



# **PT Bank Central Asia Tbk**

## **9M25 Results**

**20 October 2025**

# Agenda



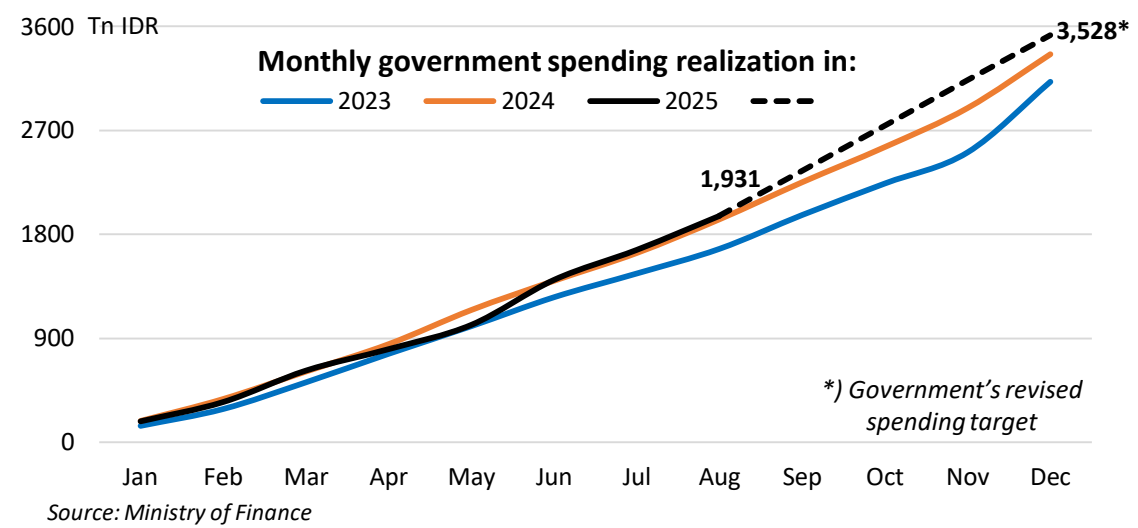
- Economic Highlights
- Banking Industry Updates
- 9M25 Performance Overview
- Sustainable Finance and ESG
- Share Data, Ratings & Awards

# Economic Highlights

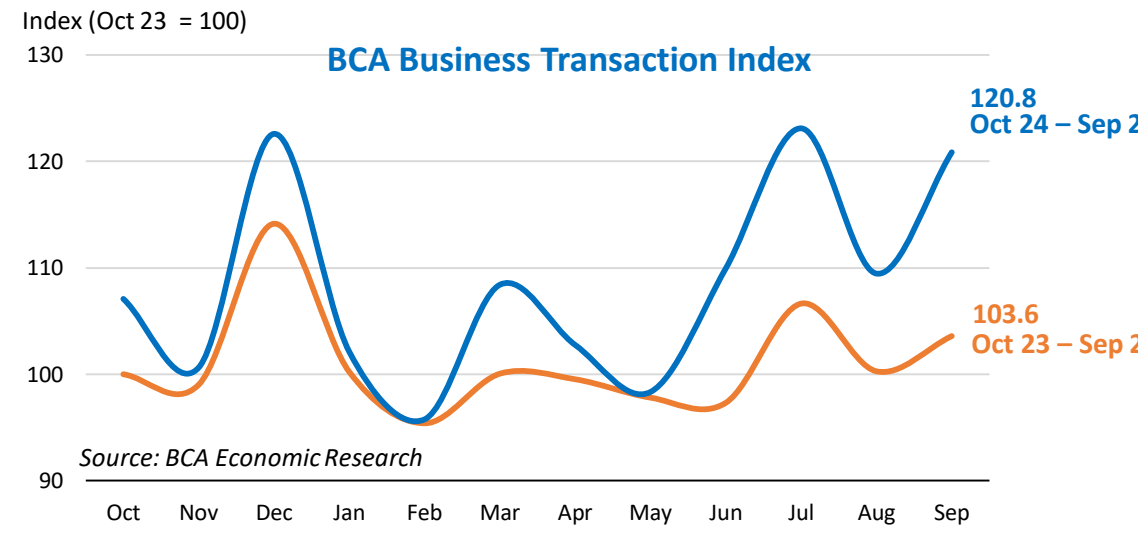
# Economic Highlights (1/2)



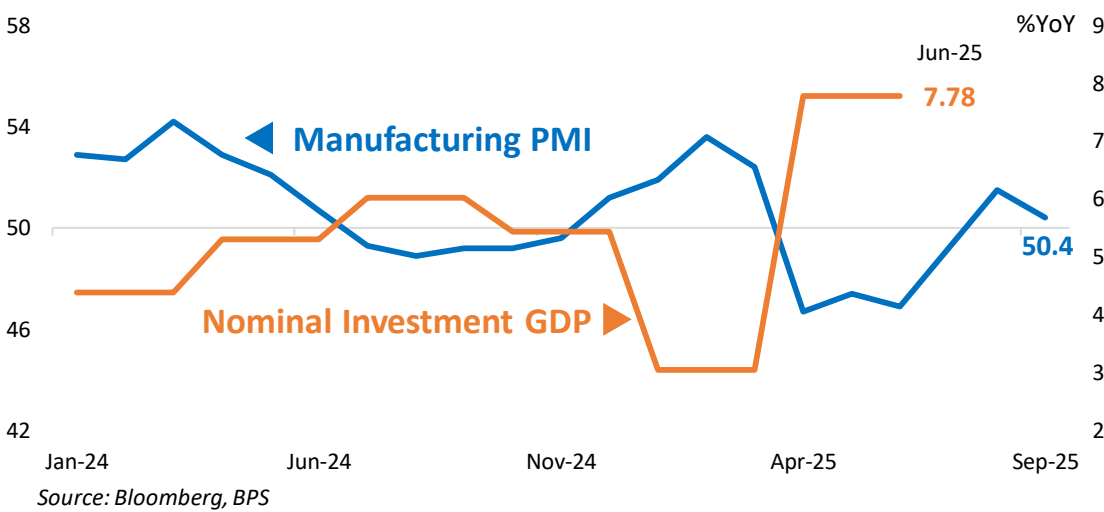
## 1 Government spending has accelerated since June



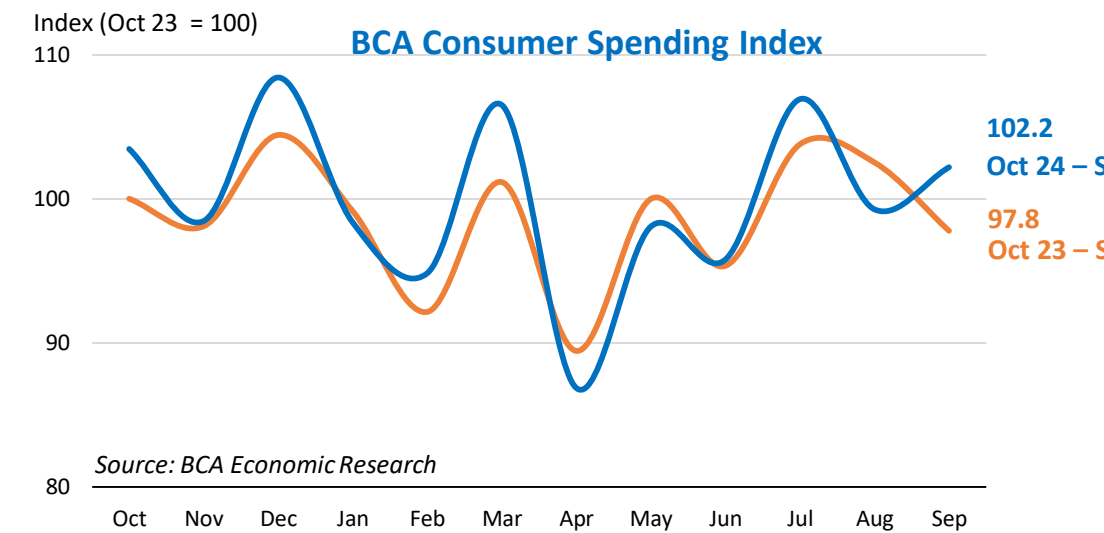
## 3 Business turnover has surpassed last year index since June



## 2 Investment GDP expansion supported by SEZ growth



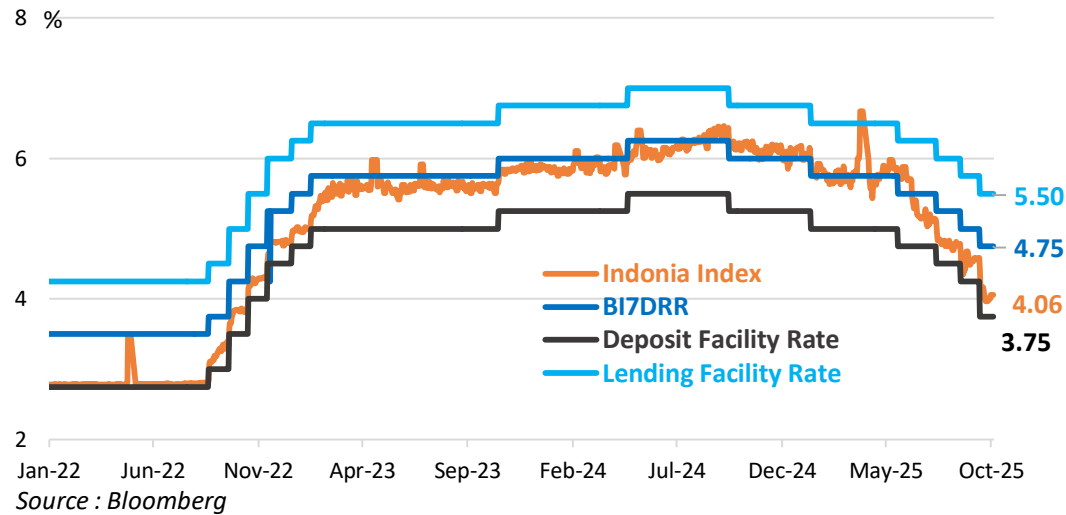
## 4 Consumer spending started to rebound in Sep25



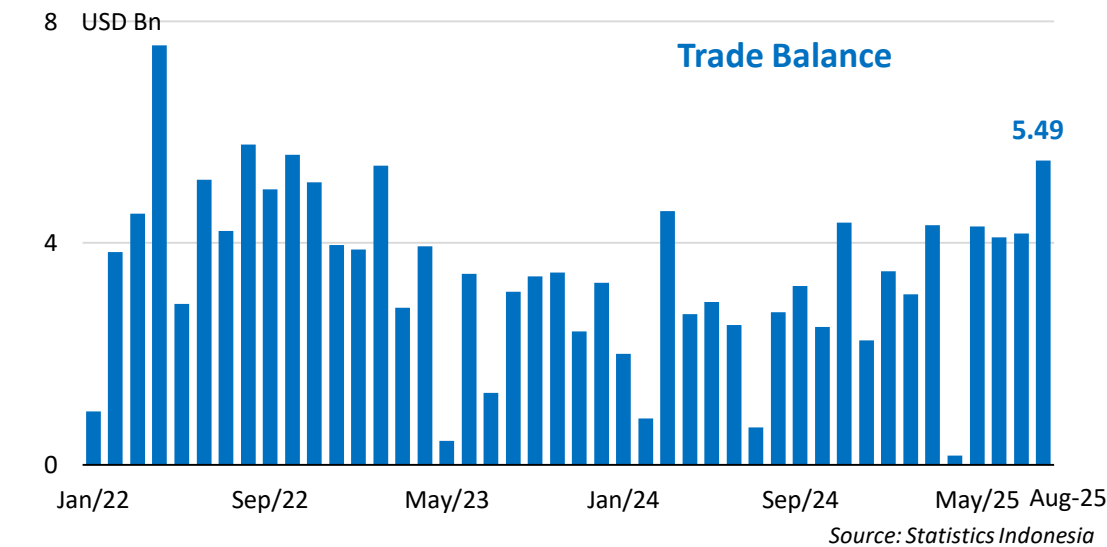
# Economic Highlights (2/2)



