

PT Bank Central Asia Tbk 1H25 Results

30 July 2025

Agenda



- Economic Highlights
- Banking Industry Updates
- 1H25 Performance Overview
- Sustainable Finance and ESG
- Share Data, Ratings & Awards

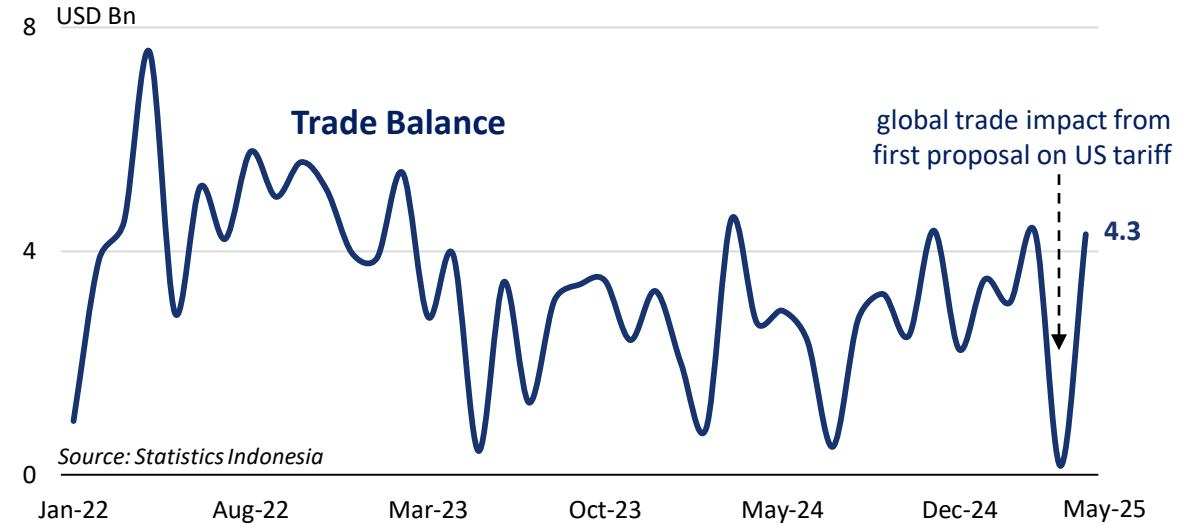
Economic Highlights

Economic highlights (1/2)

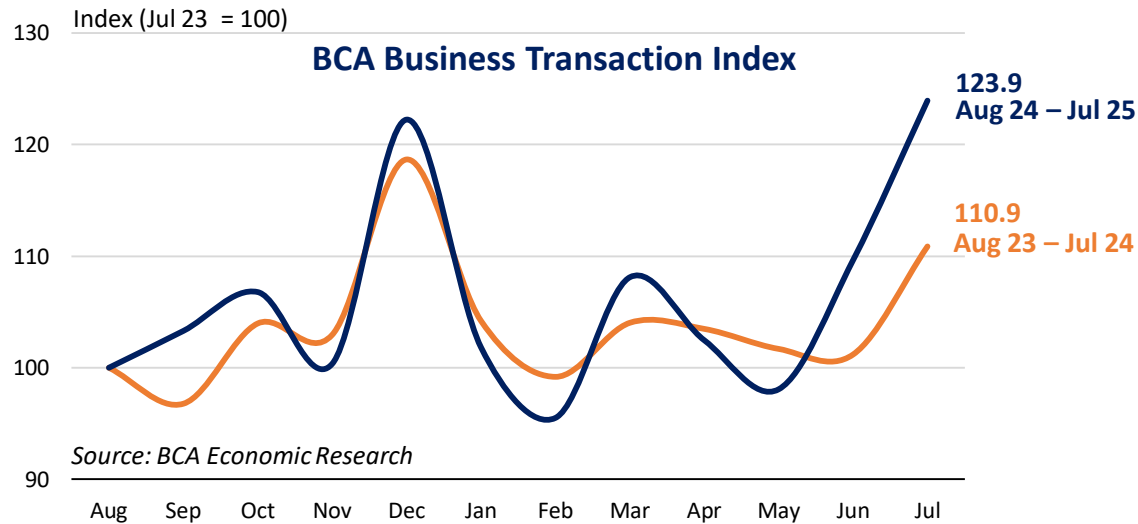
1 GDP grew at a moderate pace



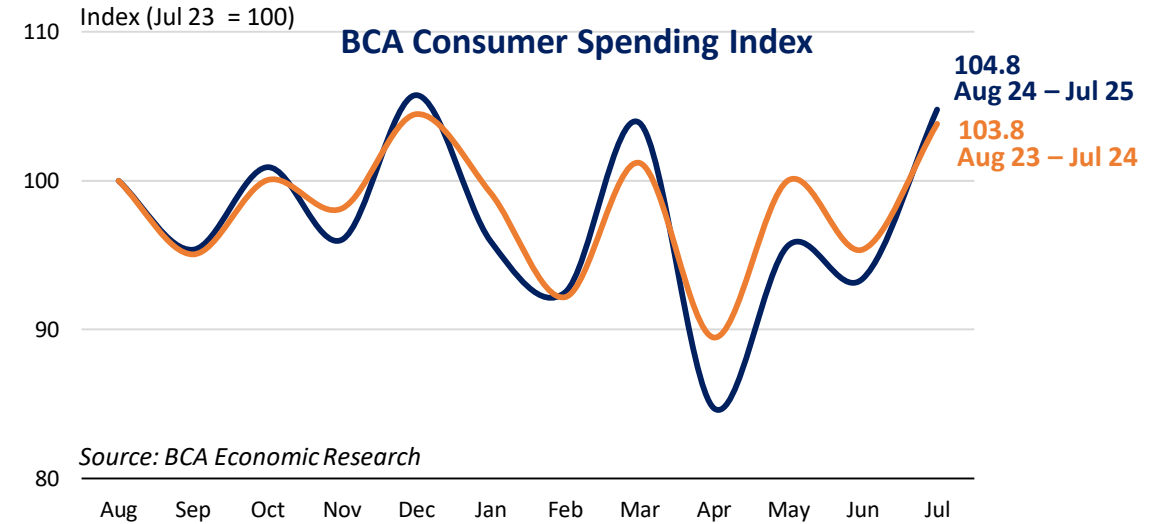
2 Trade balance rebounded from low level in April



3 Business turnover accelerated sharply

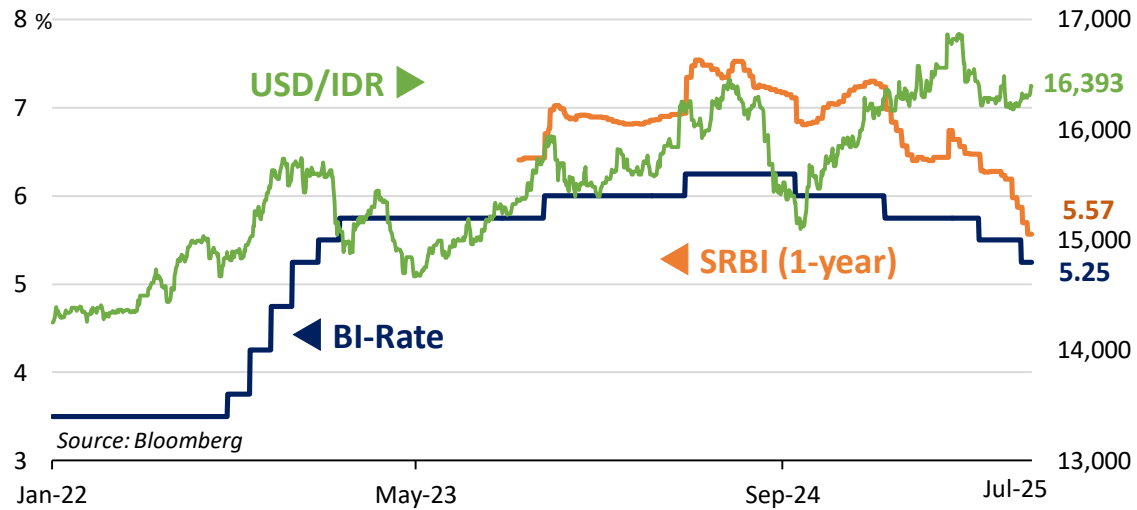


4 Consumer spending remained slow

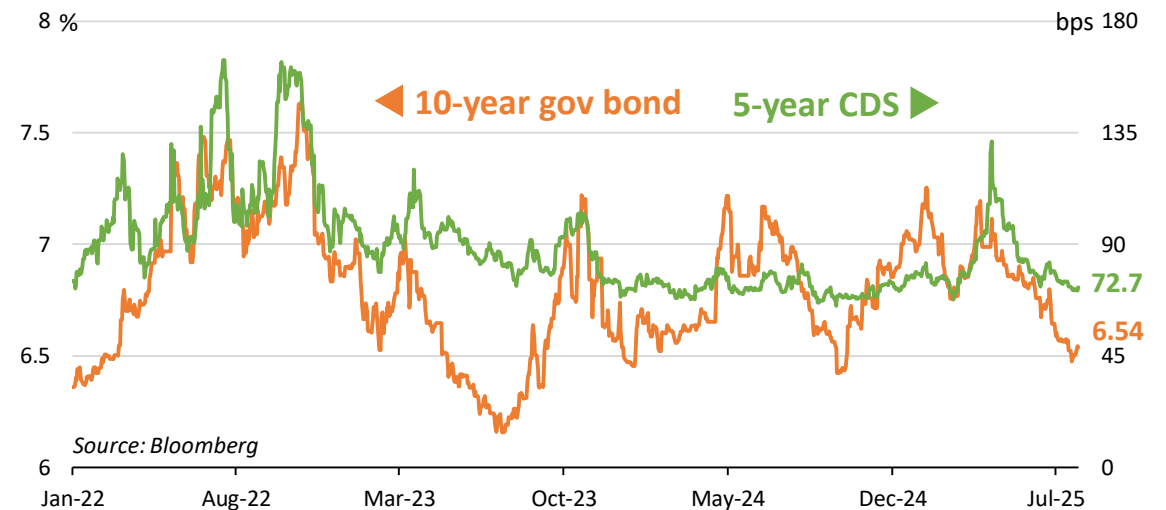


Economic highlights (2/2)

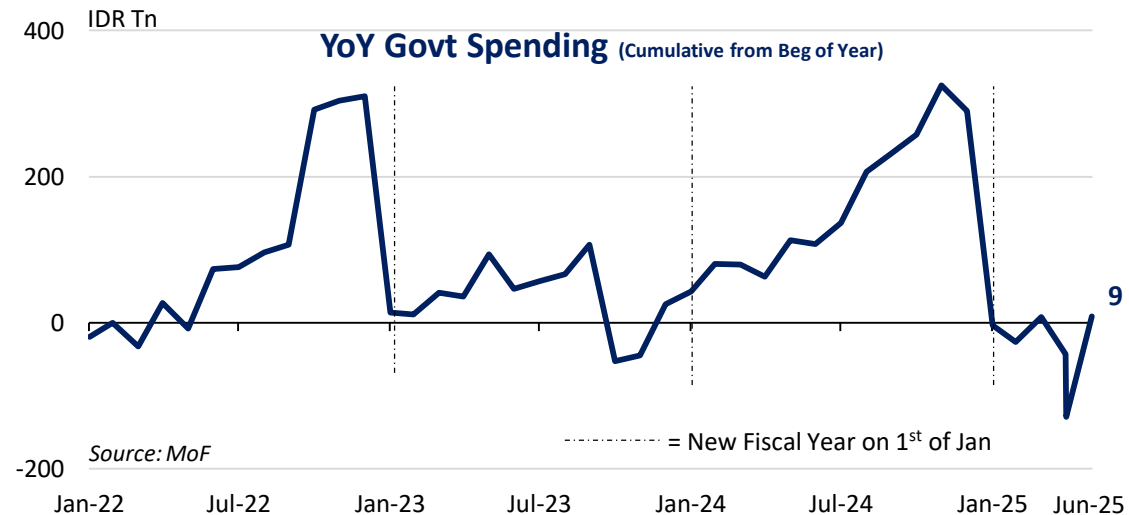
5 ST sovereign rates started to come down



