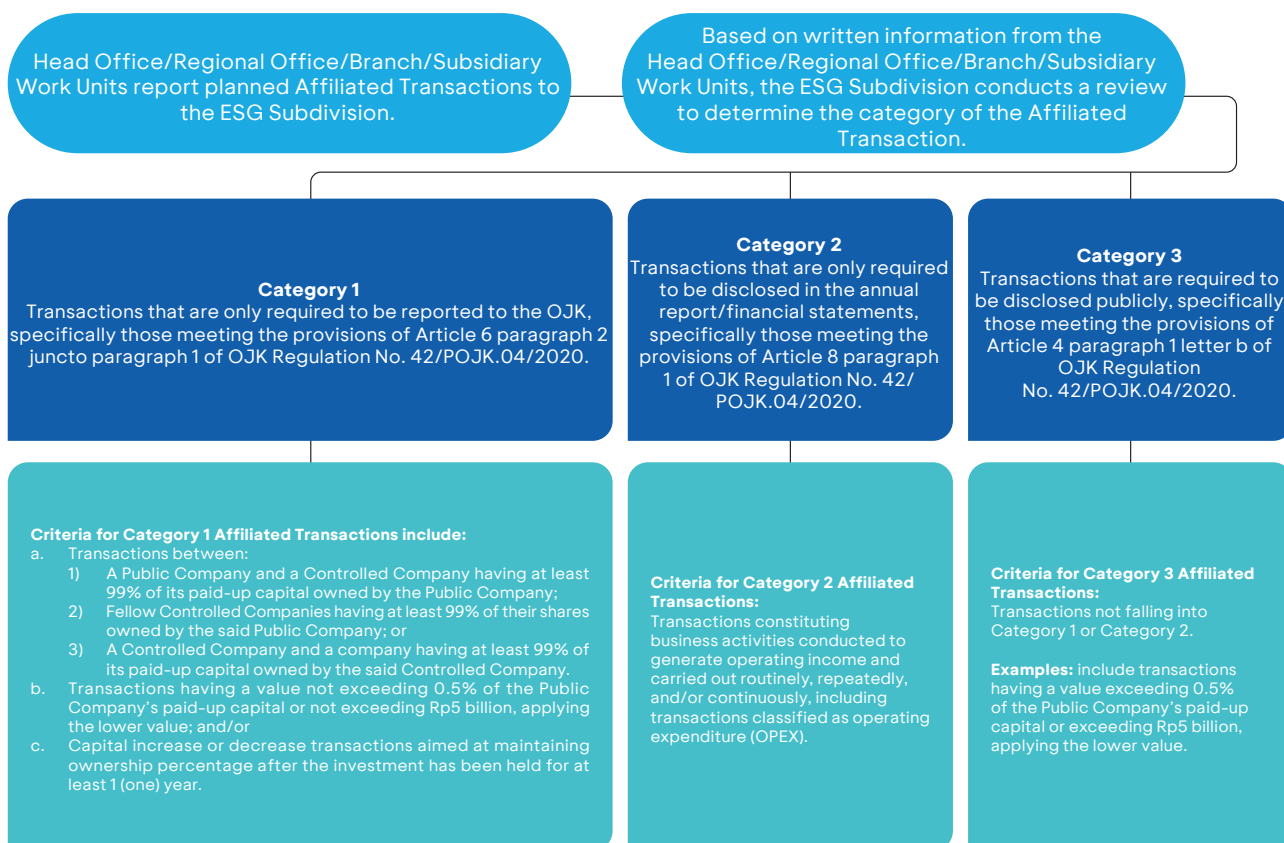
Affiliated Transactions disclosed in this 2025 Annual Report include:

- Affiliated Transactions between BCA and BCA Subsidiaries;
- Transactions between BCA and BCA Affiliated Parties other than BCA Subsidiaries;
- Affiliated Transactions between BCA Subsidiaries; and
- Affiliated Transactions between BCA Subsidiaries and BCA Affiliated Parties (other than BCA Subsidiaries).

