

PT Bank Central Asia Tbk 9M24 Results

23 October 2024

Agenda

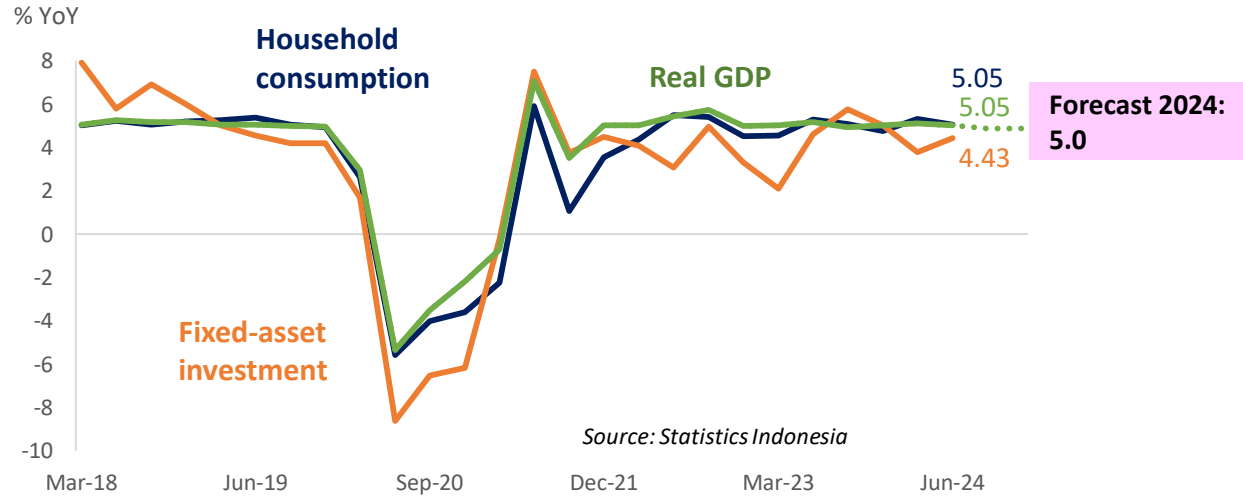


- Economic Highlights
- Banking Industry Updates
- 9M24 Performance Overview
- Sustainable Finance and ESG
- Share Data, Ratings & Awards

Economic Highlights

Economic highlights (1/2)

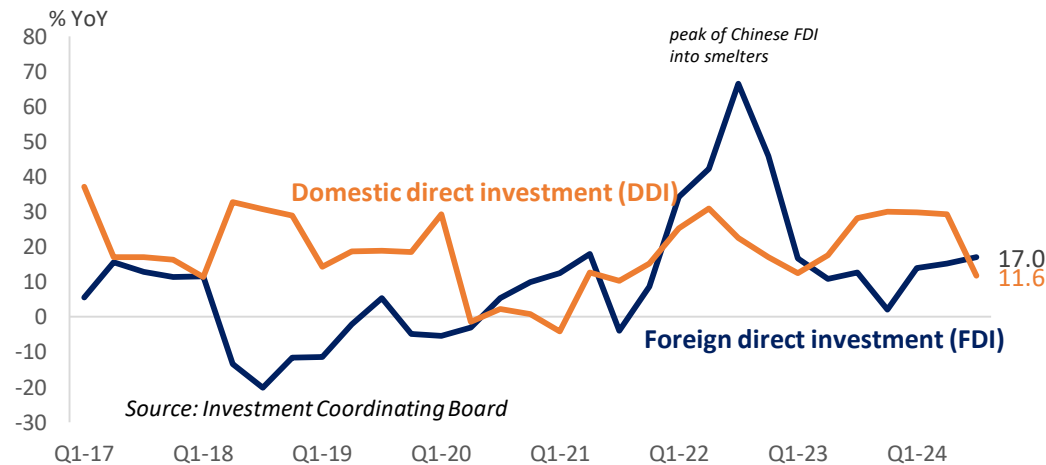
1 Indonesia saw resilient GDP



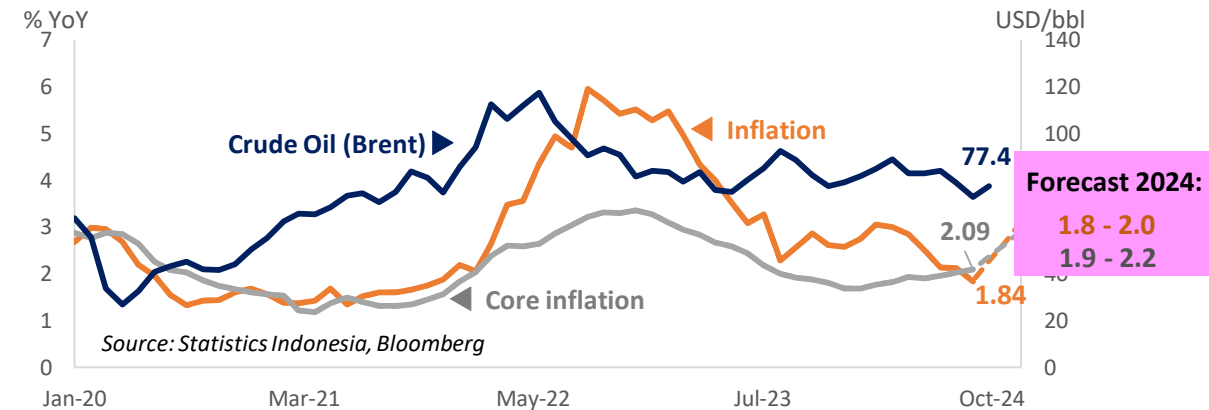
2 Business revenue index is bottoming out



3 Investment growth remains relatively robust



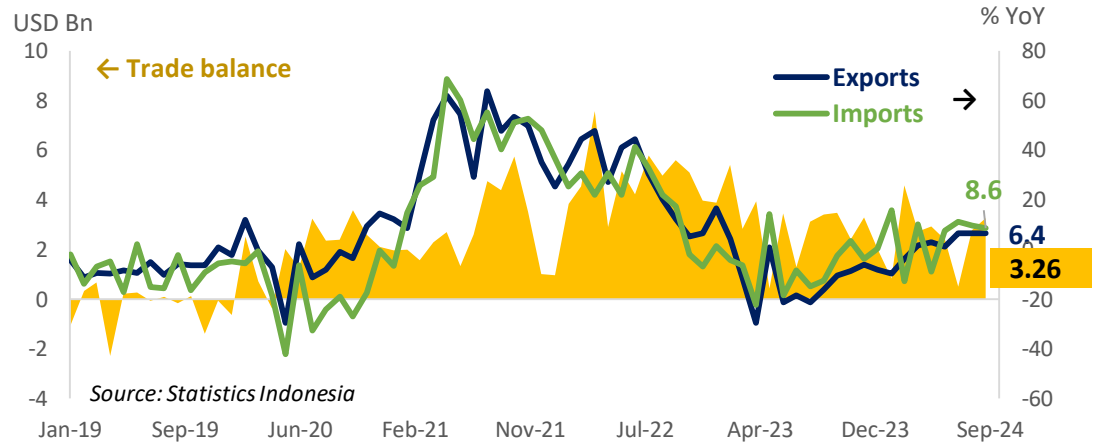
4 Inflation is manageable as cost of foods is controllable



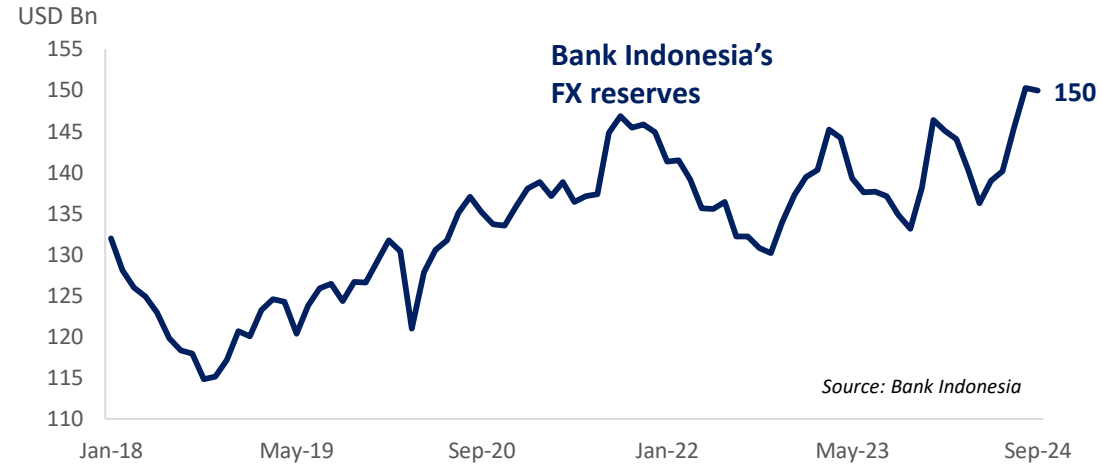
Economic highlights (2/2)



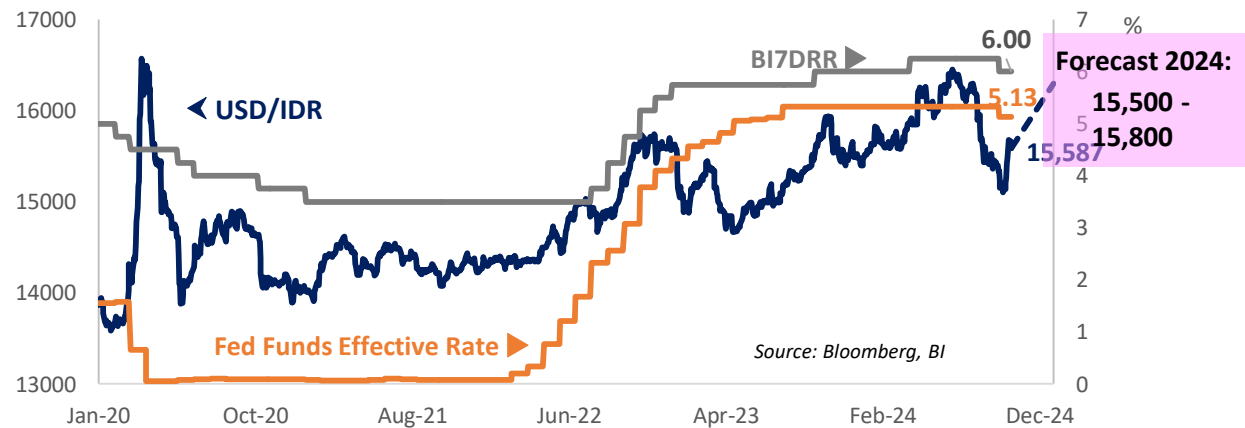
5 Positive trade balance on stronger commodity prices



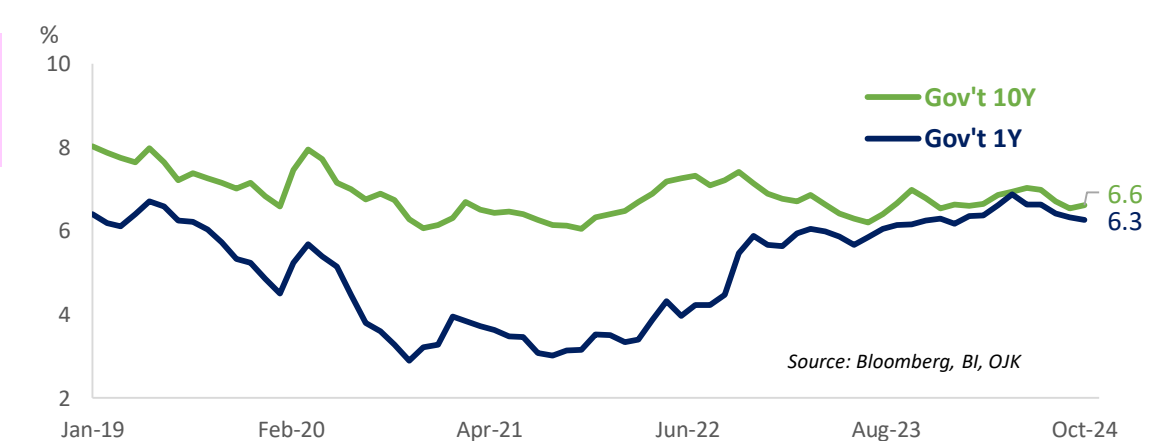
6 Rising FX reserves on substantial foreign inflows