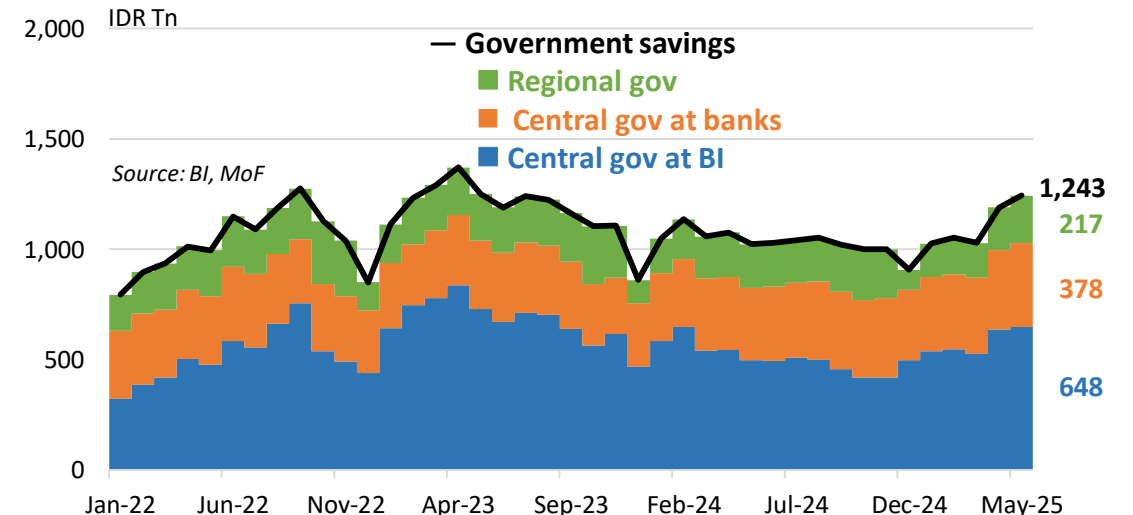
6 LT sovereign rates declined on stronger foreign flow



7 Signs of Government spending recovery entering H2-25



8 .. ample savings for upcoming fiscal spending

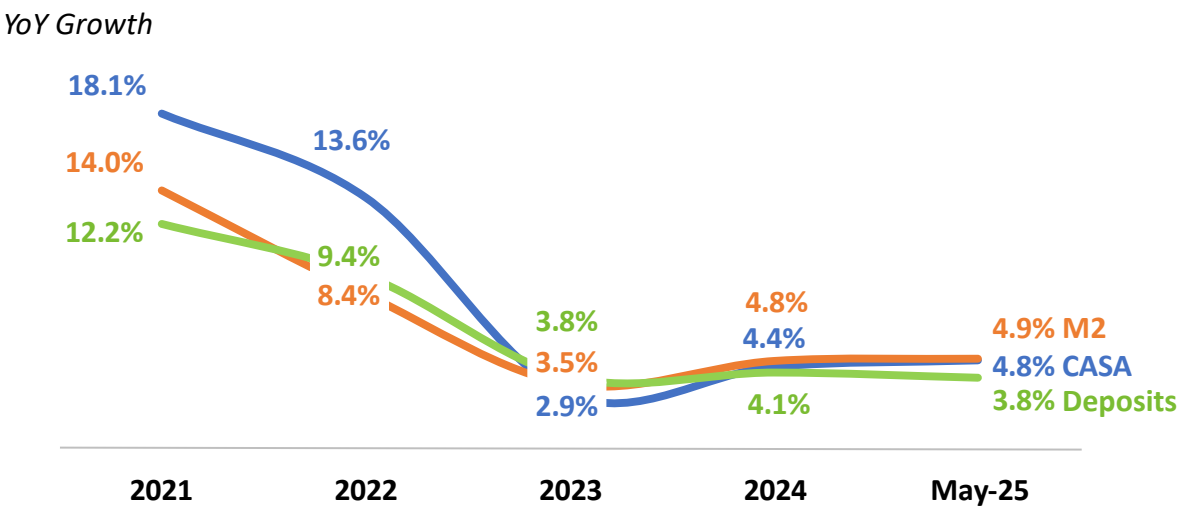


Banking Industry Updates

Banking industry (1/2)

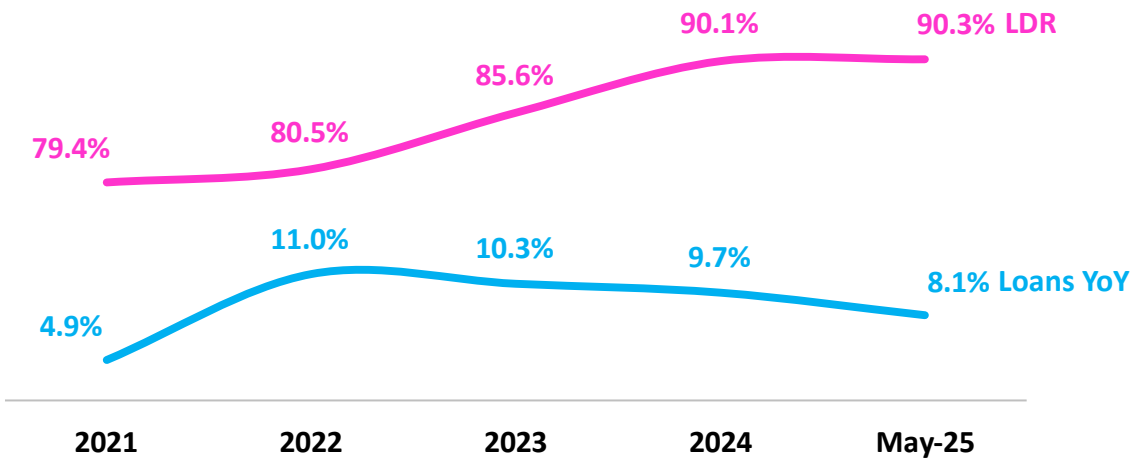


1 Money supply and deposits grew at a modest pace



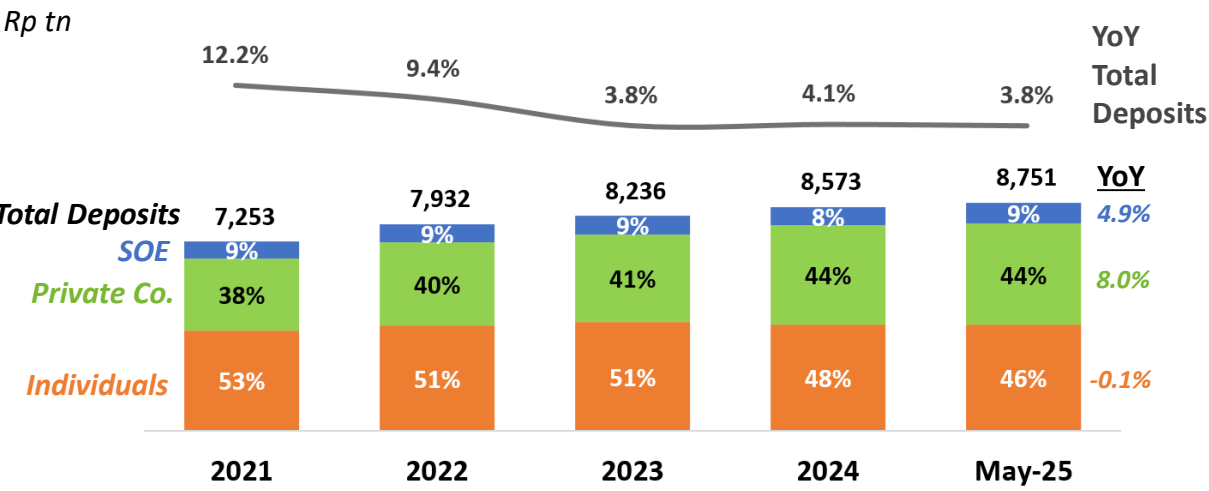
Source: BI (SEKI)

2 Modest deposit growth & high LDR limit loan growth



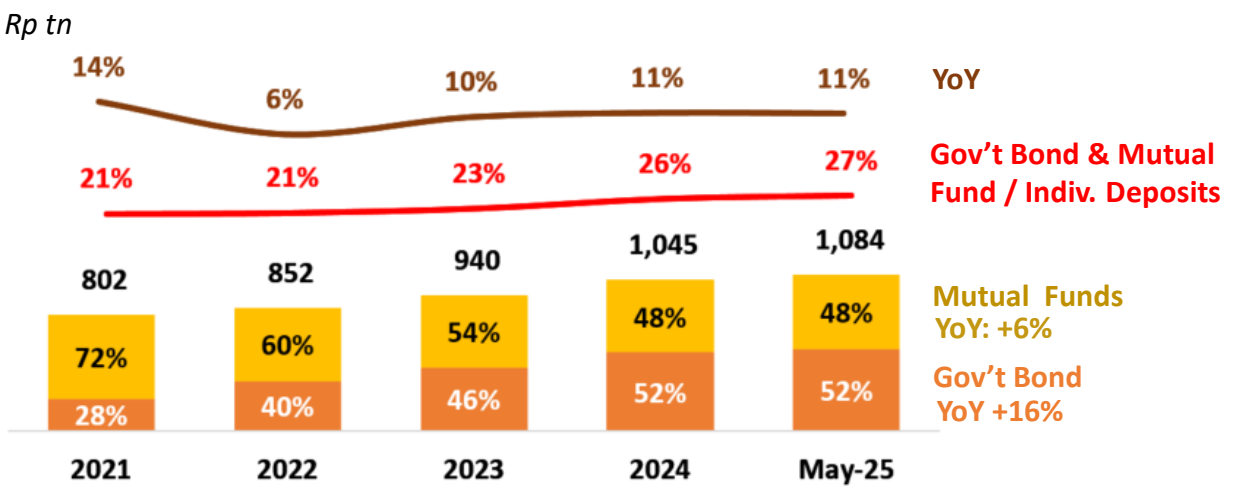
Source: BI (SEKI)