Review and Approval Mechanism for Affiliated and/or Conflict of Interest Transactions

Every work unit and Subsidiary planning to conduct a transaction with a BCA Affiliated Party must inform the Environmental Social Governance (ESG) Subdivision in writing, accompanied by the required data. The ESG Subdivision coordinates with relevant work units to perform an analysis to determine the necessary follow-up actions in accordance with prevailing regulations. To ensure the transactions are conducted in the best interest of the Company and to prevent potential conflicts of interest detrimental to BCA, the Audit Committee, in accordance with its duties and responsibilities, shall review and provide recommendations to the Board of Commissioners regarding potential conflicts of interest.

Affiliated Transactions and Conflict of Interest Transactions Flow Mechanisms in BCA



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

Affiliated Transactions Disclosure in 2025

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

The implementation of Affiliated and/or Conflict of Interest Transactions can be grouped as follows:

- BCA with Subsidiaries and BCA Affiliated Parties.
- Subsidiaries with other Subsidiaries and BCA Affiliated Parties.

To comply with the aforementioned OJK Regulation No. 42/POJK.04/2020, the following is the disclosure of Affiliated Transactions and/or Conflict of Interest Transactions classified according to their respective categories.

1) Realization of Affiliated Transactions between BCA and Subsidiaries/BCA Affiliated Parties

(I.1) Category 1

Throughout 2025, there were 27 Affiliated Transactions with a total value of Rp135,218,993,639.20 falling under Category 1, as follows:

No	Date of Transactions	Type of Transactions	Affiliated Parties	Transaction Values	Nature of Affiliation
1	February 17, 2025	Sale of Unused Fixed Assets	PT Abacus Dana Pensiuntama	Rp21,000,000.00	Transactions between BCA and companies controlled by the BCA Pension Fund
2	February 28, 2025	Sale and Purchase of PT BCA Finance Shares	BCA Finance Limited	Rp58,042,856,628.00	Transactions between BCA's and BCA's Subsidiarity
3	March 13, 2025	Purchase of Hardware	PT Akar Inti Solusi	Rp2,858,831,640.00	Transactions between BCA and companies controlled by BCA's major shareholders
4	March 13, 2025	Provision of Hardware Maintenance Services	PT Akar Inti Solusi	Rp580,970,670.00	
5	March 17, 2025	Procurement of Tablets	PT Global Digital Niaga Tbk	Rp20,068,800.00	
6	March 24, 2025	Sale of Used Servers	PT Asuransi Umum BCA	Rp10,000,000.00	Transactions between BCA's and BCA's Subsidiarity
7	April 30, 2025	Sale and Purchase of E-Learning Modules	PT Bank Digital BCA	Rp5,500,000.00	
8	May 09, 2025	Space Lease Agreement	PT Bank Digital BCA	Rp182,896,920.00	
9	June 23, 2025	Purchase of Servers	PT Akar Inti Solusi	Rp3,145,498,020.00	Transactions between BCA and companies controlled by BCA's major shareholders
10	July 04, 2025	Procurement of Digital Cameras and KVM Switches	PT Global Digital Niaga Tbk	Rp29,612,580.00	
11	July 11, 2025	Procurement of PCs	PT Global Digital Niaga Tbk	Rp34,350,060.00	
12	July 25, 2025	Procurement of Digital Projectors	PT Global Digital Niaga Tbk	Rp13,169,040.00	
13	August 04, 2025	Provision of Account Analysis Applications	PT Bank BCA Syariah	Rp50,000,000.00	Transactions between BCA's and BCA's Subsidiarity
14	August 22, 2025	Procurement of Tablets	PT Global Digital Niaga Tbk	Rp22,605,150.00	Transactions between BCA and companies controlled by BCA's major shareholders
15	August 25, 2025	Space Lease Agreements	PT Djarum	Rp48,480,000.00	
16	September 04, 2025	Procurement of Digital Cameras	PT Global Digital Niaga Tbk	Rp26,884,200.00	
17	September 12, 2025	Purchase of Software Licenses for SNAP API Converter Tools	PT Akar Inti Solusi	Rp2,408,700,000.00	
18	September 16, 2025	Space Lease Agreements	PT Dana Purna Investama	Rp178,677,721.20	Transactions between BCA and companies controlled by the BCA Pension Fund
19	September 30, 2025	Sale of Used Office Desks	PT Dana Purna Investama	Rp700,000.00	
20	9 Oktober 2025 October 09, 2025	Sale of Land	PT BCA Finance	Rp8,500,000,000.00	Transactions between BCA's and BCA's Subsidiarity
21	October 13, 2025	Procurement of Card Counting Machines	PT Akar Inti Teknologi	Rp18,315,000.00	Transactions between BCA and companies controlled by BCA's major shareholders
22	November 11, 2025	Purchase of Servers	PT Akar Inti Solusi	Rp1,051,158,000.00	
23	November 21, 2025	API Feature Development Services	PT Akar Inti Teknologi	Rp1,177,027,200.00	
24	November 27, 2025	Sale of Used Cash Recycling Machines (CRM)	PT Abacus Dana Pensiuntama	Rp3,000,000.00	Transactions between BCA and companies controlled by the BCA Pension Fund
25	December 10, 2025	Sale of Used Safes	PT Dana Purna Investama	Rp3,100,000.00	