7 Cautious BI policy rate cut, keeping an eye on Rupiah



8 Government Bond rates might lag BI policy rate cuts

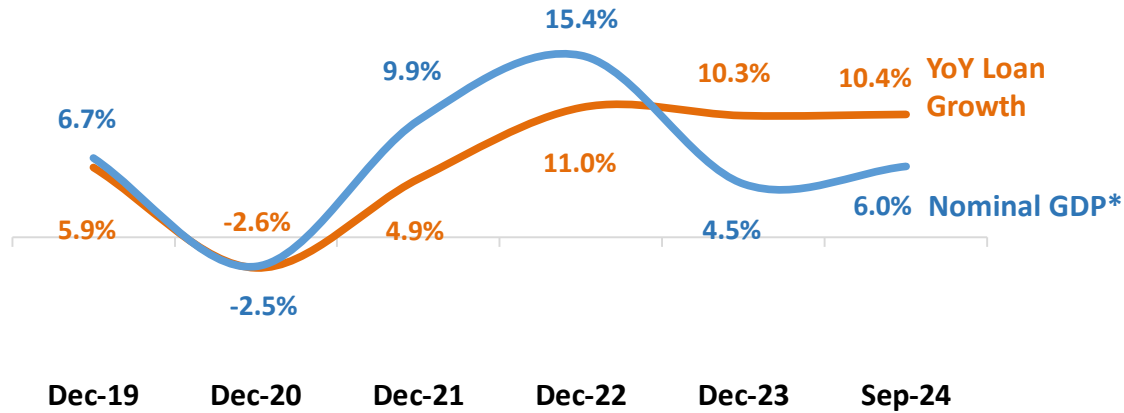


▶ Banking Industry Updates ◀

Banking industry (1/2)

1 Industry loan growth remained strong

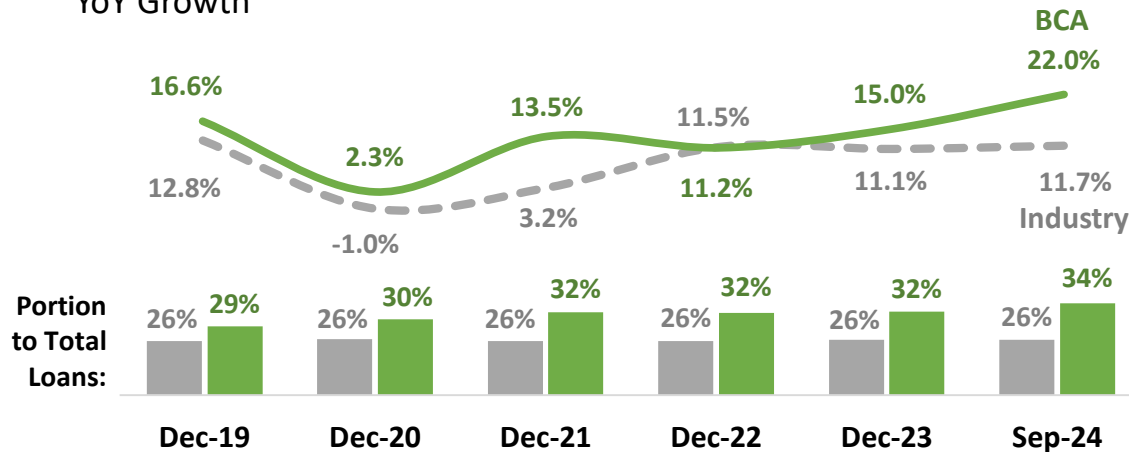
YoY Growth



Notes: *) Nominal GDP as of Jun-24. Source: BI (SEKI), National Bureau of Statistics

3 BCA investment loans outgrew industry

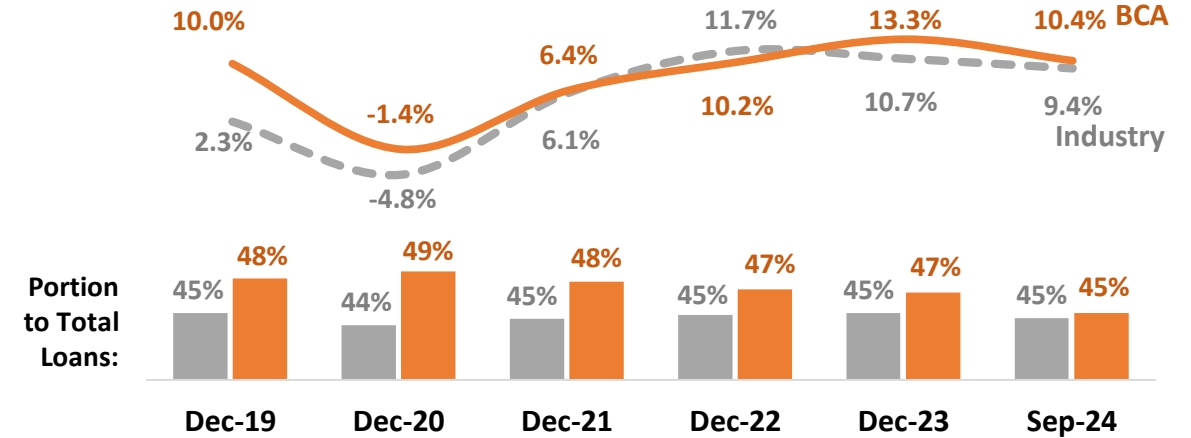
YoY Growth



Analyst Meeting 9M24 Source: BI (SEKI)

2 BCA working capital loans grew higher than industry

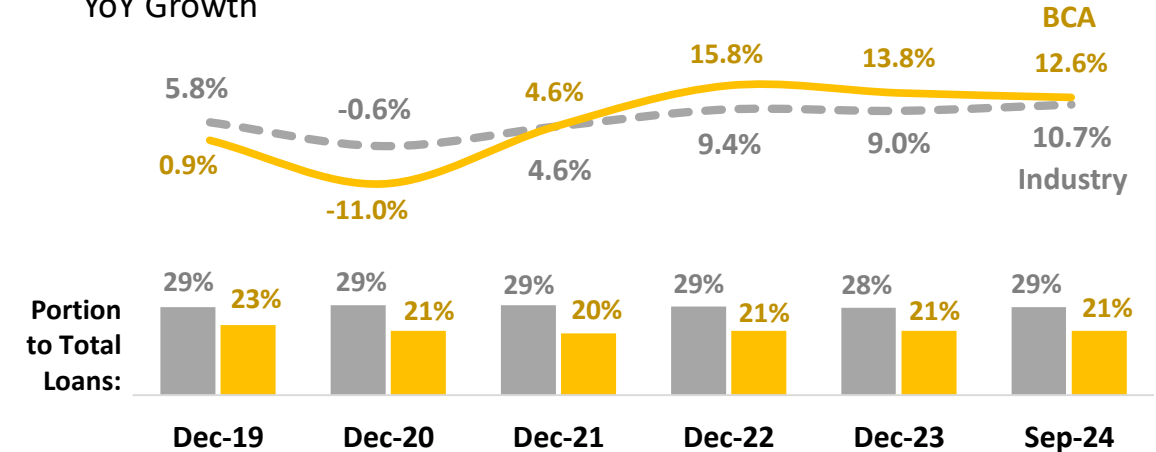
YoY Growth



Source: BI (SEKI)

4 BCA consumer loans grew above banking sector

YoY Growth

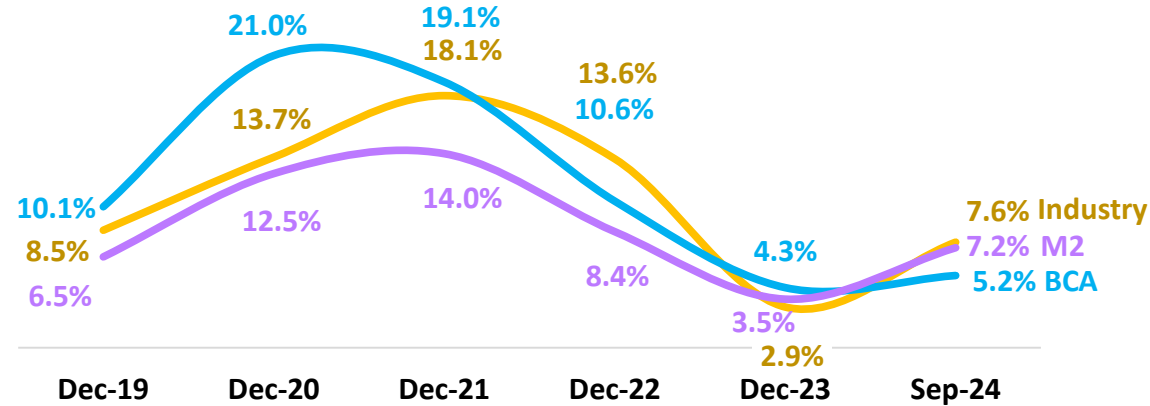


Source: BI (SEKI)

Banking industry (2/2)

5 Banking sector saw rebound in M2 and CASA growth

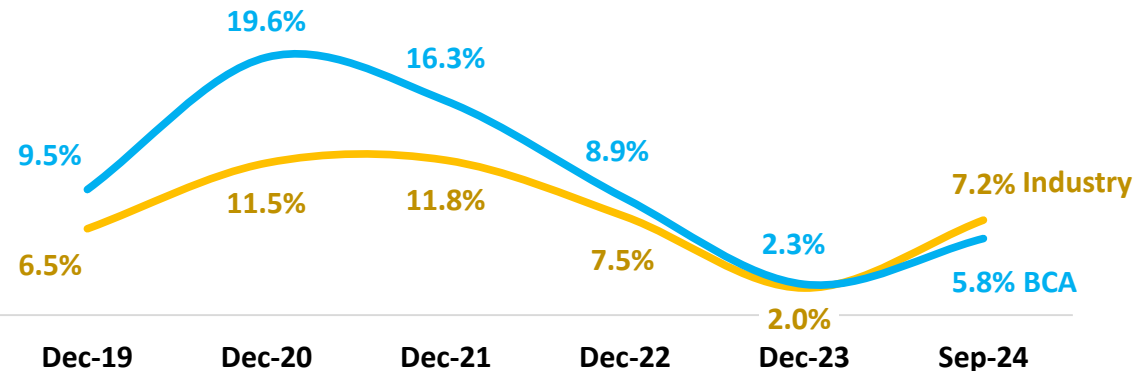
YoY Growth



Source: BI (SEKI)

7 BCA SA grew in line with the industry

YoY Growth

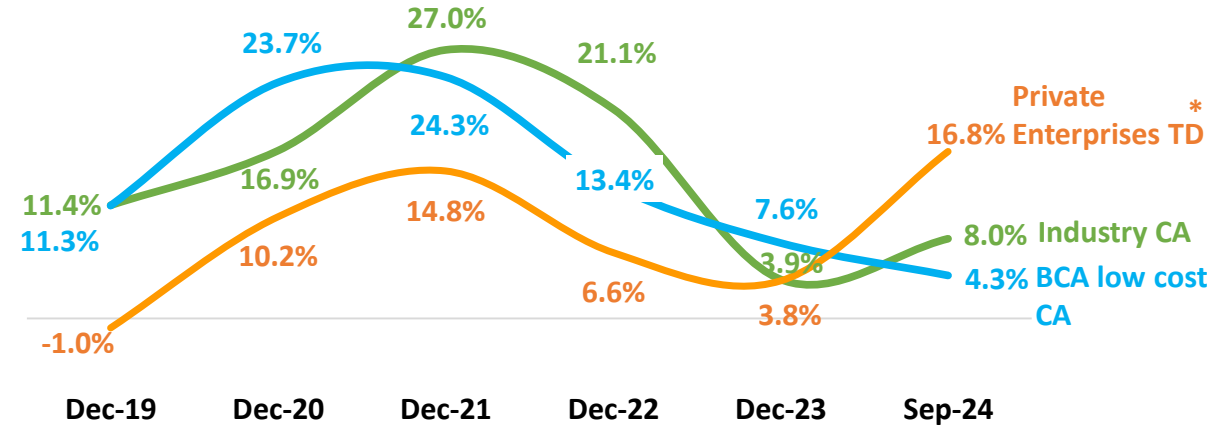


Source: BI (SEKI)

