



# **PT Bank Central Asia Tbk**

## **FY25 Results**

27 January 2026

# Agenda



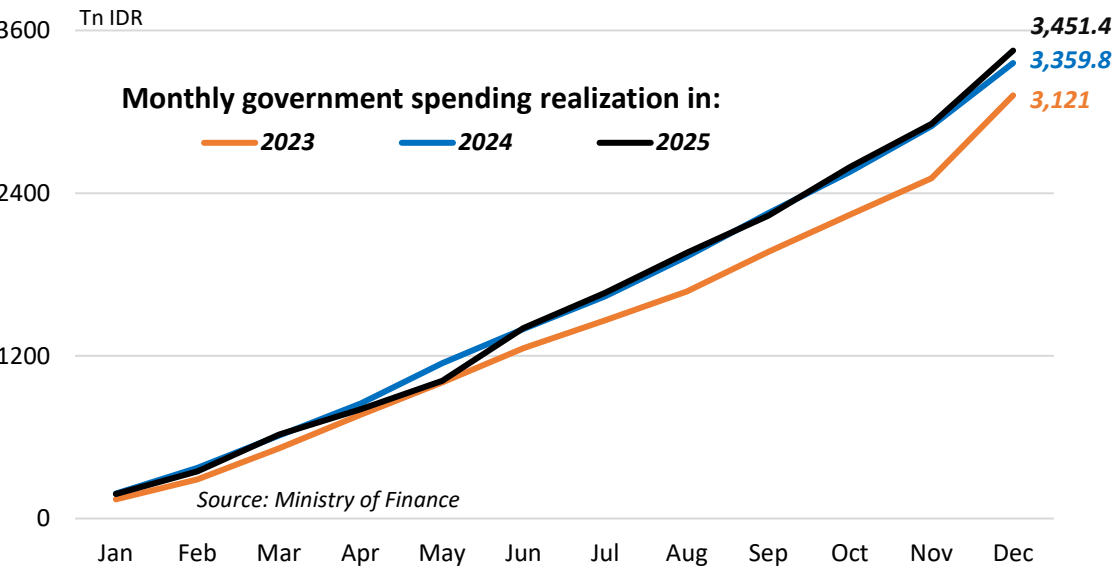
- Economic Highlights
- Banking Industry Updates
- FY25 Performance Overview
- Sustainable Finance and ESG
- Share Data, Ratings & Awards

# Economic Highlights

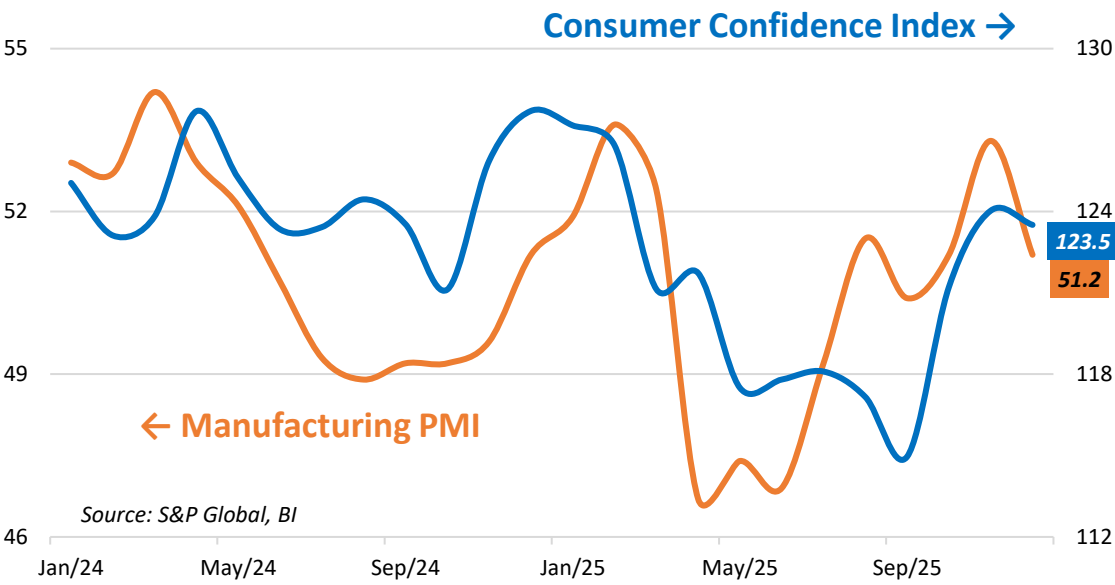
# Economic Highlights



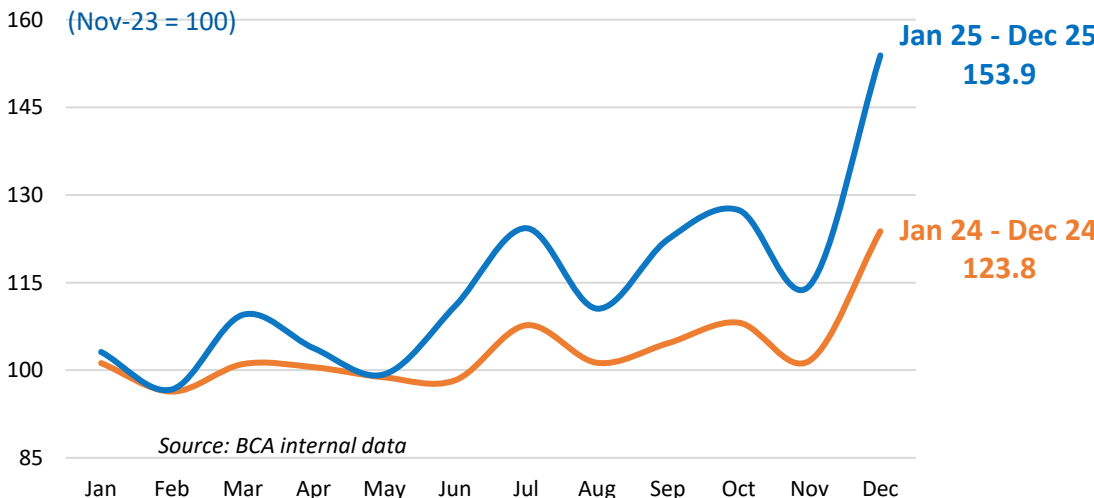
## 1 2025 Government spending higher than 2024



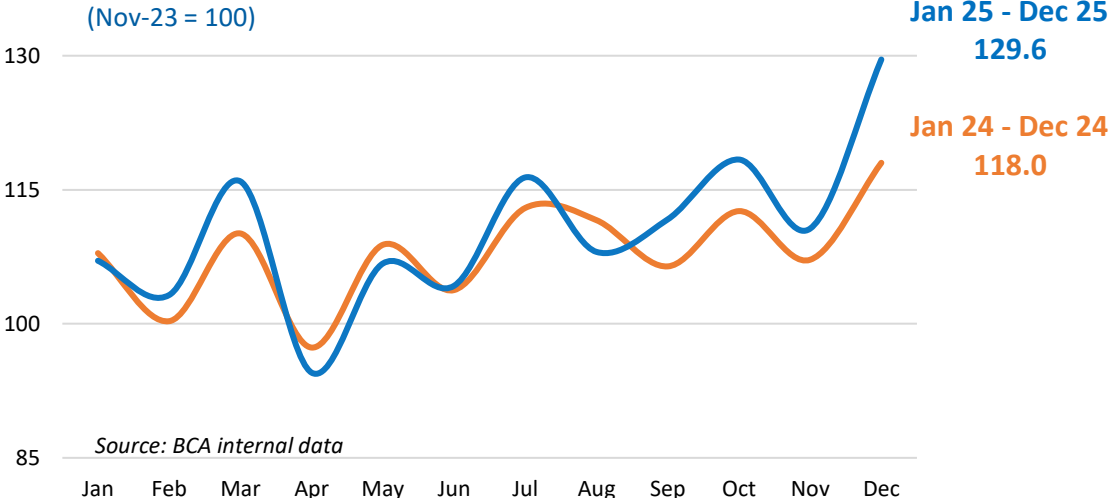
## 2 Manufacturing PMI and consumer confi. index in positive zone