No	Date of Transactions	Type of Transactions	Affiliated Parties	Transaction Values	Nature of Affiliation
26	December 12, 2025	Provision of DevOps Service	PT Bank BCA Syariah	Rp64,592,010.00	Transactions between BCA's and BCA's Subsidiarity
27	December 18, 2025	Purchase of shares in PT Penyelesaian Transaksi Elektronik Nasional	PT Central Capital Ventura	Rp56,721,000,000.00	

(I.2) Category 2

1) Throughout 2025, there were 65 Affiliated Transactions falling under Category 2 having relatively large values (exceeding Rp1 billion), as follows:

No.	Date of Transaction	Type of Transaction	Affiliated Parties	Transaction Value	Nature of Affiliation
1	January 07, 2025	Extension of Amazon Web Services (AWS)	PT Darta Media Indonesia	Rp1,463,578,212.00	Transactions between BCA and Companies Controlled by the Major Shareholders of BCA
2	January 08, 2025	Outsourcing Agreement	PT Dana Purna Investama	Rp 118,209,577,820.00	Transactions between BCA and entities controlled by the BCA Pension Fund
3	February 03, 2025	Marketing Sponsorship	PT Grand Indonesia	Rp1,043,456,250.00	Transactions between BCA and Companies Controlled by the Major Shareholders of BCA
4	February 04, 2025	Payment for Customer Recruitment & Telemarketing Services	PT Danamas Insan Kreasi Andalan	Rp1,147,416,082.00	Transactions between BCA and entities controlled by the BCA Pension Fund
5	February 05, 2025	Payment for Credit Card Customer Recruitment Services	PT Danamas Insan Kreasi Andalan	Rp2,295,248,221.00	
6	February 11, 2025	Fees for Sales Promotion Girls (SPG) for MyBCA & BCA Mobile Online Account Opening	PT Danamas Insan Kreasi Andalan	Rp12,795,509,346.00	
7	February 11, 2025	Payment for Credit Card Customer Recruitment Services	PT Danamas Insan Kreasi Andalan	Rp4,879,741,137.00	
8	February 12, 2025	Payment for Credit Card Customer Recruitment Services	PT Danamas Insan Kreasi Andalan	Rp8,201,132,580.00	
9	February 14, 2025	Fees for Telemarketing Services	PT Danamas Insan Kreasi Andalan	Rp1,142,067,900.00	
10	February 18 2025	Fees for SPG for MyBCA & BCA Mobile Online Account Opening	PT Danamas Insan Kreasi Andalan	Rp5,297,661,019.00	
11	February 18, 2025	Payment for Credit Card Customer Recruitment Services	PT Danamas Insan Kreasi Andalan	Rp2,467,195,490.00	
12	February 25, 2025	Payment for EDC Services and Fees for SPG for Online Account Opening	PT Danamas Insan Kreasi Andalan	Rp2,890,473,003.00	
13	February 26, 2025	Room Rental for Hotel Indonesia Kempinski	PT Grand Indonesia	Rp1,418,175,116.00	Transactions between BCA and Companies Controlled by the Major Shareholders of BCA