Analyst Meeting 9M24

6 BCA CA was sticky albeit industry high-rate environment

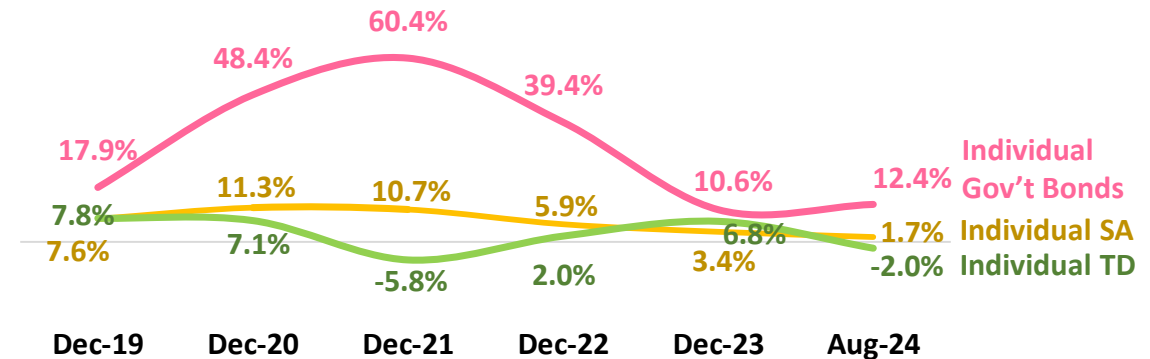
YoY Growth



Notes: *) Industry as of Aug-24. Source: BI (SEKI)

8 A shifting trend from individual deposits to Gov't bonds

YoY Growth



Source: BI (SEKI); Gov't Bond : Ministry of Finance (Domestic Bond Holdings)

▶ 9M24 Performance Overview ◀

Loans grew 14.5% YoY or 8.2% YtD



Consolidated (Rp tn)	Sep-23	Dec-23	Jun-24	Sep-24	YoY	YtD	QoQ
Total Assets	1,381	1,408	1,425	1,434	3.8%	1.8%	0.6%
Secondary Reserves & Marketable Securities	461	441	447	438	-5.1%	-0.7%	-2.2%
Loans	766	810	850	877	14.5%	8.2%	3.2%
Third Party Funds	1,089	1,102	1,125	1,125	3.4%	2.2%	0.0%
CASA	870	885	915	915	5.2%	3.5%	0.0%
Current Accounts	338	348	353	352	4.3%	1.1%	-0.3%
Savings Accounts	532	536	562	563	5.8%	5.0%	0.2%
Time Deposits	219	217	210	210	-4.0%	-3.1%	0.1%
Equity	236	242	241	256	8.5%	5.5%	6.3%

NPAT rose 12.8% YoY on the back of solid operating performance

Consolidated (Rp tn)	9M-23	9M-24	YoY	2Q-24	3Q-24	QoQ
Operating Income	72.5	80.1	10.4%	26.3	27.7	5.3%
Net Interest Income	55.8	61.1	9.5%	20.2	21.1	4.9%
Non Interest Income	16.7	19.0	13.5%	6.1	6.6	6.9%
Fees and Commissions	12.9	13.8	7.0%	4.6	4.7	2.4%
Trading Income	1.2	2.3	82.0%	0.7	1.0	40.5%
Others	2.6	2.9	12.9%	0.8	0.9	4.6%
Operating Expenses	26.1	26.8	3.0%	8.5	9.0	6.3%
Manpower	12.2	13.2	7.9%	4.1	4.1	-1.2%
General & Administrative	13.8	13.7	-1.4%	4.4	5.0	13.3%
PPOP (Pre-Provision Operating Profit)	46.5	53.2	14.6%	17.8	18.7	4.9%
Provision incl. Loan Recoveries	1.5	2.4	60.2%	0.5	1.0	85.1%
Provision	2.3	2.9	28.6%	0.7	1.2	63.6%
Loan Recoveries	(0.8)	(0.6)	-28.7%	(0.2)	(0.2)	10.4%
Net Profit	36.4	41.1	12.8%	14.0	14.2	1.4%

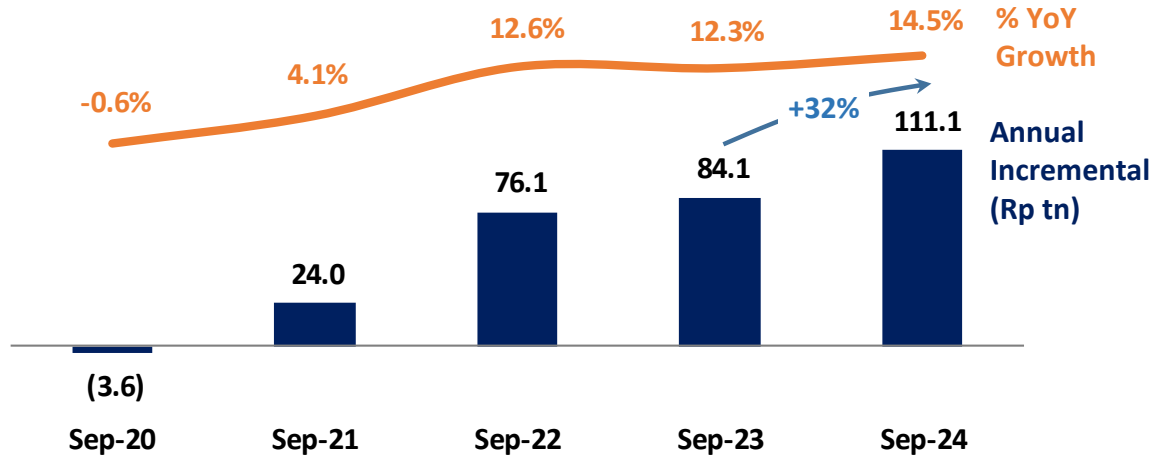
Key Ratios



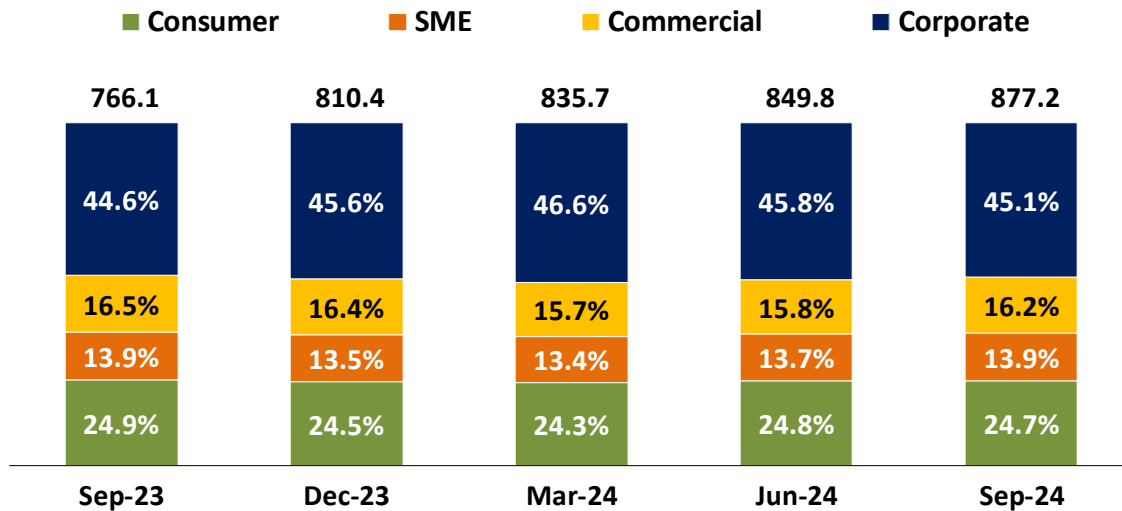
Bank Only	9M-23	9M-24	ΔYoY	2Q-24	3Q-24	ΔQoQ
NIM	5.5%	5.8%	0.3%	5.8%	5.9%	0.1%
COC	0.4%	0.4%	0.0%	0.2%	0.6%	0.4%
Risk Adjusted NIM	5.1%	5.4%	0.3%	5.6%	5.3%	-0.3%
Cost to Income	33.1%	30.4%	-2.7%	29.1%	30.1%	1.0%
ROA	3.6%	3.9%	0.3%	4.1%	4.0%	-0.1%
ROE	23.5%	24.7%	1.2%	26.9%	24.6%	-2.3%
CAR	29.5%	29.3%	-0.2%	27.8%	29.3%	1.5%
CASA to Total Funding	80.7%	82.2%	1.5%	82.2%	82.2%	0.0%
LDR	67.4%	75.1%	7.7%	72.7%	75.1%	2.4%
NSFR	173.6%	162.2%	-11.4%	162.1%	162.2%	0.1%
LCR	379.2%	334.9%	-44.3%	324.4%	334.9%	10.5%
ECL to Total Loans	4.6%	4.0%	-0.6%	4.1%	4.0%	-0.1%
NPL - gross	2.1%	2.1%	0.0%	2.2%	2.1%	-0.1%
NPL Coverage	226.5%	193.9%	-32.6%	190.2%	193.9%	3.7%
LAR	7.9%	6.1%	-1.8%	6.4%	6.1%	-0.3%
LAR Coverage (incl. off B/S)	66.4%	73.5%	7.1%	71.2%	73.5%	2.3%

Broad-based loan growth

1 Loan Growth (Rp tn)



3 Loan Composition (Rp tn)



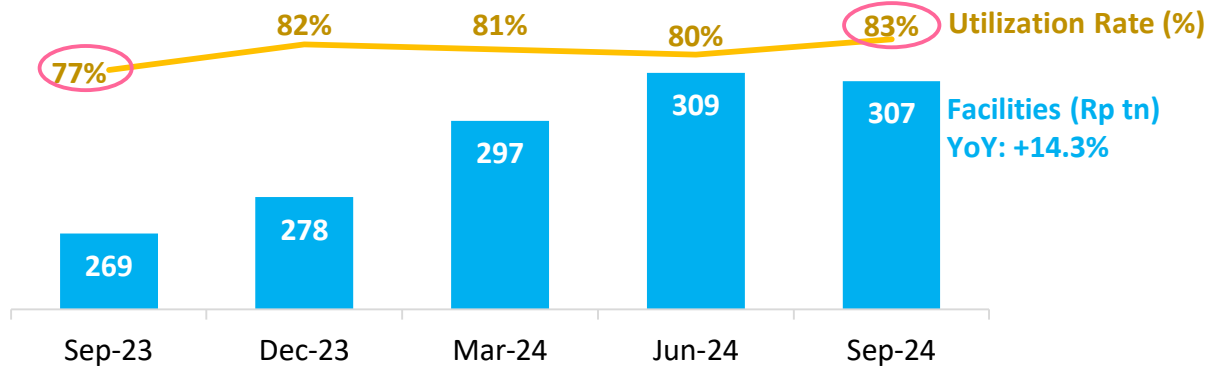
2 Loan Breakdown by Segment

Consolidated	Dec-23	Sep-24	▲ YoY	▲ YtD	▲ QoQ
Corporate	369.2	395.9	15.9%	7.2%	1.8%
Commercial	126.2	135.3	11.8%	7.2%	6.1%
SME	107.8	120.1	14.2%	11.4%	5.0%
Consumer	199.1	216.5	13.1%	8.7%	2.9%
- Mortgages	121.8	130.4	10.7%	7.0%	2.7%
- Vehicles	56.9	64.1	17.9%	12.7%	3.2%
- Personal Loans	20.3	21.9	15.0%	7.9%	2.7%
Sharia Financing	9.0	10.4	32.9%	15.9%	9.6%
Total O/S Loans	810.4	877.2	14.5%	8.2%	3.2%
Total Facilities	1,191.2	1,270.0	11.1%	6.6%	0.6%

Corporate book posted higher utilization rates

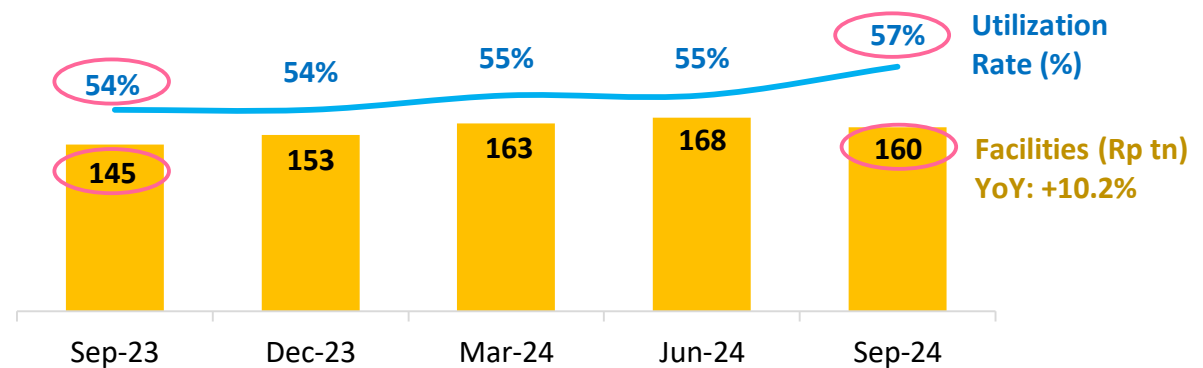
1 Investment Loan Facilities and Utilization Rate