## 3 BCA Business Transaction Index accelerated

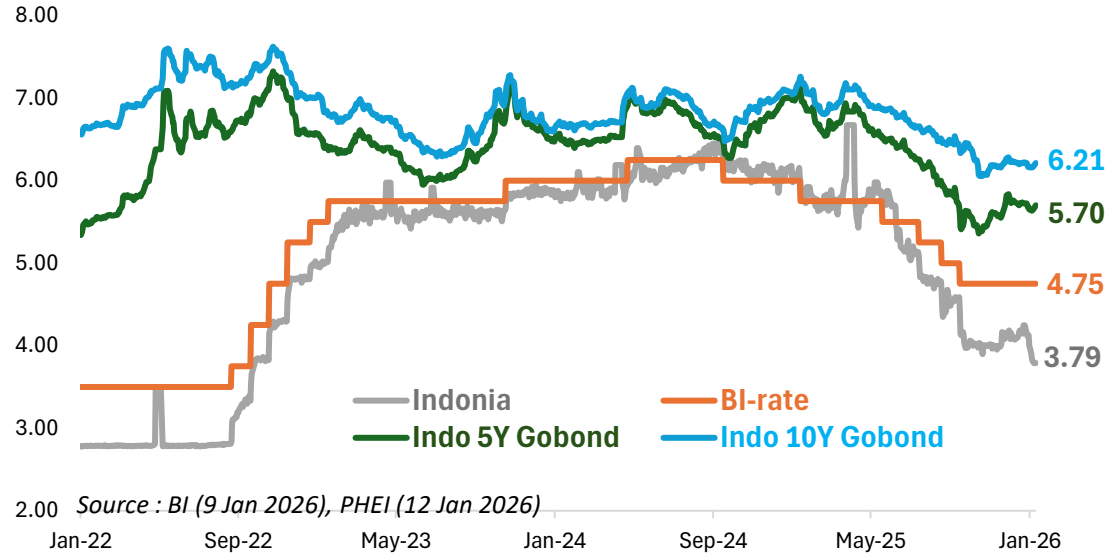


## 4 BCA Consumer Spending Index rebounded in 4Q

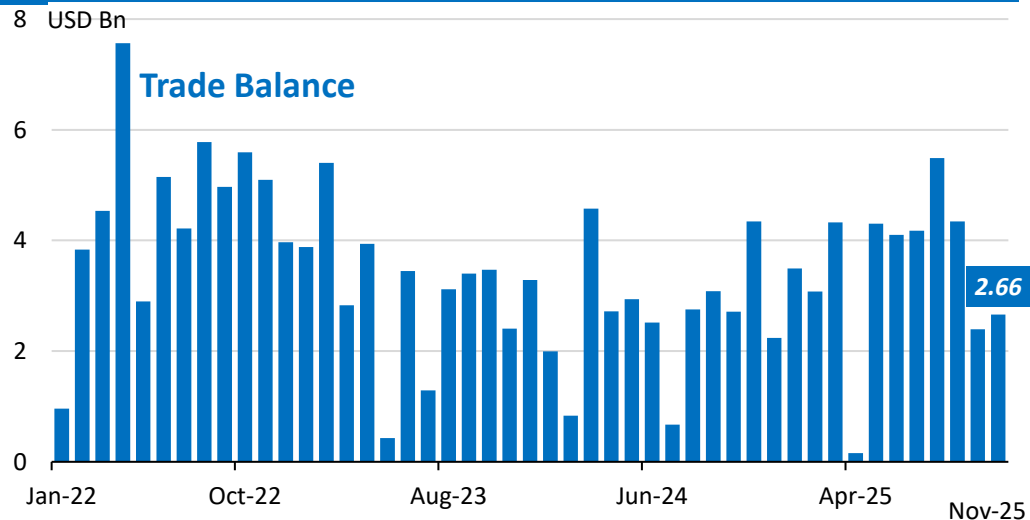


# Economic Highlights (2/2)

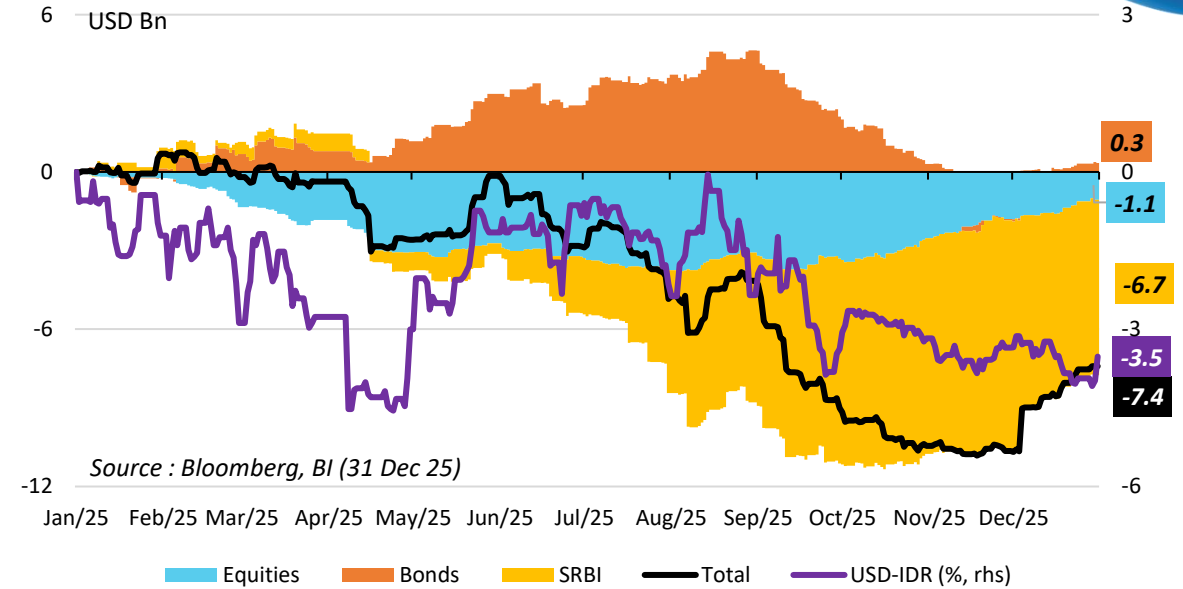
## 5 BI policy rate unchanged to preserve Rupiah stability



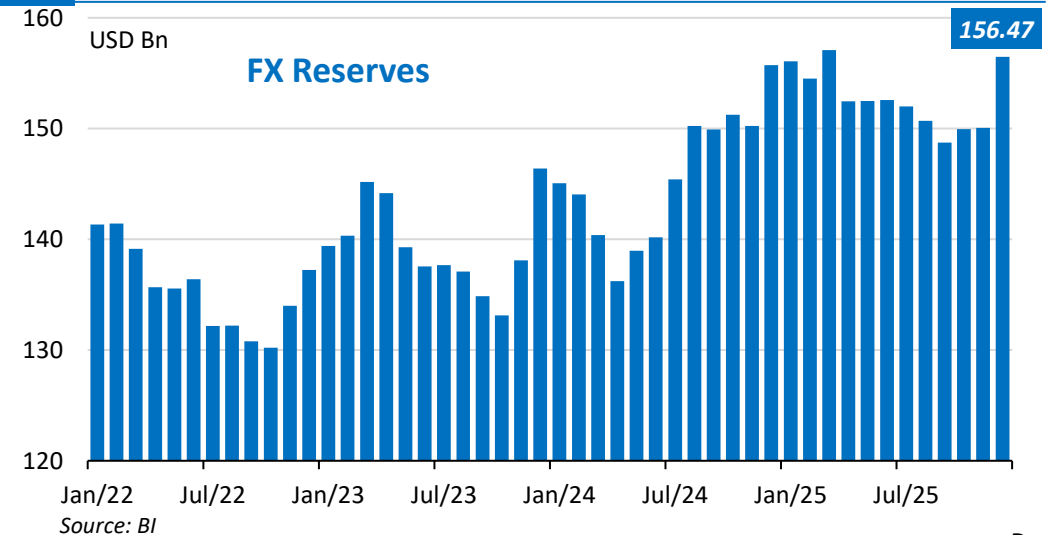
## 7 Trade balance remained in surplus despite tariffs



## 6 Net foreign inflows in Dec-25 as Fed cuts while BI stays



## 8 FX reserves rose in Dec-25

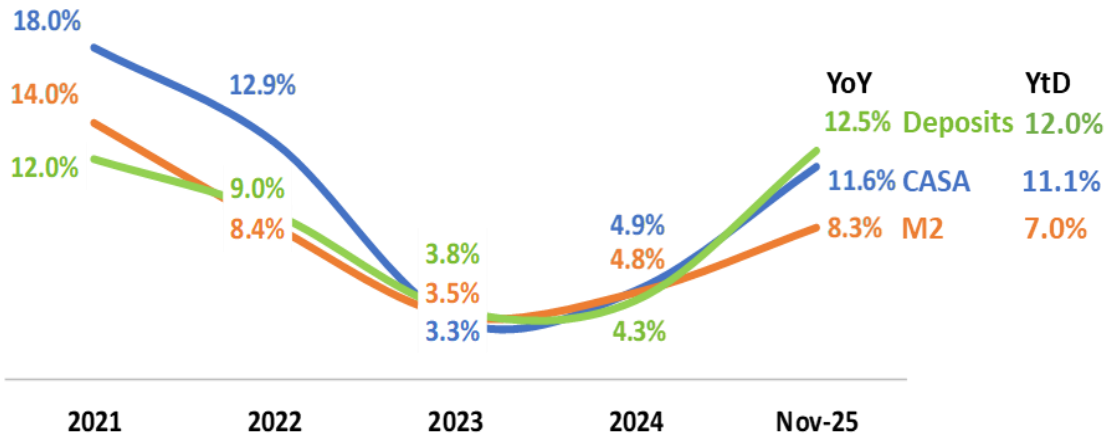


# Banking Industry Updates

# Banking industry (1/2)

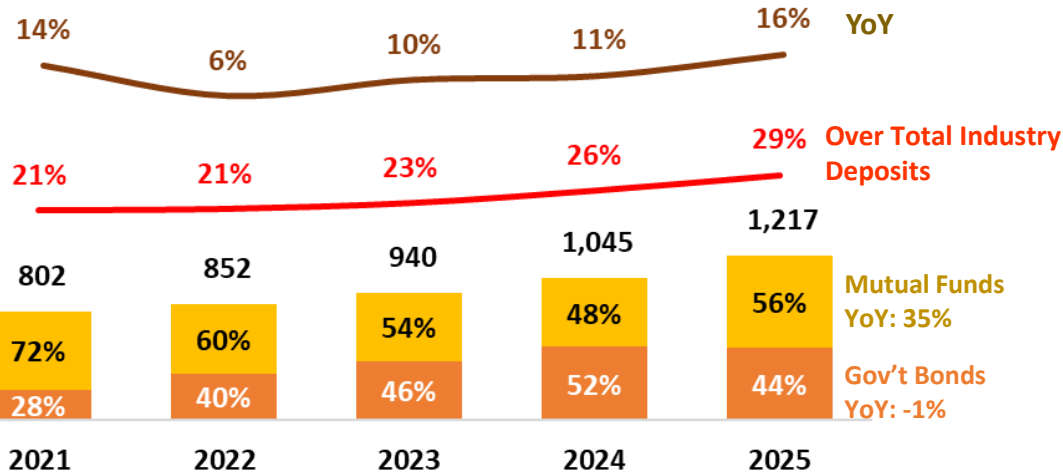
## 1 Accelerated deposits following stronger Govt Spending

YoY Growth



Source: BI (SEKI)

## 3 Indiv. Gov't bond & mutual fund reached 30% of deposits

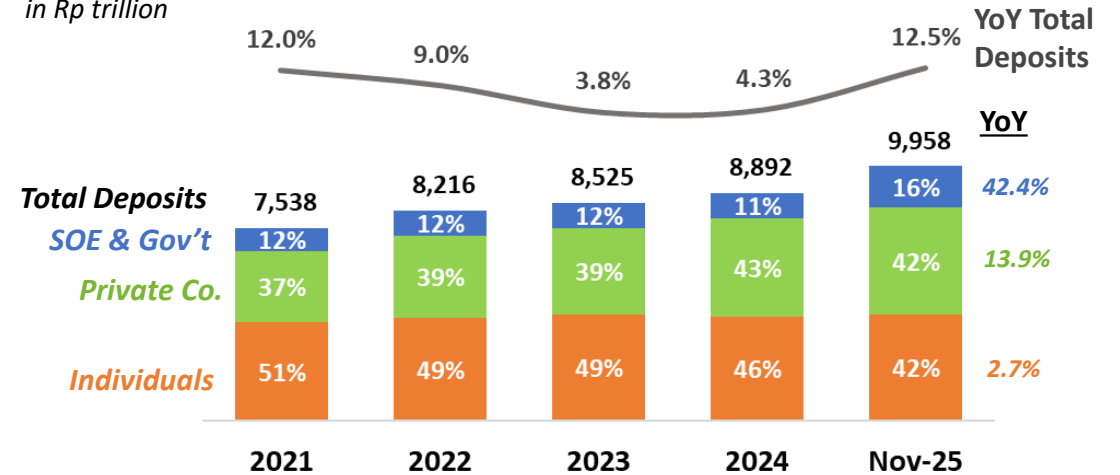


Source: Ministry of Finance & OJK

Analyst Meeting FY25

## 2 Private co, gov't and state enterprises led deposit growth

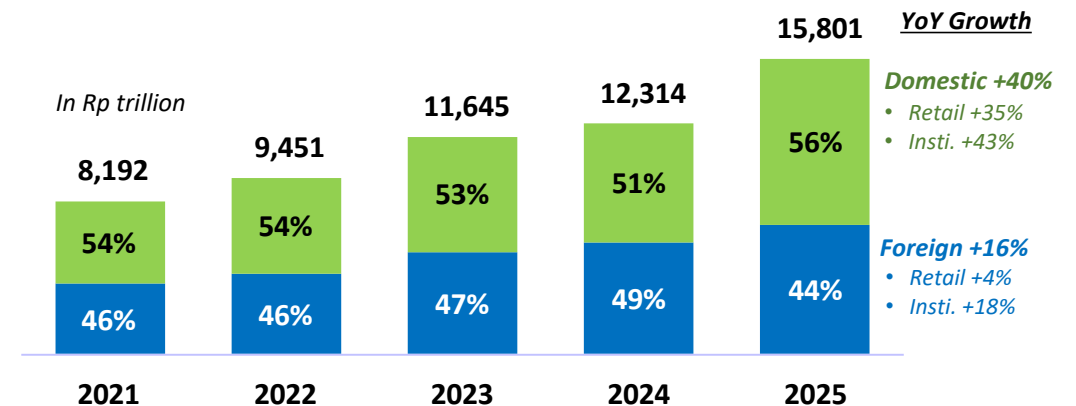
in Rp trillion



Source: BI (SEKI)