3 Deposits growth driven by private company



Source: BI (SEKI)
Analyst Meeting 1H25

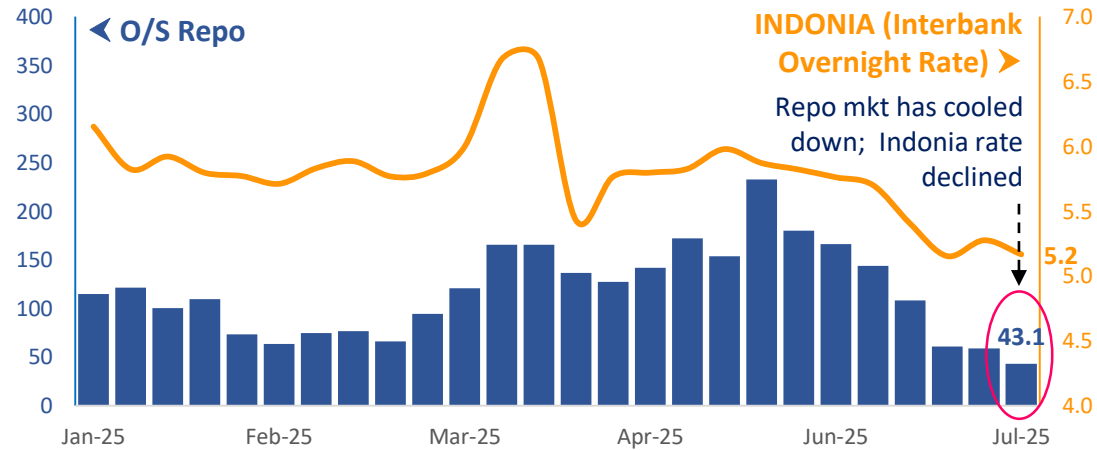
4 Gov't bond & mutual fund reached 27% of Individual deposits



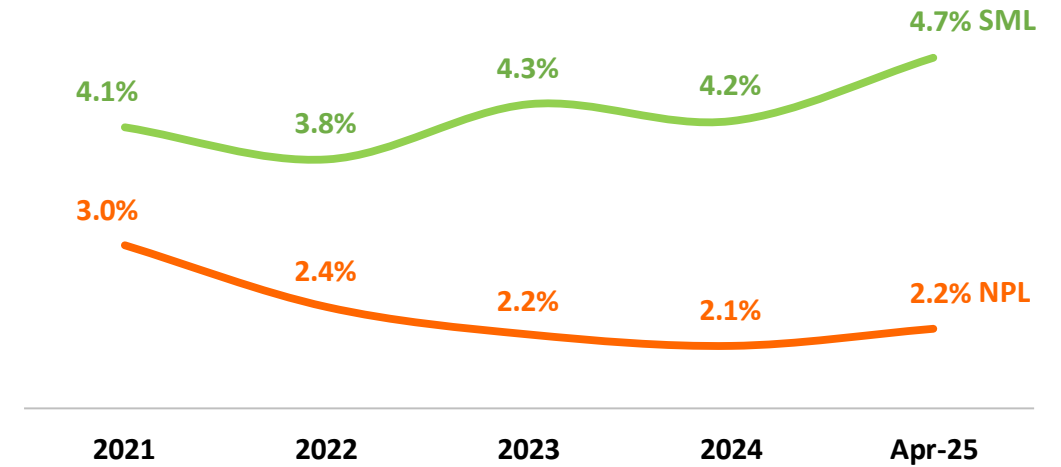
Source: Ministry of Finance, OJK Mutual Funds

Banking industry (2/2)

5 Liquidity has slightly improved

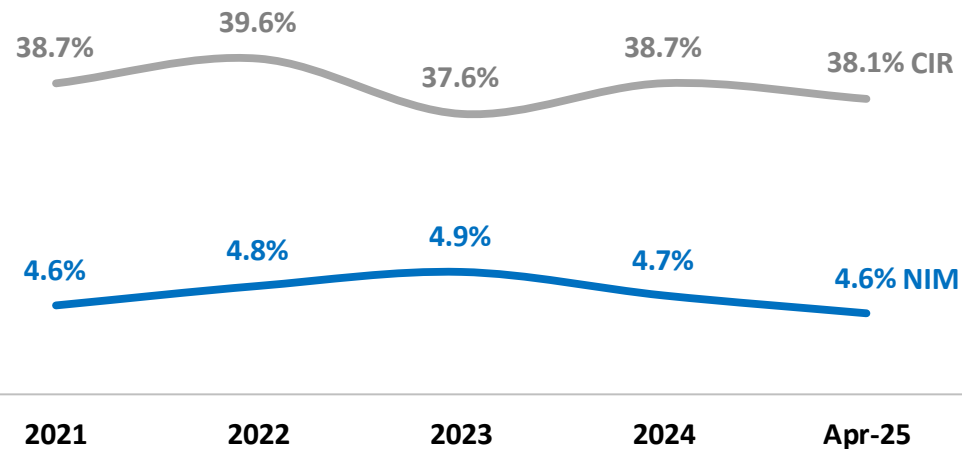


6 Special Mention Loans is on the rise



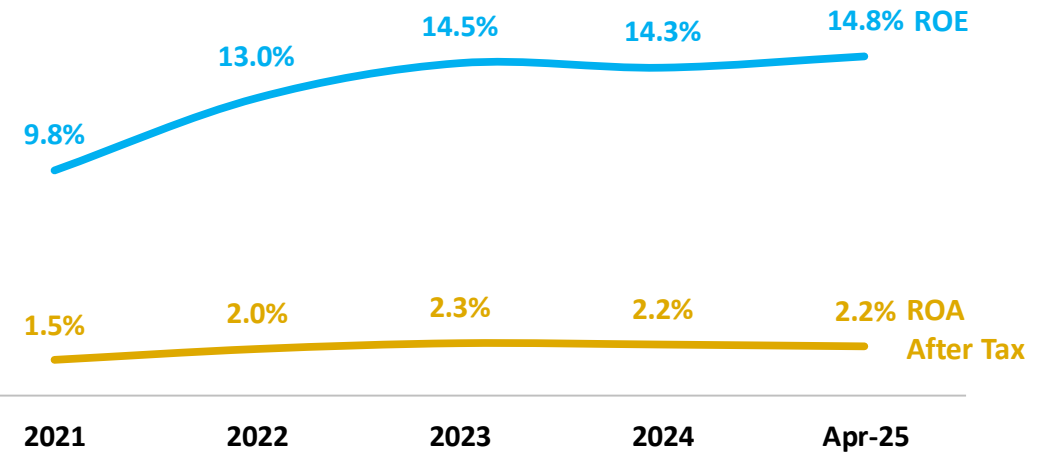
Source: OJK (SPI)

7 NIM easing, cost to income ratio was manageable



Source: OJK (SPI)

8 ROA & ROE remained resilient



Source: BCA analysis

1H25 Performance Overview

Loans grew 4% YtD, CASA rose 7.3% YoY



Consolidated (Rp tn)	Jun-24	Dec-24	Mar-25	Jun-25	▲ YoY	▲ YtD	▲ QoQ
Total Assets	1,425	1,449	1,534	1,504	5.5%	3.8%	-1.9%
Secondary Reserves & Marketable Securities	447	422	462	433	-3.3%	2.4%	-6.4%
Loans	850	922	941	959	12.9%	4.0%	1.9%
Third Party Funds	1,125	1,134	1,193	1,190	5.7%	5.0%	-0.3%
CASA	915	924	979	982	7.3%	6.3%	0.3%
Current Accounts	353	362	383	385	9.2%	6.5%	0.7%
Savings Accounts	562	562	597	597	6.1%	6.1%	0.0%
Time Deposits	210	210	214	208	-1.1%	-0.9%	-3.0%
Equity	241	263	246	262	8.7%	-0.4%	6.2%

NPAT rose 8.0% YoY underpinned by sound operating performance

Consolidated (Rp tn)	1H-24	1H-25	▲ YoY	1Q-25	2Q-25	▲ QoQ
Operating Income	52.2	56.2	7.8%	27.9	28.4	1.8%
Net Interest Income	39.7	42.5	7.0%	21.1	21.4	1.6%
Non Interest Income	12.4	13.7	10.6%	6.8	6.9	2.2%
Fees and Commissions	9.1	9.9	9.5%	4.8	5.1	5.9%
Trading Income	1.3	1.7	30.3%	0.8	0.9	6.6%
Others	2.1	2.2	5.2%	1.1	1.0	-11.3%
Loss on Loan Sale	-	(0.1)	n.a	-	(0.1)	n.a
Operating Expenses	17.7	18.6	5.3%	9.5	9.1	-3.6%
Manpower	9.1	9.1	-0.4%	4.9	4.2	-14.1%
General & Administrative	8.6	9.6	11.3%	4.6	5.0	7.6%
PPOP (Pre-Provision Operating Profit)	34.5	37.6	9.1%	18.4	19.2	4.5%
Provision incl. Loan Recoveries	1.4	2.0	43.4%	1.0	0.9	-8.3%
Provision	1.4	2.0	49.3%	1.0	1.0	-0.5%
Reversal on Loan Sale	-	(0.1)	n.a	-	(0.1)	n.a
Net Profit	26.9	29.0	8.0%	14.1	14.9	5.1%

Key Ratios



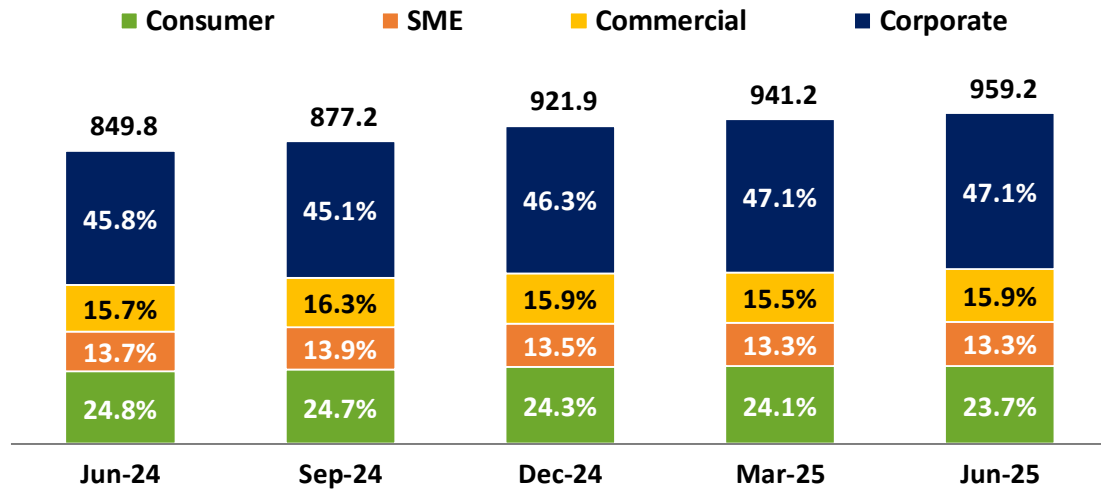
Bank Only	1H-24	1H-25	▲ YoY	1Q-25	2Q-25	▲ QoQ
NIM	5.7%	5.8%	0.1%	5.8%	5.8%	0.0%
COC	0.3%	0.5%	0.2%	0.5%	0.5%	0.0%
Risk Adjusted NIM	5.4%	5.3%	-0.1%	5.3%	5.3%	0.0%
Cost to Income*	30.5%	29.1%	-1.4%	28.5%	29.8%	1.3%
ROA**	3.8%	4.1%	0.3%	4.3%	3.9%	-0.4%
ROE**	24.8%	25.2%	0.4%	26.2%	24.2%	-2.0%
CAR	27.8%	28.4%	0.6%	26.6%	28.4%	1.8%
CASA to Total Funding	82.2%	83.4%	1.2%	82.9%	83.4%	0.5%
LDR	72.7%	78.0%	5.3%	76.1%	78.0%	1.9%
NSFR	162.1%	157.2%	-4.9%	156.3%	157.2%	0.9%
LCR	324.4%	289.0%	-35.4%	300.5%	289.0%	-11.5%
ECL to Total Loans	4.1%	3.5%	-0.6%	3.6%	3.5%	-0.1%
NPL - gross	2.2%	2.2%	0.0%	2.0%	2.2%	0.2%
NPL Coverage	190.2%	167.2%	-23.0%	180.1%	167.2%	-12.9%
LAR	6.4%	5.7%	-0.7%	6.0%	5.7%	-0.3%
LAR Coverage (incl. off B/S)	71.2%	68.7%	-2.5%	66.5%	68.7%	2.2%