- Strong growth in facilities and utilization rate trending up



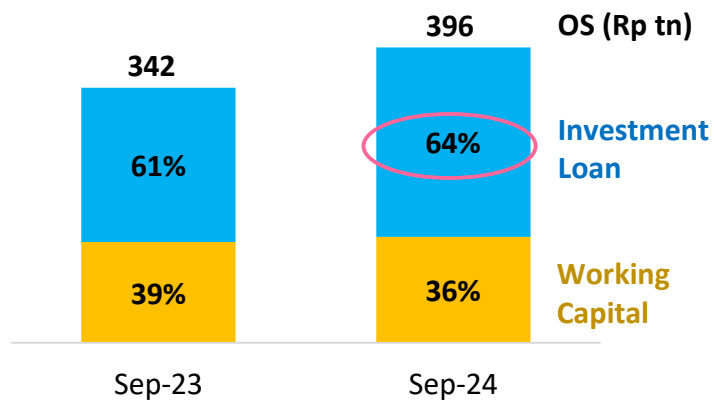
2 Working Capital Loan Facilities and Utilization Rate

- Higher utilization rate



3 Corporate Loans by Use

- Investment loans accounted for 64% of total corporate loans



4 Well-diversified sectors

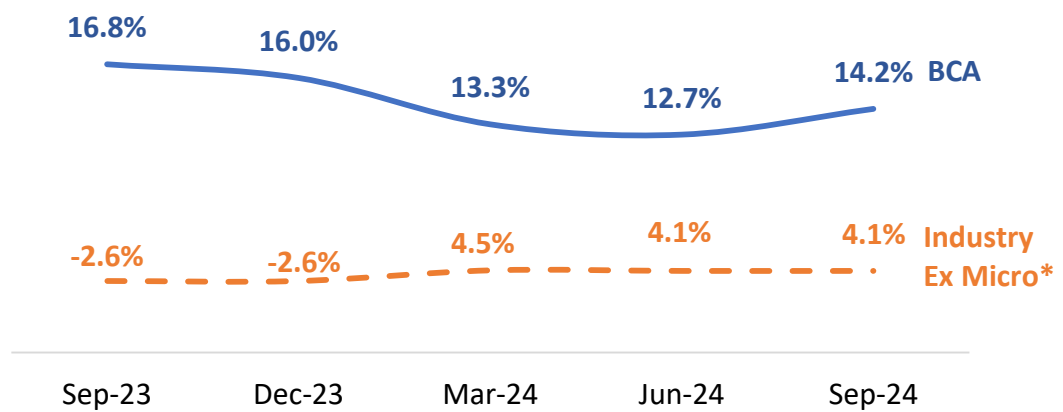


SME loans grew well above industry



1 BCA vs Industry SME Loan Growth (YoY)

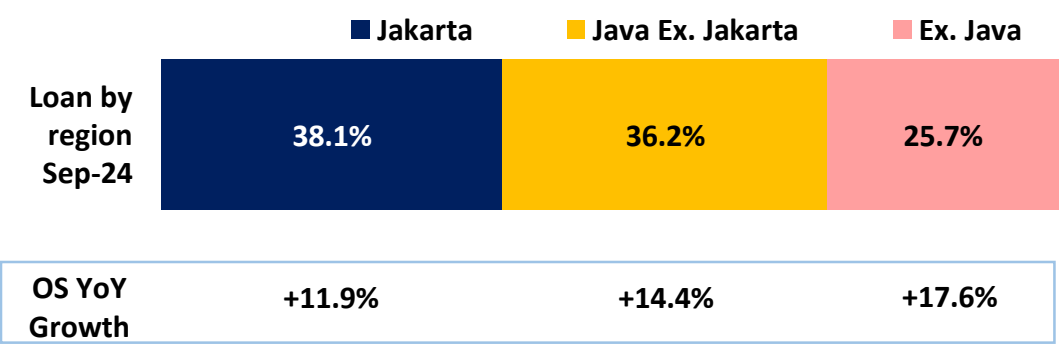
- BCA consistently outgrew industry



*) Industry Jul-24. Source OJK (SPI)

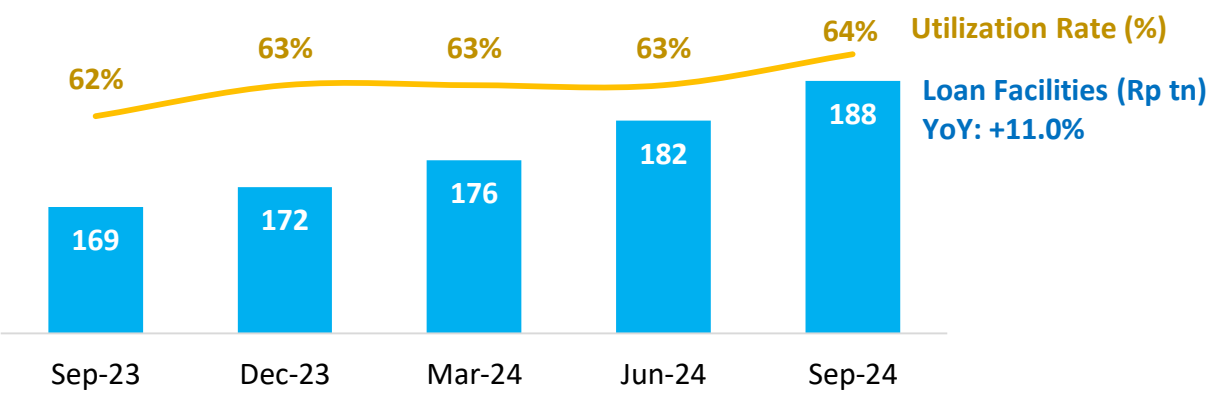
3 BCA SME Loan by Region and YoY O/S Growth

- Continue double-digit increase across regions



2 BCA SME Loan Facilities and Utilization Rate

- Higher loan facilities and utilization rate



BCA EXPO 2024

Grow Your Environmentally-friendly business

Interest rates starting from **7,25%** eff.p.a

Apply now | bca.id/solusiesgexpo24

Until September 30, 2024

SHOP TOGETHER at

BCA UMKM FEST

UMKM Fest, BCA hosted a festival for SME businesses to expand their market reach both at home and abroad

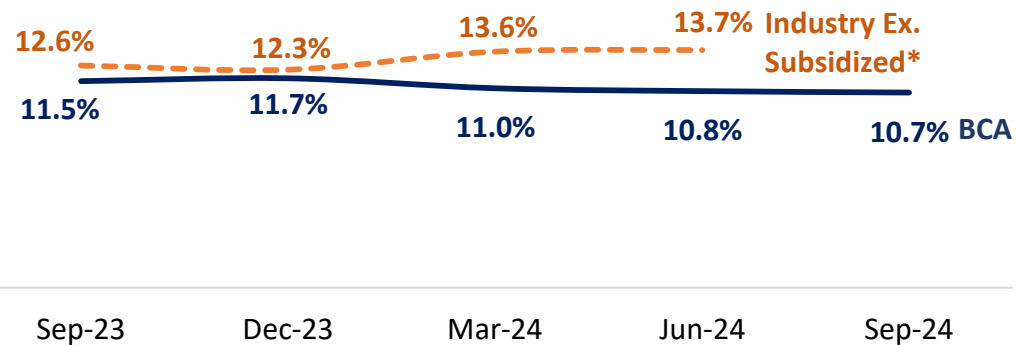
August 12 – September 12, 2024

No of Debtors +30% in 2 Yrs

Mortgages: solid flow of new booking

1 BCA vs Industry Mortgages Growth (YoY)

- BCA posted a steady quality growth

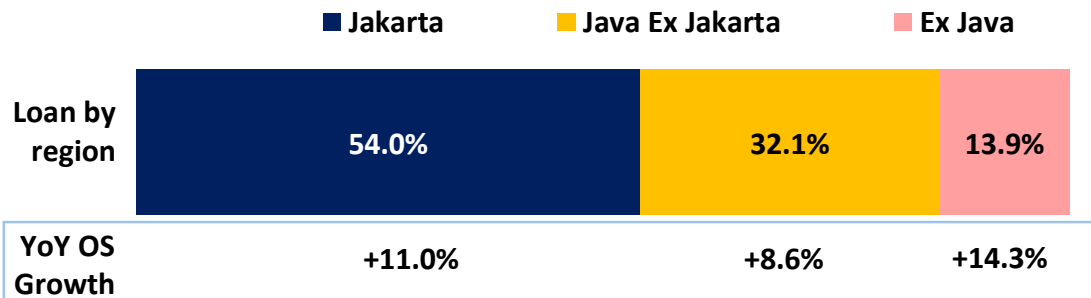


Source industry: OJK (SPI), peer banks financial reports

*) BCA internal adj.

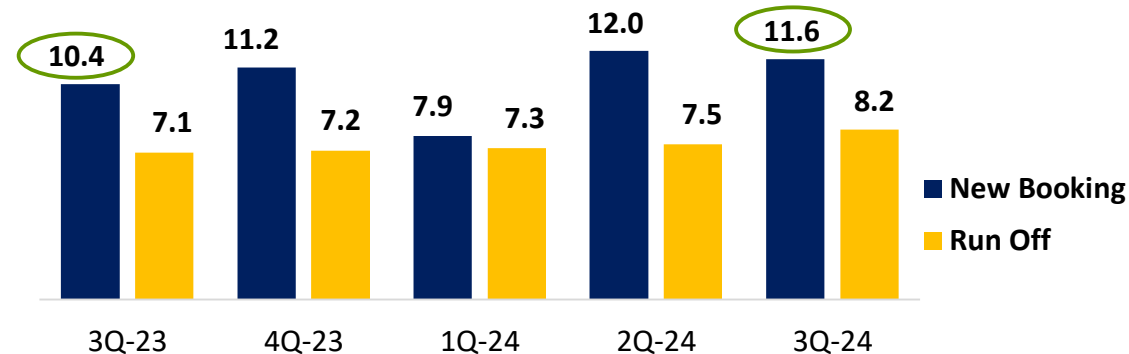
3 BCA Mortgages by Region and YoY O/S Growth

- Jakarta area dominates, opportunities in Ex Java.



2 BCA Mortgages New Booking and Runoffs (Rp tn)

- Realization from Expoversary was ~40%



Application from Expo
reached Rp 43 tn, rose 75% in 2 Yrs

~150 developers participated in the Expo

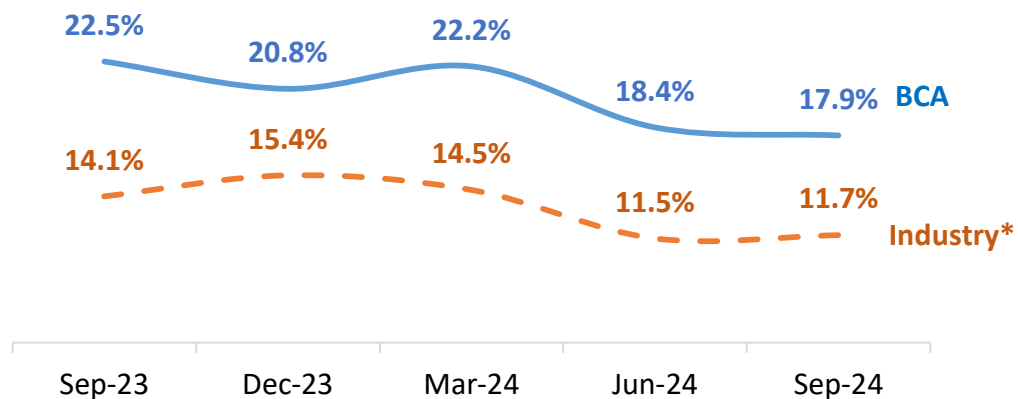


rumahsaya.bca.co.id

Auto loans new booking rose 14% YoY

1 BCA vs Industry Auto Loan Growth (YoY)

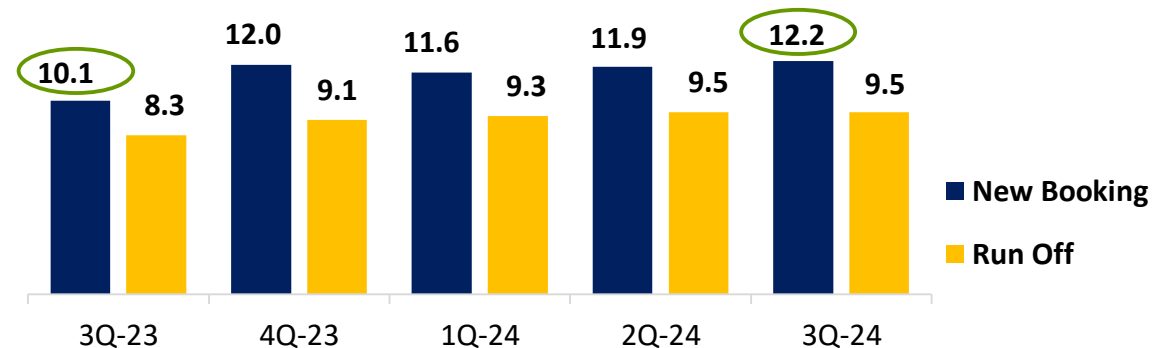
- BCA auto loans has steadily outgrown industry