## 4 Rising domestic investment at JCI

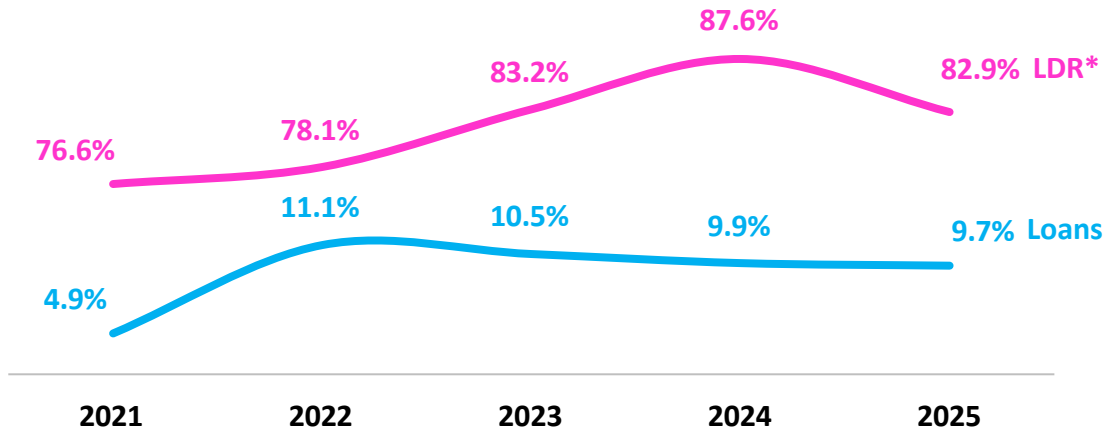
JCI AUM Composition by ownership (%)



Source: KSEI

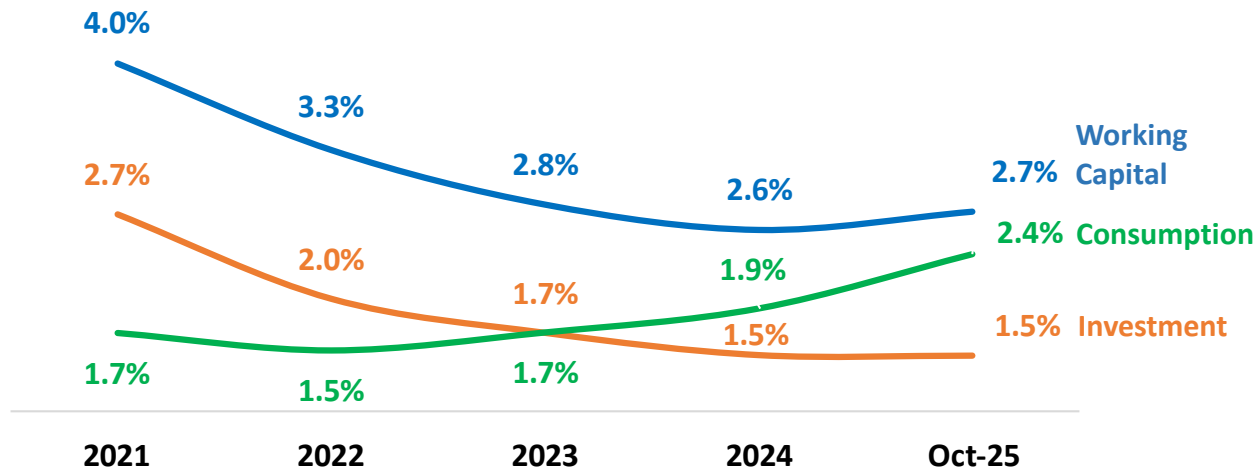
# Banking industry (2/2)

## 5 Credit growth remained at ~10% level



Source: BI (SEKI) \*LDR used data Nov-25

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

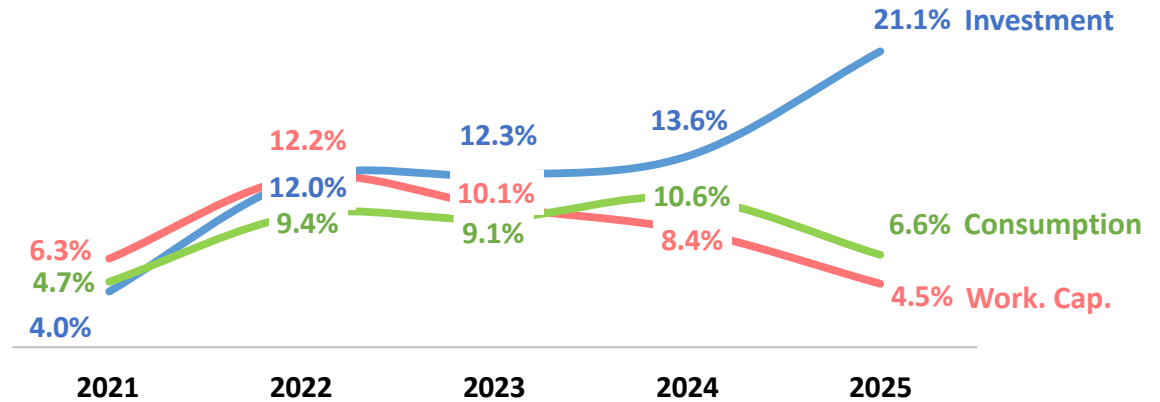


Source: OJK (SPI)

Analyst Meeting FY25

## 6 Investment loans grew the highest

YoY loan growth



Source: OJK (SPI)

## 8 Industry Loans by Sector (Rp tn)

	in Nov-25	% YoY	% Compo
Household (Mortgage, Vehicle, CC & Multipurpose)	2,337	7.3%	28.5%
Manuf.	1,254	8.3%	15.3%
Trading	1,227	2.7%	15.0%
Agriculture	592	8.1%	7.2%
Construction	444	9.1%	5.4%
Financial Svc.	430	2.7%	5.3%
Biz. Services	393	11.4%	4.8%

Source: BI (SEKI)



# FY25 Performance Overview

# Strong CASA growth of 13.1% YoY, loans rose 7.7%



Consolidated (Rp tn)	Dec-23	Dec-24	Dec-25	▲ YoY	Sep-25	▲ QoQ
Total Assets	1,408	1,449	1,587	9.5%	1,539	3.1%
Secondary Reserves & Marketable Securities	441	422	477	12.8%	475	0.4%
Loans	810	922	993	7.7%	944	5.2%
Third Party Funds	1,102	1,134	1,249	10.2%	1,205	3.7%
CASA	885	924	1,045	13.1%	999	4.6%
Current Accounts	348	362	434	20.1%	403	7.8%
Savings Accounts	536	562	611	8.7%	596	2.5%
Time Deposits	217	210	204	-2.8%	206	-1.0%
Equity	242	263	281	7.2%	276	1.8%

# Resilient performance, positive PPOP growth

Consolidated (Rp tn)	FY-23	FY-24	FY-25	▲ YoY	3Q-25	4Q-25	▲ QoQ
<b>Operating Income</b>	<b>95.8</b>	<b>105.4</b>	<b>111.1</b>	<b>5.4%</b>	<b>28.4</b>	<b>27.6</b>	<b>-3.0%</b>
Net Interest Income	74.8	82.0	85.4	4.1%	21.4	21.6	0.9%
Non Interest Income	19.8	22.0	25.6	16.0%	6.8	6.9	1.0%
Fees and Commissions	17.3	18.8	20.8	10.7%	5.2	5.7	10.5%
Trading Income	1.8	2.8	3.8	33.8%	1.1	1.0	-12.4%
Others	0.9	0.8	1.1	44.4%	0.5	0.3	-39.1%
Loss on Loan Sale	(0.2)	(0.4)	(0.2)	-50.8%	-	(0.1)	n.a
Net Insurance Income*	1.2	1.4	0.1	n.m	0.3	n.a	n.a
<b>Operating Expenses</b>	<b>34.4</b>	<b>35.3</b>	<b>35.8</b>	<b>1.5%</b>	<b>8.8</b>	<b>9.5</b>	<b>7.8%</b>
Manpower	16.2	17.4	17.9	2.4%	4.4	4.4	-0.1%
General & Administrative	18.2	17.9	18.0	0.6%	4.4	5.1	15.6%
<b>PPOP (Pre-Provision Operating Profit)</b>	<b>61.5</b>	<b>70.4</b>	<b>75.3</b>	<b>7.4%</b>	<b>19.6</b>	<b>18.1</b>	<b>-7.8%</b>
Provision incl. Loan Recoveries	1.3	1.8	3.9	113.7%	1.5	0.5	-68.1%
Provision	1.6	2.6	4.3	67.7%	1.5	0.8	-44.6%
Reversal on Loan Sale	(0.3)	(0.7)	(0.4)	-42.4%	-	(0.4)	n.a
<b>Net Profit</b>	<b>48.6</b>	<b>54.8</b>	<b>57.5</b>	<b>4.9%</b>	<b>14.4</b>	<b>14.1</b>	<b>-1.7%</b>

\*) IFRS 17 effective in Dec-25

# Key Ratios

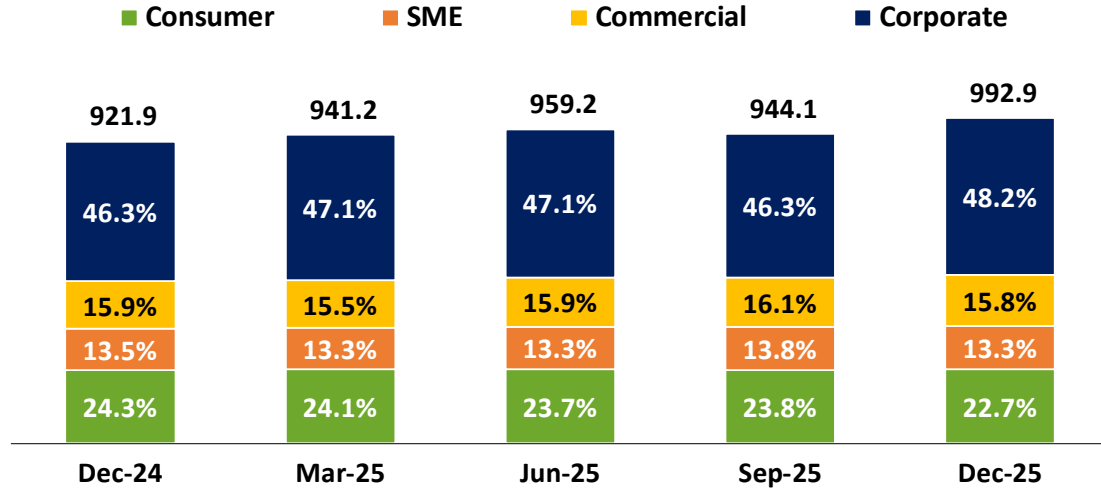


Bank Only	FY-23	FY-24	FY-25	▲ YoY	3Q-25	4Q-25	▲ QoQ
Risk Adjusted NIM*	5.2%	5.5%	5.2%	-0.3%	5.1%	5.2%	0.1%
NIM	5.5%	5.8%	5.7%	-0.1%	5.7%	5.6%	-0.1%
COC	0.3%	0.3%	0.5%	0.2%	0.6%	0.4%	-0.2%
Cost to Income	33.9%	31.3%	30.7%	-0.6%	30.1%	35.9%	5.8%
ROA	3.6%	3.9%	3.9%	-0.1%	3.7%	3.6%	-0.1%
ROE	23.5%	24.6%	23.3%	-1.3%	22.0%	21.0%	-0.9%
CAR	29.4%	29.4%	29.8%	0.4%	29.9%	29.8%	-0.2%
CASA to Total Funding	81.1%	82.4%	84.6%	2.2%	83.8%	84.6%	0.8%
LDR	70.2%	78.4%	76.8%	-1.7%	75.6%	76.8%	1.2%
NSFR	166.6%	155.9%	158.8%	2.9%	160.7%	158.8%	-1.9%
LCR	357.8%	323.0%	310.8%	-12.2%	306.0%	310.8%	4.8%
ECL to Total Loans	4.2%	3.6%	3.1%	-0.6%	3.4%	3.1%	-0.4%
NPL - gross	1.9%	1.8%	1.7%	-0.1%	2.1%	1.7%	-0.4%
NPL Coverage	234.1%	208.5%	183.8%	-24.7%	166.6%	183.8%	17.3%
LAR	6.9%	5.3%	4.8%	-0.5%	5.5%	4.8%	-0.7%
LAR Coverage (incl. off B/S)	69.7%	76.9%	71.6%	-5.3%	69.5%	71.6%	2.1%