*) CIR excluding subsidiary dividend (of Rp 2.2T) stood at 30.3%. Last year subsidiary dividend was paid in 4Q24

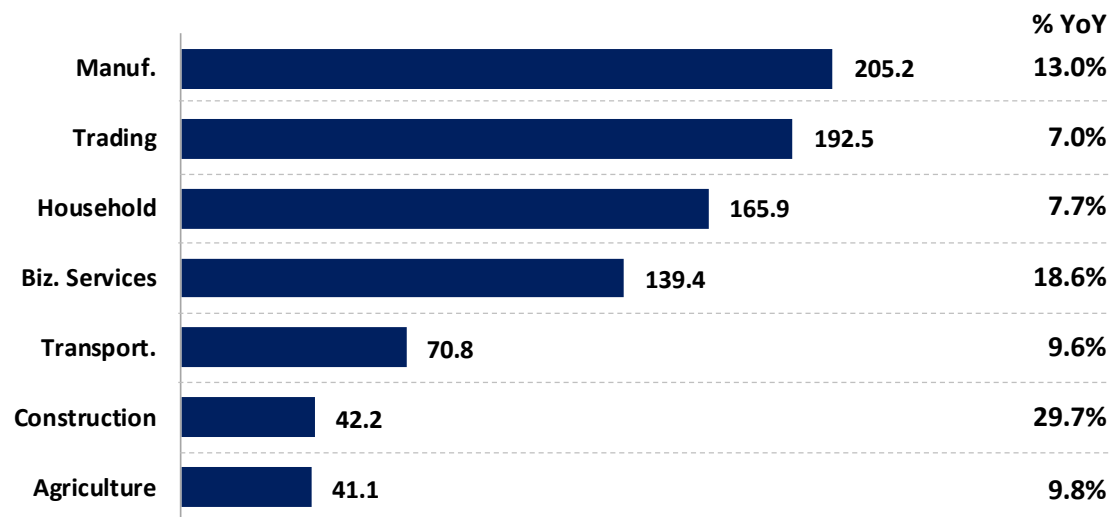
**) ROA and ROE excluding subsidiary dividend stood at 3.8% and 23.4%, respectively

Loan growth driven by business segment

1 Loan Composition by Segment (Rp tn)



3 Loans by Major Industries (Rp tn)



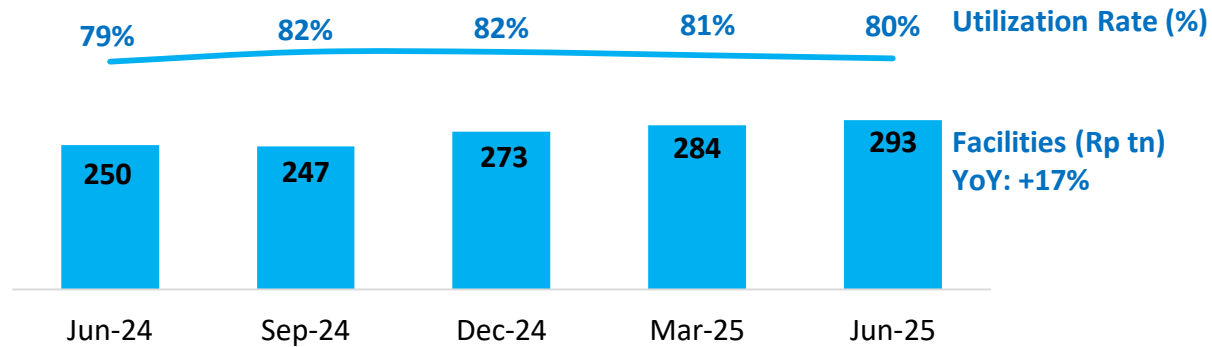
2 Loan by Segment (Rp tn)

Consolidated	Dec-24	Jun-25	▲ YoY	▲ YtD	▲ QoQ
Corporate	429.5	451.8	16.1%	5.2%	1.9%
Commercial	135.3	143.6	12.6%	6.2%	4.5%
SME	123.7	127.0	11.1%	2.6%	2.0%
Consumer	223.8	226.4	7.6%	1.2%	0.2%
- Mortgages	135.5	137.6	8.4%	1.6%	1.7%
- Vehicles	65.3	65.4	5.2%	0.1%	-2.6%
- Personal Loans	23.0	23.4	9.4%	1.7%	-0.5%
Sharia Financing	10.7	11.3	18.2%	5.1%	2.4%
Total O/S Loans	921.9	959.2	12.9%	4.0%	1.9%
Total Facilities	1,335.9	1,388.6	10.0%	3.9%	1.7%
Average Loan (YtD)	851.1	936.9	13.5%	10.1%	1.2%

Corporate loans recorded solid growth

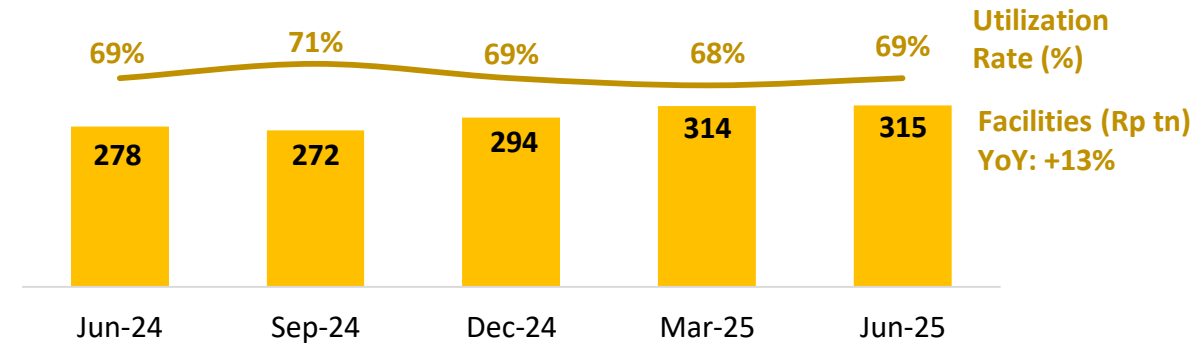
1 Investment Loan Facilities and Utilization Rate

- YtD rose 7.3%



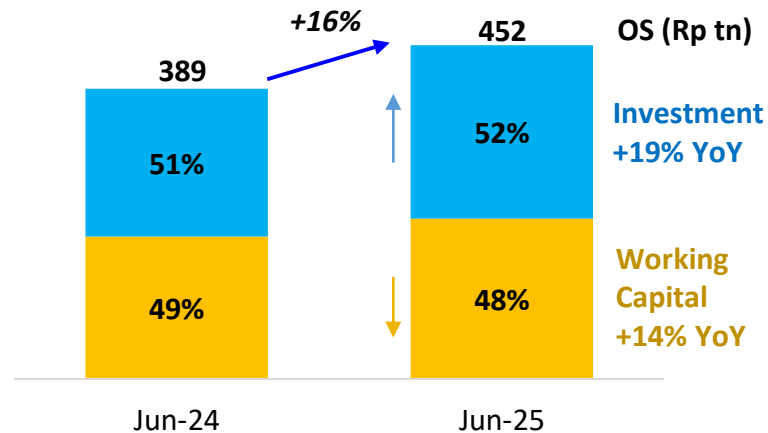
2 Working Capital Loan Facilities and Utilization Rate

- Stable utilization rate (YoY)



3 Corporate Loans by Use

- Investment loans accounted for 52% of total corporate loans



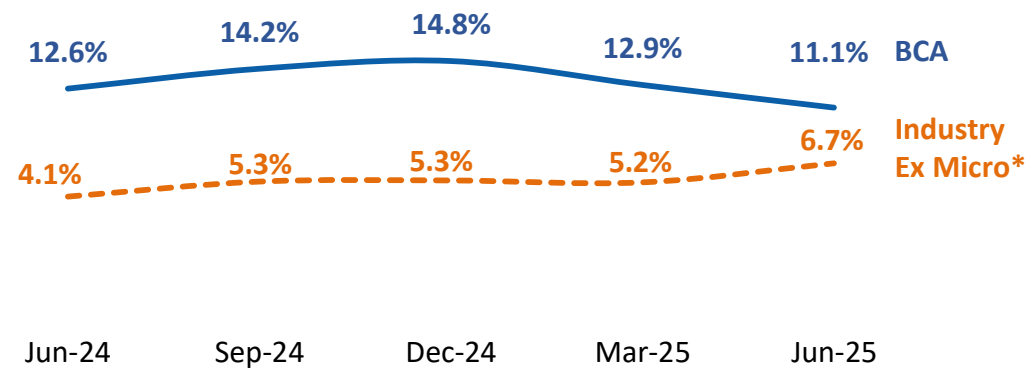
4 Well-diversified sectors



SME loans: 11% YoY growth with higher utilization rate

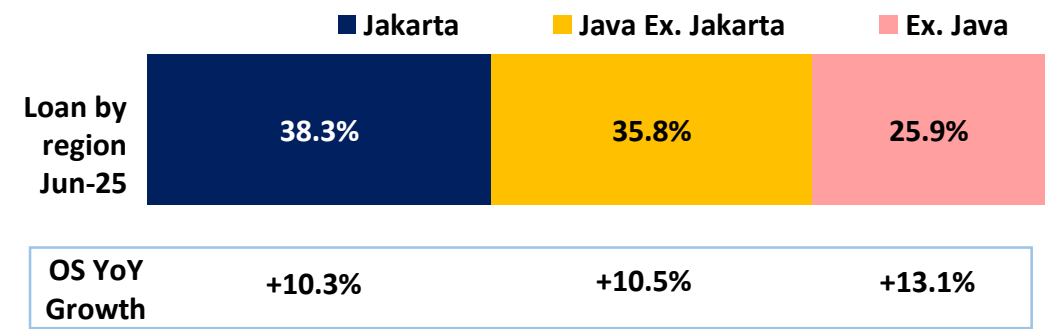


1 BCA vs Industry SME Loan Growth (YoY)

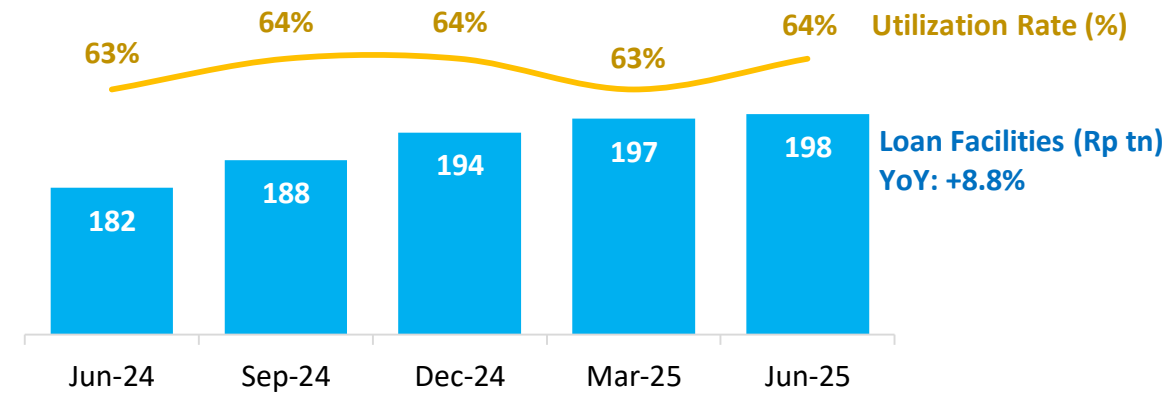


*) Industry Apr-25. Source OJK (SPI)

