

**INFORMATION DISCLOSURE
IN ACCORDANCE WITH FINANCIAL SERVICES AUTHORITY REGULATION NO. 29 OF 2023
CONCERNING THE SHARES BUYBACK ISSUED BY PUBLIC LISTED COMPANY**

THIS INFORMATION DISCLOSURE IS PRESENTED BY PT BANK CENTRAL ASIA TBK IN ORDER TO COMPLY WITH THE PROVISIONS OF THE FINANCIAL SERVICES AUTHORITY REGULATION (“OJK”) NO. 29 OF 2023 CONCERNING THE SHARES BUYBACK ISSUED BY PUBLIC LISTED COMPANY (“DISCLOSURE OF INFORMATION”).

THE INFORMATION AS CONTAINED IN THIS DISCLOSURE OF INFORMATION IS NECESSARY FOR THE PUBLIC TO READ AND NOTE.

IF YOU HAVE DIFFICULTY IN UNDERSTANDING THE INFORMATION AS CONTAINED IN THIS DISCLOSURE OF INFORMATION, YOU SHOULD CONSULT WITH A LEGAL COUNSEL, PUBLIC ACCOUNTANT, FINANCIAL ADVISOR OR OTHER PROFESSIONAL.



PT BANK CENTRAL ASIA Tbk (the “Company”)

Domiciled in Central Jakarta

Business Activity:

Engaged in Banking Activities

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This Information Disclosure is published on 28 January 2026

SUMMARY OF INFORMATION TO SHAREHOLDERS

The Company plans to repurchase its shares that have been issued and listed on the Indonesia Stock Exchange (“**IDX**”) in accordance with the provisions of OJK Regulation No. 29 of 2023 concerning the Shares Buyback Issued by Public Listed Company (“**POJK No. 29/2023**”) and taking into account the provisions of OJK Regulation No. 11/POJK.03/2016 concerning the Minimum Capital Requirements for Commercial Banks, as last amended by OJK Regulation No. 27 of 2022 concerning the Minimum Capital Requirements for Commercial Banks (“**POJK No. 11/2016**”) (“**Buyback**”).

The total value of the Buyback is Rp5,000,000,000,000 (five trillion Rupiah) at maximum, which includes brokerage fees and other costs related to the Buyback. The number of shares repurchased by the Company shall not exceed 10% (ten percent) of the Company's paid-up capital, and the number of shares in circulation (free float) after the implementation of the Buyback shall not be less than 7.5% (seven point five percent) of the total number of registered shares.

The implementation of the Buyback will not result in a decrease in capital below the minimum limit as required in POJK No. 11/2016. The implementation of this Buyback will not have a material impact on the Company's financial performance and business activities.

BACKGROUND AND PURPOSE

The Company intends to conduct a buyback in order to support the stability of the Indonesian capital market in 2026, increase investor confidence, and provide a more optimal rate of return for shareholders.

THE COMPANY'S PLAN FOR THE BUYBACK SHARES

The Company will transfer the shares resulting from the Buyback with due observance of the provisions of POJK No. 29/2023 and/or other applicable laws and regulations.

ESTIMATED SCHEDULE AND TIME LIMITS FOR THE BUYBACK, METHOD TO BE USED, AND SHARE PRICE LIMITATION FOR THE SHARE BUYBACK

A. Estimated Schedule and Time Frame Restrictions

Preliminary Notice of the Annual General : 28 January 2026

Meeting of Shareholders (“**AGMS**”) in connection with the planned implementation of a Buyback

Announcement of Information Disclosure : 28 January 2026 regarding the planned implementation of Buyback

Date of AGMS approval regarding the : 12 March 2026 implementation of the Buyback

Buyback implementation period : 12 (twelve) months from the approval of the Buyback plan by the AGMS, unless terminated earlier by the Company with due regard to the provisions of applicable laws and regulations.

B. Methods

The buyback will be conducted on the IDX through the regular market and will only be conducted through PT BCA Sekuritas. The Buyback implementation will be in accordance with other provisions in OJK Regulation No. 29/2023.

C. Price Limitation

The Buyback will be conducted at a price deemed appropriate and fair by the Company with due observance of the prevailing regulations.

THE ESTIMATED NOMINAL AMOUNT OF ALL SHARES TO BE REPURCHASED AND THE COST OF SHARE BUYBACK

The maximum amount of the Buyback is equivalent to a purchase value of up to Rp5,000,000,000,000 (five trillion Rupiah), which includes brokerage fees and other costs related to the Buyback. The number of shares repurchased by the Company shall not exceed 10% (ten percent) of the Company's paid-up capital. The implementation of the Buyback shall not result in a reduction of capital below the minimum limit as required by OJK Regulation No. 11/2016.

MANAGEMENT ANALYSIS, ESTIMATION OF THE DECREASE IN REVENUE OF THE PUBLIC COMPANY AS A RESULT OF THE IMPLEMENTATION OF SHARE BUYBACK AND THE IMPACT OF THE FINANCING COSTS OF THE PUBLIC COMPANY AND PROFORMA EARNINGS PER SHARE OF THE PUBLIC COMPANY AFTER THE SHARE BUYBACK IS IMPLEMENTED, TAKING INTO ACCOUNT THE DECREASE IN REVENUE AND THE SOURCE OF FUNDS TO BE USED FOR THE SHARE BUYBACK

A. Management Analysis and Estimation of the Decrease in Revenue of the Public Company

The Company's business activity in the banking sector generates solid profitability and cash flow. The Company believes that the Buyback will not have a material impact on the Company's business activities, financial performance, capital position, and liquidity. The Company has adequate liquidity and cash flows to carry out its operational activities.

B. Pro forma Earnings per Share on the Buyback Plan

The following is a pro forma Consolidated Financial Statement as of 31 December 2025, which shows a minimal impact, taking into account the assumption of a buyback value of Rp5,000,000,000,000 (five trillion Rupiah), which includes transaction costs (brokerage fees and other costs):

In trillions of Rupiah (except for ratios and EPS)	Financial Reporting Period Ending on 31 December 2025*		
	Before Buyback	Pro forma	Impact
Total Assets	1,586.8	1,581.8	-5.0
Net Income for the Current Year	57.5	57.3	-0.2
EPS (rupiah per share)**	467	465	-2
Total Equity	281.5	276.3	-5.2
Capital Adequacy Ratio (CAR)	29.76%	29.18%	-58 bps
Return on Assets (ROA) after tax	3.86%	3.86%	0 bps
Return on Equity (ROE)	23.28%	23.67%	+39 bps

Note:

*ratios are based on Bank-only Financial Statement

**based on fully diluted number of shares

C. Source of Funds to be Used for Share Buyback

In implementing the Buyback, the Company will use its own funds and not from loans or public offerings, and the proceeds from the repurchase of shares will be recorded as treasury shares, which will reduce the Company's equity.

OTHER INFORMATION

1. In the event of any changes or additions to the information contained in this Disclosure, such changes or additions shall be announced no later than 2 (two) business days prior to the AGMS.
2. The Company prohibits transactions involving the Company's shares on the same day as the Buyback conducted by the Company through the IDX to the following parties:
 - a. commissioners, directors, employees and main shareholders of the Company.
 - b. individuals who, due to their position or profession or due to their business relationship with the Company enables them to obtain insider information.
 - c. the parties that within the last 6 (six) months are no longer a party as referred to in letters a or b.
3. Shareholders who require additional information regarding the Buyback may contact the Company during business hours at the following address:

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