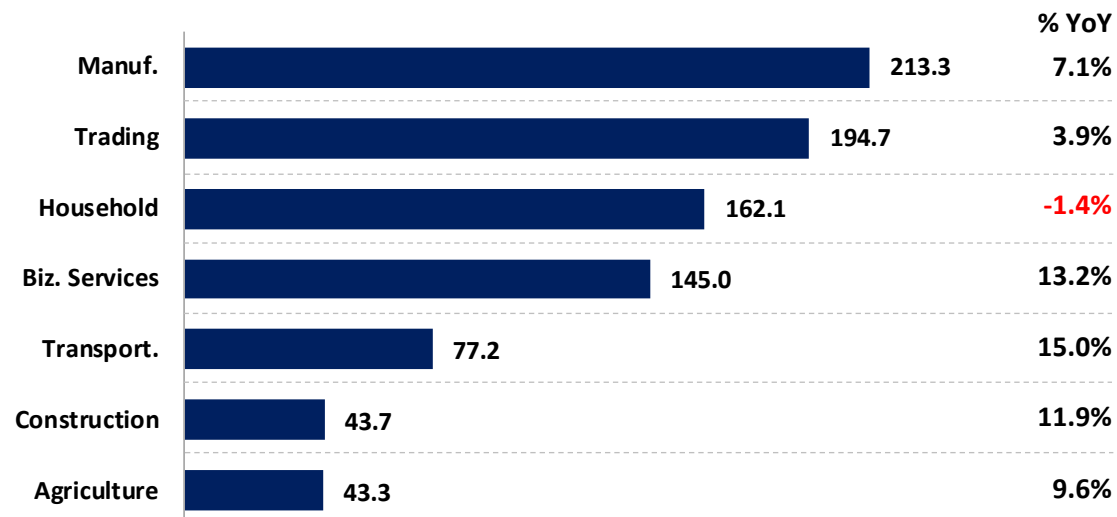
\*) Risk Adjusted NIM = NIM - COC

# Loan growth driven by business segment

## 1 Loan Composition by Segment (Rp tn)



## 3 Loan by Top Sector (Rp tn)



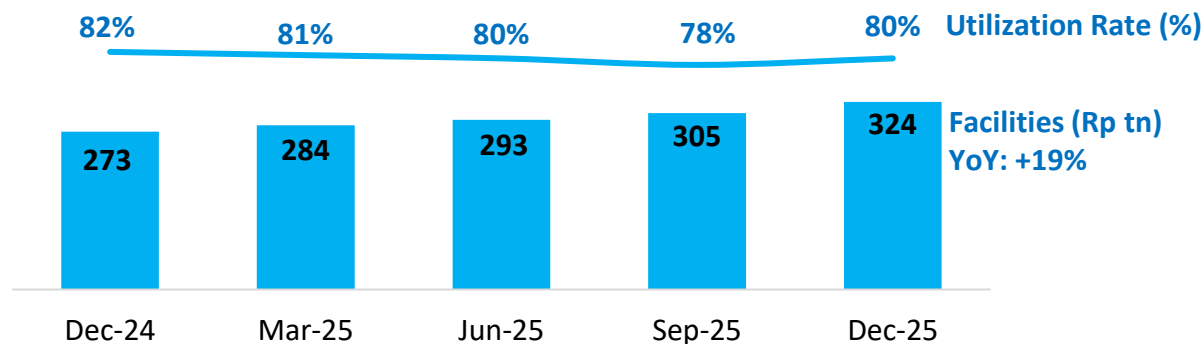
## 2 Loan by Segment (Rp tn)

Consolidated	Dec-24	Dec-25	▲ YoY	Sep-25	▲ QoQ
Corporate	429.5	478.9	11.5%	436.9	9.6%
Commercial	135.3	146.8	8.5%	142.9	2.7%
SME	123.7	130.9	5.7%	129.3	1.2%
Consumer	223.8	224.1	0.2%	223.7	0.2%
- Mortgages	135.5	142.3	5.0%	138.8	2.5%
- Vehicles	65.3	56.6	-13.3%	61.4	-7.8%
- Personal Loans	23.0	25.2	9.8%	23.6	7.0%
Sharia Financing	10.7	13.2	23.1%	12.2	7.9%
<b>Total O/S Loans</b>	<b>921.9</b>	<b>992.9</b>	<b>7.7%</b>	<b>944.1</b>	<b>5.2%</b>
<b>Total Facilities</b>	<b>1,335.9</b>	<b>1,445.1</b>	<b>8.2%</b>	<b>1,406.3</b>	<b>2.8%</b>
<b>Average Loan</b>	<b>851.1</b>	<b>943.0</b>	<b>10.8%</b>	<b>945.6</b>	<b>0.7%</b>

# Corporate loans recorded solid YoY growth

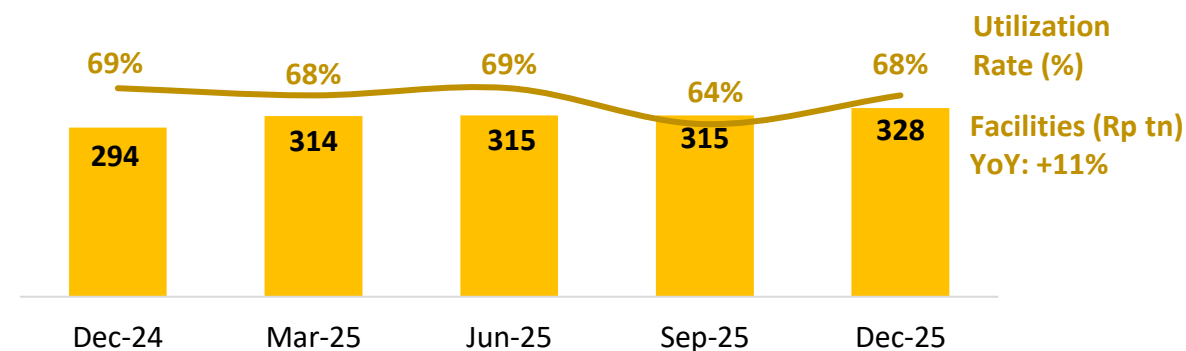
## 1 Investment Loan Facilities and Utilization Rate

- Utilization rose QoQ



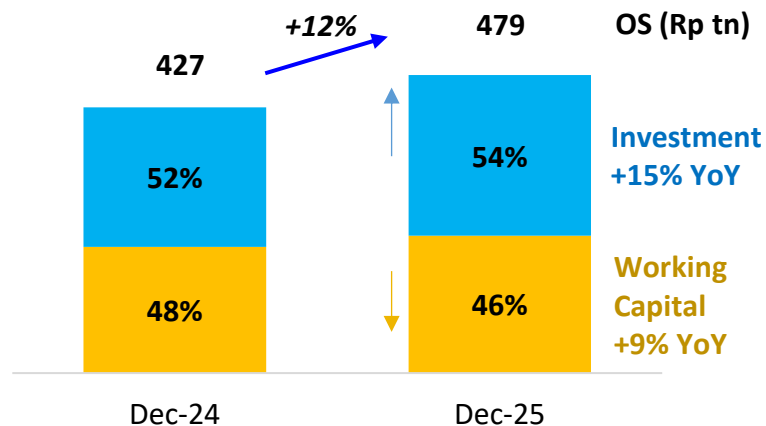
## 2 Working Capital Loan Facilities and Utilization Rate