No.	Date of Transaction	Type of Transaction	Affiliated Parties	Transaction Value	Nature of Affiliation
14	February 26, 2025	Telemarketing Outsourcing Fees	PT Danamas Insan Kreasi Andalan	Rp1,372,853,550.00	Transactions between BCA and entities controlled by the BCA Pension Fund
15	February 28, 2025	Payment for Credit Card Customer Recruitment Services	PT Danamas Insan Kreasi Andalan	Rp1,764,864,682.00	
16	March 03, 2025	Fees for SPG for Online Account Opening via Application	PT Danamas Insan Kreasi Andalan	Rp4,687,637,822.00	
17	March 05, 2025	EDC & QR Merchant Recruitment Services	PT Danamas Insan Kreasi Andalan	Rp4,125,481,500.00	
18	March 05, 2025	Fees for SPG for Online Account Opening via Application	PT Danamas Insan Kreasi Andalan	Rp2,640,031,236.00	
19	March 05, 2025	Payment for Credit Card Customer Recruitment Services	PT Danamas Insan Kreasi Andalan	Rp2,613,450,098.00	
20	March 05, 2025	EDC & QR Merchant Recruitment Services	PT Dana Purna Investama	Rp1,037,932,473.00	
21	March 07, 2025	Fees for SPG for Account Opening and QRIS Acquisition	PT Danamas Insan Kreasi Andalan	Rp3,815,471,076.00	
22	March 11, 2025	EDC & QR Merchant Recruitment Services	PT Danamas Insan Kreasi Andalan	Rp3,773,633,700.00	
23	March 13, 2025	Payment for Credit Card Customer Recruitment Services	PT Danamas Insan Kreasi Andalan	Rp3,480,193,099.00	
24	March 18, 2025	Fees for SPG for Online Account Opening via Application	PT Danamas Insan Kreasi Andalan	Rp3,499,889,424.00	
25	March 18, 2025	Payment for Credit Card Customer Recruitment Services	PT Danamas Insan Kreasi Andalan	Rp3,001,065,142.00	
26	March 21, 2025	Fees for Telemarketing Services	PT Danamas Insan Kreasi Andalan	Rp1,049,049,900.00	
27	April 10, 2025	EDC & QRIS Management Services	PT Dana Purna Investama	Rp1,059,657,504.00	
28	April 14, 2025	Gebyar Hadiah BCA III Lucky Draw	PT Global Digital Niaga Tbk	Rp5,001,519,000.00	Transactions between BCA and Companies Controlled by the Major Shareholders of BCA
29	April 14, 2025	Vouchers for Gebyar BCA III	PT Global Digital Niaga Tbk	Rp1,800,000,000.00	
30	April 17, 2025	EDC & QR Merchant Recruitment Services	PT Danamas Insan Kreasi Andalan	Rp4,429,599,300.00	Transactions between BCA and entities controlled by the BCA Pension Fund
31	April 17, 2025	Fees for SPG for Online Account Opening via Application	PT Danamas Insan Kreasi Andalan	Rp2,903,604,985.00	
32	April 17, 2025	Payment for Credit Card Customer Recruitment Services	PT Danamas Insan Kreasi Andalan	Rp4,972,644,612.00	
33	April 21, 2025	Fees for SPG for MyBCA & BCA Mobile Account Opening	PT Danamas Insan Kreasi Andalan	Rp3,232,068,392.00	
34	April 21, 2025	Fees for SPG for Online Account Opening via Application	PT Danamas Insan Kreasi Andalan	Rp3,083,826,755.00	
35	April 21, 2025	Telemarketing Services	PT Danamas Insan Kreasi Andalan	Rp1,109,322,900.00	
36	April 29, 2025	Fees for SPG for Online Account Opening	PT Danamas Insan Kreasi Andalan	Rp3,267,291,727.00	