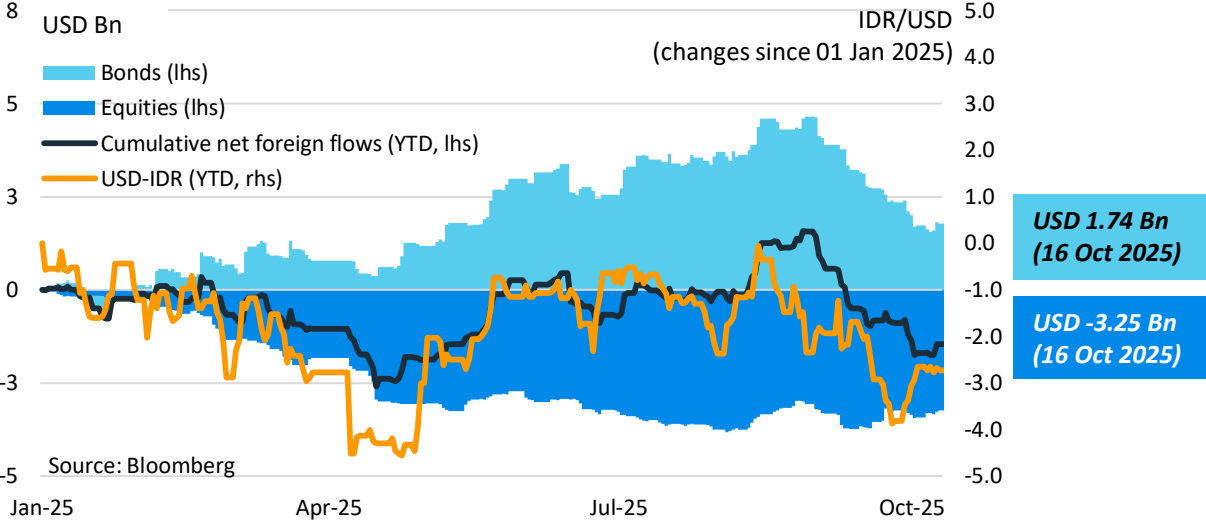
## 5 BI pro-growth stance reflected in declining rates..



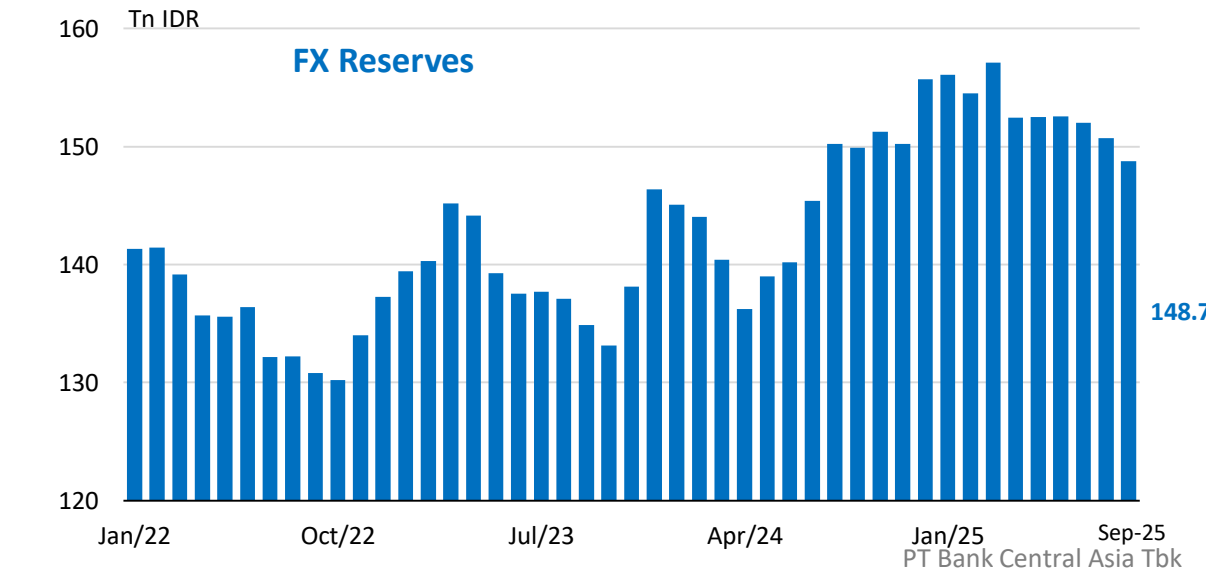
## 7 Trade balance remained in surplus despite tariffs



## 6 ..IDR showing signs of recovery since drop in Sep-25



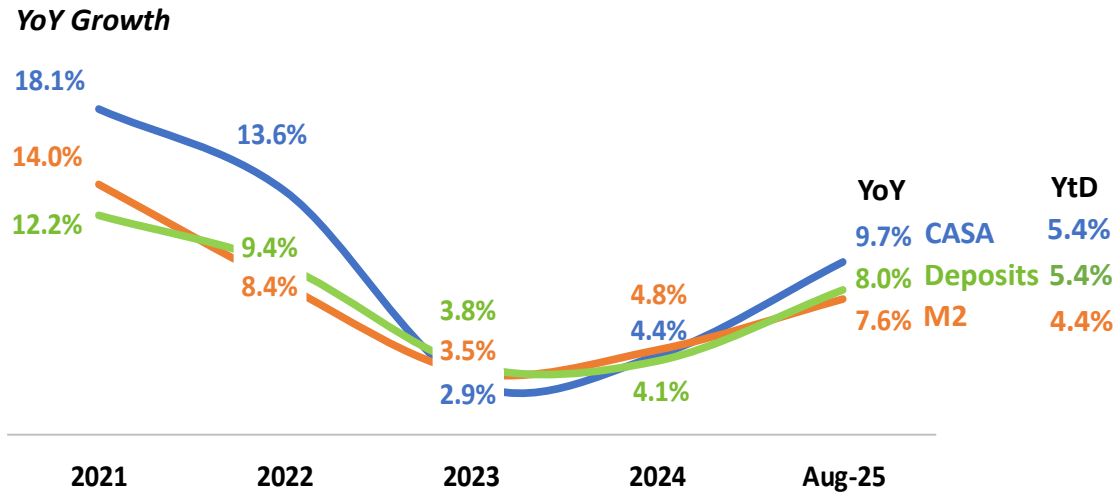
## 8 FX reserves remained ample despite recent decline



# Banking Industry Updates

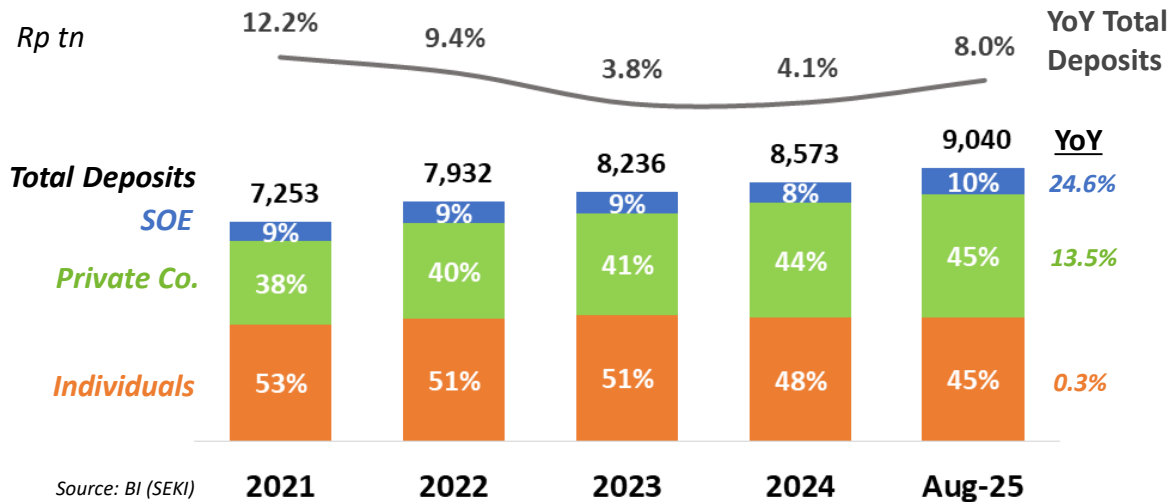
# Banking industry (1/2)

## 1 Accelerated deposits following stronger Govt Spending



Source: BI (SEKI)

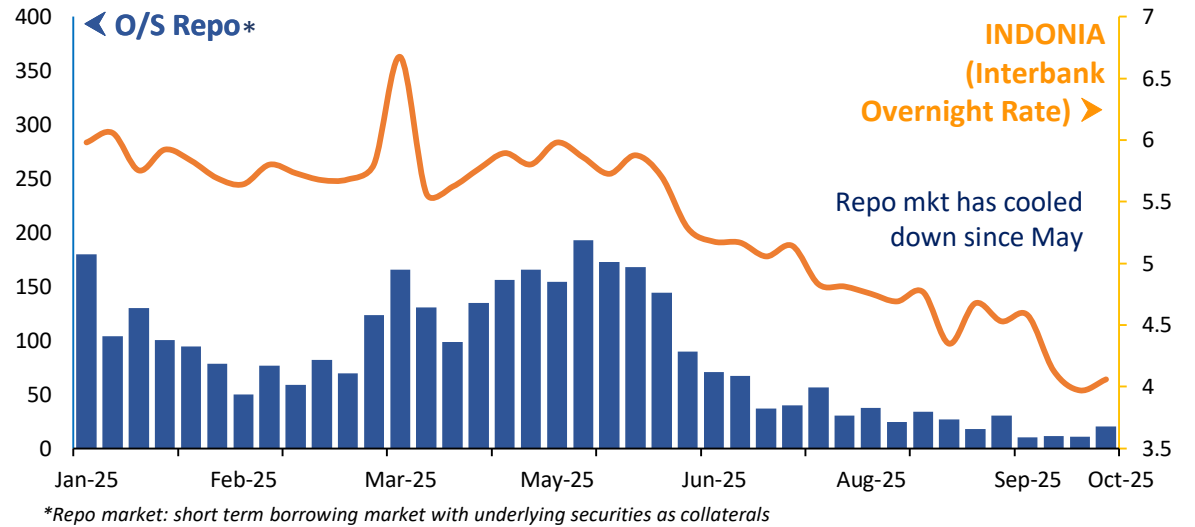
## 3 Private and state enterprises led deposit growth



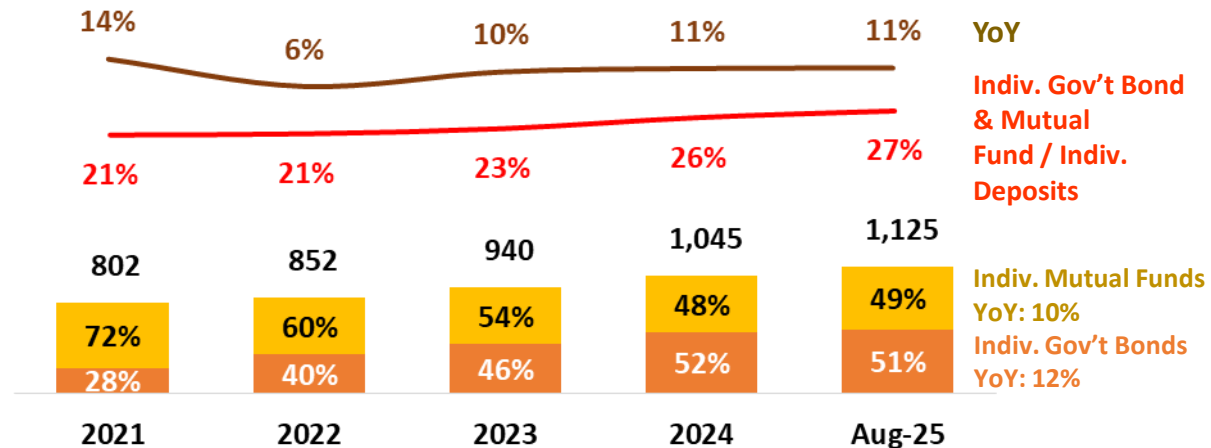
Source: BI (SEKI)