- Utilization rate rebounded in 4Q

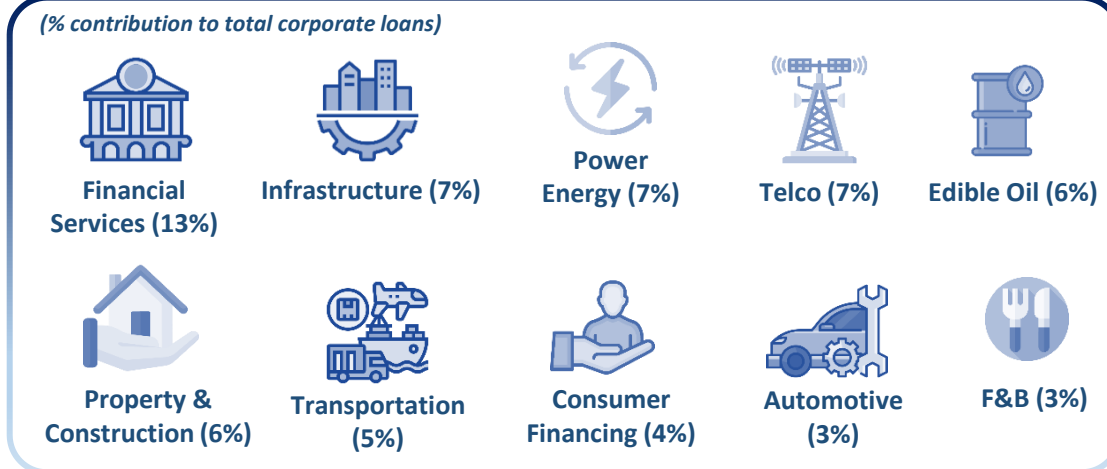


## 3 Corporate Loans by Use

- Investment loans accelerated



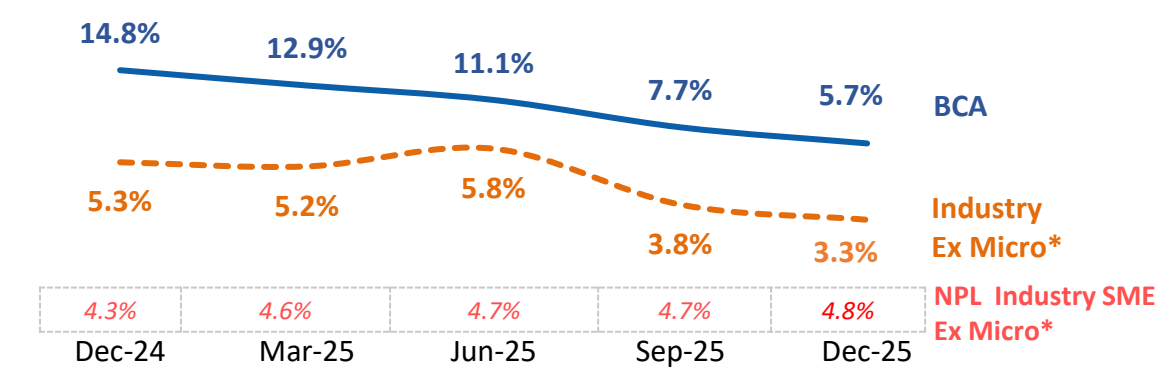
## 4 Well-diversified sectors



# SME loans: 5.7% YoY growth

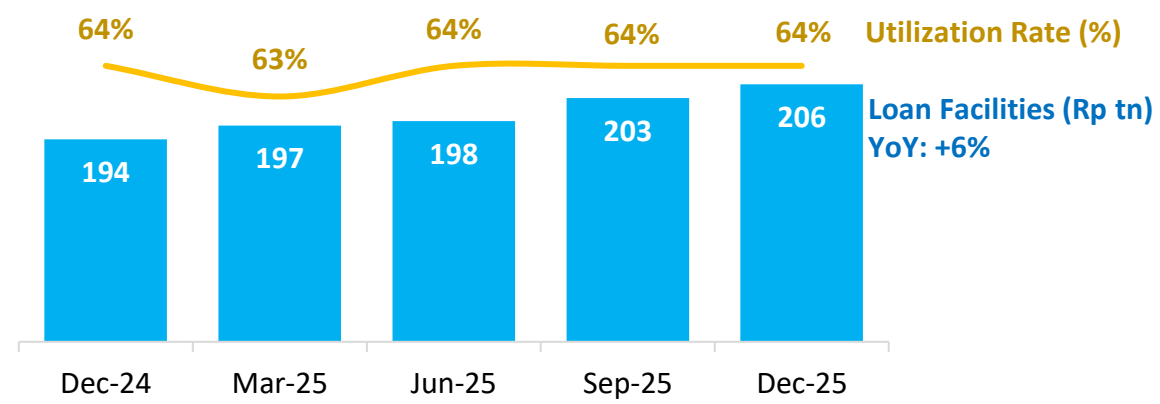


## 1 BCA vs Industry SME Loan Growth (YoY)

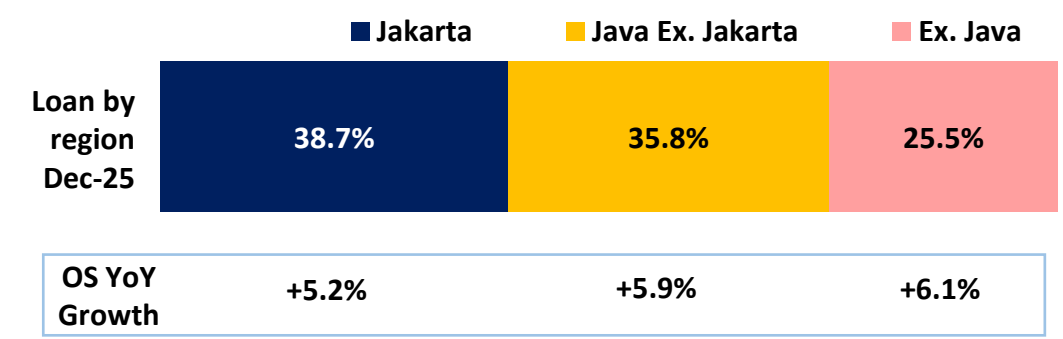


\*) Industry Oct-25. Source OJK (SPI)

## 2 BCA SME Loan Facilities and Utilization Rate



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



- Customer base increased 53% over the last 4 years
- Preserving asset quality for sustainable growth

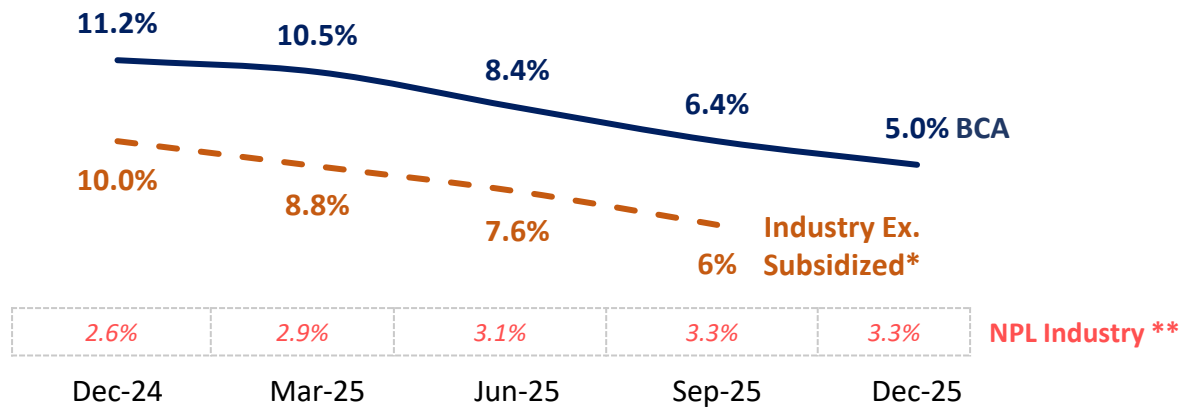


Grow Your Business  
**With BCA**  
Find a variety of trusted solutions

# OS Mortgages rose 5.0% YoY

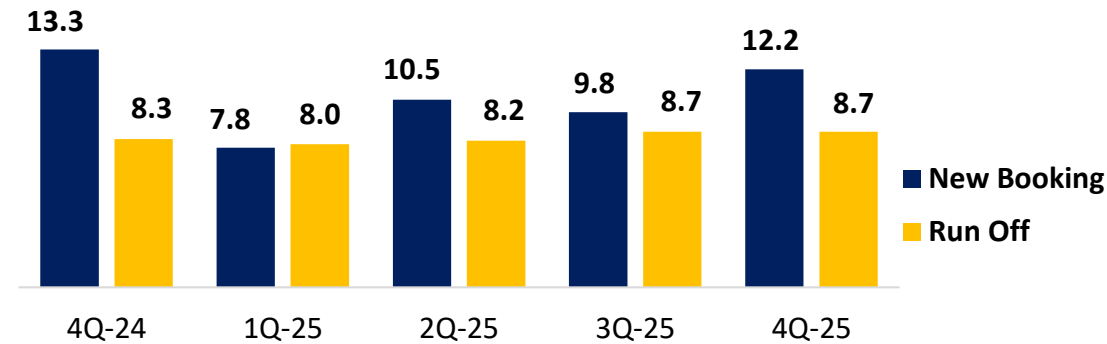


## 1 BCA vs Industry Mortgages Growth (YoY)

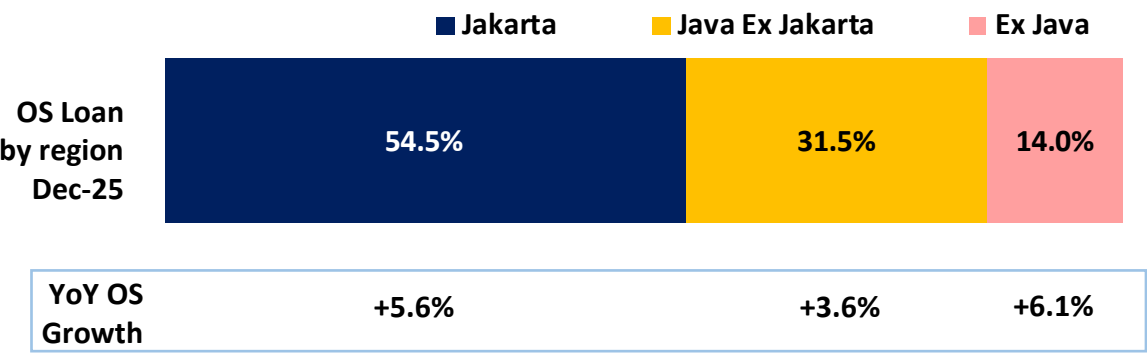


\*Source: Total OS mortgage of selected Top 12 Players (IMBA Data), excluding BTN's subsidized loans.  
\*\*OJK Oct 2025

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



## 3 BCA Mortgages by Region – Positive Growth



### SMART MORTGAGE

Efficient Payments with Savings Account

- ✓ Lower interest installments
- ✓ Pay off mortgage faster

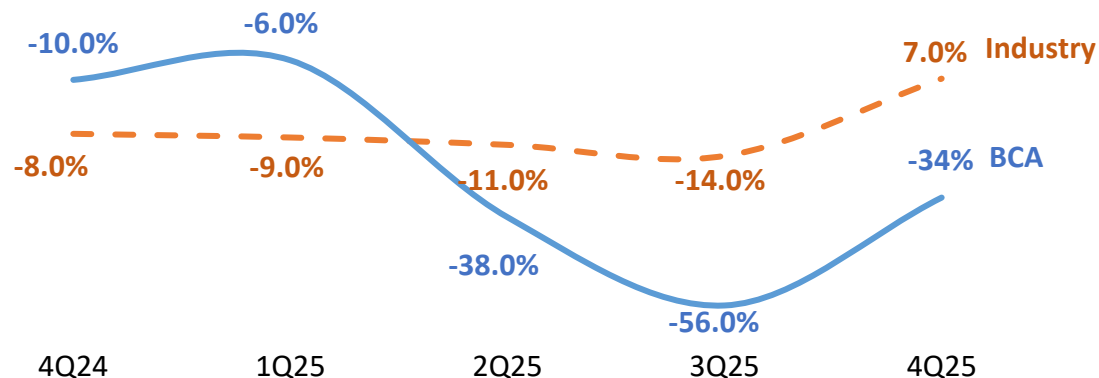
[Apply Now!](#)



# Auto loans: prudent lending as industry is in transition period

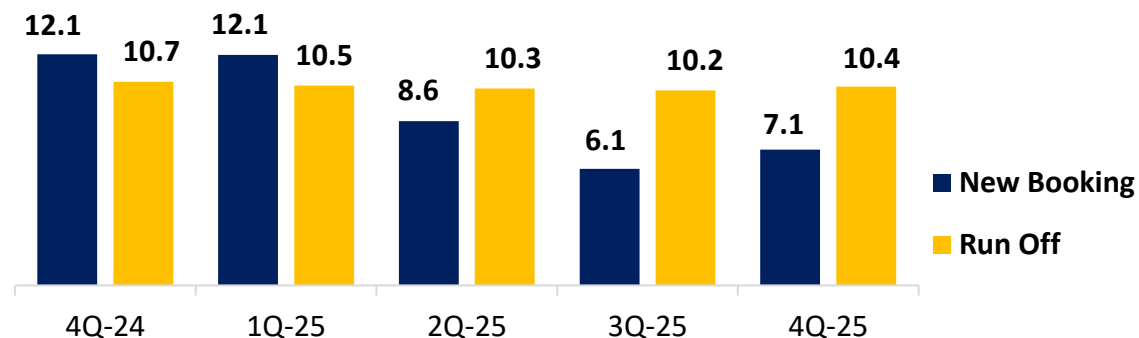
## 1 BCA vs Industry – Car Sales (in unit)

YoY Growth



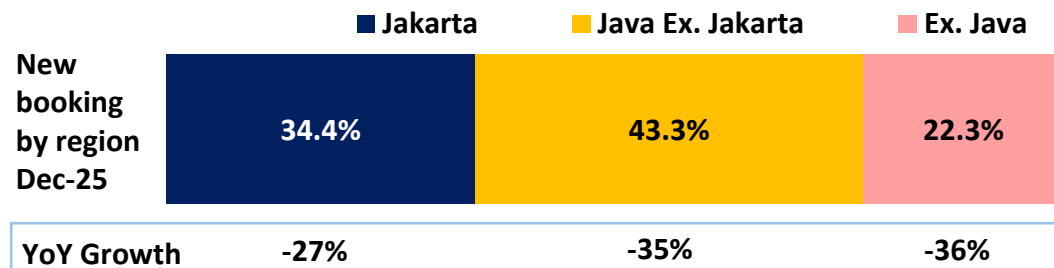
\*) Industry: Car Sales Data (retail sales), Gaikindo

## 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



Notes: Industry New Car Sales (unit) declined 1.3% YoY (FY25)