No.	Date of Transaction	Type of Transaction	Affiliated Parties	Transaction Value	Nature of Affiliation
37	April 29, 2025	Payment for Credit Card Customer Recruitment Services	PT Danamas Insan Kreasi Andalan	Rp2,959,224,180.00	
38	April 30, 2025	Payment for Credit Card Customer Recruitment Services	PT Danamas Insan Kreasi Andalan	Rp3,049,134,688.00	
39	May 02, 2025	Payment for Credit Card Customer Recruitment Services	PT Danamas Insan Kreasi Andalan	Rp2,805,499,269.00	
40	May 06, 2025	Fees for SPG for Online Account Opening	PT Danamas Insan Kreasi Andalan	Rp5,762,933,046.00	
41	May 06, 2025	Payment for Credit Card Customer Recruitment Services	PT Danamas Insan Kreasi Andalan	Rp4,772,196,771.00	
42	May 08, 2025	EDC & QR Merchant Recruitment Services	PT Dana Purna Investama	Rp1,125,741,021.00	
43	May 15, 2026	Payment for Credit Card Customer Recruitment Services	PT Danamas Insan Kreasi Andalan	Rp2,046,666,437.00	
44	May 15, 2025	Fees for SPG for MyBCA & BCA Mobile Account Opening	PT Danamas Insan Kreasi Andalan	Rp1,950,795,333.00	
45	May 19, 2025	Fees for SPG for Online Account Opening	PT Danamas Insan Kreasi Andalan	Rp2,222,928,204.00	
46	May 23, 2025	Payment for Credit Card Customer Recruitment Services	PT Danamas Insan Kreasi Andalan	Rp2,436,958,081.00	
47	May 28, 2025	Payment for Credit Card Customer Recruitment Services	PT Danamas Insan Kreasi Andalan	Rp2,864,404,951.00	
48	June 05, 2025	Project Cooperation for the KKN Bakti BCA Program	PT Narasi Citra Sahwahita	Rp2,086,800,000.00	Transactions between BCA and Companies Controlled by the Major Shareholders of BCA
49	June 12, 2025	Fees for SPG for Online Account Opening	PT Danamas Insan Kreasi Andalan	Rp7,824,445,928.00	Transactions between BCA and entities controlled by the BCA Pension Fund
50	June 12, 2025	Payment for Credit Card Customer Recruitment Services	PT Danamas Insan Kreasi Andalan	Rp2,078,981,565.00	
51	June 13, 2025	EDC & QRIS Management Services	PT Danamas Insan Kreasi Andalan	Rp3,480,624,225.00	
52	June 13, 2025	Payment for Credit Card Customer Recruitment Services	PT Danamas Insan Kreasi Andalan	Rp3,074,736,832.00	
53	June 17, 2025	EDC & QRIS Management Services	PT Dana Purna Investama	Rp1,135,680,849.00	
54	June 20, 2025	Fees for SPG for Online Account Opening	PT Danamas Insan Kreasi Andalan	Rp2,415,846,367.00	
55	June 20, 2025	Payment for Credit Card Customer Recruitment Services	PT Danamas Insan Kreasi Andalan	Rp4,163,487,398.00	
56	June 26, 2025	Fees for SPG for Online Account Opening	PT Danamas Insan Kreasi Andalan	Rp2,406,341,732.00	

No.	Date of Transaction	Type of Transaction	Affiliated Parties	Transaction Value	Nature of Affiliation
57	July 01, 2025	Cooperation for BCA UMKM Fest 2025	PT Global Digital Niaga Tbk	Rp2,000,000,000.00	Transactions between BCA and Companies Controlled by the Major Shareholders of BCA
58	September 19, 2025	Software Development for Digital Solutions	PT Darta Media Indonesia	Rp3,000,000,000.00	
59	September 24, 2025	Subduct Construction Works for Toll Exit Route	PT iForte Solusi Infotek	Rp4,005,726,486.00	
60	October 19, 2025	Subscription Facility for AWS	PT Darta Media Indonesia	Rp6,198,366,922.00	
61	October 21, 2025	Huawei Watch Fit 4 and SAMSUNG Galaxy S25 Ultra	PT Global Digital Niaga Tbk	Rp1,994,670,000.00	
62	November 21, 2025	Provision of SCF API Feature Development and Implementation Services on the MyBCA Bisnis Channel	PT Akar Inti Teknologi	Rp1,306,500,192.00	
63	November 25, 2025	API - SNAP Integration Converter Tools	PT Akar Inti Solusi	Rp2,725,050,000.00	
64	November 27, 2025	Promotional Cooperation Agreement	PT Global Teknologi Niaga	Rp1,000,000,000.00	
65	December 11, 2025	Subscription Facility Agreement for Google Cloud Platform Software	PT Global Distribusi Nusantara	Rp46,626,642,579.00	

2) In addition to the 65 Affiliated Transactions above, there were 622 other transactions with a total value of Rp54,310,586,438.29 which are not described in detail in this Annual Report, considering the relatively small (immaterial) value of each transaction.