Analyst Meeting 9M25

## 2 Easing liquidity on the back of slowing loan growth



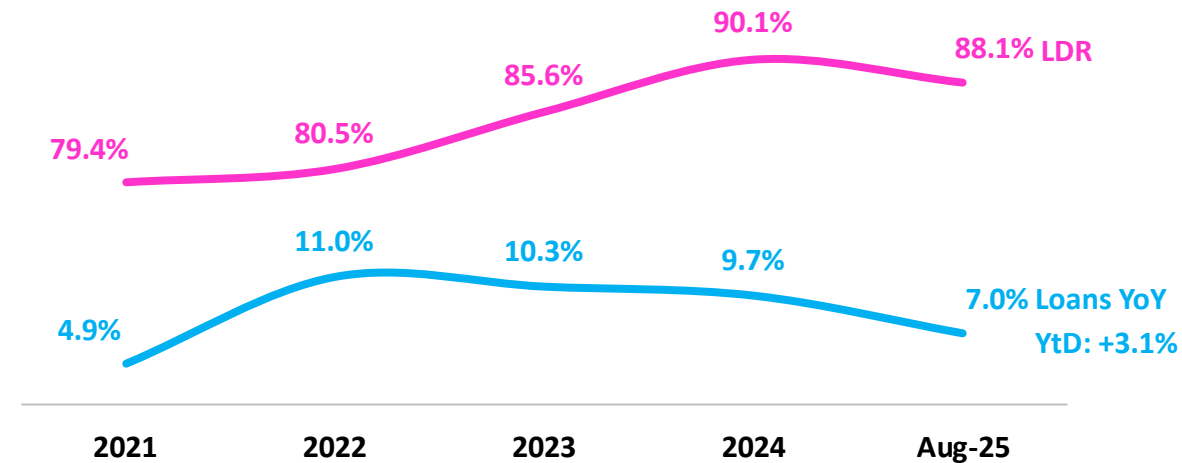
## 4 Indiv. Gov't bond & mutual fund reached 27% of deposits



Source: BI (SEKI)

# Banking industry (2/2)

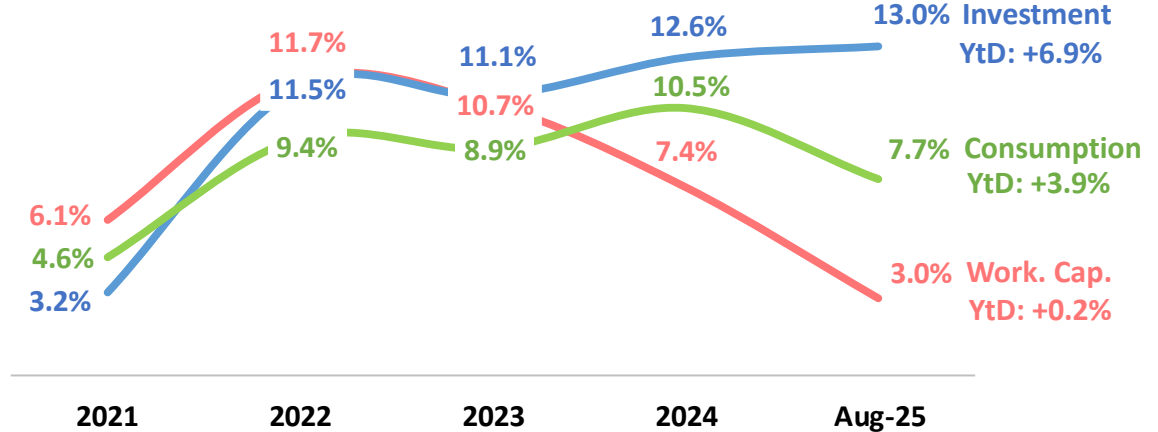
## 4 Despite improving liquidity, credit demand remained modest



Source: BI (SEKI)

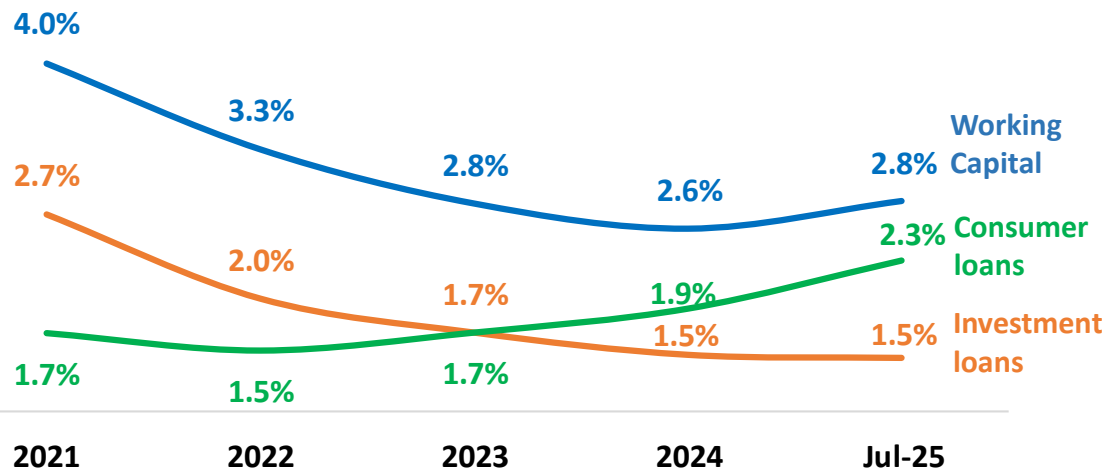
## 5 Investment loans grew the highest

YoY loan growth



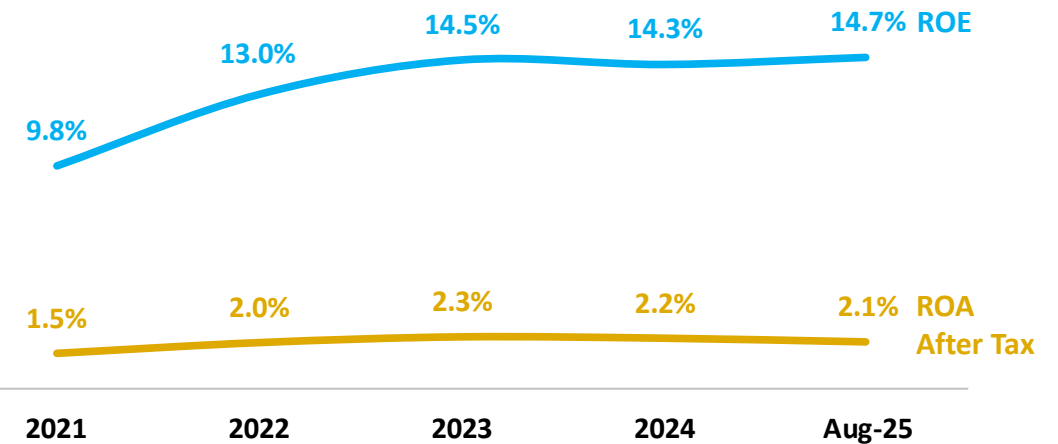
Source: BI (SEKI)

## 6 NPL is increasing on consumer and working capital loans



Source: OJK (SPI)

## 8 ROA & ROE remained resilient



Source: BCA analysis



# 9M25 Performance Overview

# Loans grew 7.6% YoY, CASA rose 9.1%



Consolidated (Rp tn)	Sep-24	Dec-24	Jun-25	Sep-25	▲ YoY	▲ YtD	▲ QoQ
Total Assets	1,434	1,449	1,504	1,539	7.3%	6.2%	2.3%
Secondary Reserves & Marketable Securities	438	422	433	475	8.5%	12.4%	9.7%
Loans	877	922	959	944	7.6%	2.4%	-1.6%
Third Party Funds	1,126	1,134	1,190	1,205	7.0%	6.3%	1.3%
CASA	915	924	982	999	9.1%	8.1%	1.7%
Current Accounts	352	362	385	403	14.5%	11.4%	4.6%
Savings Accounts	563	562	597	596	5.8%	6.0%	-0.1%
Time Deposits	210	210	208	206	-2.1%	-1.8%	-0.9%
Equity	256	263	262	276	8.1%	5.2%	5.7%

# PPOP growth remained strong at 7.9% YoY



Consolidated (Rp tn)	9M-24	9M-25	▲ YoY	2Q-25	3Q-25	▲ QoQ
<b>Operating Income</b>	<b>79.7</b>	<b>85.2</b>	<b>6.9%</b>	<b>28.4</b>	<b>29.0</b>	<b>2.3%</b>
Net Interest Income	60.7	63.9	5.2%	21.4	21.4	-0.1%
Non Interest Income	19.0	21.4	12.4%	6.9	7.6	9.6%
Fees and Commissions	13.8	15.1	9.5%	5.1	5.2	1.3%
Trading Income	2.3	2.8	23.7%	0.9	1.1	24.7%
Others	2.9	3.5	19.1%	1.0	1.3	32.3%
Loss on Loan Sale	-	(0.1)	n.a	(0.1)	-	n.a
<b>Operating Expenses</b>	<b>26.7</b>	<b>28.0</b>	<b>5.0%</b>	<b>9.1</b>	<b>9.4</b>	<b>2.3%</b>
Manpower	13.2	13.5	2.2%	4.2	4.4	4.9%
General & Administrative	13.5	14.5	7.7%	5.0	5.0	0.1%
<b>PPOP (Pre-Provision Operating Profit)</b>	<b>53.1</b>	<b>57.3</b>	<b>7.9%</b>	<b>19.2</b>	<b>19.6</b>	<b>2.3%</b>
<b>Provision incl. Loan Recoveries</b>	<b>2.2</b>	<b>3.4</b>	<b>56.4%</b>	<b>0.9</b>	<b>1.5</b>	<b>68.3%</b>
Provision	2.2	3.5	60.1%	1.0	1.5	54.6%
Reversal on Loan Sale	-	(0.1)	n.a	(0.1)	-	n.a
<b>Net Profit</b>	<b>41.1</b>	<b>43.4</b>	<b>5.7%</b>	<b>14.9</b>	<b>14.4</b>	<b>-3.3%</b>