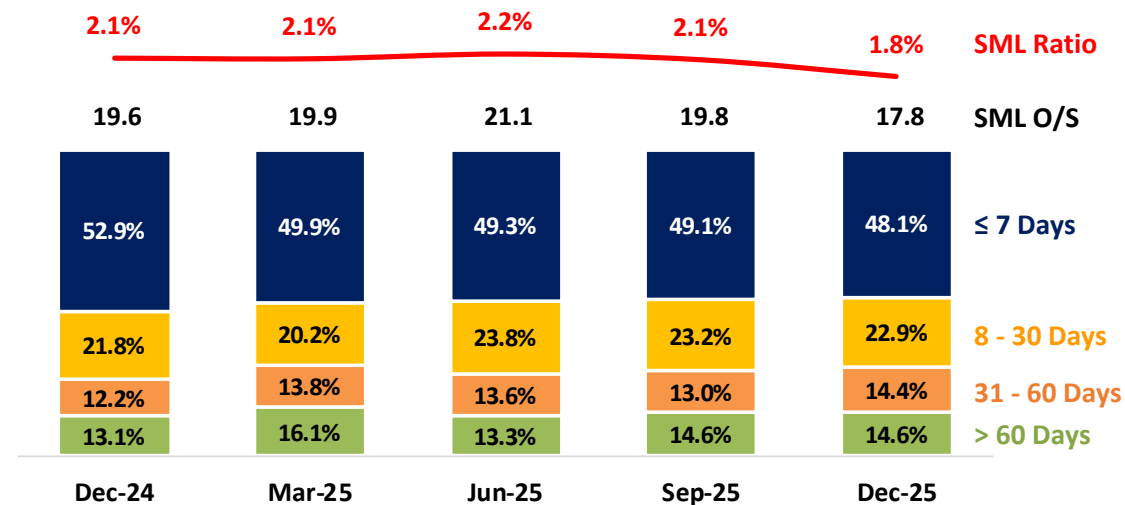


# Consolidated LAR improved to 4.8%

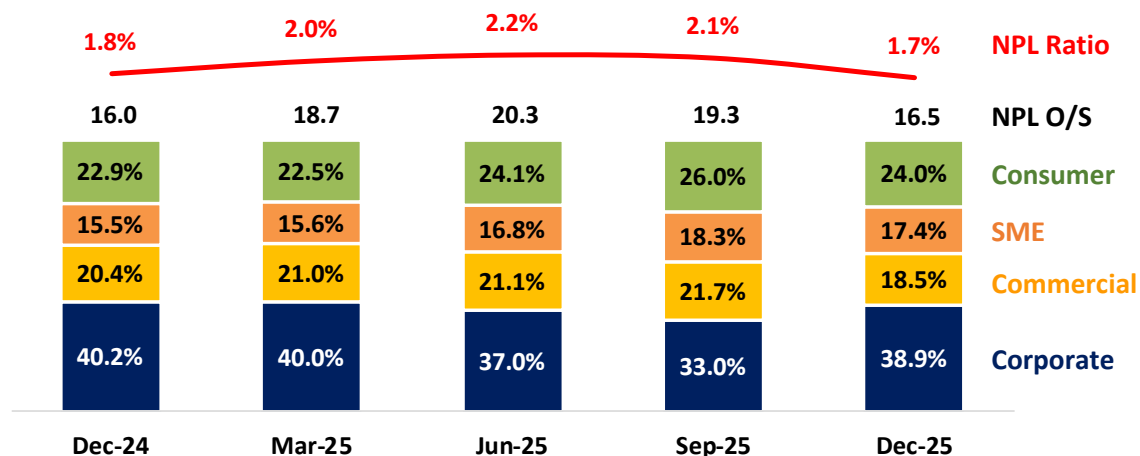
## 1 Loan at Risk (LAR) (Rp tn)

Consolidated	Dec-24	Dec-25	ΔYoY	Sep-25	ΔQoQ
Current Restruct.	12.0	12.4	3.0%	12.0	3.2%
Special Mention	19.6	17.8	-9.1%	19.8	-9.9%
NPL	16.0	16.5	2.8%	19.3	-14.8%
<b>Total LAR</b>	<b>47.6</b>	<b>46.7</b>	<b>-2.0%</b>	<b>51.1</b>	<b>-8.7%</b>
<b>LAR Ratio</b>	<b>5.3%</b>	<b>4.8%</b>	<b>-0.5%</b>	<b>5.6%</b>	<b>-0.7%</b>
<b>LAR Coverage</b>	<b>76.5%</b>	<b>72.0%</b>	<b>-4.5%</b>	<b>69.6%</b>	<b>-2.4%</b>

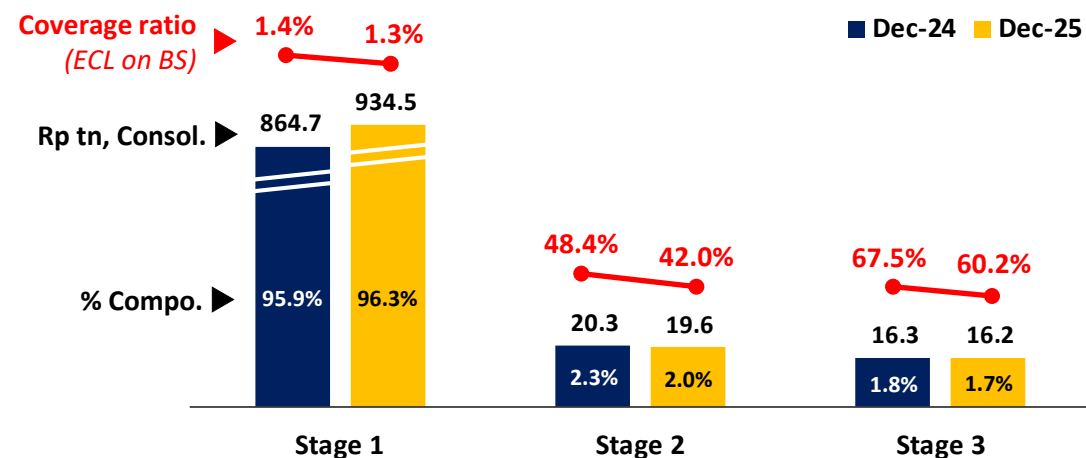
## 2 Special Mention (Consolidated, Rp tn)



## 3 NPL (Consolidated, Rp tn)



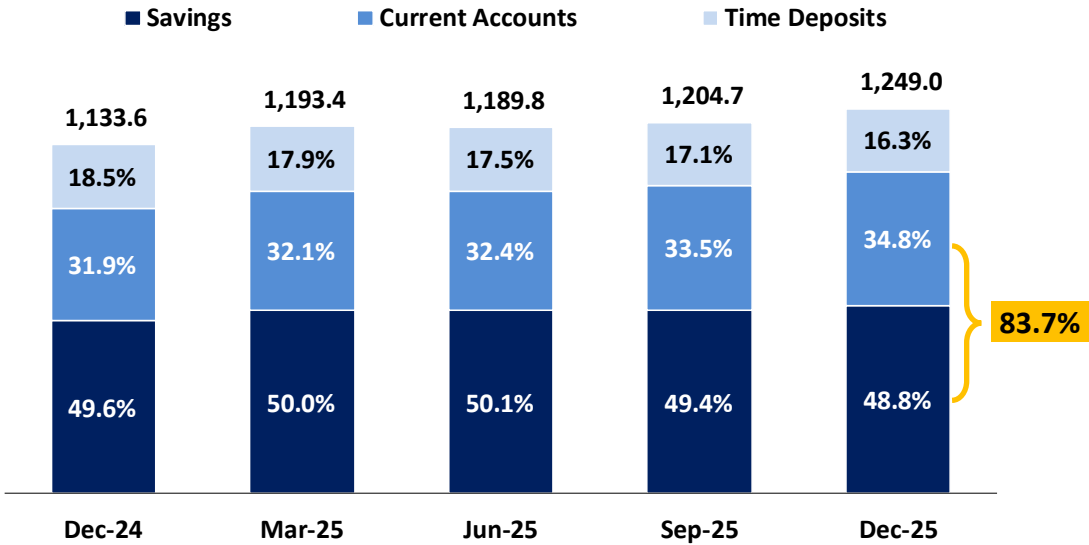
## 4 Loan by Staging - Excl. Sharia & Cons. Receivables



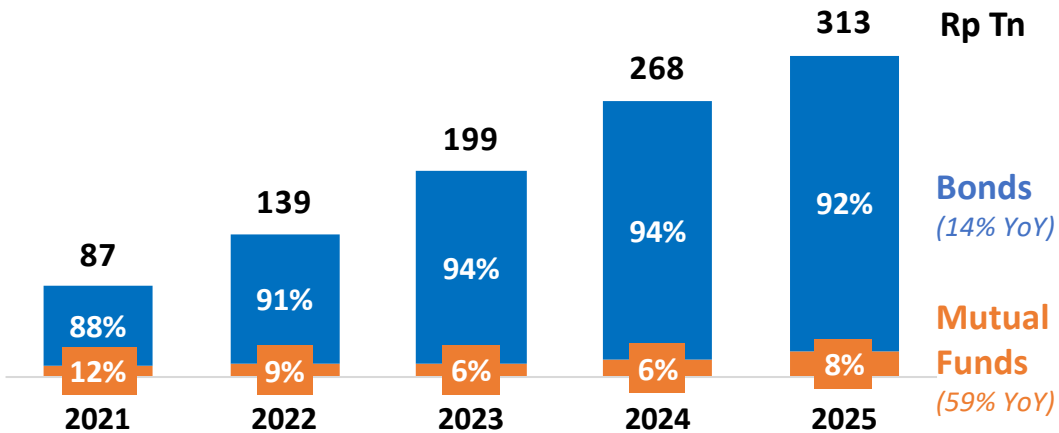
# CASA outgrew industry YtD



## 1 Third Party Fund Composition (Rp tn)



## 3 Total Asset Under Management (AUM)



## 2 Third Party Funds (Rp tn)

Consolidated	Dec-24	Dec-25	▲ YoY	Sep-25	▲ QoQ
CASA	924.0	1,045.2	13.1%	998.9	4.6%
Current Accounts	361.9	434.5	20.1%	403.1	7.8%
Savings Accounts	562.1	610.8	8.7%	595.8	2.5%
Time Deposits	209.6	203.8	-2.8%	205.8	-1.0%
Third Party Funds	1,133.6	1,249.0	10.2%	1,204.7	3.7%
Third Party Funds + AUM	1,402.0	1,561.9	11.4%	1,508.4	3.5%
Average CASA	909.7	980.5	7.8%	986.3	3.6%
Average CA	357.5	396.0	10.8%	399.1	6.4%
Average SA	552.2	584.5	5.9%	587.2	1.7%

# Transaction volume rose 76% 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 BCA Apps



### 3 Two Leading Mobile Banking Apps



### 4 1,270 Branches



### 5 Cash Deposit & Withdrawal Machines



### 6 24/7 Contact Center



FY25



No. of Customers  
**34.3 million**  
+23% in 3 yrs

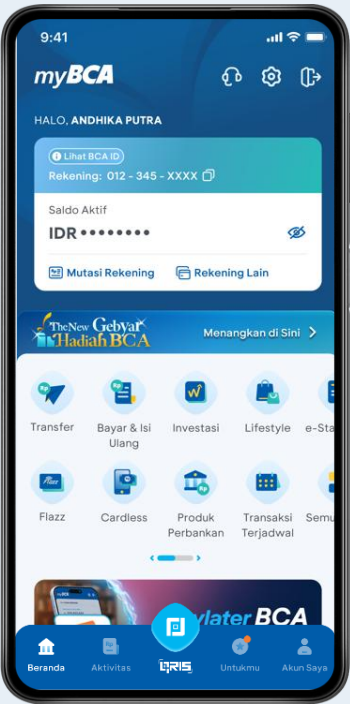


Digital transactions contributed  
**~99%**  
of total transaction volume

# Two leading mobile apps for customer choice

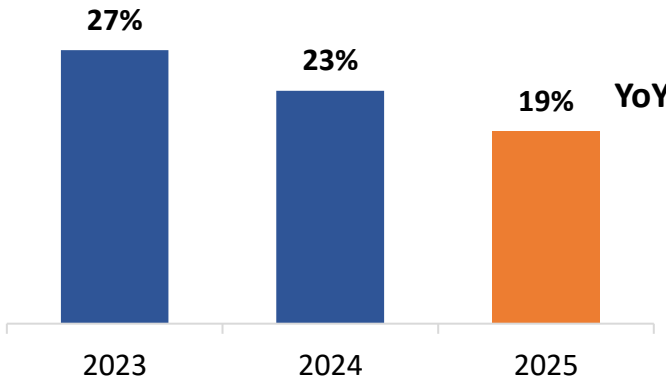


Popular mobile apps for transactions

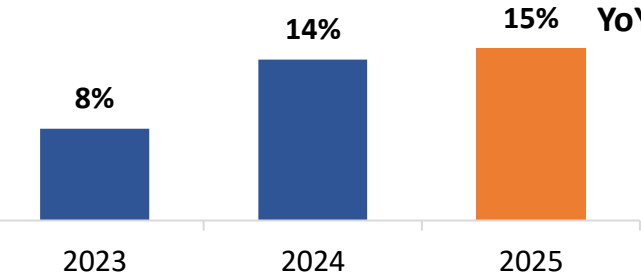


Newer apps for seamless connectivity (no. of users almost doubled YoY)