*) Industry Jul-24. Source OJK (SPI) & Multifinance Statistics

2 BCA Auto Loan New Booking and Runoffs (Rp tn)

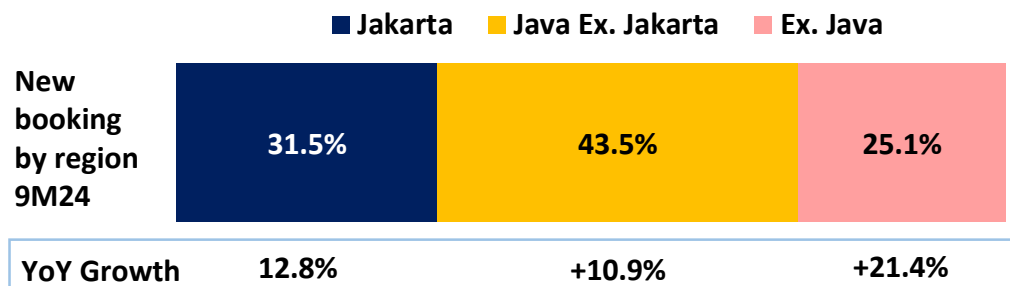
- Realization from Expoversary was ~40%



Note: Numbers are adjusted due to BCAF & BCAMF merger

3 BCA Auto Loan – New Booking by Region & YoY Growth

- Ex. Java recorded the strongest growth

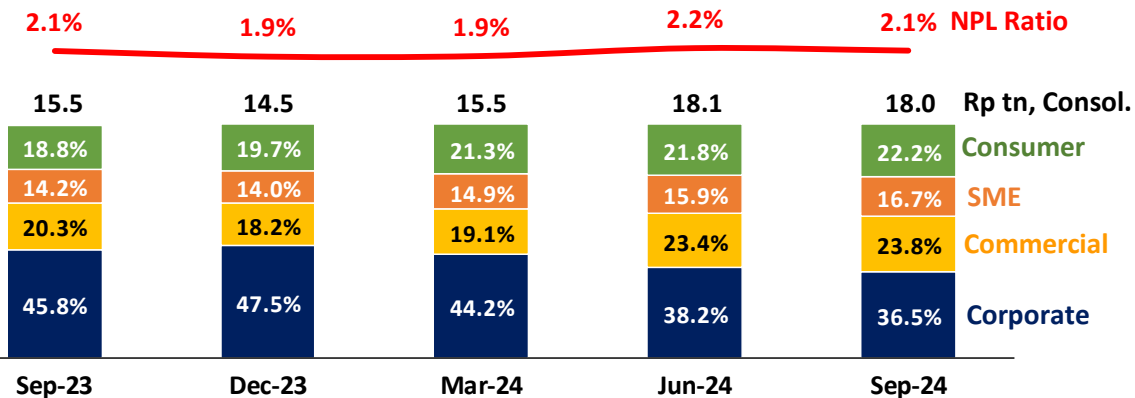


Consolidated LAR improved to 5.9%

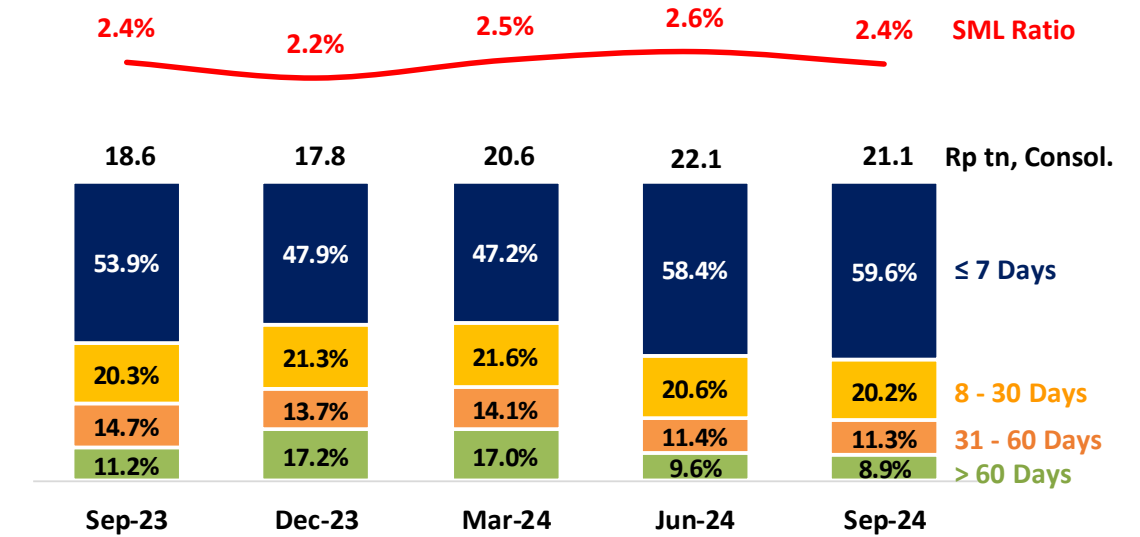
1 Loan at Risk (LAR)

Consolidated	Sep-23	Dec-23	Sep-24	ΔYoY	ΔYtD	ΔQoQ
Loan at Risk (Rp tn):						
Current Restruct.	24.4	21.2	13.1	-46.4%	-38.0%	-2.1%
Special Mention	18.6	17.8	21.1	13.3%	18.8%	-4.3%
NPL	15.5	14.5	18.0	15.5%	24.0%	-0.7%
Total	58.6	53.4	52.2	-11.0%	-2.3%	-2.5%
LAR Ratio	7.7%	6.6%	5.9%	-1.8%	-0.7%	-0.4%
LAR Coverage	66.2%	69.2%	73.1%	6.9%	3.9%	2.4%

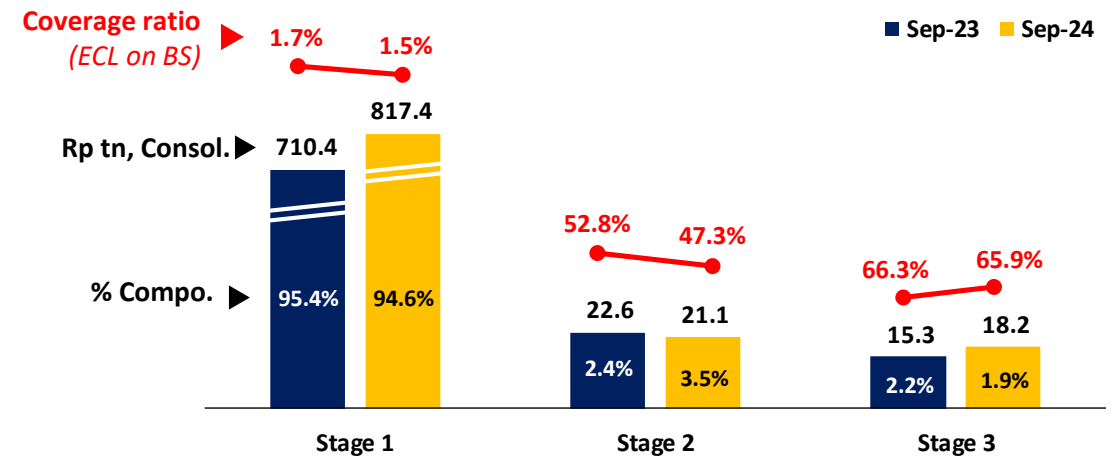
3 NPL



2 Special Mention



4 Loan by Staging - Excl. Sharia & Cons. Receivables



Transaction volume reached 26 bn, rose 21% YoY



9M24



No of Customers
32.6 million
(+5% YoY or ~2x in 5 yr)



Robust transaction volume in 9M24
26 billion
(+21% YoY or ~4x in 5 yr)

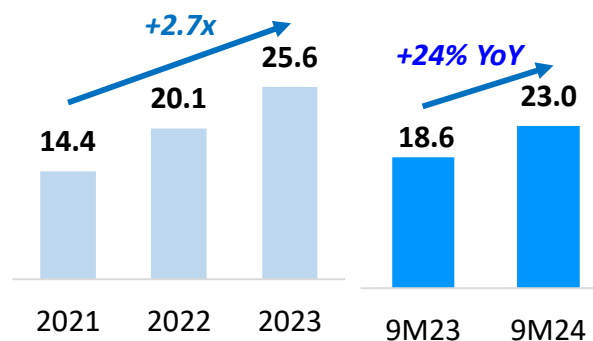


Mobile Banking Transaction per User
+28% YoY
or +2.4x in 5 Yr

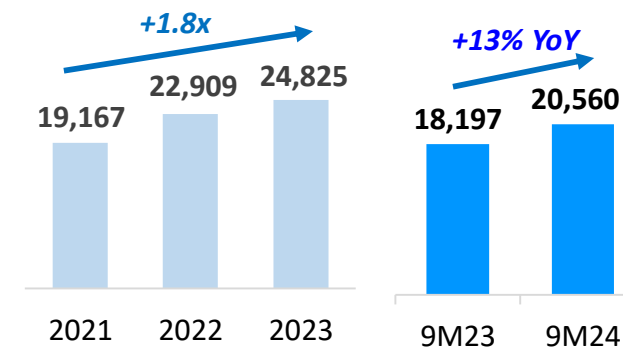
Two powerful mobile apps for customer choice



Mobile & Internet Banking
Trx Vol (bn)

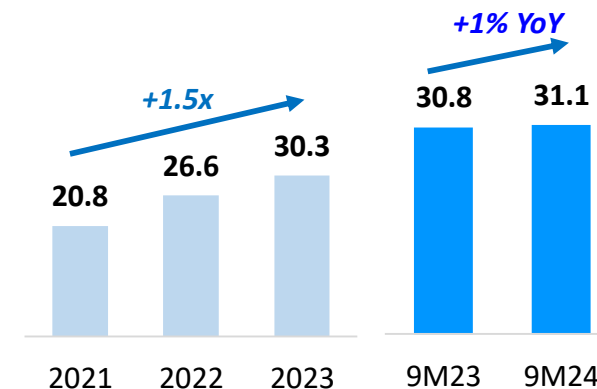


Mobile & Internet Banking
Trx Value (Rp tn)



- Growing transaction volume
- High active users rate
- Trusted channel & attractive loyalty program
- Rising customer base
- myBCA users grew 8x in 2 years

Mobile & Internet Banking
Users (mn)



Mobile apps feature enrichments for better experience

myBCA Popular Features

Multi-currency Wallet

Single account with 8 major foreign currencies



myBCA Worldwide Access



Register or login MyBCA anywhere globally

Integrated Account Management

- View all account balances & investment portfolio
- Debit card and credit card controls
- Manage & transfer with any account under single BCA ID



Paylater BCA

QR code Payment with choice of 1, 3, 6, or 12-month instalments



Transfer & Payments



Transfer to BCA / other bank accounts (real time online, clearing, QR code)



Foreign Currency Transfer available in 14 foreign currencies



Virtual Accounts (payment settlement through unique accounts)



Payments (utilities, tax, credit cards, multi-finance, insurance, etc.)

Wealth Management



Buy/sell investments online for:

- Mutual funds
- Government bonds (primary & secondary offering)

myBCA Instant Access

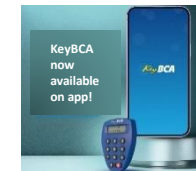
Pre-login features available for quick access.

- e-money (Flazz) Top up & balance inquiry
- QR code Payment & Transfer
- Credit Card online application



Soft Token (KeyBCA App)

Replacement for physical KeyBCA tokens to authorize financial transactions



Cardless Cash Withdrawal



Cardless Cash withdrawal at BCA ATM

Financial Spending and Budgeting Analysis

Analyze your financial spending and budgeting with



VINDI: Real time notification for incoming and outgoing fund

Comprehensive solutions for business banking

B2B2C

B2C

A longstanding track record:
Comprehensive, continuously evolving business banking platform

Provide extensive merchant point of sale (POS) network,
constantly enlarging the acceptance ecosystem

Ease in Managing Payments



Bulk Payments



Utilities & Tax Payments



Foreign Currency Transfers



Payroll

and more...