# Key Ratios



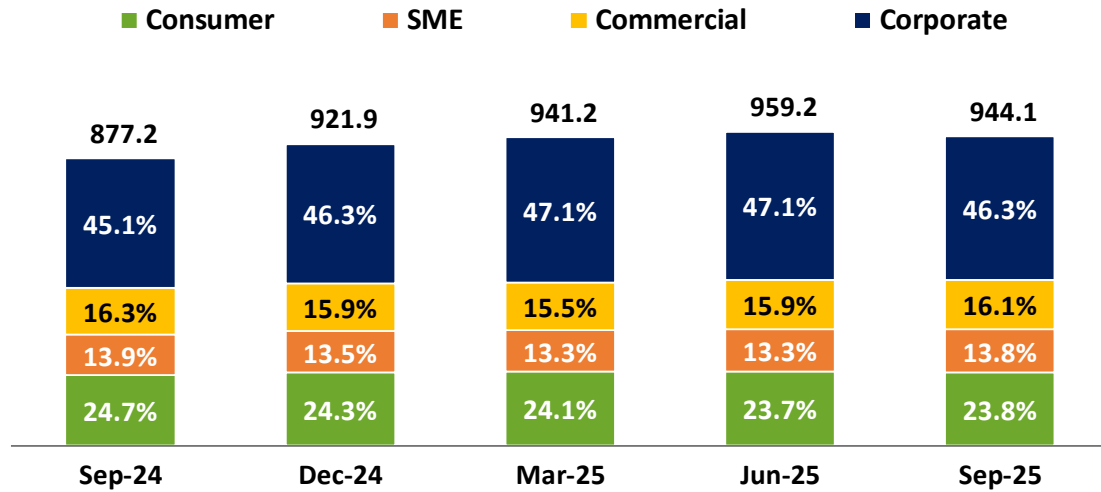
Bank Only	9M-24	9M-25	▲ YoY	2Q-25	3Q-25	▲ QoQ
NIM	5.8%	5.8%	0.0%	5.8%	5.7%	-0.1%
COC	0.4%	0.5%	0.1%	0.5%	0.6%	0.1%
Risk Adjusted NIM	5.4%	5.3%	-0.1%	5.3%	5.1%	-0.2%
Cost to Income*	30.2%	29.2%	-1.0%	29.8%	30.1%	0.3%
ROA**	3.9%	4.0%	0.1%	3.9%	3.7%	-0.2%
ROE**	24.7%	24.1%	-0.6%	24.2%	22.0%	-2.2%
CAR	29.3%	29.9%	0.6%	28.4%	29.9%	1.5%
CASA to Total Funding	82.2%	83.8%	1.6%	83.4%	83.8%	0.4%
LDR	75.1%	75.6%	0.5%	78.0%	75.6%	-2.4%
NSFR	162.2%	160.7%	-1.5%	157.2%	160.7%	3.5%
LCR	334.9%	306.0%	-28.9%	289.0%	306.0%	17.0%
ECL to Total Loans	4.0%	3.4%	-0.6%	3.5%	3.4%	-0.1%
NPL - gross	2.1%	2.1%	0.0%	2.2%	2.1%	-0.1%
NPL Coverage	193.9%	166.6%	-27.3%	167.2%	166.6%	-0.6%
LAR	6.1%	5.5%	-0.6%	5.7%	5.5%	-0.2%
LAR Coverage (incl. off B/S)	73.5%	69.5%	-4.0%	68.7%	69.5%	0.8%

\*) CIR excluding subsidiary dividend (of Rp 2.2T) stood at 30.0%. Last year subsidiary dividend was paid in 4Q24

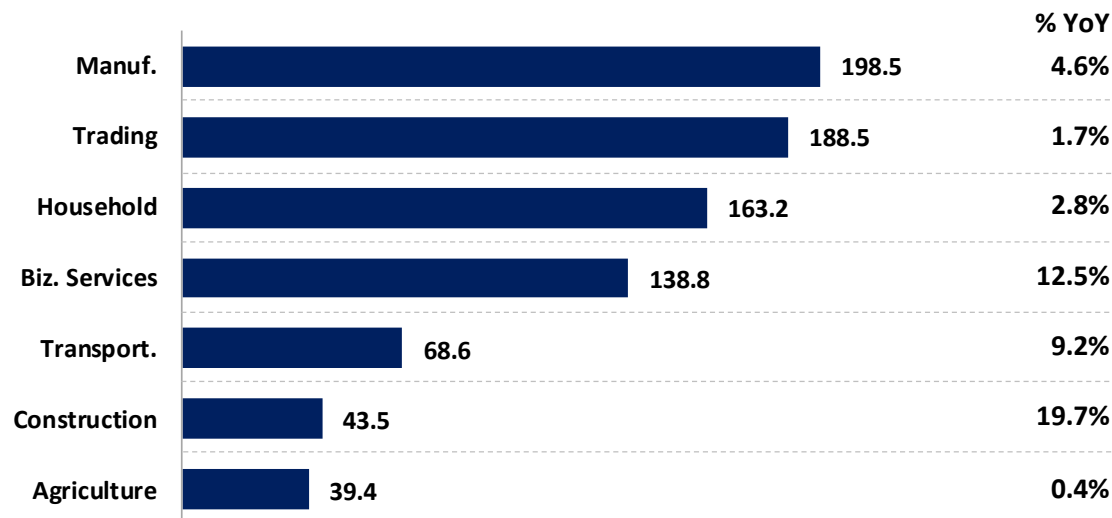
\*\*) ROA and ROE excluding subsidiary dividend stood at 3.8% and 22.9%, respectively

# Loan growth driven by business segment

## 1 Loan Composition by Segment (Rp tn)



## 3 Loans by Major Industries (Rp tn)



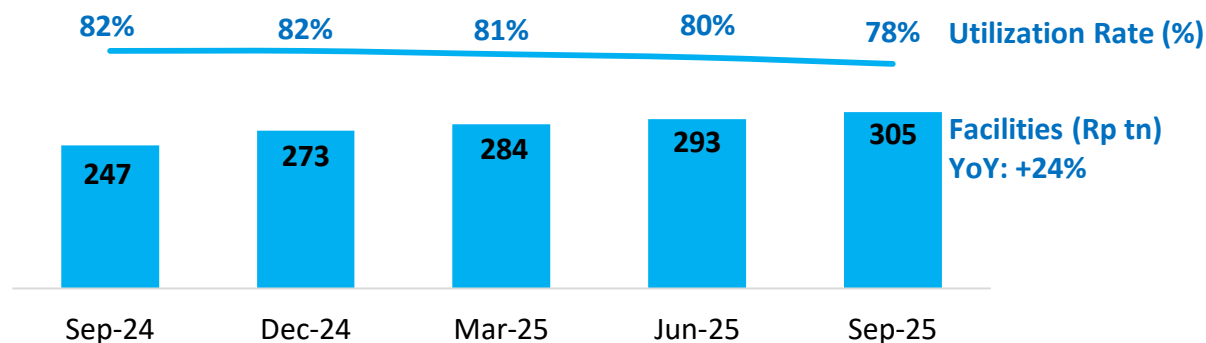
## 2 Loan by Segment (Rp tn)

Consolidated	Dec-24	Sep-25	▲ YoY	▲ YtD	▲ QoQ
Corporate	429.5	436.9	10.4%	1.7%	-3.3%
Commercial	135.3	142.9	5.7%	5.7%	-0.5%
SME	123.7	129.3	7.7%	4.5%	1.8%
Consumer	223.8	223.6	3.3%	-0.1%	-1.3%
- Mortgages	135.5	138.8	6.4%	2.5%	0.8%
- Vehicles	65.3	61.4	-4.3%	-6.0%	-6.1%
- Personal Loans	23.0	23.5	6.9%	2.2%	-0.1%
Sharia Financing	10.7	12.2	17.0%	14.1%	8.5%
<b>Total O/S Loans</b>	<b>921.9</b>	<b>944.1</b>	<b>7.6%</b>	<b>2.4%</b>	<b>-1.6%</b>
<b>Total Facilities</b>	<b>1,335.9</b>	<b>1,406.3</b>	<b>10.7%</b>	<b>5.3%</b>	<b>1.3%</b>
<b>Average Loan (YtD)</b>	<b>851.1</b>	<b>939.9</b>	<b>12.2%</b>	<b>10.4%</b>	<b>0.3%</b>

# Corporate loans recorded solid YoY growth

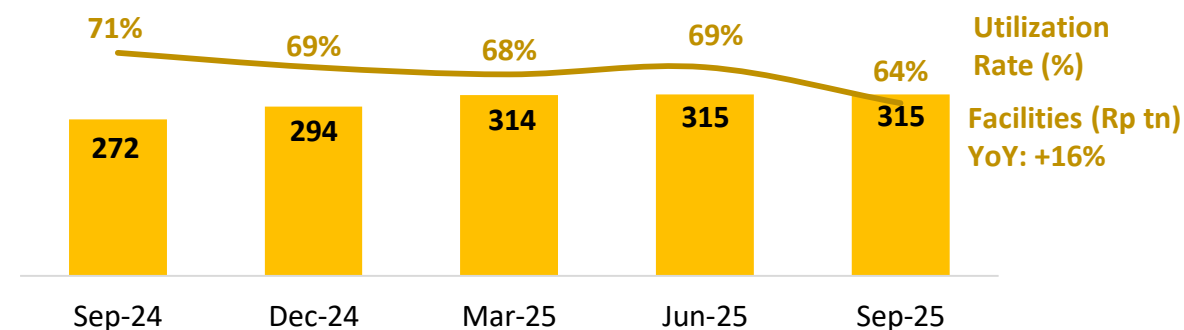
## 1 Investment Loan Facilities and Utilization Rate

- Utilization rate remains high



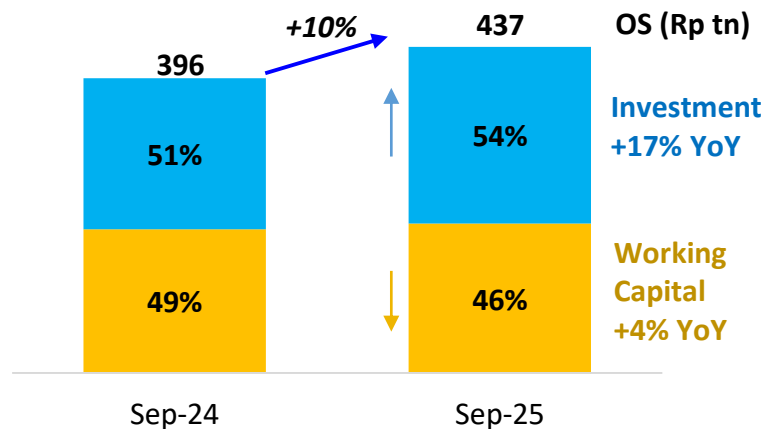
## 2 Working Capital Loan Facilities and Utilization Rate