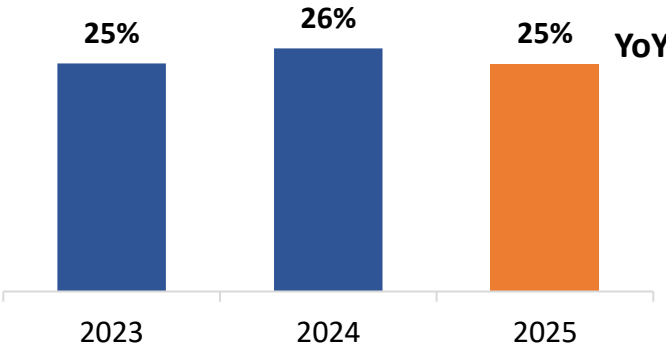
## 1 Mobile & Internet Banking Trx Volume



## 2 Mobile & Internet Banking Trx Value



## 3 Mobile Banking Transaction per User



**~60%** Account  
Opened via online *in FY25*

Open Account on myBCA with Overseas Phone Number



# Feature enrichments for better customer experience

## Forex & Rupiah Pockets (Sub Accounts)



### Forex Pockets

For foreign currency transactions (18 major currencies available)



**Rupiah Saving Sub-accounts** for different goals and purposes

## NFC Tap to Pay\*



Ease of payment by simply **tapping** to the EDC machine – by phone or **smartwatch\*\***

\* Available for public transportation and parking payment

\*\* Check account balances and latest transactions

## myBCA Language Options

Available in 3 languages: Bahasa Indonesia, English, and **Mandarin**



## All-in-one Control

- ✓ **Unified access and control** for debit/credit cards, e-deposit, credit card services, auto loan, and other products
- ✓ **Tailored promotions and product recommendations**
- ✓ **Centralized “Activity” view** covering transaction history, investments, and all account-related information

## Integration with BCA Subsidiaries...

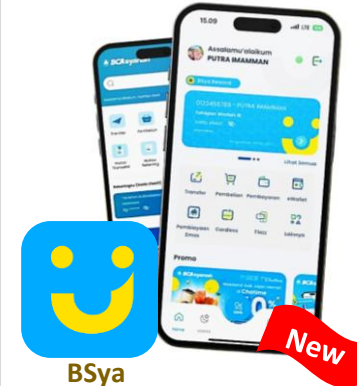
- ✓ Quick access to BCA subsidiaries' apps
- ✓ View brokerage portfolio
- ✓ Purchase insurance products (travel, life, property) offered by BCA Insurance and BCA Life

*...for holistic product offerings*

### BCA Sekuritas



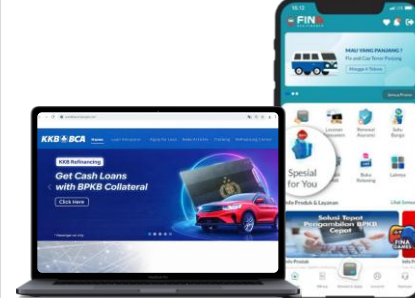
### BCA Syariah



### BCA Digital



### BCA Finance



# Comprehensive solutions for business banking

## B2B2C

One Stop Solution for businesses with beyond banking capabilities: accounting solution, tax, human resource and others



An integrated platform of banking services and partner solutions



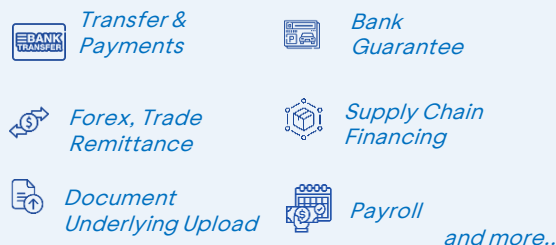
Seamless integration with BCA transaction tools

**myBCA** Bisnis & **myBCA** BisnisLife



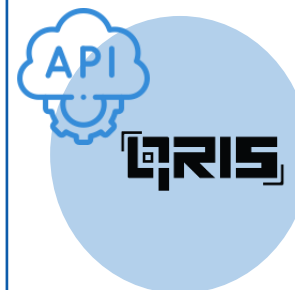
Simplify your business with online transaction;

Conveniently authorize transactions created anytime anywhere



## B2C

Constantly Expanding the Acceptance Ecosystem



### EDC BCA

Accept a wide-range of payment



### Merchant BCA Apps

Easy Access



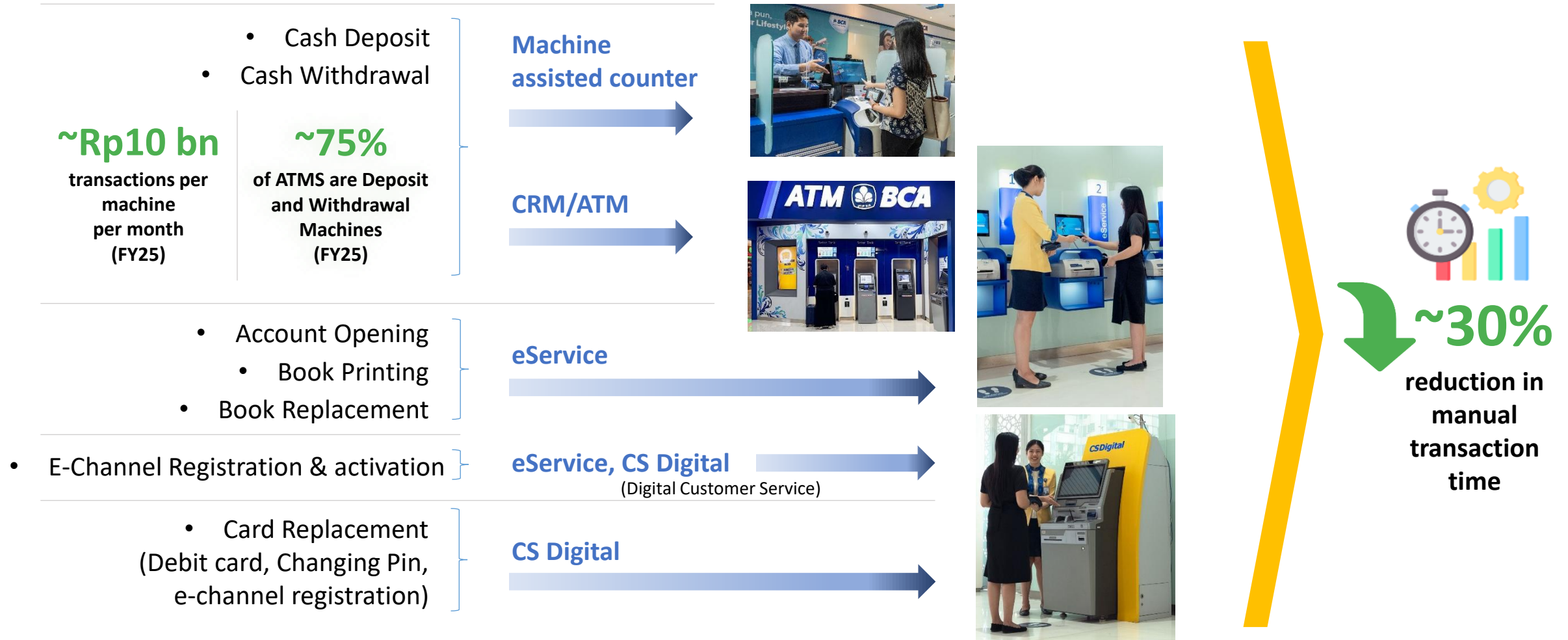
### API with QRIS

Seamless and easy access



# Transformation of off-line channels to boost productivity

~63% of total transactions at branch done via self-assisted machines  22% (vs 3 Yr ago)



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



# AI to boost efficiency, customer experience & fraud detection



## Operational Efficiency & Effectiveness

- **AI Agents at contact center** for repetitive tasks (i.e. for mortgages quality control, efficiency from 5 agents to 1 automatic engine)
- **Mortgage analysis process** ie for cost efficiency, faster process (improved by 50% in no of days), & better collateral risk management
- **Process efficiency** internally (training programs development (improved efficiency by ~80% in no of days), loan acquisition) and externally (new API acquisition)

## Foster Innovation, Customer Experience

- **Fast online account opening** via KYC biometrics, verified by HaloBCA agent.
- **The use of machine learning** for personalized product / investment offering for new customer segmentation / targeting and churn / customer attrition prediction
- **The use of coding assistant** for faster IT development, reducing risk and cost, resulted in higher innovation capacity.

## Fraud Detection

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

**Robust AI Infrastructure**


**> 50 GPUs**  
 (Graphics Processing Units)

**On-premise LLM**  
 On-premise Large Learning Machine (LLM) to reduce dependency on cloud provider, achieve data sovereignty by design, enhance data privacy control)