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



2 BCA SME Loan Facilities and Utilization Rate



- Customer base increased 50% over the last 4 years
- Maintain double digit growth across regions

Financing Solution
to Start Your Business

Kartini's Multipurpose Loan

Apply Now!
Bca.id/kamukartini2025

#KaMUKartini

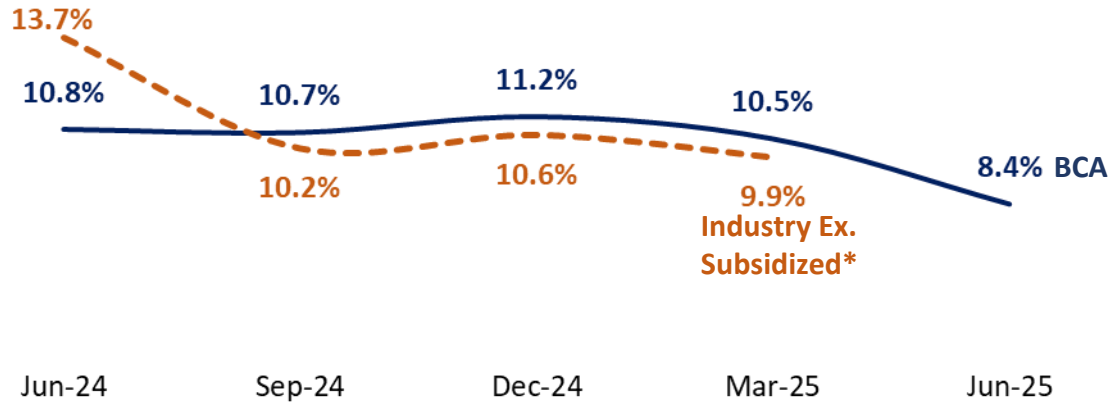
Build Your Dream Business with
"Multipurpose Business Loan"

Toko KaMU

bca.id/kmubca

Mortgages new booking rose 35% on quarter

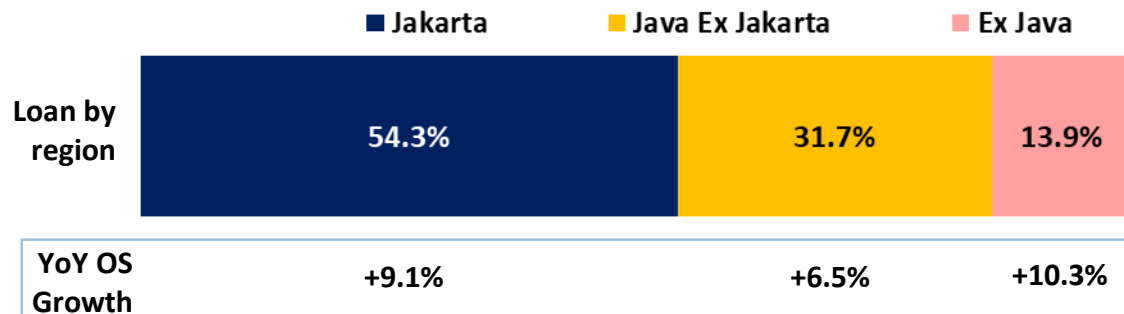
1 BCA vs Industry Mortgages Growth (YoY)



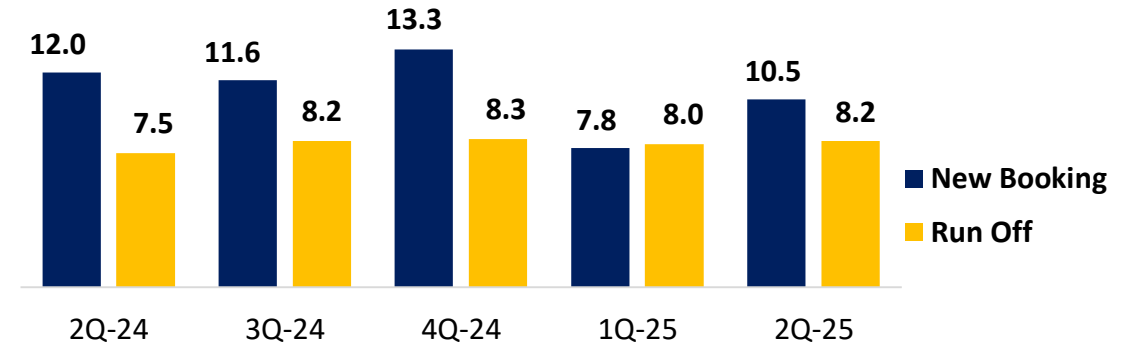
Source industry: OJK (SPI), peer banks financial reports

*) BCA internal calculation

3 BCA Mortgages by Region and YoY O/S Growth



2 BCA Mortgages New Booking and Runoffs (Rp tn)

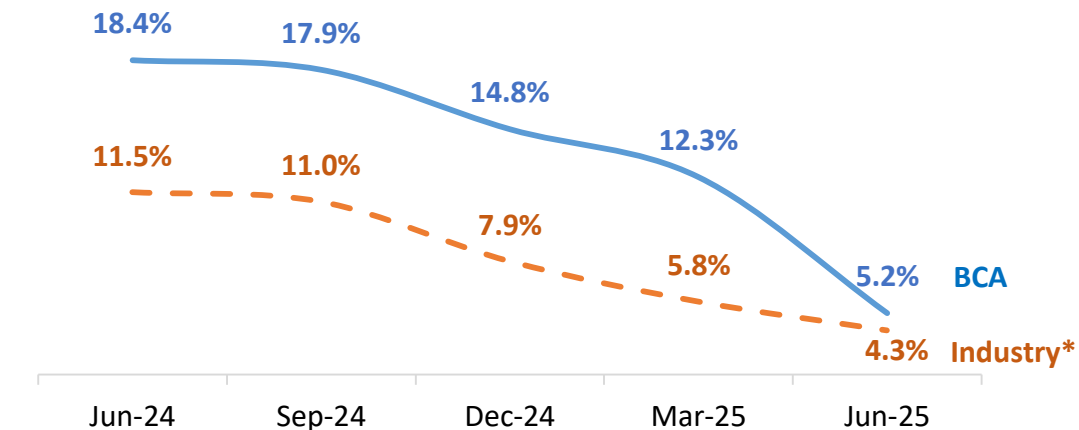


- High single growth YoY
- Improved on quarter
- Outside Java maintained double-digit growth



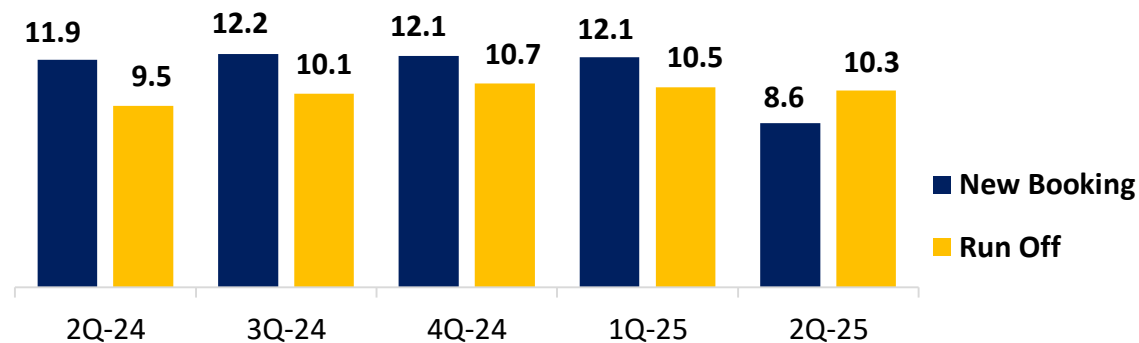
Auto loans growth easing in line with the market

1 BCA vs Industry Auto Loan Growth (YoY)



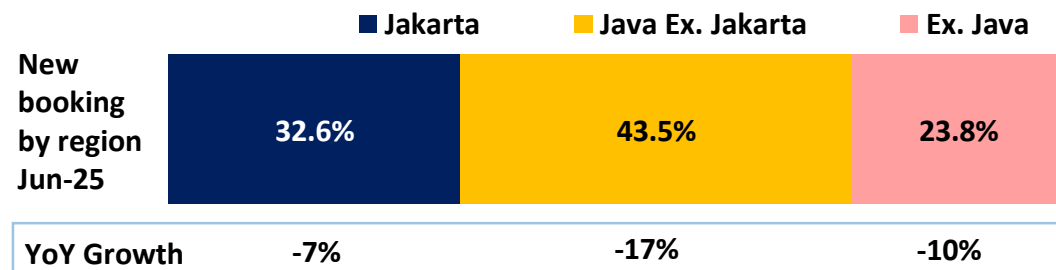
*) Industry: Source OJK (SPI) & Multi-finance Statistics Apr-25

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



Note: Numbers are adjusted due to BCAF & BCAMF merger

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



Notes: Industry New Car Sales (unit) declined 9.8% YoY (1H25)