- Easing utilization rate

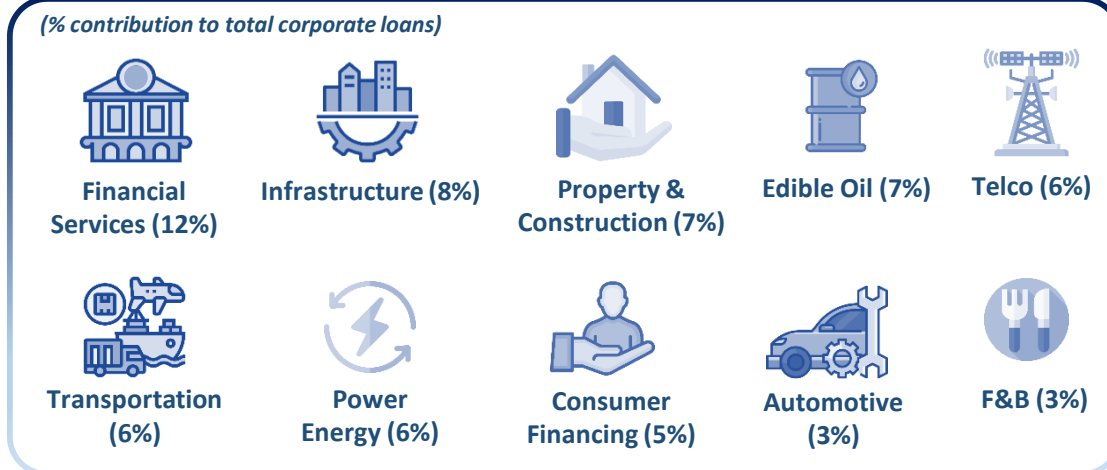


## 3 Corporate Loans by Use

- Investment loans accounted for 54% of total corporate loans



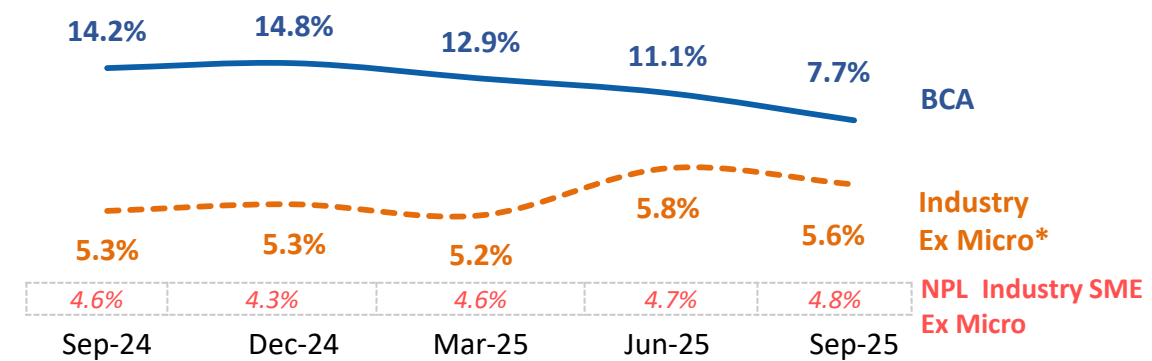
## 4 Well-diversified sectors



# SME loans: 7.7% YoY growth with higher utilization rate

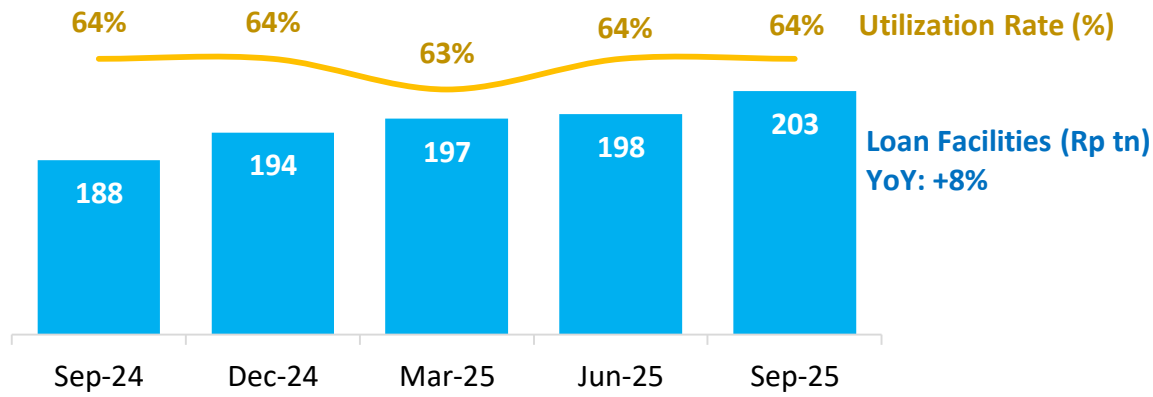


## 1 BCA vs Industry SME Loan Growth (YoY)

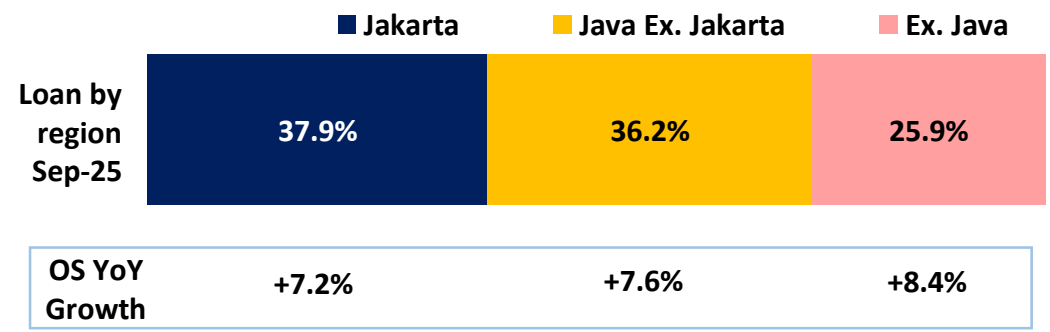


\*) Industry Jul-25. Source OJK (SPI)

## 2 BCA SME Loan Facilities and Utilization Rate



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

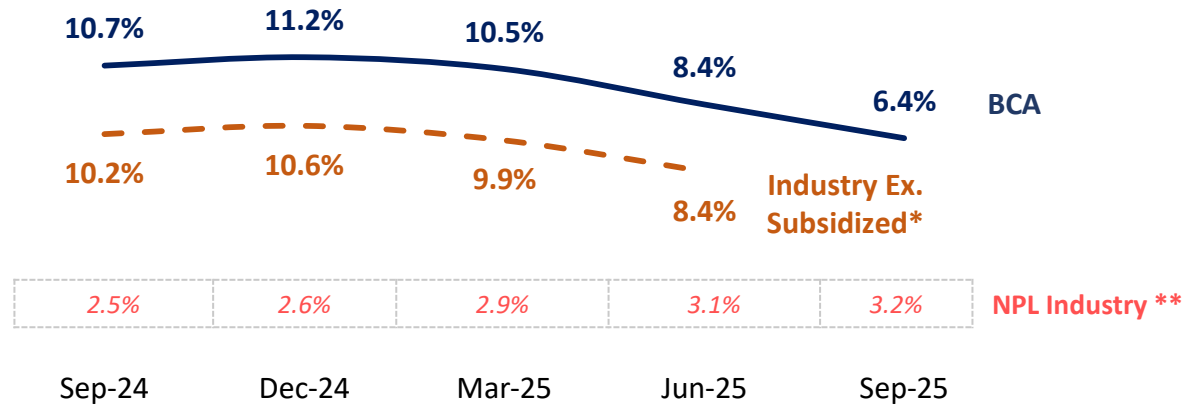


- Customer base increased 51% over the last 4 years
- Preserving asset quality for sustainable growth



# OS Mortgages rose 6.4% YoY

## 1 BCA vs Industry Mortgages Growth (YoY)

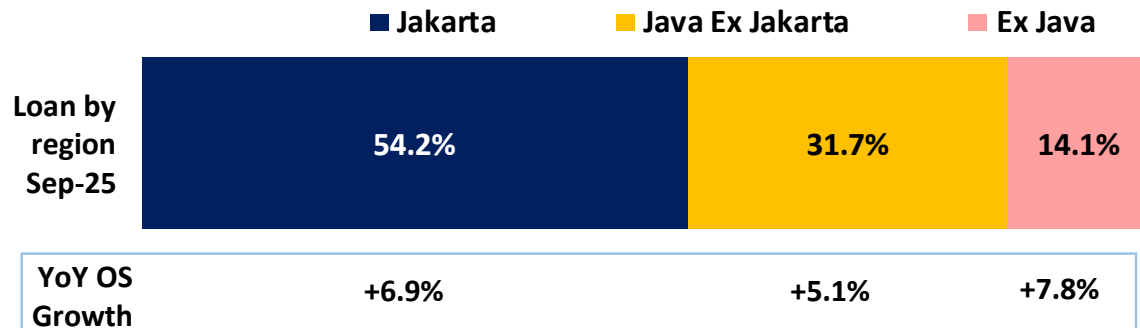


Source industry: OJK (SPI), peer banks financial reports

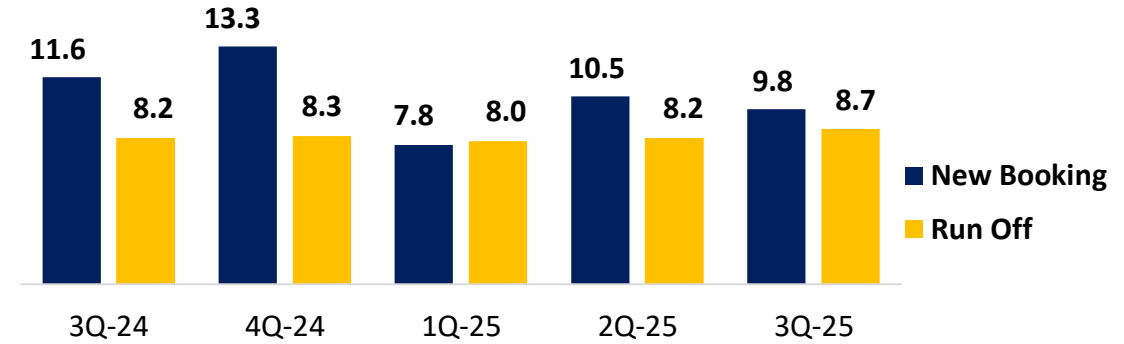
\*) BCA internal calculation

\*\*) Jul-25 Data

## 3 BCA Mortgages by Region and YoY O/S Growth



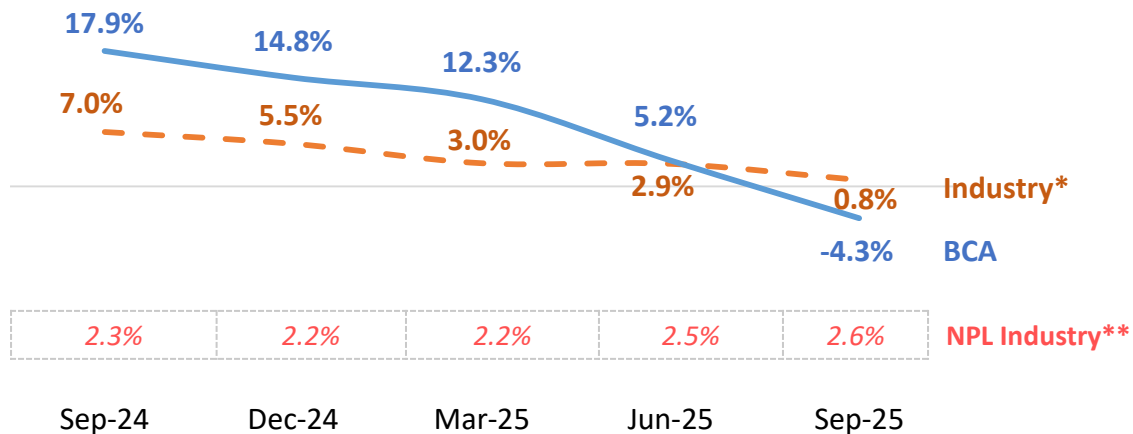
## 2 BCA Mortgages New Booking and Runoffs (Rp tn)





# Auto loans moving in line with market trend

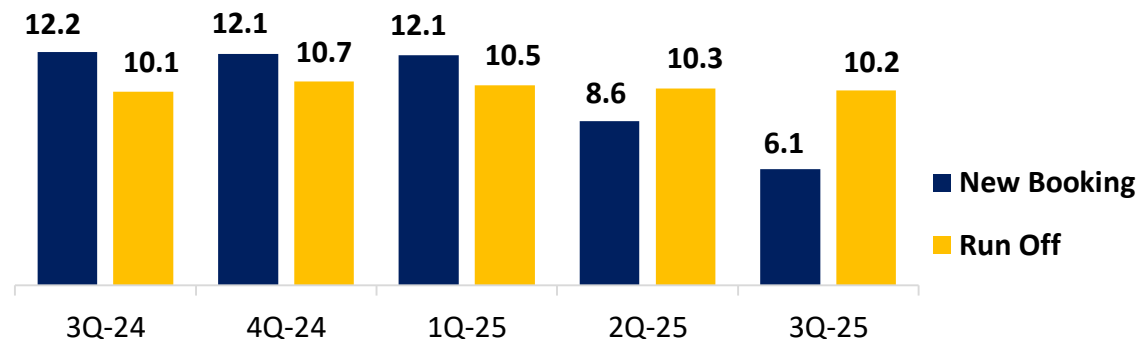
## 1 BCA vs Industry Auto Loan Growth (YoY)



\*) Industry: Source BI (Aug-25) & Top Indo Multi finance loans (Jun-25)