Robust Collection & Receivable Management



Multiple Collection Channels (Cash & E-channel)



Virtual Accounts



Request for Payment



Auto Collection

and more...

Online Business Banking Platform

FX, Financing, and Liquidity



Forex



Supply Chain Financing



L/C & Bank Guarantee



Notional Pooling

and more...

Real-time, Centralized Information Management



Business Dashboard & Cashflow Summary



Business Analytics



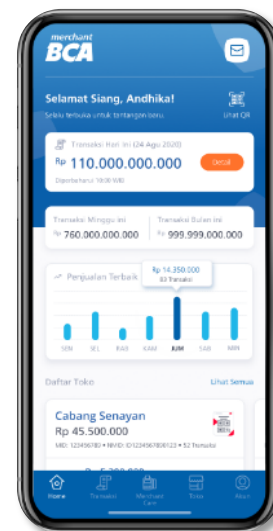
Portfolio & Balance Info



E-Statement

and more...

Merchant Apps BCA



For new merchant acquisition and merchant services

Merchant Point-of-Sale (POS)



One of the largest merchant POS networks in Indonesia

Extensive merchant payment network, serving **>40mn** accounts for online/offline debit & credit card, QR code and contactless payments



New merchant onboarding through merchant apps:

~60% YtD Sep24



QR code Transaction Freq.

2.6x YoY

Delivering trusted relationship through off-line channels

Branch and ATM contributed **>36%** of total transaction value



1,257
branches
in strategic economic
hubs

Offering
a 'hybrid
service
model'

Self Assisted Machines



deliver **recurring**
transaction
services

- Cash deposits and withdrawals
- High frequency of non-cash services, i.e.: account opening, bank card replacement, statement printout and e-channel registration
- Attended by BCA Officers

In-person Banking



focus on **customer**
relationships & value-
added services

- Offering value-added services :
 - loan product (consumer, SME)
 - foreign currency notes
 - wealth management products
 - merchant solutions
 - Information inquiries
- Prioritize affluent and high-net-worth segment

>> ~60%
of total transactions at
branch done via self-
assisted machines

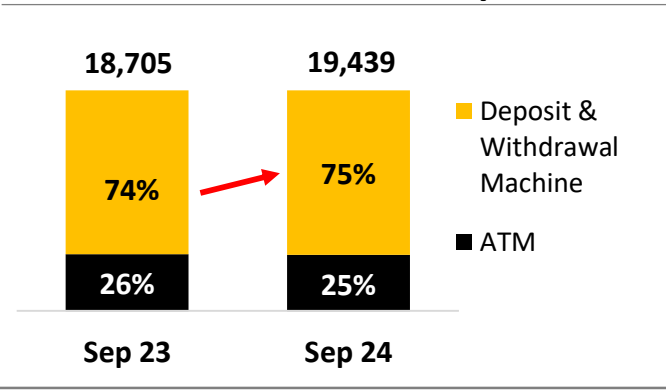
>> > 30%
reduction in
transaction time



19.4k
ATMs

- Pioneer in 24/7 self-assisted cash deposit and withdrawals
- Higher composition of self-assisted cash deposit & withdrawal machine vis-à-vis conventional ATMs (withdrawal only)

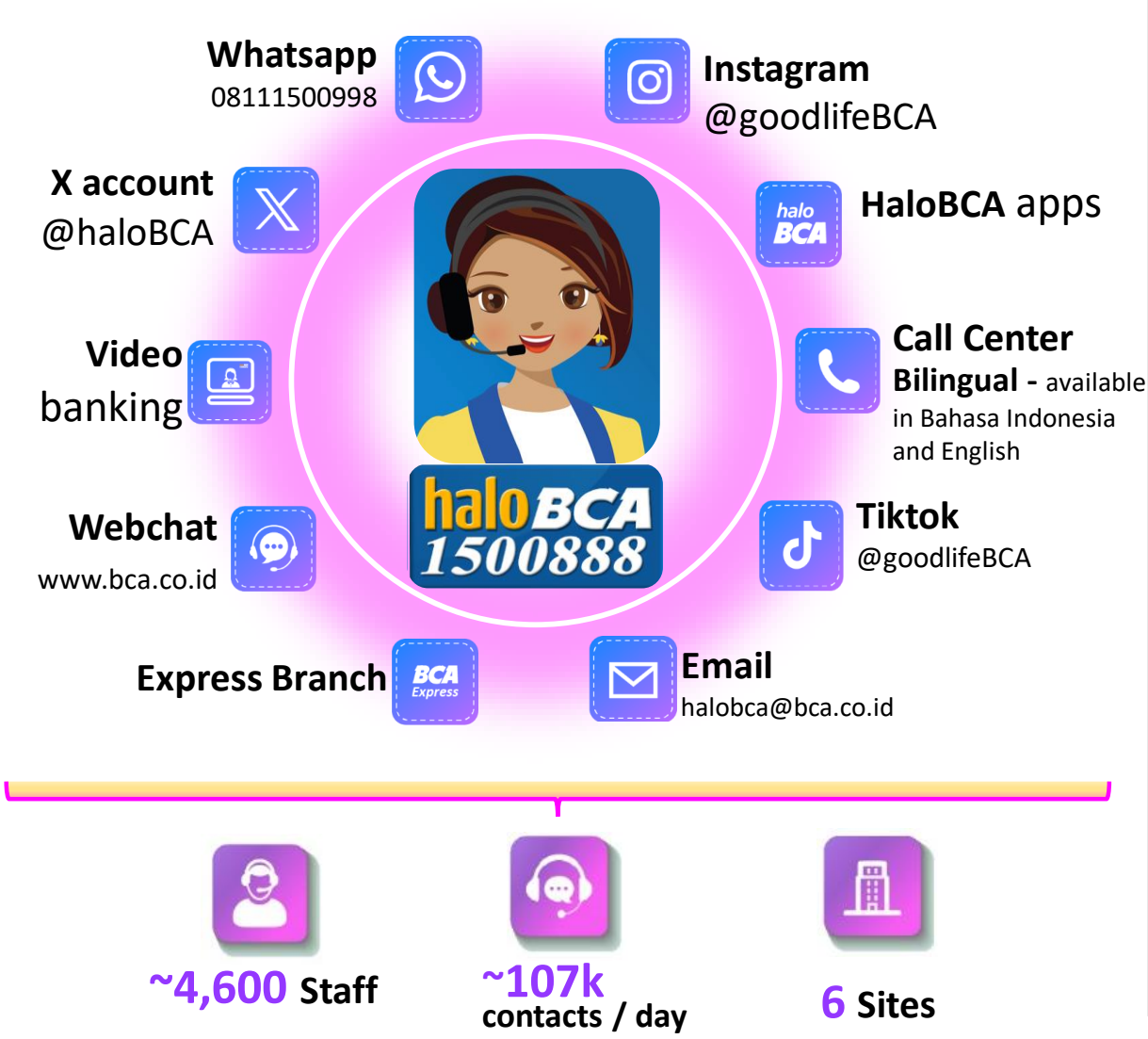
Number of ATMs and Composition :



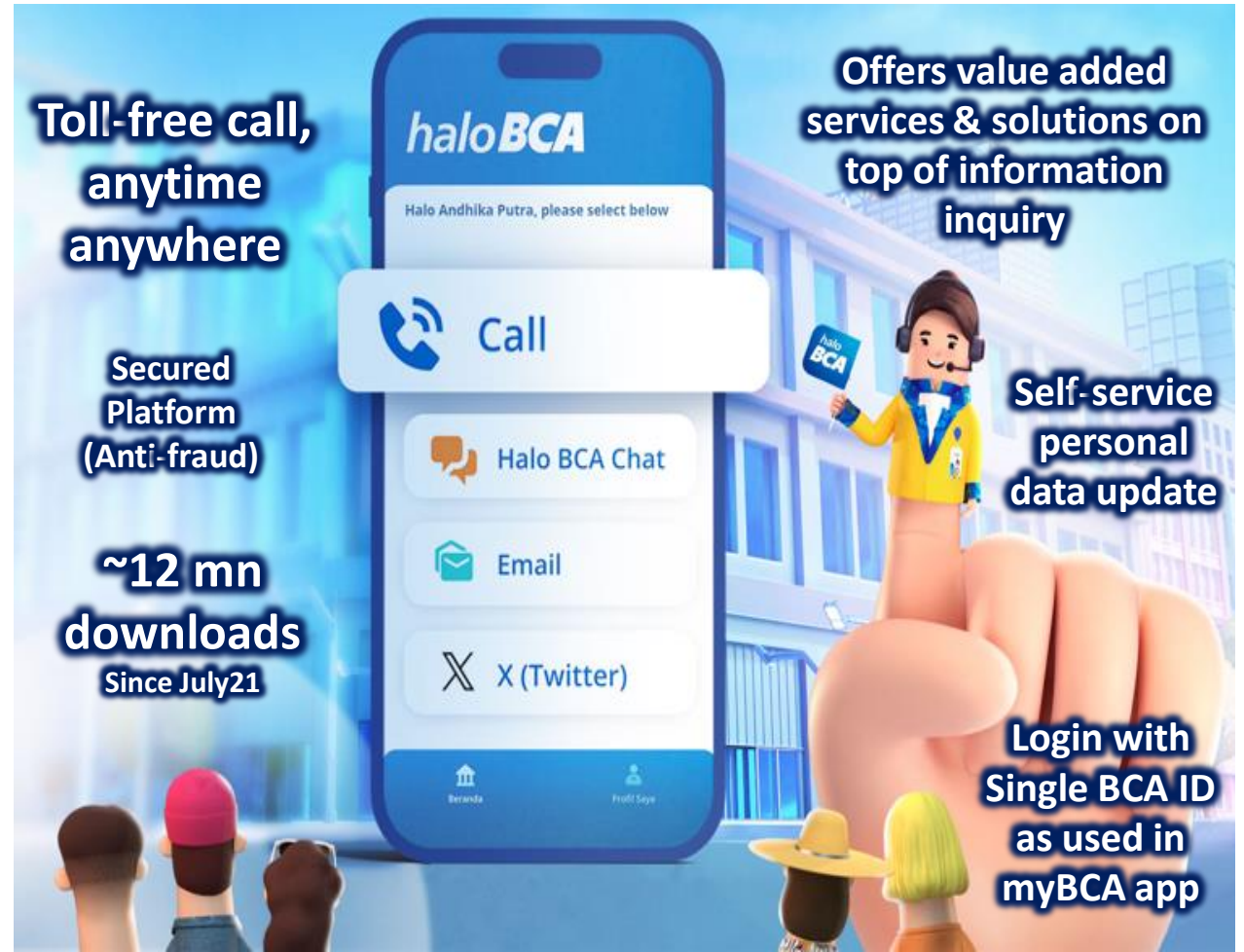
>> ~ Rp10 bn
transactions per machine
per month

Contact Center as a pivotal platform for digital customer service

1 A robust Contact Center with multiple touchpoints



2 Halo BCA Apps – an easy way to connect with BCA



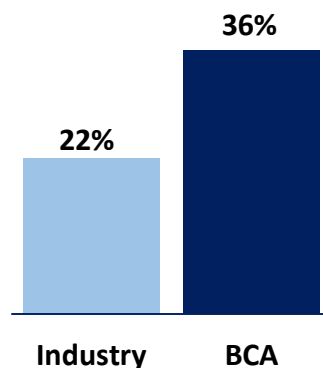
Wealth Management: Solid transaction growth

Asset Under Management (AUM) – 9M24

Rp 247 tn

*Investment AUM
(Bonds & Mutual
funds) rose by
35% YoY*

Bonds – AUM YoY Growth



Wealth Management 9M24 Highlights



Popular Features in myBCA Welma:

- Online Buy / Sell Investments
- Investment portfolio report
- Wealth investment insights

No of Transactions
+34% YoY

% Contribution to total
Investment Volume
86%

Get Mutual Fund Cashback Up to IDR 500K

Mutual Fund

Invest. with Welma features

1st October - 31st December 2024

- Valid for new investors
- Cashback worth IDR100,000, with a min. investment of IDR500K
- Multiple apply

bca.id/cbrd500

Make Transactions and Investments More Convenient

Download myBCA

bca.id/mybca

New Products in 9M24

+33% YoY increase of
new product launching (linked
to Investment & Bancassurance)