- Loan growth has eased, as market demand is slow

Time to make your dream vehicle come true

<https://kreditkerenbanget.com/>

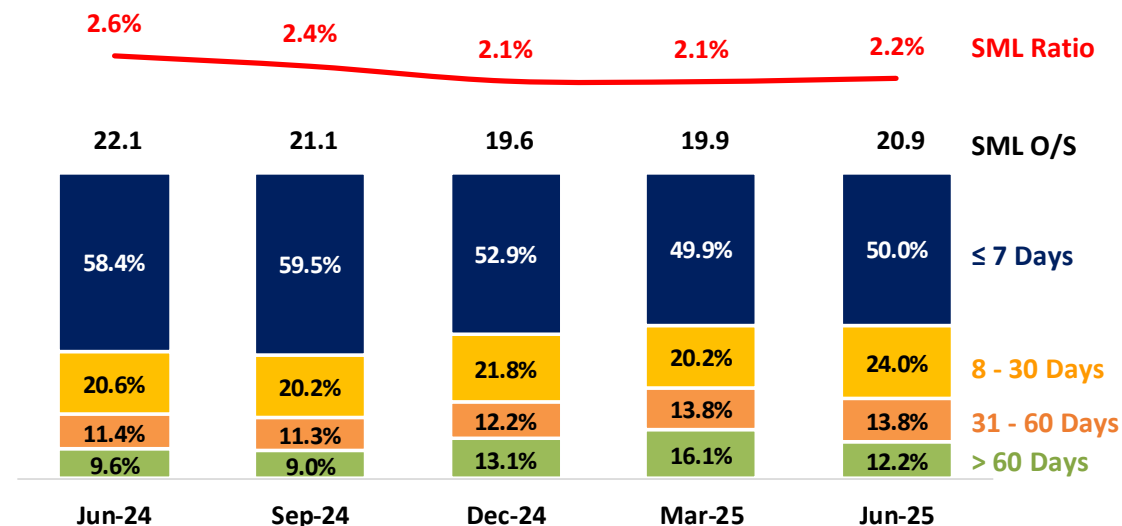


Consolidated LAR stood at 5.8%

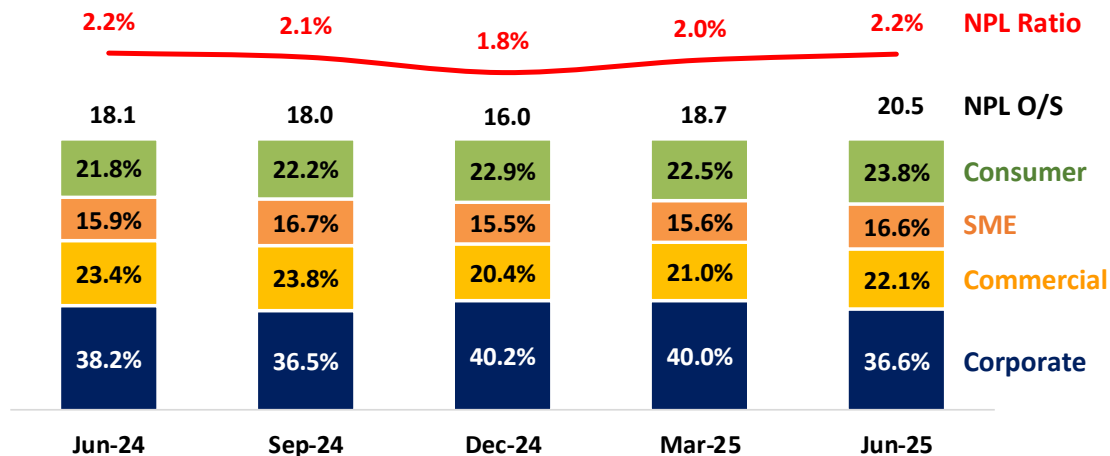
1 Loan at Risk (LAR) (Rp tn)

Consolidated	Dec-24	Jun-25	ΔYoY	ΔYtD	ΔQoQ
Current Restruct.	12.0	12.8	-4.4%	6.7%	-24.3%
Special Mention	19.6	20.9	-5.4%	6.5%	4.9%
NPL	16.0	20.5	13.4%	28.1%	9.7%
Total LAR	47.6	54.2	1.2%	13.8%	-2.4%
LAR Ratio	5.3%	5.8%	-0.7%	0.5%	-0.3%
LAR Coverage	76.5%	68.5%	-2.3%	-8.0%	2.0%

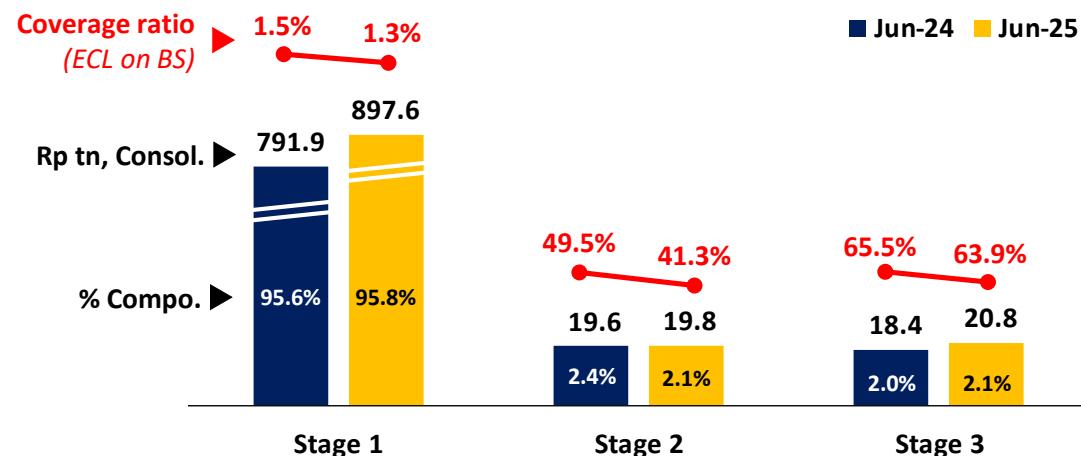
2 Special Mention (Consolidated, Rp tn)



3 NPL (Consolidated, Rp tn)

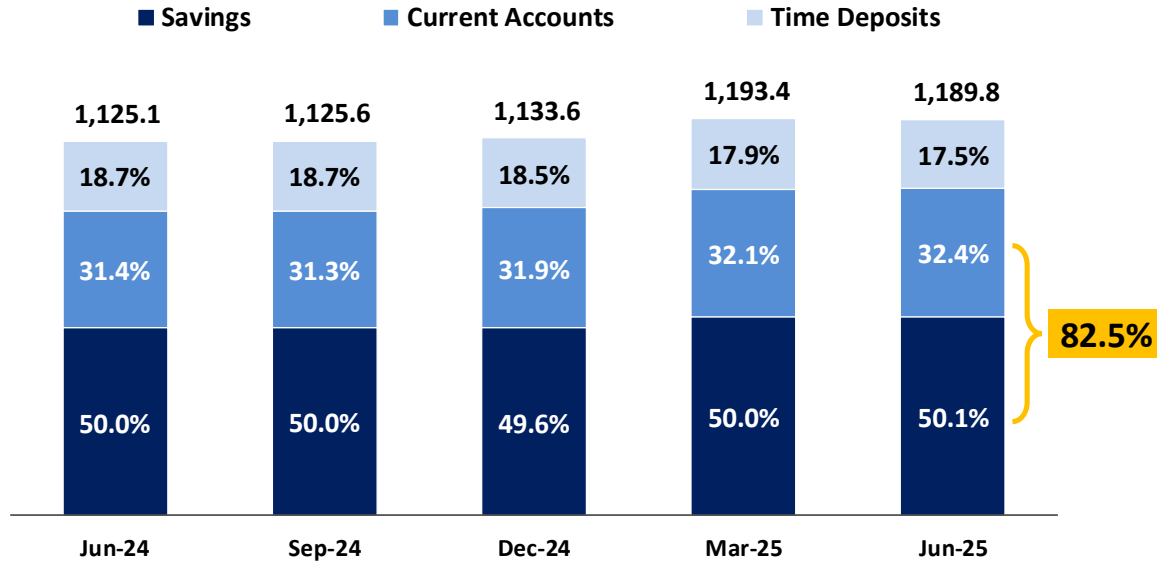


4 Loan by Staging - Excl. Sharia & Cons. Receivables

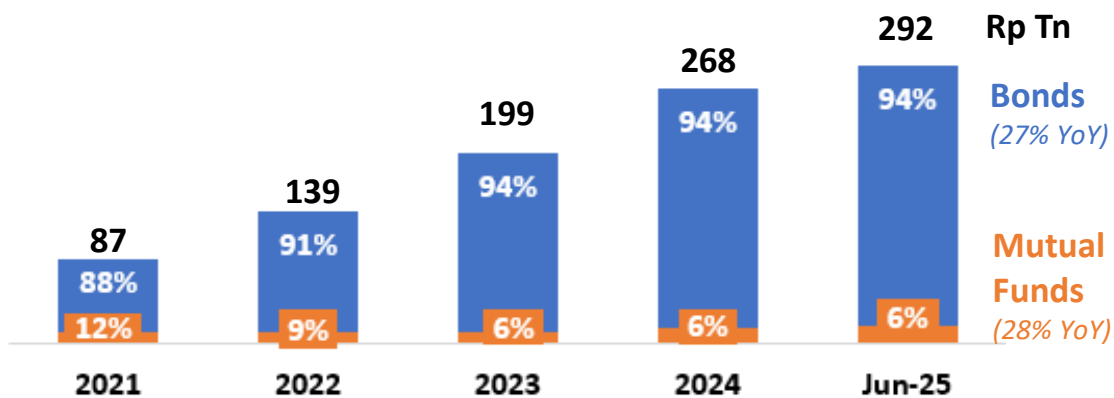


CASA outgrew industry

1 Third Party Fund Composition (Rp tn)



3 Total Asset Under Management (AUM)



2 Third Party Funds (Rp tn)

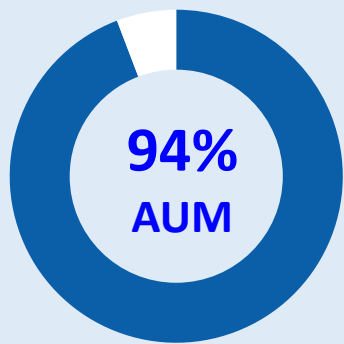
Consolidated	Dec-24	Jun-25	▲ YoY	▲ YtD	▲ QoQ
CASA	924.0	982.1	7.3%	6.3%	0.3%
Current Accounts	361.9	385.5	9.2%	6.5%	0.7%
Savings Accounts	562.1	596.7	6.1%	6.1%	0.0%
Time Deposits	209.6	207.7	-1.1%	-0.9%	-3.0%
Third Party Funds	1,133.6	1,189.8	5.7%	5.0%	-0.3%
Third Party Funds + AUM	1,402.0	1,482.2	9.3%	5.7%	0.6%
Average CASA (YtD)	909.7	956.7	6.5%	5.2%	1.7%
Average CA	357.5	379.9	7.9%	6.3%	1.9%
Average SA	552.2	576.8	5.6%	4.5%	1.6%

A Leading Franchise in Wealth Management

Bank of Choice for Onshore Investments

- BCA is **one of leading providers** for onshore products (bonds and mutual funds)
- Strong distribution via **branches and online channel**
- BCA has been recognized as **one of top sellers of Retail Government Bonds**
- Government Bonds offer **attractive yield** during high-interest rate environment in a modest GDP

Government bonds:
Main contributor to AUM



As of Jun-25

Investment Transactions

20%

YoY Growth
in investment
transactions

>80%

of investment
transactions are
done online

Invest Online with Ease via myBCA app

Investment Features within myBCA app



Online purchase of:

-  Primary Market Bonds
-  Secondary Market Bonds
-  Mutual Funds

Online access to:

-  Register Investor ID & Risk Profile
-  Set Investment Goals
-  View Investment Portfolio
-  Read Investment Insights

Awards From Ministry of Finance
Republic of Indonesia 2024:

**“Primary Dealer and Best
Distribution Partner for
Government Securities”**



New Product

**BNP Paribas DJIM
Global Technology
Titans 50 Syariah USD
Money Market Mutual Fund**



Transaction volume rose 78% in 3 year

End-to-end Supply Chain



Powered by Integrated and Trusted Channels

1 Online Business Banking



2 Merchant Point-of-Sales (POS) & Merchant Apps



3 Two Leading Mobile Banking Apps



4 1,264 Branches



5 Cash Deposit & Withdrawal Machines



6 24/7 Contact Center



1H25



No. of Customers
33.8 million
+21% in 3 yrs



Robust transaction
volume in 1H25:
+78% in 3 yrs




Mobile Banking
Transaction
per User
+76% in 3 yrs


Two leading mobile apps for customer choice



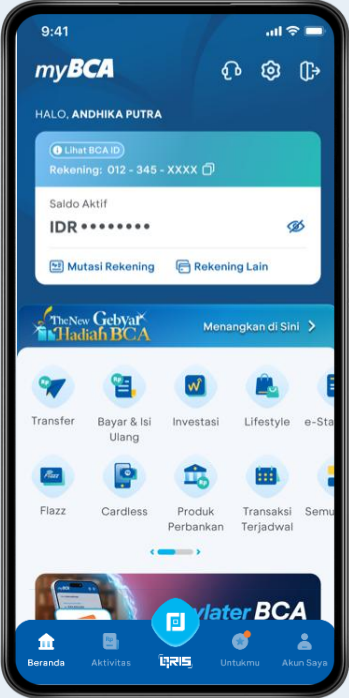
BCA mobile
Since 2011



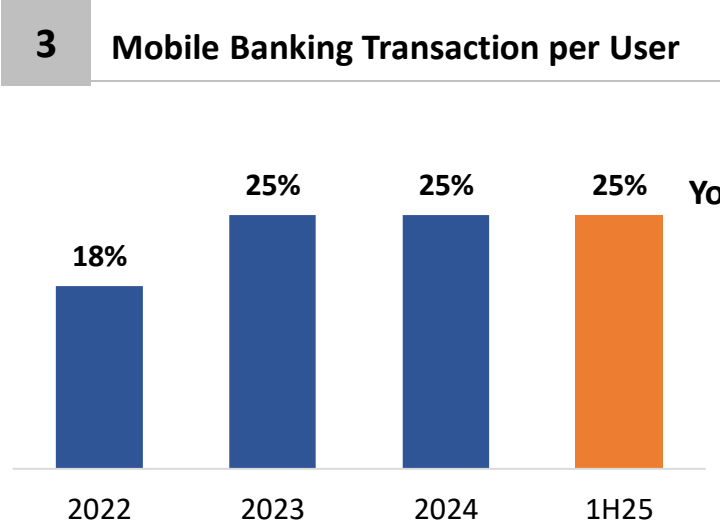
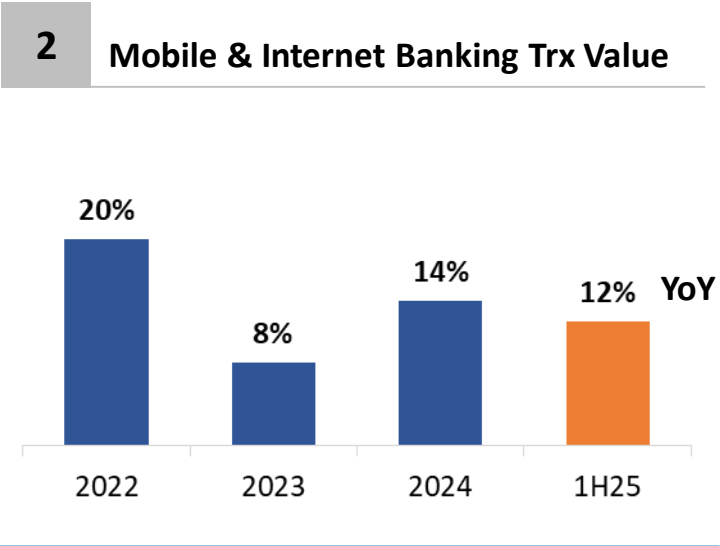
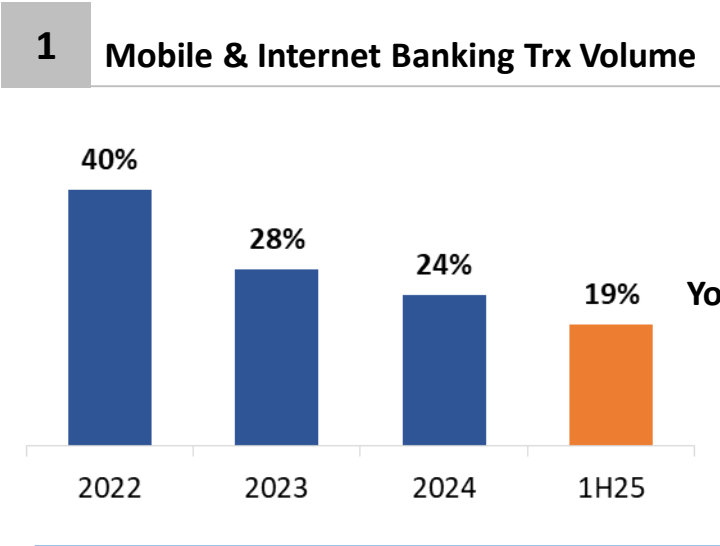
myBCA
Since 2021



Popular mobile apps for transactions



*Newer apps for seamless connectivity
(no. of users more than doubled YoY)*





>60% Account
Opened via online *in 1H25*



Open Account on myBCA
with Overseas Phone
Number

Popular features



Multi-currency Wallet

Multi-currency wallet for foreign currency transactions (17 major currencies available)



NFC Tap to Pay

Ease of payment by simply **tapping** to the EDC machine



Cross-border QR

Overseas payment transactions using QR code

Applicable in Singapore, Malaysia, and Thailand

Quick Access to Subsidiaries' Apps

Quick Access to BCA's Subsidiaries' Apps in myBCA App



Financial Diary



Financial Records:

- **Real time notification** for incoming and outgoing funds
- Detailed cash flow classification for the past 3 months

myBCA all-in-one Control

Control all products through myBCA

- ✓ **Ease of access and control** to debit and credit card
- ✓ **Full access** to all BCA banking products (e-deposit, credit card, auto-loan, and others)
- ✓ **All information** available in one account including investments
- ✓ **Product recommendation and promos** according to customer needs (i.e. adding BCA Insurance partners)
- ✓ **Transaction History** accessible under "Activity" feature

Recently-added features



Access to BCA Sekuritas Portfolio



View BCA Sekuritas portfolio information (stocks, bonds, cash, etc.) in real-time thru myBCA



Outward Remittance: New Currency Option



Outward Remittance with local currency options - added KRW



Other Recent Enhancements

- ✓ **MyBCA Keyboard** – transact while chatting or taking notes
- ✓ **Lifestyle** – Purchase transportation, attraction, and groceries
- ✓ **Payments** – Additional payment billers
- ✓ **Set Transaction limits** – for Debit Card Contactless and Trx abroad

and more...

Comprehensive solutions for business banking



B2B2C

A long-standing track record of online platform



Since: 2004

- Ease in managing payments and transaction information
- Robust collection & receivable management



Online platform rejuvenation

- Rolling out **Ocean**, a gateway to trusted partners, enlarging the ecosystem
- Launching **myBCABisnis** as the new gen of online business banking, taking digital experience to the next level
- Expanding one-stop comprehensive solutions



Since: Feb 2025



B2C

Constantly Enlarging the Acceptance Ecosystem

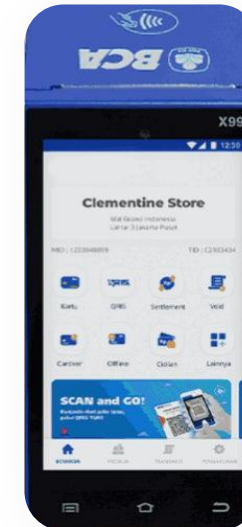
aposBCA

One of the largest merchant **POS** (Point-of-Sales) **networks** in Indonesia

merchant BCA

Mobile App for new merchant acquisitions and merchant services

Wide acceptance of Credit and Debit cards, QR code, to contactless payments



QR code transaction freq.

2.2x YoY
1H25


Serving merchant ecosystems in various businesses...



Transformation of off-line channels to boost productivity

Branch presence and productivity is pivotal given:

-  Rising number of customers
-  Robust growth of transaction volume
-  Highly dynamic customer needs
-  More sophisticated product offering





1,264
branches



19.9k
ATMs

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


Self Assisted Machines
<ul style="list-style-type: none"> 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

 **~30%**
reduction in transaction time

In-person Banking
<ul style="list-style-type: none"> Offering value-added services: loans, FX, wealth management, merchant solutions, etc.




 **~75%**
of ATMS are Deposit and Withdrawal Machines

 **~ Rp10 bn**
transactions per machine per month

Contribution from branch and ATM remained significant, **>34%** of total transaction value

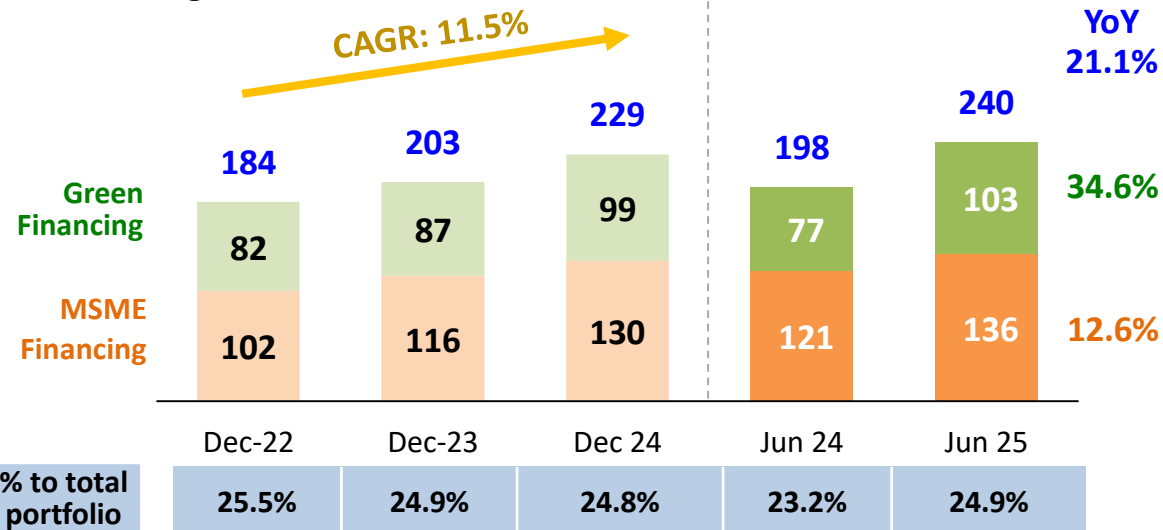
Sustainable Finance and ESG

- Economic Aspect
- Environment
- Social
- Governance

Sustainable Financing grew 21% YoY

Sustainable Financing portfolio

Outstanding (Rp Trillion)



>> Strong commitment in promoting Sustainable Palm Oil :

ISPO and/or RSPO Certifications	Dec-20	Jun-25
# Palm Oil Corporate Debtors with Certifications	48	76
% of Corporate Certified Palm Oil Debtors	36%	88%
% of Certified Palm Oil Loan Outstanding	45%	71%

>> Tapping various opportunities :

EV Financing



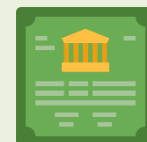
Outstanding
Rp 3,194 bn
▲ 118% YoY

Sustainability Linked Loan



Outstanding
Rp 2,629 bn
▲ 8x YoY

Investment in Green Corporate Bonds



Rp 2,279 bn
▲ 39% YoY

Renewable Energy Financing



Total Capacity
214 MW
Outstanding **4.2 Trillion**

Special Program for SME Debtors

Special Multipurpose Loan for Women Debtors



Outstanding
Rp 934 bn

Special Rate for SME Debtors engaged in ESG Sectors



Outstanding
Rp 25.5 bn

Supporting MSME : From Incubation to Market Access

Special Program to Support Women Entrepreneurs



Special Multipurpose Loan Kartini

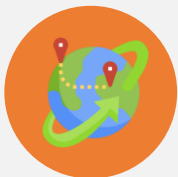
Ease of financial solution for women MSMEs through special rate loan.



BCA Kartini Talkshow

Talkshow event for **250** women entrepreneurs to share and connect with the expert.

Expanding Market Access for MSMEs



National & Global Market Access

Supporting MSMEs in obtaining **Halal Certification** and incubating selected businesses through the **Go-Export program** for global market access.