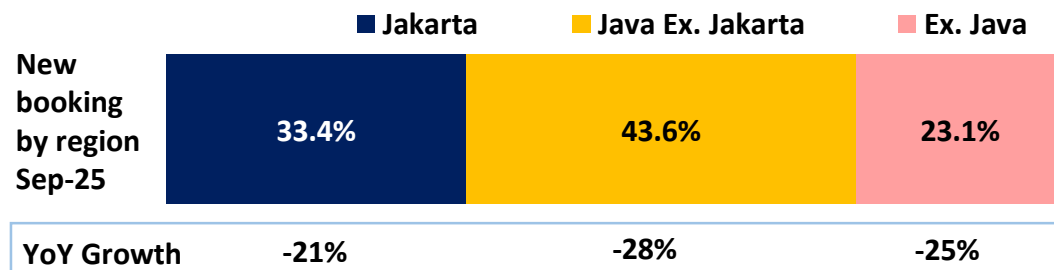
\*\*OJK Data (Jul-25)

## 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 -11.6% YoY (9M25)

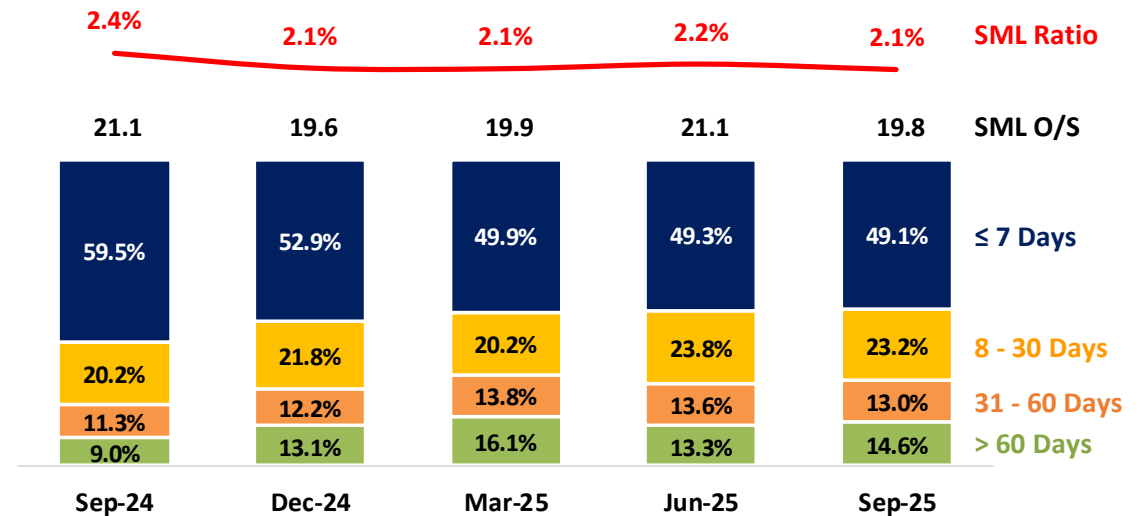


# Consolidated LAR stood at 5.6%

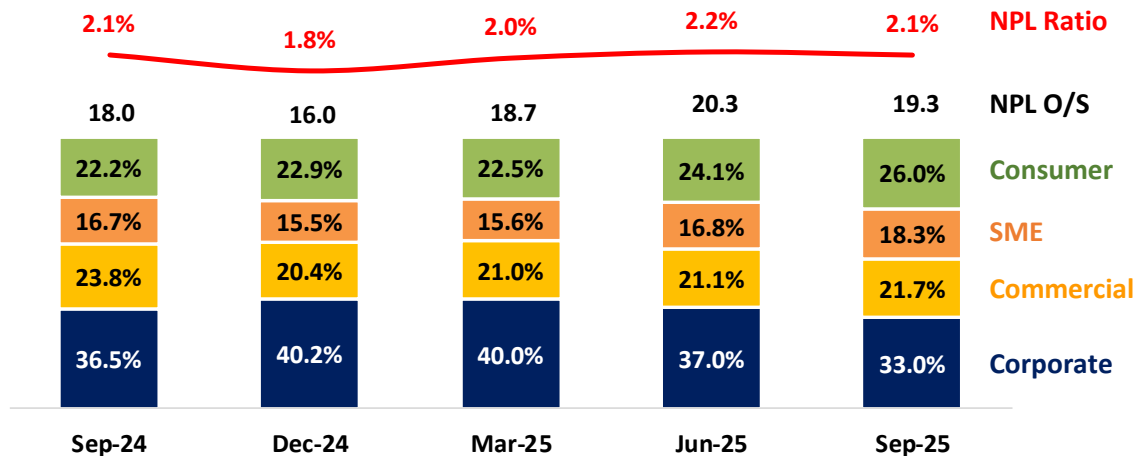
## 1 Loan at Risk (LAR) (Rp tn)

Consolidated	Dec-24	Sep-25	ΔYoY	ΔYtD	ΔQoQ
Current Restruct.	12.0	12.0	-8.6%	-0.2%	-6.5%
Special Mention	19.6	19.8	-6.0%	1.1%	-6.1%
NPL	16.0	19.3	7.6%	20.7%	-4.6%
<b>Total LAR</b>	<b>47.6</b>	<b>51.1</b>	<b>-1.9%</b>	<b>7.3%</b>	<b>-5.6%</b>
<b>LAR Ratio</b>	<b>5.3%</b>	<b>5.6%</b>	<b>-0.5%</b>	<b>0.2%</b>	<b>-0.2%</b>
<b>LAR Coverage</b>	<b>76.5%</b>	<b>69.6%</b>	<b>-3.5%</b>	<b>-6.8%</b>	<b>1.1%</b>

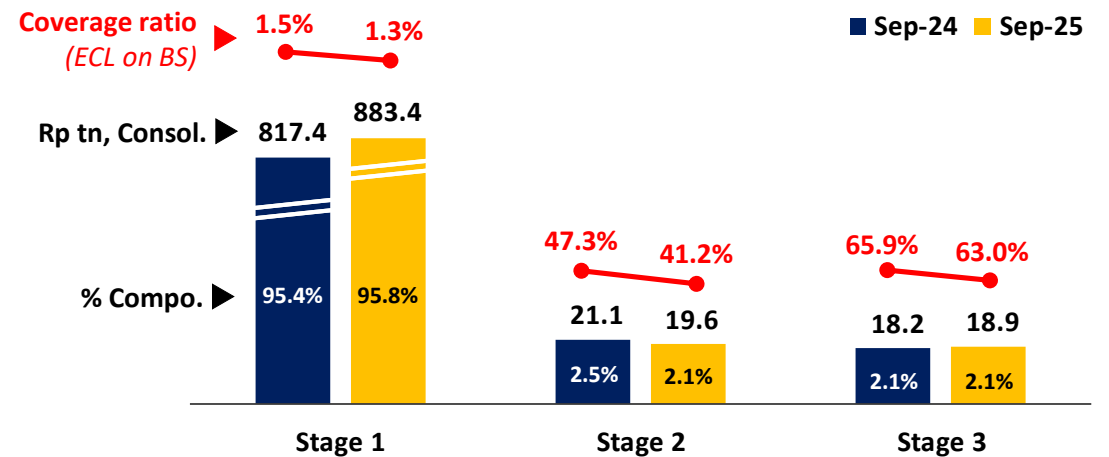
## 2 Special Mention (Consolidated, Rp tn)



## 3 NPL (Consolidated, Rp tn)



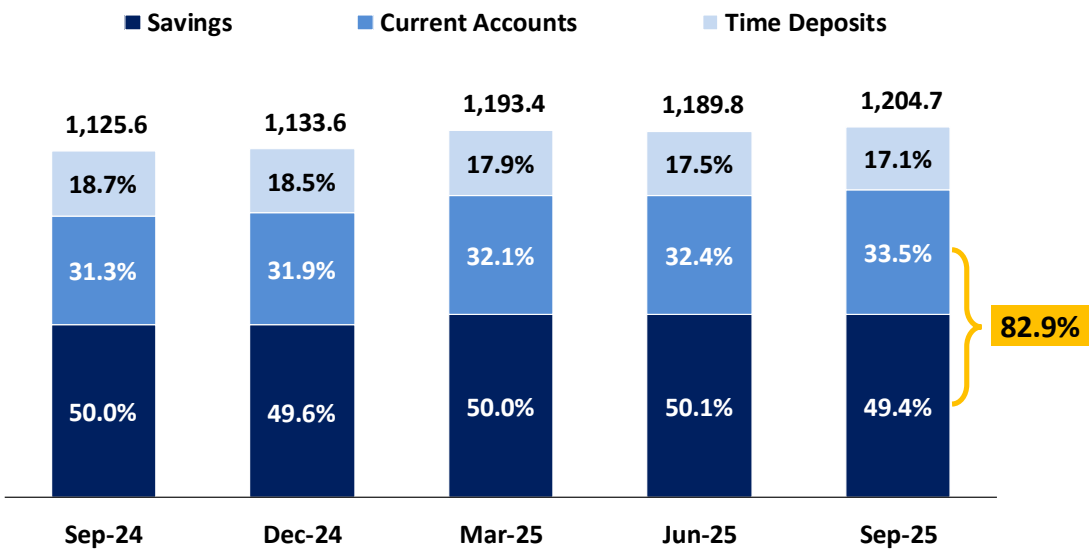
## 4 Loan by Staging - Excl. Sharia & Cons. Receivables



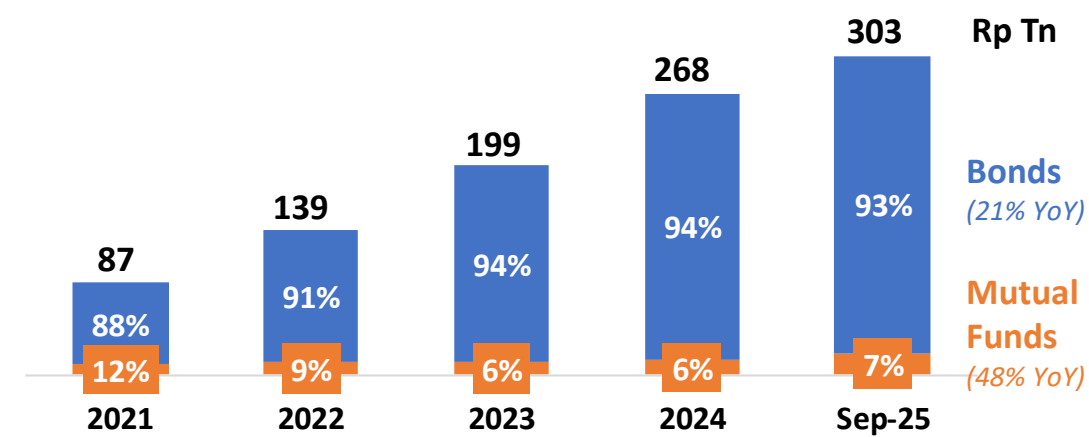
# CASA outgrew industry YtD



## 1 Third Party Fund Composition (Rp tn)



## 3 Total Asset Under Management (AUM)



## 2 Third Party Funds (Rp tn)

Consolidated	Dec-24	Sep-25	▲ YoY	▲ YtD	▲ QoQ
CASA	924.0	998.9	9.1%	8.1%	1.7%
Current Accounts	361.9	403.1	14.5%	11.4%	4.6%
Savings Accounts	562.1	595.8	5.8%	6.0%	-0.1%
Time Deposits	209.6	205.8	-2.1%	-1.8%	-0.9%
Third Party Funds	1,133.6	1,204.7	7.0%	6.3%	1.3%
Third Party Funds + AUM	1,402.0	1,508.4	9.9%	7.6%	1.8%
Average CASA (YtD)	909.7	966.7	6.8%	6.3%	1.0%
Average CA	357.5	386.4	9.1%	8.1%	1.7%
Average SA	552.2	580.3	5.4%	5.1%	0.6%