3) Besides the Affiliated Transactions above, there were also Affiliated Transactions in the form of loans, overdrafts, placements, and/or deposits outstanding as of December 31, 2025, conducted between BCA and BCA Subsidiaries, as well as Affiliated Parties other than BCA Subsidiaries.

Such Affiliated Transactions conducted by BCA with Affiliated Parties other than BCA Subsidiaries are disclosed in the Annual Financial Statements, Note 45, page 579 of this Annual Report; meanwhile, such Affiliated Transactions conducted by BCA with BCA Subsidiaries are as follows:

No	Type of Transactions	Affiliated Parties	Transaction Values	Nature of Affiliation
1	Loans Granted	-	-	Transactions between BCA's and BCA's Subsidiaries
2	Loans Received	-	-	
3	Overdrafts Granted	PT BCA Finance	Rp239,969,614,680.00	
4	Overdrafts Received	-	-	
5	Placements (consisting of demand deposits, time deposits, and the like)	PT Bank BCA Syariah	Rp166,871,131	
6	Deposits (consisting of demand deposits, time deposits, and the like)	PT BCA Finance	Rp30,090,417.00	
		PT Bank BCA Syariah	Rp8,175,579,860.47	
		PT Bank Digital BCA	Rp91,519,261,086.00	
		PT Asuransi Umum BCA	Rp24,543,217,731.27	
		PT Asuransi Jiwa BCA	Rp732,981,393.25	
		PT Central Capital Ventura	Rp25,249,840,320.18	
		PT BCA Sekuritas	Rp9,349,048,117.00	

(I.3) Category 3

Throughout 2025, there was 1 (one) Affiliated Transaction with a total value of Rp38,932,934,760.00 falling under Category 3, as follows:

No	Type of Transactions	Affiliated Parties	Transaction Values	Nature of Affiliation
1	Procurement of IT Hardware including installation and maintenance	PT Akar Inti Solusi	Rp38,932,934,760.00	Transactions between BCA and companies controlled by BCA's Controlling Shareholders

2) Realization of Affiliated Transactions conducted by Subsidiaries with other Subsidiaries and BCA Affiliated Parties

(II.1) Category 1

Throughout 2025, there was 1 Affiliated Transaction falling under Category 1, as follows:

No	Type of Transactions	Affiliated Parties	Transaction Values	Nature of Affiliation
1	Sale and Purchase of Shares	BCA Finance Limited with PT BCA Sekuritas	Rp136,872	Transactions between BCA's Subsidiary

(II.2) Category 2

1) Throughout 2025, there were 1 Affiliated Transactions conducted by BCA Subsidiaries falling under Category 2 having relatively large values (exceeding Rp1 billion), as follows:

No	Type of Transactions	Affiliated Parties	Transaction Values	Nature of Affiliation
1	IT Consulting Services	PT Akar Inti Teknologi with PT Bank Digital BCA	Rp14,513,272,200	Transactions between BCA's Subsidiary and companies controlled by BCA's main shareholders

2) In addition to the 1 Affiliated Transactions above, there were 69 other transactions with a total value of Rp2,363,404,220.65 which are not described in detail in this Annual Report, considering the relatively small (immaterial) value of each transaction.