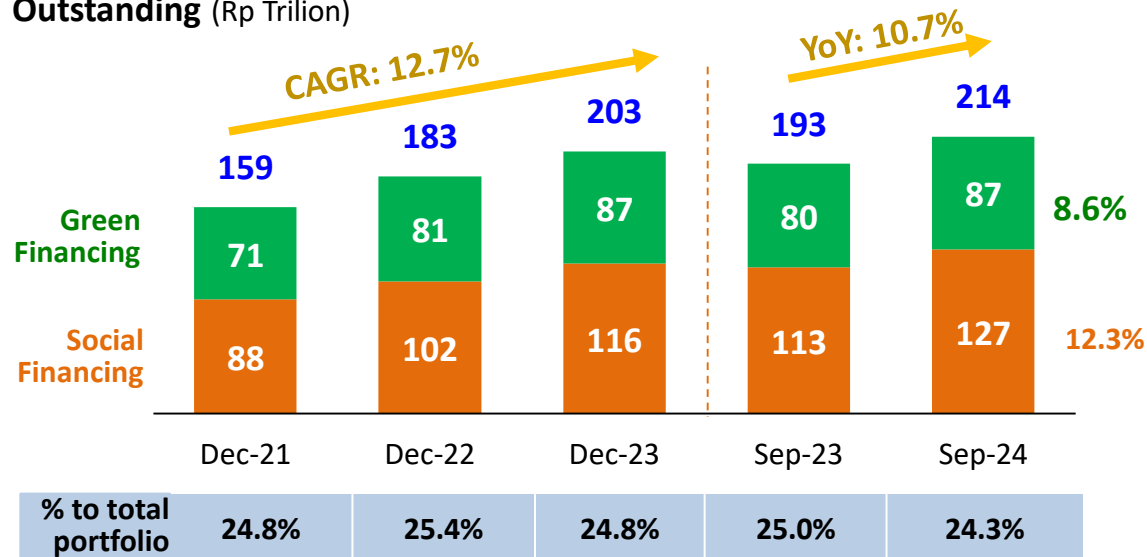
Sustainable Finance and ESG

- Economic Aspect
- Environment
- Social
- Governance

Sustainable Financing grew 10.7% YoY

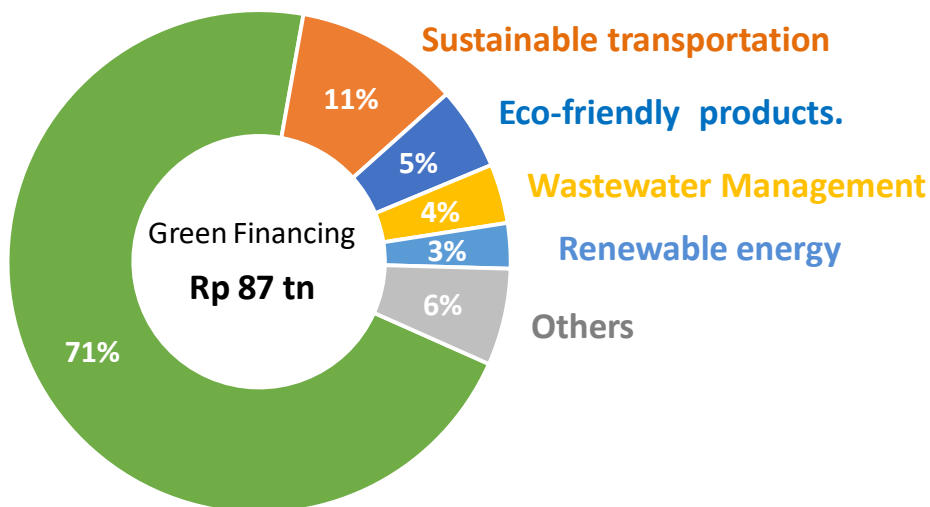
Our commitment on sustainable financing

Outstanding (Rp Trillion)



Green Finance Breakdown

Natural resources & sustainable land use



Implement responsible financing

Set up credit policies on high-risk sectors from ESG perspective



Established exclusion list :

- Illegal Logging
- Destroying world heritage sites
- Gambling & Money Laundering
- Forced labor, child exploitation, human rights violations
- Illegal trade of wildlife or wildlife products
- Production & trade of weapons
- Violating the Rights of Local Communities
- Production & trafficking of narcotics

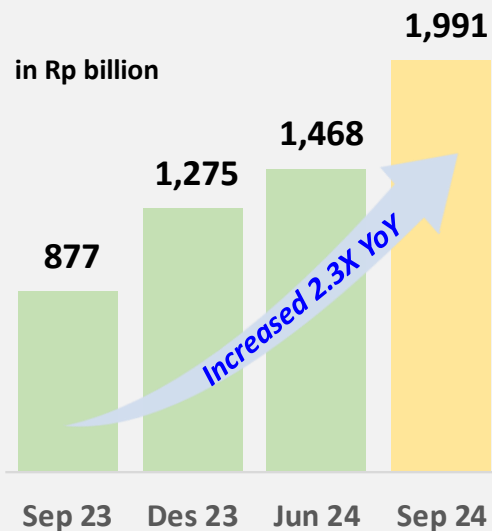
Mitigate environmental risk :

- Taking into account the efforts made by debtors to preserve the environment through :
 - Environmental Impact Analysis (AMDAL) documents
 - Corporate Performance Rating Program in Environmental Management (PROPER)
 - Environmental Management Efforts and Environmental Monitoring Efforts (UKL-UPL)
- Requesting debtors to follow-up unsatisfactory PROPER results
- Monitoring commitment and risk mitigation plan on debtors with significant risk of climate change, forest destruction and biodiversity.

Continuously growing green financing portfolio

Supporting low-carbon transition through EV financing

Loan OS for EV Financing



BCA Market share
27 %
As of Dec 2023

3Q24 New Booking



Financing amount

Rp 774 bn
▲ 221% YoY



Unit financed

2,278 units
▲ 316% YoY

Moving towards more sustainable palm oil sector

Certification on Palm Oil Financing:

	Dec-20	Sep-24
ISPO and RSPO Certified	8	16
RSPO Certified	12	22
ISPO Certified	28	32
# Palm Oil Corporate Debtors with Certifications	48	70
% of Certified Palm Oil Debtors	36%	76%
% of Certified Palm Oil Loan Outstanding	45%	60%

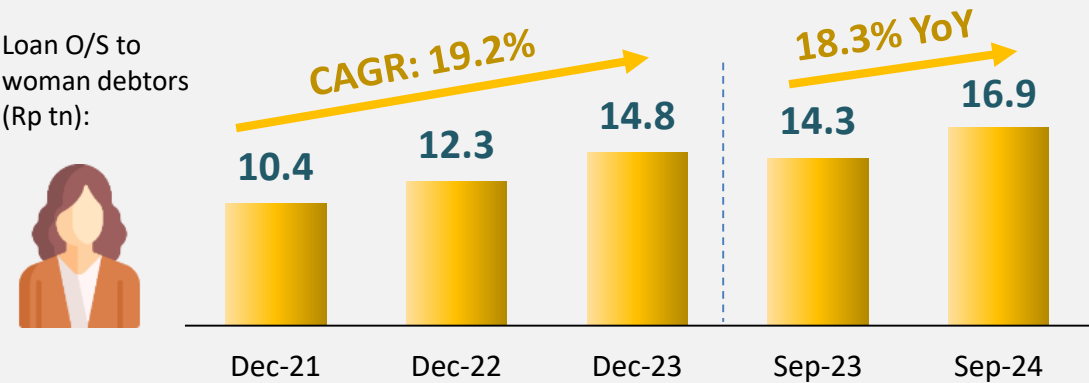
Lending Policy for Palm Oil Sector

- ▶ Obtain palm oil certifications (ISPO/RSPO).
- ▶ Adopt no-deforestation, no-peat, no-exploitation (NDPE) principles.
- ▶ Implement low carbon business practices and local community empowerment.
- ▶ Develop action plan and timeframe on sustainable business practices

Stepping up in social financing

Promoting women entrepreneur

Loan O/S to
woman debtors
(Rp tn):



48,054
women debtors
(11.8% YoY)

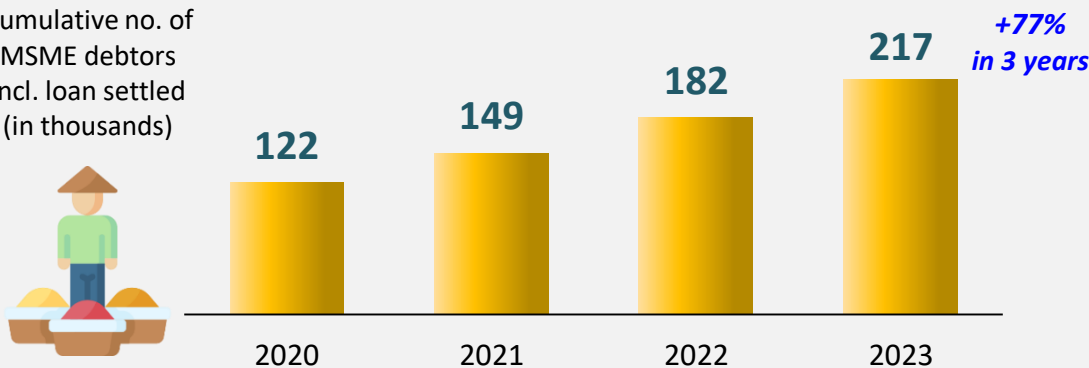
36.9%
of Individual
MSME debtors



Rp 791 bn (increased 2x YoY)
Special Kartini Program Disbursement

Increasing exposure to MSME debtors

Cumulative no. of
MSME debtors
incl. loan settled
(in thousands)



Fostering development of local MSME businesses



KUR

► **Rp 690 billion** (as of Sep 2024) in **KUR Disbursement**, achieved 86.2% of 2024 target



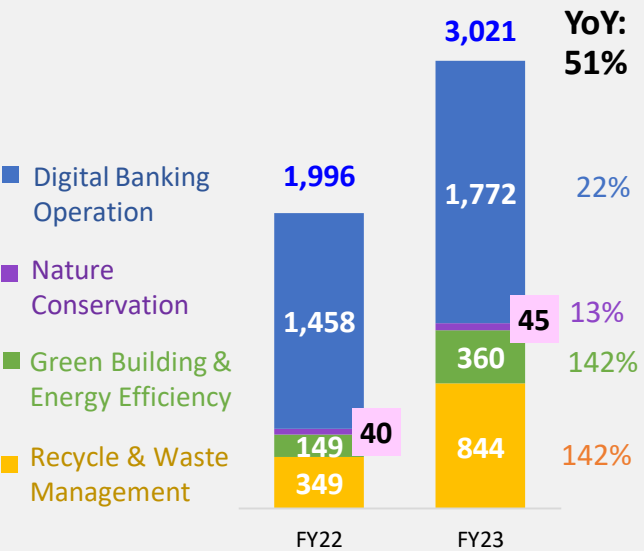
► Hosted **UMKM Fest** - a marketplace festival for **MSMEs to showcase their products**.
► 2024 **UMKM Fest** participants **1,700+ MSMEs nationwide** with total transactions of **Rp 17 billion**.



► A program aimed to engage **MSMEs to scale up** their businesses through training, coaching, and financing.
► The program has engaged **1,900+ MSMEs** since Nov 20.

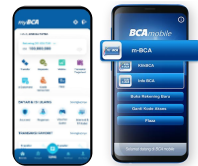
Towards environmentally-friendly operations

Total Carbon Savings Potential (tCO2 eq.)



As of Sep-24

Digitalization



99.7% of transaction
done through **digital channels**

Nature Conservation



Support the building of “Intan Ruang”,
(turtle egg incubation chamber)
for up to 15,000 eggs

Released of **1,624 hatchlings**
from the Ruang Intan.

2024

Green Building

WISMA BCA FORESTA

Becomes Indonesia’s First Building to Secure the Green Mark **Super Low Energy** Building Certificate

by Building and Construction Authority Singapore



2021
Platinum certificate
Green Building Council Indonesia

2022
Winner : Energy Efficient Building
Subroto Award by Ministry of Energy & Mineral Resources

2023
Winner : Energy Efficient Building
ASEAN Energy Award

Waste Management



566 Ton

Waste recycled
As of Sep-24

- Types of Waste:
- ▶ EDC machines
 - ▶ E-Waste
 - ▶ Expired archives & documents
 - ▶ Organic & Non-organic waste

Sustainability Corner BCA

BCA’s operational waste transforms into art installations displayed in the BCA Gallery to raise awareness and promote tangible actions of effective waste management practices.