# Transaction volume rose 78% in 3 years

## 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



9M25



No. of Customers  
**34.1 million**  
+29% in 3 yrs



Robust transaction volume in 9M25:  
**+78% in 3 yrs**

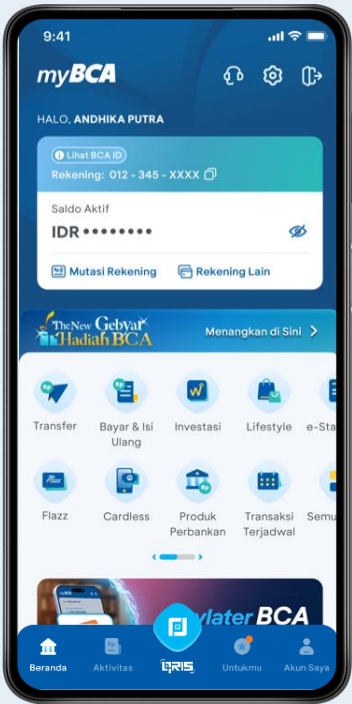


Mobile & Internet banking contribution to total transaction:  
**~90%**

# Two leading mobile apps for customer choice

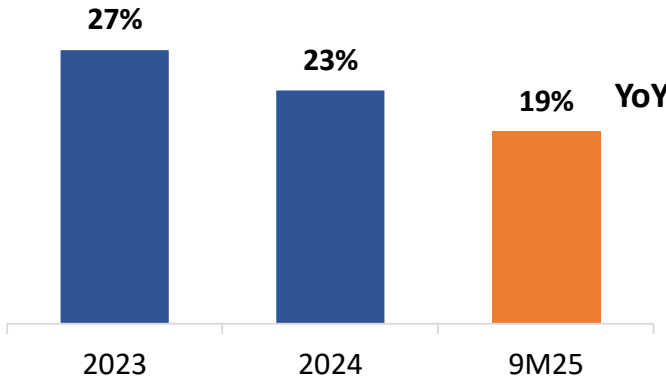


Popular mobile apps for transactions

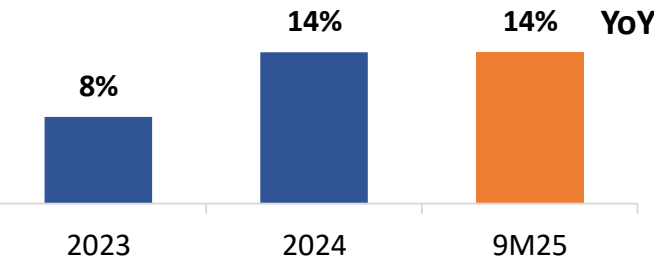


Newer apps for seamless connectivity (no. of users almost doubled YoY)

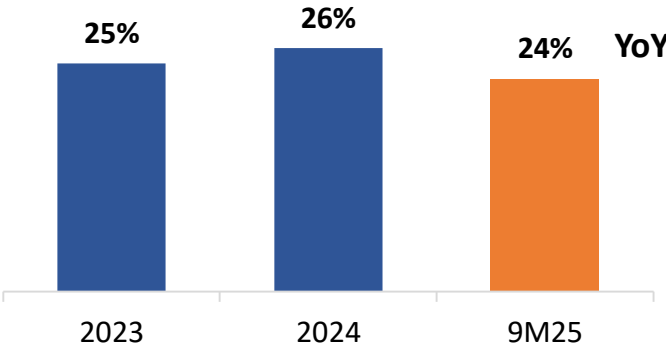
## 1 Mobile & Internet Banking Trx Volume



## 2 Mobile & Internet Banking Trx Value



## 3 Mobile Banking Transaction per User



63% Account Opened via online in 9M25





## Popular Features



### Multi-currency Wallet

**Multi-currency wallet** for foreign currency transactions (18\* major currencies available)

\*Newly added: UAE Dirham

**New**



### 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
- ✓ **Branch services** available through mybca

### Access to BCA Sekuritas Portfolio



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

**New**

### OTP in myBCA



#### OTP directly in myBCA

Accessible in all countries, available to transact from anywhere!

**New**

### Other Features

- ✓ **MyBCA Keyboard** – transact while chatting or taking notes
- ✓ **QR BCA ID** – Personalized barcode to attend offline BCA events

*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



Soft launch:  
Feb 2025



## B2C

### Constantly Enlarging the Acceptance Ecosystem

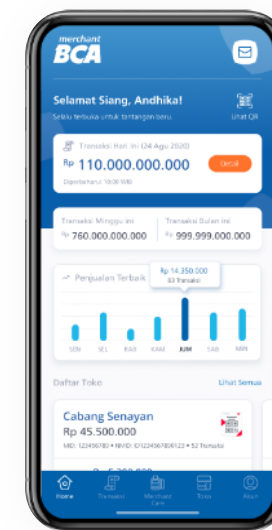
**aposBCA**

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

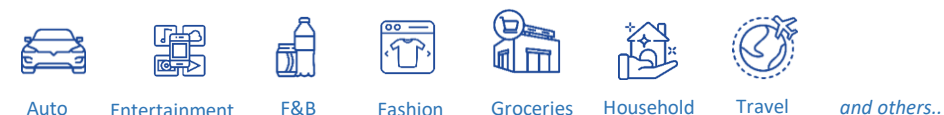


QR code transaction freq.



**2.1x YoY**  
**9M25**

Serving merchant ecosystems in various businesses...



# AI adoption to optimize efficiency, foster innovation & customer experience, and fraud detection



## Operational Efficiency & Effectiveness

- **CRM/ATM operational efficiency**
  - Predictive machine maintenance, cash replenishment
  - Redistribution of ineffective ATMs
  - Forecasting supply and demand on number of ATM/Debit cards requirement



Average downtime per machine:

↓ **42% YoY**

Card delivery cost:

↓ **53% YoY**

Cash balance prediction time:

↓ **40%**

CRM cash refill cost :

↓ **48% YoY**

- **Capacity planning for online channels**
  - Traffic prediction on mobile channels and API
- **Contact center**
  - Provide support for agents & use of AI agent for simpler tasks

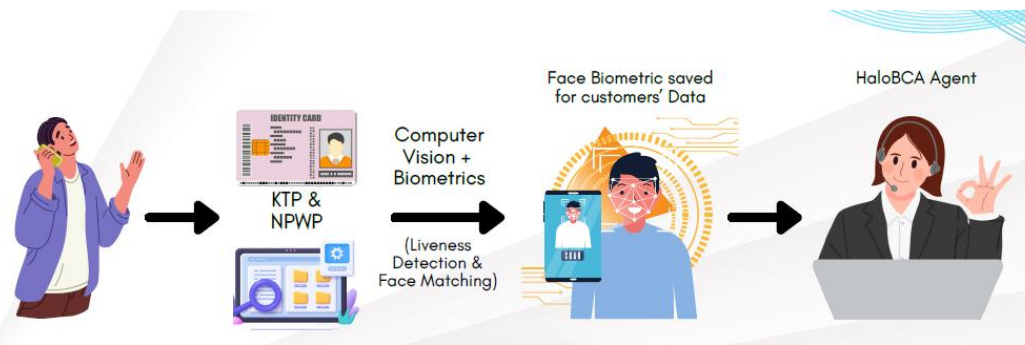


## Foster Innovation and Customer Experience

- **Fast online account opening** via KYC biometrics, verified by HaloBCA agent.

Online account opening average handling time:

↓ **30%**



- **The use of machine learning** for personalized product / investment offering for new customer segmentation / targeting
- **The use of coding assistant** for faster IT development, reducing risk and cost, resulted in higher innovation capacity.
  - Online wholesale online transaction platform, loan origination, custodian and logistic & HR



## Fraud Detection

- **Detection** fraud, anomaly / suspicious transactions
- **Biometric check** for fraudsters







Fraud complaints


↓ **75% YoY**



# 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



**20.0k**  
ATMs

 **~64%** *Increased from 60%*  
of total transactions at branch done via self-assisted machines


Self Assisted Machines
<ul style="list-style-type: none"> <li>Cash deposits and withdrawals</li> <li>High frequency of non-cash services, i.e.: account opening, bank card replacement, statement printout and e-channel registration</li> <li>Attended by BCA Officers</li> </ul>

 **~30%**  
reduction in transaction time

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




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

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

Contribution from branch and ATM remained significant, **>33%** of total transaction value

## Sustainable Finance and ESG

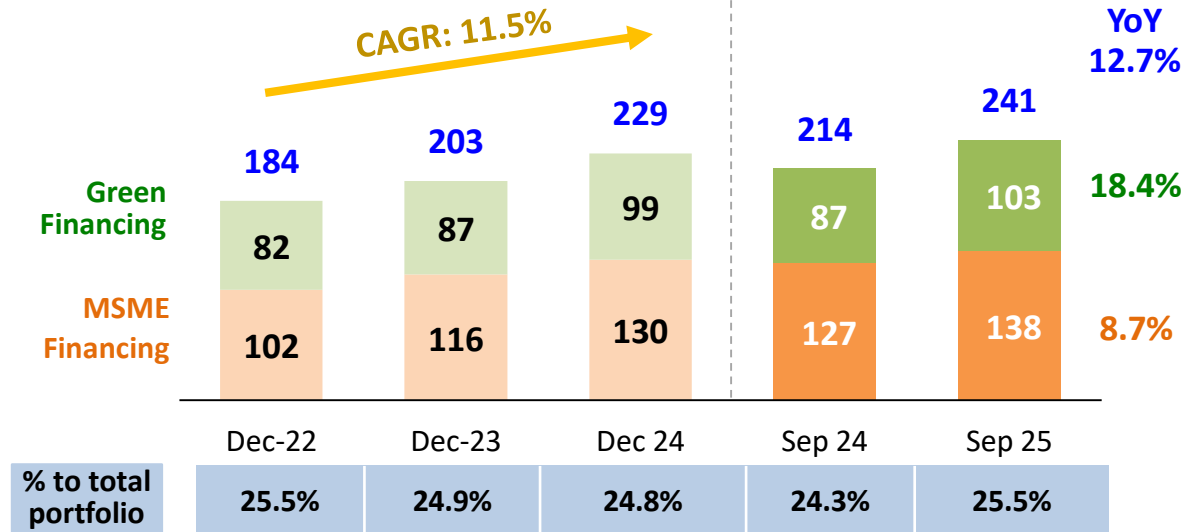
- Economic Aspect
- Environment
- Social
- Governance

# Sustainable Financing grew 12.7% YoY

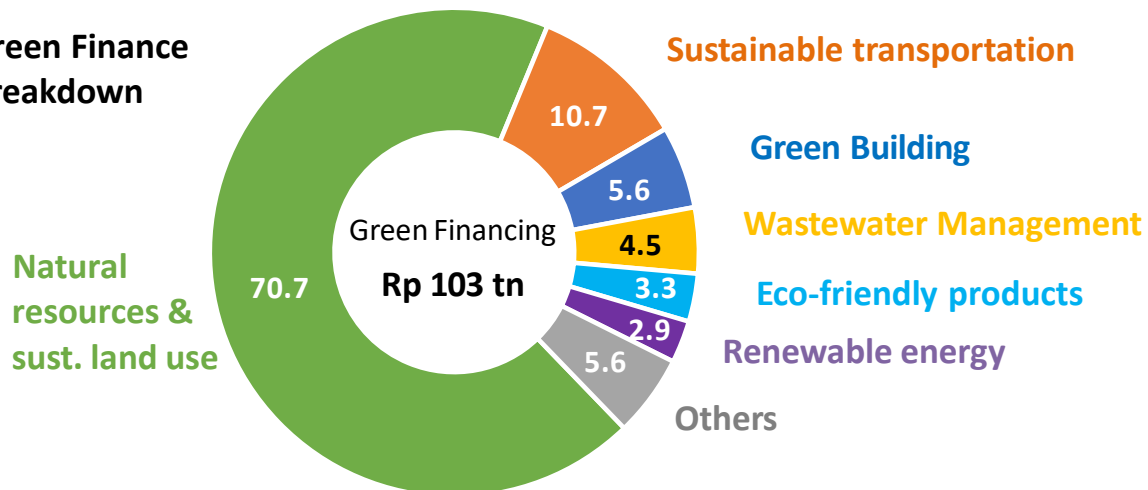


## Sustainable Financing portfolio

Outstanding (Rp Trillion)