3) Besides the Affiliated Transactions above, there were also Affiliated Transactions in the form of loans, overdrafts, placements, and/or deposits outstanding as of December 31, 2025, conducted between BCA Subsidiaries. Such Affiliated Transactions are as follows:

No	Type of Transactions	Affiliated Parties	Transaction Values	Nature of Affiliation
1	Loan Granting/Receiving Transactions	-	-	- Transactions between BCA's Subsidiaries
2	Overdraft Granting/Receiving Transactions	-	-	-
3	Placements/Deposits (consisting of demand deposits, time deposits, and the like)	PT Central Capital Ventura with PT Bank BCA Syariah	Rp22,956,900.92	
		PT Central Capital Ventura with PT BCA Sekuritas	Rp3,000,000.00	
		PT BCA Sekuritas with PT Bank BCA Syariah	Rp150,903,564,891.00	
		PT BCA Sekuritas with PT Bank Digital BCA	Rp4,289,974,157.85	
		PT Asuransi Jiwa BCA with PT Bank BCA Syariah	Rp26,301,320,961.00	
		PT Asuransi Jiwa BCA with PT Bank Digital BCA	Rp5,017,187,504	
		PT BCA Finance with PT Bank BCA Syariah	Rp1,951,359.05	
		PT Asuransi Umum BCA with PT Bank BCA Syariah	Rp10,000,000,000.00	
	PT Asuransi Umum BCA with PT Bank Digital BCA	Rp2,522,045,342		

(II.3) Category 3

Throughout 2025, there were no Affiliated Transactions falling under Category 3.

Fairness of Transactions

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

- Adhering to Good Corporate Governance principles, namely transparency, accountability, responsibility, independency, and fairness.
- Ensuring the feasibility, fairness of value, and terms of the respective transactions (arm’s length transactions).

The Board of Directors states the Affiliated Transactions carried out by BCA and its Subsidiaries during 2025 have undergone adequate procedures to ensure the affiliated transactions are carried out in accordance with generally accepted business practices, including adhering to the arm’s-length principle.

2. Conflict of Interest Transactions Policy related to Conflict 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 outcomes and existing conflicts of interest must be recorded and documented as evidence.

BCA’s policy related to conflicts of interest, as stipulated in the Board of Directors Decision No. 0039/SK/DIR/2025 dated February 25, 2025, concerning the Annual Statement of Conflict of Interest, mandates that all BCA personnel must be aware of and recognize activities capable of giving rise to or causing conflicts of interest and are obligated to avoid them. As a form of managing potential conflicts of interest, BCA requires all employees at echelon 7 and above (including members of the Board of Directors and Board of Commissioners) to complete a digital Annual Disclosure.

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

Conflict of Interest Policy for the Board of Commissioners and Directors

Provisions regarding conflicts of interest for the Board of Commissioners and Directors are regulated in the Corporate Governance Guidelines, which include the following:

- Members of the Board of Commissioners and/or Directors having a conflict of interest are prohibited from making decisions and/or taking actions and/or being involved in the transaction execution process potentially harming BCA or reducing BCA’s profits, and are required to disclose such conflict of interest conditions in every decision.
- Members of the Board of Directors are not authorized to represent BCA in matters or transactions where the respective Director has a conflict of interest with BCA.

Independent Parties in Affiliated Transactions and Conflict of Interest Transactions

In accordance with prevailing regulations and as set out in BCA’s internal policies, if there are transactions with affiliated parties requiring public information disclosure and reporting to the OJK, BCA will appoint an independent appraiser to evaluate the fairness of the transaction value.

In the event of transactions conducted by BCA with third parties containing differences between BCA’s economic interests and the economic interests of members of the Board of Directors, Board of Commissioners, major shareholders, or Controllers capable of harming BCA, BCA is required to use an independent appraiser to determine the fair value of the transaction object and/or the fairness of the transaction, and must obtain prior approval from BCA’s Independent Shareholders through an Independent GMS.

Conflict of Interest Transactions in 2025

Throughout 2025, members of the Board of Commissioners and Board of Directors managed potential conflicts of interest as regulated by prevailing provisions; for instance, if a member of the Board of Commissioners or Directors had a conflict of interest, that member did not participate in the decision-making process. Throughout 2025, there were no conflict of interest transactions harming BCA or reducing BCA’s profits.

Name and Position of the Party Having a Conflict of Interest	Name and Position of Decision Maker	Type of Transactions	Transaction Values	Descriptions
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There were no Conflict of Interest transactions in 2025.