Benefiting wider communities through value-added initiatives

Ensuring the welfare of employees

Provide a variety of well-being campaigns and facilities that are easily accessible to all employees



Career Wellbeing



Mental & Physical Health



Social/Community



Financial Wellbeing



Prohibit all employees from any involvement in (online) gambling

- Internal regulations signed by Directors in August 2024
- "Don't Bet Your Life" campaign

Access and Affordability of Banking Products and Services

Access to Products & services	1,257 branch offices in 36 provinces 19,439 ATMs in 263 cities
Access for Disabilities	13 'ATM Wicara' for disabilities using voice feature
Access for Remote area	20 branch offices in 3T areas of Indonesia (disadvantages, outermost, frontier areas)

As of September 2024

Bringing positive impacts to external communities

26
Assisted villages across Indonesia

120+ MSMEs attended Halal Certification Workshop

41 MSMEs attended UMKM Go Export Workshop

Community development



Conducts public health program for underprivileged communities across Indonesia as of September 2024:

Cataract surgery for 477 patients	Medical assistance for 10,142 patients	Blood donation 1,732 bags
---	--	-------------------------------------

Promoting public health





Quality education for young generation

Bakti BCA Scholarship – One year education assistance program for **700** students

BCA Knowledge Sharing – Capacity building program initiated by BCA directors for **1,492** students in 3Q24

Financial Literacy – Socialization & activities for **94,116** Participant in 3Q24

Strengthening corporate governance

Conduct best practices in corporate governance

- The audited annual financial report/statement released **within 60 days** from the financial year end
- The Notice of AGMS are announced **28 days before the date** of the AGMS
- Auditors seeking reappointment **clearly identified** on Notice of AGMS as well as on BCA's Website
- The Summary of Minutes of AGMS is publicly available by **the next working day**
- Final dividend paid in **a timely manner** - **<30 days** after approved by shareholders at general meetings



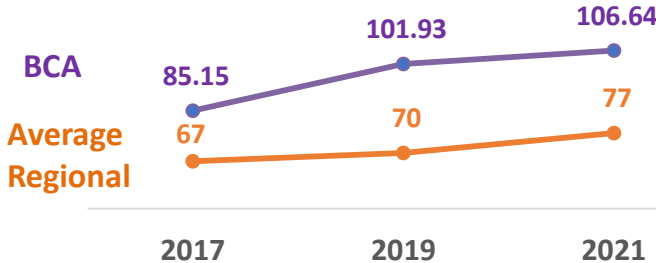
Corporate Governance Outcome

Self Assessment Rating

Self-Assessment on the Implementation of Good Corporate Governance in 1H 2024 :

Rating 1 (Very Good)

ASEAN Corporate Governance Scorecard Rating



The Indonesian Institute for Corporate Directorship (IICD) Corporate Governance Award

BCA won the "Grand Champion" award at IICD Corporate Governance Conference & Award 2023

Good governance for sustainable business practices



Dedicated ESG working unit as enabler & collaborator of ESG initiatives across BCA working units



Implement **anti corruption & gratification control**, supervised by Compliance Division as Gratification Control Unit

Require partners to sign an **Integrity Pact** and a **Compliance Statement** as part of the sustainable sourcing process.

Rising importance of IT Governance



Dedicated **Cyber Security Risk Management**

Dedicated **IT Security Group**

24/7 Security Monitoring Center to monitor data traffics, cyber risk, and threats



Conduct **cybersecurity maturity model** assessment by independent third party
2023 Result: Strong maturity

Established **cybersecurity culture & knowledge assessment** for all employees

ESG Rating & Awards

MSCI Indonesia Index Top 10 Constituents



Last update: May 2024

FTSE4Good ASEAN 5 Index Top 10 Constituents



Last update: Sep 2024



BCA constituents of:

- IDX ESG Leaders Index
- SRI – KEHATI Index
- ESG Quality 45 IDX – KEHATI
- ESG Sector Leaders IDX – KEHATI

Last update: May 2024

Newsweek

Newsweek
World's Most Trustworthy
Company for 2 consecutive
years

#1 in Banking Sector

**Top 30 Most Valuable
Southeast Asian Brands
2024**

KANTAR BRANDZ

#1 The Most Valuable
Southeast Asian Brand
in Indonesia

FIHRRST Best Sustainability Report

Rating **A+**



Last update: June 2024 - Annually

Thomson Reuters - Refinitiv ESG Scores

Rating **A**



Last update: June 2024 - Annually

Dow Jones Sustainability Index S&P Global CSA

Score **50**

Rank percentile **83th**

S&P Global

Last update: Oct 2023 - Annually



**Alpha Southeast Asia
18th Annual Best Financial
Institution Awards 2024**

Best Bank in Indonesia



**Annual Report
Award 2023**

Grand Champion

► Share Data, Ratings & Awards ◀

BCA share performance & rating



BCA Shareholding Structure (30 September 2024)

	Number of Shares	Ownership Percentage
PT Dwimuria Investama Andalan *	67,729,950,000	54.94%
Public**	55,545,100,000	45.06%
Total	123,275,050,000	100.00%

Note:

* Shareholders of PT Dwimuria Investama Andalan are Mr. Robert Budi Hartono and Mr. Bambang Hartono, therefore the ultimate shareholders of BCA are Mr. Robert Budi Hartono and Mr. Bambang Hartono.

** Under this composition, 2.49% of shares belong to parties affiliated with PT Dwimuria Investama Andalan.

Fitch Ratings

As of May 2024

Description	Rating
Outlook	Stable
Long-Term IDR	BBB
Short-Term IDR	F3
National Long-Term	AAA (idn)
National Short-Term	F1+ (idn)
Viability	bbb
Government Support	bbb-

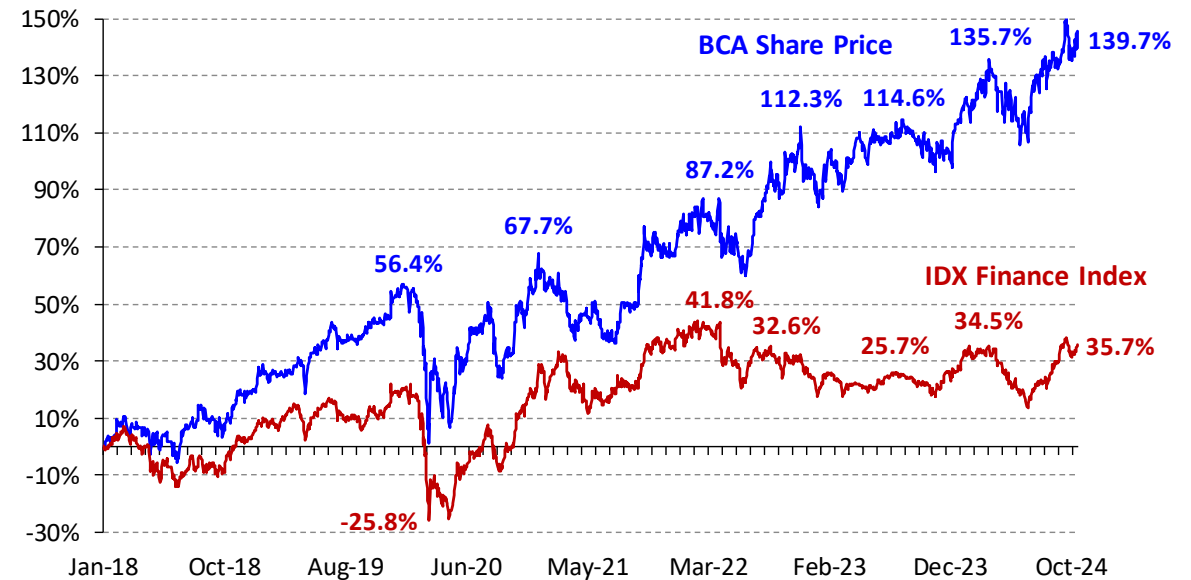
Pefindo Ratings

As of March 2024

Description	Rating
Corporate Rating	idAAA/Stable
Shelf Registration Sub Bond I	idAA/Stable

Performance BBKA vs IDX Finance Index

(Relative price up to 22 Oct 2024 against 1 Jan 2018)



Selected awards and recognitions - 2024

Best Bank



Finance Asia Awards 2024

Indonesia Best Domestic Bank
(Highly Commended)



Euromoney

Private Banking Awards 2024

- Best for Next Gen in Indonesia
- Best for HNW in Indonesia



Institutional Investor 2024 Asia Executive Team

- #1 in Asia ex-Mainland China, #5 in Core Asia
- #1 Company Board (Sell-side) in Asia ex-Mainland China
- #2 Company Board (Sell-side) in Core Asia
- Best CEO & CFO
- Best IR Program, IR Professional & ESG



Brand Finance World's Strongest Banking Brand 2024

AAA+ (93.8/100)



TAB Global

Excellence in Retail Finance Awards 2024

- Best Retail Bank in Indonesia
- Most Recommended Retail Bank in Asia Pacific
- Most Recommended Retail Bank in Indonesia



Gallup

Global Customer Engagement 2023

Customer engagement recognition
above global benchmark
(90th percentile)



Newsweek

World's Most Trustworthy Companies 2024

No 1 World's Most Trustworthy
Companies 2024 in Banking Sector



Alpha Southeast Asia

17th Annual Private Wealth

- Best Wealth Management Bank in Indonesia

18th Annual Best Financial Institution

- Best Bank in Indonesia

Investor Relations, ESG, GCG and CSR



14th Asian Excellence Award 2024

- Asia's Best CEO, CFO
- Best Investor Relations
- Asia's Best CSR



Finance Asia

Asia's Best Companies 2024

- Indonesia Best Large Cap Company (Gold)
- Indonesia Best Managed Company (Bronze)
- Most Committed to ESG (Silver)
- Indonesia Best CEO



Fortune Indonesia Change the World

Sustainability in Waste Management



Annual Report Award 2023

Grand Champion

Publications in BCA website (www.bca.co.id)

Scan QR or Click Image to access the file

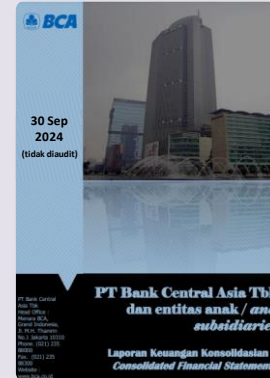
Corporate Presentations

PT Bank Central Asia Tbk
9M24 Results

23 October 2024



Audited / Long Form Reports



Short Form Reports

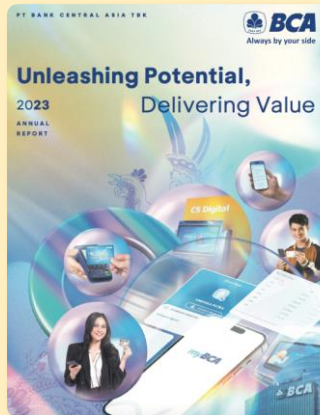


PT Bank Central Asia Tbk
Financial Statements
9M-24

Economic Reports



Annual Reports (incl. GCG)



Sustainability Reports



DISCLAIMER

This Presentation has been prepared by PT Bank Central Asia Tbk (“BCA”) for information purposes only. This Presentation including any information, estimation and/or projections contained herein or provided by BCA in any other written or verbal communication (the “Information”) does not constitute a commitment or recommendation or advice by BCA. This Presentation does not purport to contain all of the Information that may be required or desirable to evaluate all of the factors that might be relevant to a recipient considering investing in BCA and any recipient hereof should conduct its own investigation and analysis in order to make an independent determination of the suitability and consequences of entering into or participating in any investment or transaction related to BCA. Under no circumstances is this Information to be used or considered as an offer to sell, or a solicitation of an offer to buy, a participating interest or any security or a recommendation that a recipient hereof should enter into or participate in any transaction related to BCA, buy or sell any participating interest or security, or otherwise make any investment decision.

BCA reserves the right to amend, update or replace all or any part of the Information at any time but shall not be under any obligation to provide any recipient of this Presentation with any notice of such amended, updated or replacement information or to correct any inaccuracies herein which may become apparent. By accepting, receiving and/or viewing this Information Presentation, the recipient hereby acknowledges and agrees that neither BCA nor any of its subsidiaries, its affiliates, employees, directors, commissioners, representatives or advisors make any guarantee, representation, warranty or undertaking, express or implied, as to the fairness, accuracy, reliability, correctness, reasonableness or completeness of the Information. Therefore, neither BCA nor its subsidiaries, affiliates, employees, directors, commissioners, representatives or advisors shall have any liability arising from or in connection with any Information provided by BCA (whether written or verbal communication). No reliance should be placed on such Information.

BCA, its subsidiaries, affiliates, employees, directors, commissioners, representatives or advisors will not be liable for any losses and/or damages in connection with the use of this report and/or any action taken in reliance upon the whole or any part of the content of this Presentation. Nothing in this Presentation should be construed as legal, tax, financial, business or investment advice. By attending the meeting where the Presentation is made, or by accepting and viewing/reading this Presentation, you acknowledge and agree to the above disclaimer and/or limitations in this Presentation.



Always by your side

Thank You