## Green Finance Breakdown



## Promoting MSMEs Empowerment



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

### Supporting women entrepreneurs



**44,781**  
# of Individual  
women debtors

**36%**  
of Individual  
MSME debtors

### Through the special rate program for women MSMEs



Outstanding  
**Rp 1,419 bn**

# of Debtors  
**599 MSMEs**

### Expanding Market Access for MSMEs

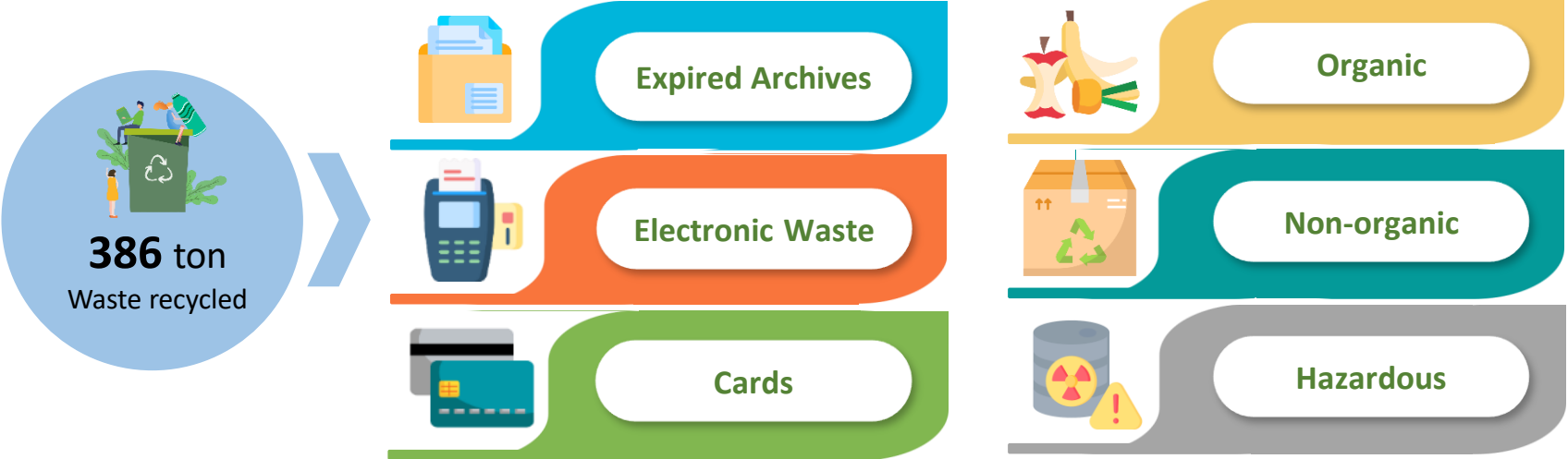


Incubation  
**28 MSMEs**  
Go-Export Program to  
reach global market  
access

Supporting  
**466 MSMEs**  
obtain Halal  
Certification

# Moving Towards Sustainable Culture

## Operational Waste Recycled



## More Sustainable Event & Lifestyle



Promoting sustainable lifestyle among employees in workplace and daily life through **Green Champion Challenge**

**23 ton** waste recycled

**>44.3 ton CO<sub>2</sub>eq** carbon avoidance

### Environmental Impact



**540 ton CO<sub>2</sub>eq**  
Carbon emission avoidance from waste management



**507**  
Saved trees



**201,281 kWh**  
Elecricity saving

### Social Impact



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



Local involvement including informal sectors waste picker



Innnovating sustainable culture, involving stakeholders through sustainable event – BCA Expo – making everyday choice add up to real impact.

**8.5 ton** waste recycled during the event

Prevented **18.1 ton CO<sub>2</sub>eq**, equivalent to cut of 286,000 km of travel emissions

# Benefiting wider communities through value-added initiatives

## Empowering Communities for Economic Growth

27 Assisted Villages across Indonesia



Promote responsible tourism



Scale up economic value



Increase environmental stewardship

## Safeguarding Coastal Biodiversity for Future Generations




**Sea Turtle Conservation**  
34.4k Turtle eggs relocated  
24.2k Hatchlings released  
550 Students participated


Launched **Sea Turtle Education Center** at Goa Cemara Beach, Yogyakarta




## Providing Community Health Assistance




**911 patients**  
Presbyopia glasses & cataract surgeries



**9,595 patients**  
Medical assistance




**1,678 bags**  
Blood donation




**Accelerating Stunting Reduction in Rural Area**  

- Community-based approach**, targeting high-risk families in villages
- 637 local communities** involved in education, monitoring, parenting training, providing sanitation, etc.

## Brighter Future Through Quality Education for All




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



**BCA Berbagi Ilmu**  
Capacity building from BCA leaders for **>2,208** students



**Financial Literacy**  
Socialization & activities for **~42,000** Participants



**Genera-Z Berbagi**  
Competition for university students across Indonesia. All winner will receive coaching, mentoring, and funding support for community service programs.  
**>2,500 students joined, and 4 winning groups have been announced**



# Strengthening Corporate Governance & Cyber Resilience

## Good Governance fo Sustainable Business Practices



Increase **audit coverage** by developing predictive analytic tools/machine learning as **Early Warning Systems (EWS)** to **detect potential errors/fraud**.



Update internal audit charter in accordance with **GIAS (Global Internal Audit Standards)**



Monitor integrated governance implementation by Subsidiaries through **self-assessment mapping** document.



Self-Assessment on the Implementation of Good Corporate Governance according to applicable law : **Rating 1 (Very Good)**



Raising **Sustainable Procurement Practices** awareness to our supply chain



**Rating 1 (Very good)** on the implementation of good corporate governance self-assessment rating according to applicable law (OJK)

## IT & Cyber Security Governance

### Third Line of Defense

**Internal Audit Division** to Ensure the first and second lines of defense are working properly

### Second Line of Defense

**CyberSecurity Risk Management Subdiv.**  
Develop and monitoring cyber security risk management

### First Line of Defense

**IT Security Group** to handle the cyber resilience and IT security

## Cyber Security Development



### People

Focusing on increasing knowledge and awareness of all employees through: Phishing simulation test, cyber security awareness month, mandatory e-learning “phishing avoidance”, involving third party partners for internal training, etc.



### Process

Ensuring compliance with applicable cybersecurity regulations and laws in every operational process involving customer data, obtaining IT & data security certification



### Development

Managing cyber security resilience : 24/7 Security monitoring center, Information Security Incident Response Team (ISIRT), conducted regularly adversarial attack simulation program

# Recognitions of Good Governance and overall ESG

**MSCI Indonesia Index  
Top 10 Constituents**

**MSCI**  
ESG RATINGS

CCC B BB BBB **A** AA AAA

*Last update: Sep 2025*

**FTSE4Good ASEAN 5 Index  
Top 10 Constituents**

**FTSE4Good**

*Last update: Sep 2025*

**IDX**  
Indonesia Stock Exchange

**KEHATI**

**BCA constituents of:**

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

*Last update: Sep 2025*

**Newsweek**

**#1 in Banking Sector**

**World's Most Trustworthy Company by Newsweek for 3 consecutive years**

**Corporate Governance Asia**

**15th ASIAN EXCELLENCE AWARD 2025**

**15th Asian Excellence Award Sustainable Asia Award 2025**

**Dow Jones Sustainability Index  
S&P Global CSA**

Score **51**  
Rank percentile **81<sup>st</sup>**

**S&P Global**

*Last update: Sep 2025 - Annually*

**Thomson Reuters - Refinitiv  
ESG Scores**

Rating **A**

**REFINITIV**

*Last update: Sep 2025*

**The Indonesian Institute for  
Corporate Directorship (IICD)**

**16<sup>th</sup> IICD**  
CORPORATE GOVERNANCE CONFERENCE AND AWARD

Awarded as  
“Leadership in Corporate Governance” IICD Corporate Governance Conference & Award

**ESG Award 2025**

**Sri Kehati ESG Award Capital Market Sector (Best Listed Company) 2025**

**investortrust**

**InvestorTrust CSR Award 2025 Impact Excellence Award**

## ► Share Data, Ratings & Awards ◀



# BCA share performance & rating

## BCA Shareholding Structure (30 September 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%
<b>Total</b>	<b>123,275,050,000</b>	<b>100.00%</b>

\* 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-

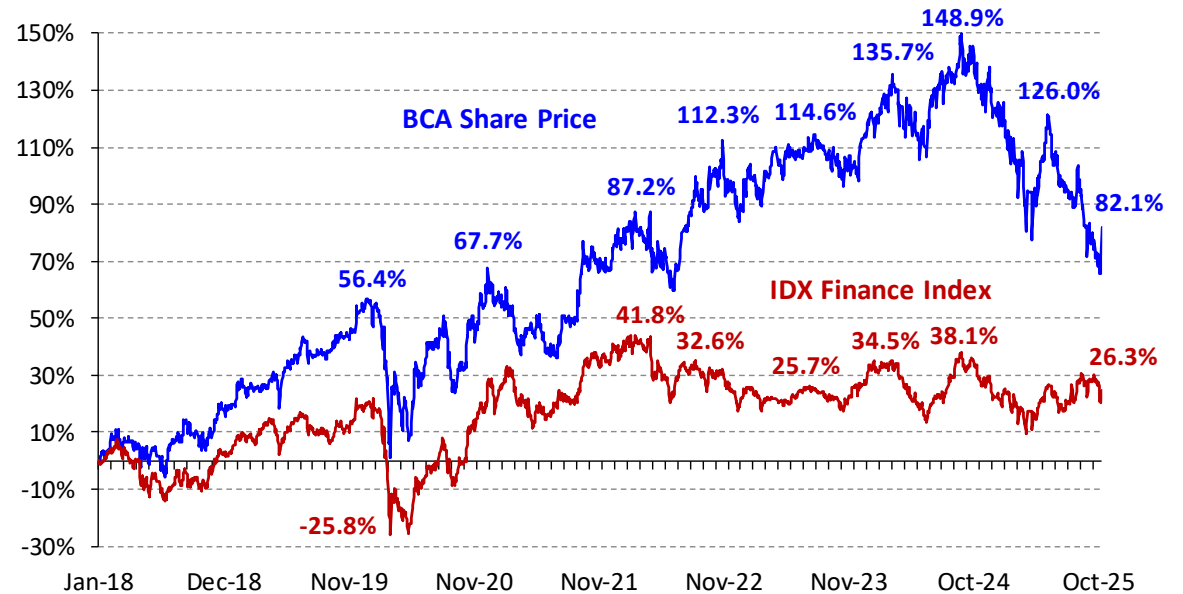
## Pefindo Ratings

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 20 Oct 2025 against 1 Jan 2018)



# Selected awards and recognitions - 2025

## Best Bank



### Time Magazine *World's Best Companies 2025*

- #1 Indonesia
- #527 Global



### 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 – 90<sup>th</sup> percentile



### Brand Finance *World's Strongest Banking Brand 2025*

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



### Fortune Southeast Asia *Fortune Southeast Asia 500*

#36 Fortune Southeast Asia  
#6 Fortune Indonesia



### The Economics

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



### 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



### Newsweek *World's Most Trustworthy Companies 2025*

- #1 in Banking Sector (Global)



### 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  
9M25 Results

20 October 2025

Audited / Long Form Reports

Short Form Reports

Economic Reports

Annual Reports (incl. GCG)

Sustainability Reports

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