Bangga Lokal Program

Supporting **>1,400** MSMEs to improve quality & competitiveness through mentoring, promotion, expanding market access, and providing payment facilities. *More info: bca.id/banggalokal*



BCA
Multipurpose Loan

Ajukan Sekarang! bca.id/kamukartini2025

#KaMUKartini

Hingga 30 Juni 2025
*Tetap p.a. Bunga Efektif per Tahun



Virtual Talk Show Session

BCA Kartini Talkshow

NARASUMBER & PEMBICARA

- Vera Eve Lim
Direktur BCA
Keynote Speaker
- Lanny Siswadi
Founder Bu Rudy
Narasumber Talk Show
- Eunike Selomith
Founder dr soap
Narasumber Talk Show
- Feterli
VP SME Business Dev.
Narasumber Produk BCA
- Wicha Azisty Monna
Relationship Officer KCU Galaxy
Moderator Talk Show



**Incubation
Indonesia MSME
Go Export 2025**

Jakarta
23-26 Juni 2025



BCA BANGGA LOKAL

**Sukanya Beda,
Bangganya Sama**

Karena #KitaBanggaLokal

Temukan produk kebanggaan lokal di bca.id/banggalokal

BCA berizin dan diawasi oleh Otoritas Jasa Keuangan & Bank Indonesia • BCA merupakan peserta peminan LPS • bca.co.id

Managing Waste with Purpose : Environment & Social Impact

(Jan - Jun 2025)

Recycled waste



Expired Archives



Electronic Waste



Cards



Organic



Non-organic



Hazardous

Environmental Impact



400 tCO₂eq
Carbon avoidance
from recycled waste

Social Impact

Supporting circular
economy through
local involvement



100% of the proceeds are
distributed to Yayasan Bakti BCA
scholarships

Creating value beyond business by building trust and empowering lives

Expanding Access to Quality Education for Young Generations



BCA Business Case Competition

Annual national competition for Indonesia's university students.

Providing access to mentoring, workshops, real business cases, and networking opportunities.



Genera-Z Berbakti

Engaging young generations to actualize idea & innovation in community empowerment program.

2,500 university students join the program



BCA Berbagi Ilmu

Practical knowledge sharing, involving experts, practitioners, and BCA Directors for **2,200 students**.

The objectives is to prepare qualified and competitive young generations.

Financial Inclusion & Literacy for the Underserved

Access to Products & services



1,264 branch offices
across **36** provinces
~19.9k ATMs in **273** cities

Financial Literacy for underserved

>42,000 Participants in **26** provinces across Indonesia



Access for Disabilities



13 'ATM Wicara' &
Sign language '**HearMe**'
feature in myBCA store

Micro-business Loan

Financing to **1,074** micro-business
amounted **Rp 336 billion**



Providing Community Health Assistance



214 patients
Presbyopia glasses &
cataract surgeries



6,500 patients
Medical assistance



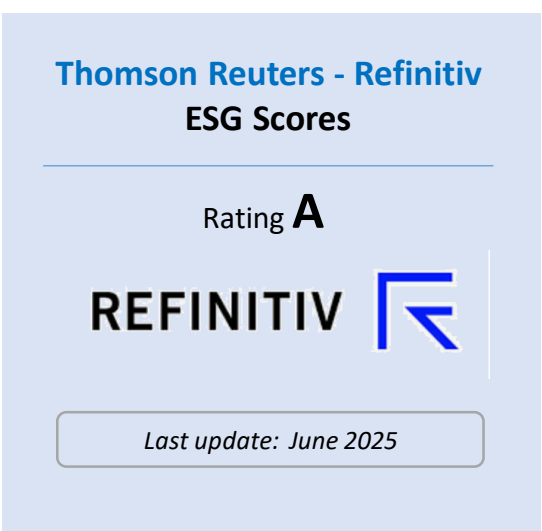
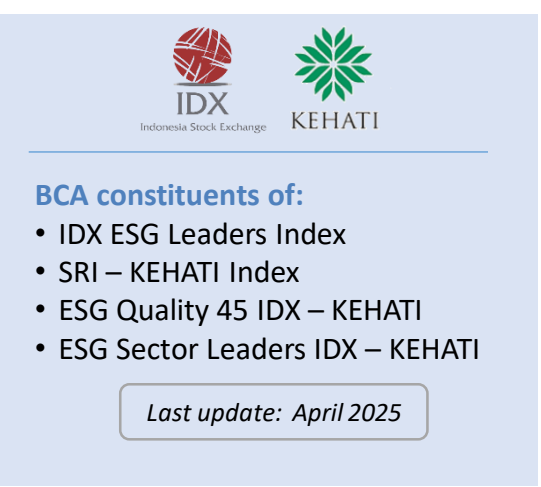
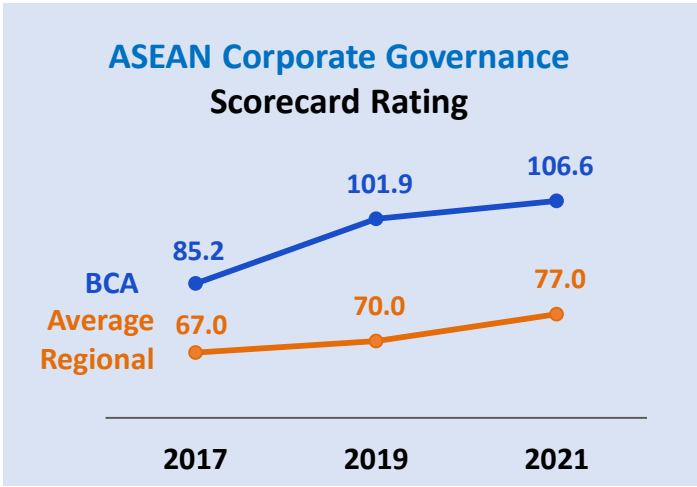
1,339 bags
Blood donation



**Accelerating
Stunting
Reduction in
Rural Area**

- **Community-based approach**, targeting high-risk families in villages
- **Rp7.5 bn** disbursed
- **521 local communities** involved in education, monitoring, parenting training, providing sanitation, etc.

Recognitions of Good Governance and overall ESG



► Share Data, Ratings & Awards ◀

BCA share performance & rating

BCA Shareholding Structure (30 June 2025)

	Number of Shares	Ownership Percentage
PT Dwimuria Investama Andalan*	67,729,950,000	54.94%
Public**	55,545,100,000	45.04%
Treasury Stock	28,317,400	0.02%
Total	123,275,050,000	100.00%

* The 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 2025

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-

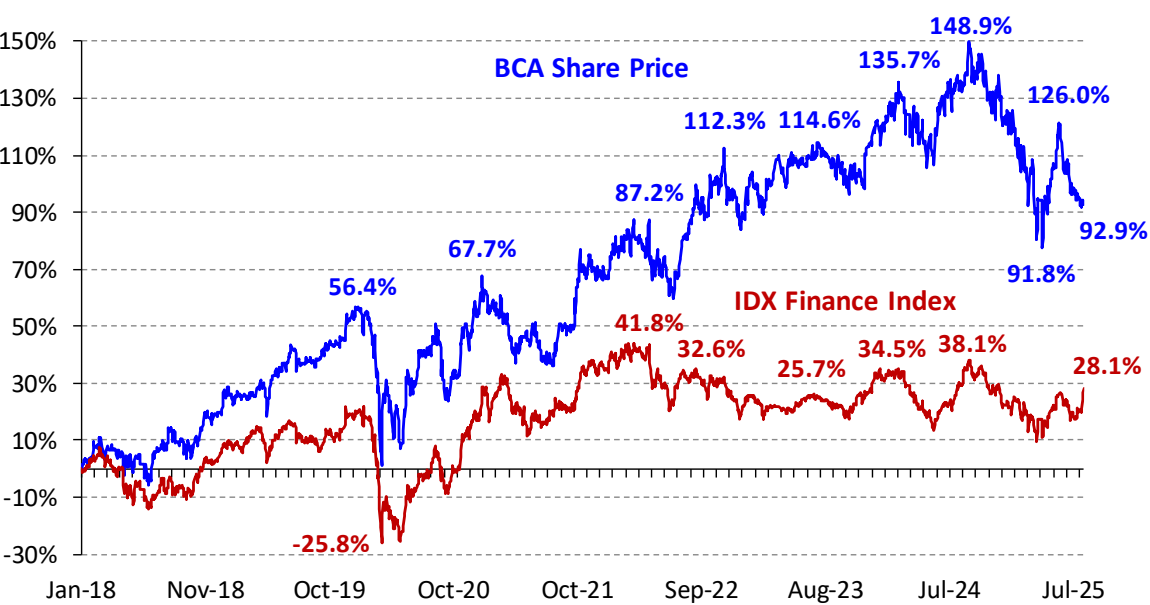
Pefindo Ratings

As of March 2025

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

Performance BBKA vs IDX Finance Index

(Relative price up to 29 Jul 2025 against 1 Jan 2018)



Selected awards and recognitions - 2025

Best Bank



Time Magazine

Asia-Pacific Best Companies of 2025

- #8 in Indonesia
- #196 in Asia Pacific
- #40 in Banking & Financial Services



The Asian Banker

TAB Excellence in Retail Finance Awards 2025

The Best Retail Bank in Indonesia



Euromoney

Private Banking Awards 2025

- Indonesia's Best Private Bank
- Indonesia's Best for Next Gen



International Investor

Institutional Investor Awards 2025

- Best of Community Development Program – Bakti BCA
- Best Media Relation Campaign



Gallup International

Gallup Global Customer Engagement

- Customer Engagement Recognition – 90th percentile



Brand Finance

World's Strongest Banking Brand 2025

Strongest Banking Brands 2025
#1 in APAC (score of 97,1/100)



The Economics

- Indonesia Best 50 CEO Awards 2025 "Employee's Choice" (6th Anniversary) - CEO
- 4th Anniversary Indonesia Inspiring Women Awards 2025 - CFO



Fortune Southeast Asia

Fortune Southeast Asia 500

#36 Fortune Southeast Asia
#6 Fortune Indonesia



Extel

2025 Asia Executive Team

- #1 Best Investor Relations Program (combined)
- #1 Best ESG (buy side) and #2 Best ESG (sell side)
- #1 Company board (Combined)



HR Asia

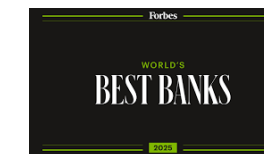
- Best Companies to Work for in Asia
- Most Caring Companies Award



Corporate Governance Asia

Asian Excellence Award

- Best Investor Relations Company (Indonesia)
- Best Corporate Communication
- Asia's Best CSR
- Sustainable Asia Award



Forbes

World's Best Bank 2025

- #1 World's Best Bank in Indonesia

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



Scan QR or Click Image to access the file

Corporate Presentations

PT Bank Central Asia Tbk
1H25 Results

30 July 2025

Audited / Long Form Reports

30 Jun 2025
(tidak diaudit)

PT Bank Central Asia Tbk
dan entitas anak / and subsidiaries

Laporan Keuangan Konsolidasian / Consolidated Financial Statements

Short Form Reports

PT Bank Central Asia Tbk
Financial Statements
1H25

Economic Reports

FOLLOW THE MONEY #2 -- 2025
Diving Dollar, rising Rupiah?

For INFORMATION ONLY
NOT INVESTMENT ADVICE
SEE FULL DISCLAIMERS

10 June 2025

Annual Reports (incl. GCG)

Propelled by Trust

2024

Sustainability Reports

Unity for Responsibility

2024

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Always by your side

Thank You