## Sustainable Finance and ESG

- Economic Aspect
- Environment
- Social
- Governance

## 9 Prioritized SDGs Deliverables


**3** GOOD HEALTH AND WELL-BEING
 

**Providing Communities Healthcare Assistance**

**12,061** Patients treated at BCA Assisted Clinic

**2,100** Blood bag donations

**815** Individuals receiving cataract surgery


**4** QUALITY EDUCATION
 

**Towards Quality Young Generation**

**96.2%** Participation rate of employee training & dev.

**700** Awardees of Bakti BCA scholarship

**>169,000** Participants in financial literacy events


**5** GENDER EQUALITY
 

**Gender Equality for Employees**

**58.3%** Female of new employees

**59.8%** Female of promoted employee

**61.6%** Female of total manager positions

**9** INDUSTRY, INNOVATION AND INFRASTRUCTURE
 

**Continuously Enhancing Service Excellence**

**4.88** Branch Service Quality (BSQ) index (scale of 5) (internal)

**4.78** Customer Engagement (CE) index (scale of 5) by Gallup Global

**7** AFFORDABLE AND CLEAN ENERGY
 

**13** CLIMATE ACTION
 

**Implementing Environment-Friendly Operation**

**11.7%** Sustainable finance growth YoY

**657 tonnes** operational waste for recycling

**51** Buildings with solar panels

**82** Green building brand offices

**8** DECENT WORK AND ECONOMIC GROWTH
 

**10** REDUCED INEQUALITIES
 

**Empowering Local Communities & MSME**

**9.6%** MSMEs financing growth

**>1,400** MSMEs join 'UMKM Fest'

**>43,000** Women entrepreneurs - financed

**Rp18 tn** Loans for women entrepreneurs

**1,744** MSMEs - supported for Halal certification

**16** PEACE, JUSTICE AND STRONG INSTITUTIONS
 

**Maintaining Strong Corporate Governance**

**Zero** Corruption cases

**1** The bank's soundness level (the highest level)

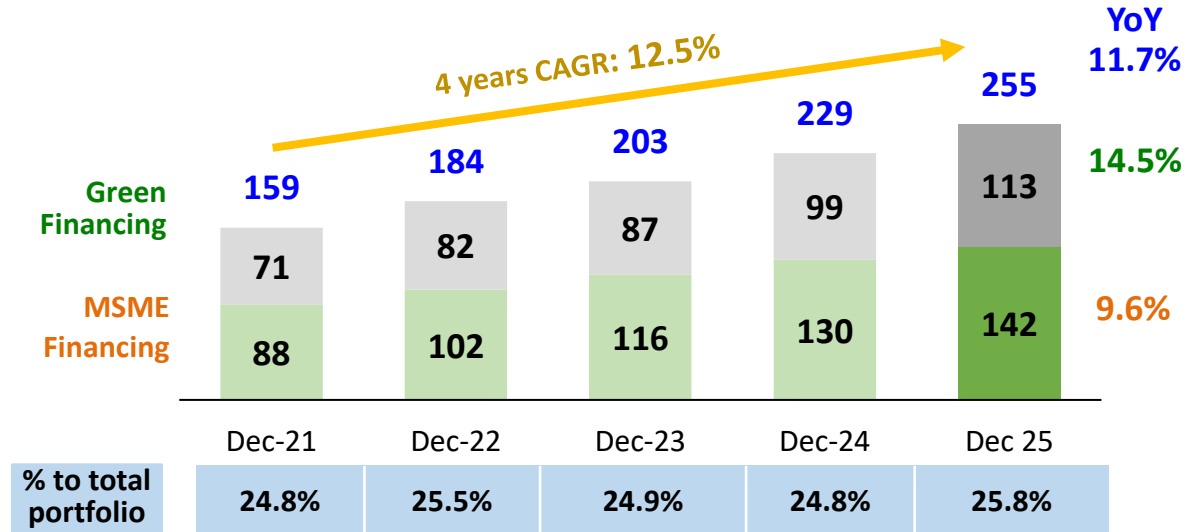
**All** Employees have signed an integrity pact

**All** Employees have signed code of conduct

# Sustainable financing grew 11.7% YoY

## Sustainable Financing Portfolio

Outstanding (Rp Trillion)



## Various programs to grow sustainable finance



Special rate for ESG sectors commercial & SME loan



>1,400 participants



Empowering women through special rate - multipurpose loan for women



Training, coaching, and financing for MSMEs  
>1,800 MSMEs joined since 2020

## Highlights :

*Strong commitment in promoting Sustainable Palm Oil :*

ISPO and/or RSPO Certifications	Dec-23	Dec-24	Dec-25
# Palm Oil Corporate Debtors with Certifications	63	68	80
% of Certified Palm Oil Loan Outstanding	66%	69%	67%

\* Corporate debtors in the palm oil plantation & industry

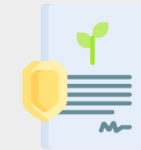
## Tapping into various opportunities

### EV Financing



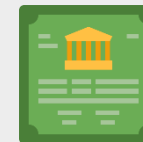
Outstanding  
**Rp 3,6 tn**  
▲ 53.8% YoY

### Sustainability Linked Loan



Outstanding  
**Rp 2,7 tn**  
▲ 170% YoY

### Green Bonds Investment



**Rp 1,8 tn**

### Renewable Energy Financing



Outstanding  
**Rp 6.2 tn**  
Total Capacity  
**323 MW**

# Responsible consumption throughout operations

## Emission

Measure & manage carbon footprint



FY25 100% Operational Emission

**299,513** ton CO<sub>2</sub>eq

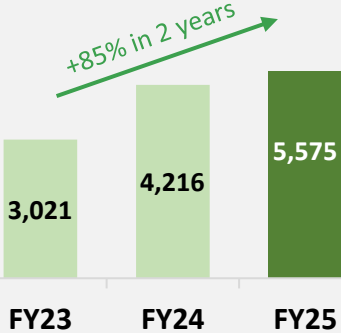
FY24 100% Financed Emission

**37.4** mio ton CO<sub>2</sub>eq

\* Productive loan

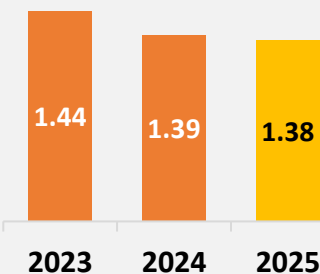
Potential carbon saving and emission avoidance from operational activities

(tCO<sub>2</sub>eq)



Lower emission intensity (Scope 1 & 2)

(tCO<sub>2</sub>eq/Rp billion of operating income)



## Waste

Promoting waste management as a sustainable culture

Environmental Impact



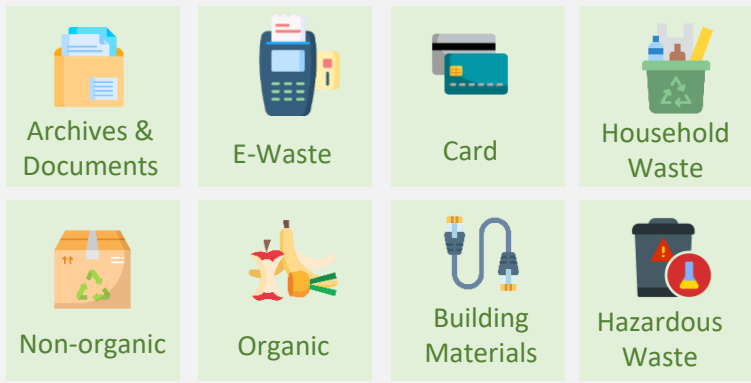
**657 Ton**  
Waste recycled

**596 MWh**  
Energy saving

**1,047 tCO<sub>2</sub>**  
Emission saving

**8.4 tCH<sub>4</sub>**  
Methan reduction

Type of waste recycled



Proceeds allocation

**> IDR 1.3 bio**

In the last 3 years, 100% proceeds are donated for **Bakti BCA scholarship funds**

## Energy

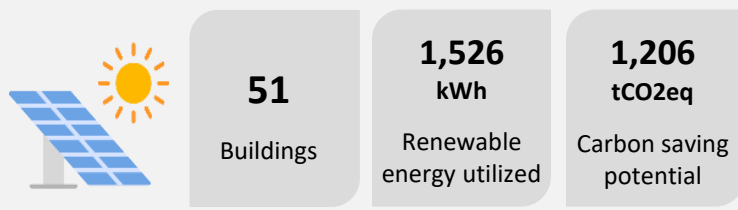
Reducing 18% Energy consumption in 2 years

Energy intensity (kWh/m<sup>2</sup>/year)



**Efficient level** classification based on (SNI 03-6196-2000)

Solar panel installation



Energy initiatives



# Responsible operations across value chain

## Creating Value Beyond Business

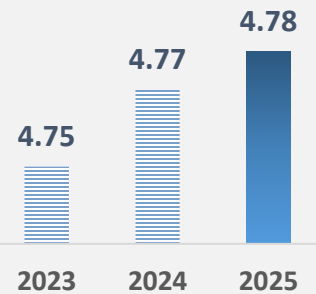
### Consistently Delivering Excellent Service

**GALLUP®**

Global Customer Engagement  
5 consecutive year (2021-2025)

BCA is the only Indonesian  
company to reached  
> 90<sup>th</sup> percentile above global

#### Customer Engagement Index (scale 5)



#### Branch Service Quality

**4.88**  
Scale 5.0

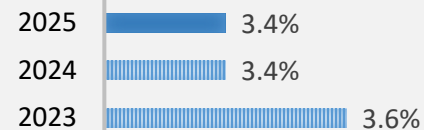
conducted by  
independent 3<sup>rd</sup>  
party

### Investing in Human Capital

#### 4 Pillars of wellbeing



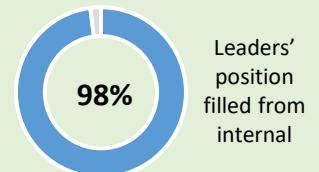
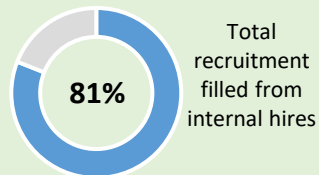
#### Employee Turnover Rate



#### Avg. Training Hours per Employee



#### Grow from within



## Bringing Sustainable Impact for Supply Chain

### Updating Compliance Statement across supply chain

Ensuring compliance of supply chain to the responsible business principles :

- Anti corruption & gratification
- AML-CFT & CPF
- No modern slavery, forced & child labor
- Occupational Health & Safety
- No environmental damage

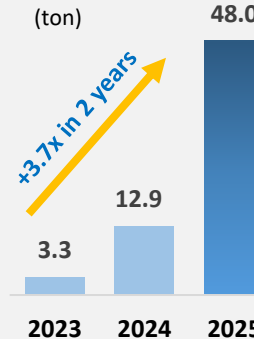


Sustainable partnership & procurement awareness through workshop

## Cultivating Eco Culture amongst Employees

### Green Champion Challenge

Instilling sustainable culture through collective recycling program among employees



**47,929 kg**  
Waste recycled

**136 K**  
Prevented CO<sub>2</sub>  
emission

Equivalent to :

**528**  
Trees saved

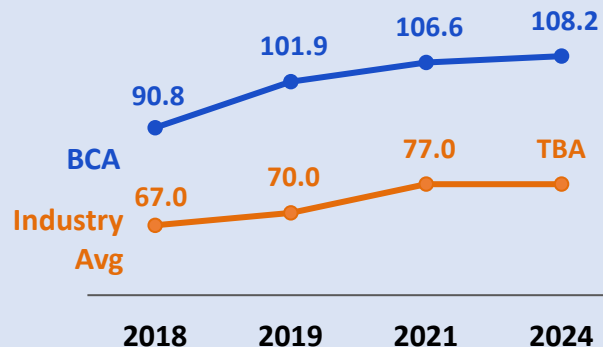
**192 K**  
kWh energy  
saved

**2.6 M**  
Liters water  
saved



# ESG Recognitions

## ASEAN Corporate Governance Scorecard Rating



## MSCI Indonesia Index Top 10 Constituents



Last update: May 2025

## Dow Jones Sustainability Index S&P Global CSA

Score **62**  
Rank percentile **87<sup>th</sup>**

**S&P Global**

Last update: Nov 2025

## LSEG ESG Scores

Score **84**  
Top **25%** Global

**LSEG DATA & ANALYTICS**

Last update: 2025

## Annual Report Award National Committee on Governance Policy

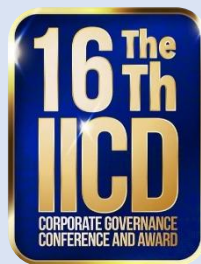
ARA 2024  
Grand Champion



### Also awarded as:

- Grand Champion of Public Finance Companies
- Grand Champion of the Rp5 trillion Cluster
- 1st Place Non-State/Non-Regional-Owned Enterprises in Public Finance

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



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

## FTSE4Good ASEAN 5 Index Top 10 Constituents



FTSE4Good

Last update: Dec 2025



### BCA constituents of:

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

Last update: Sep 2025

## ► Share Data, Ratings & Awards ◀



# BCA share performance & rating

## BCA Shareholding Structure (31 December 2025)

	Number of Shares	Ownership Percentage
PT Dwimuria Investama Andalan*	67,729,950,000	54.94%
Public**	55,335,275,100	44.89%
Treasury Stock	209,824,900	0.17%
<b>Total</b>	<b>123,275,050,000</b>	<b>100.00%</b>

\* PT Dwimuria Investama Andalan is owned by Mr. Robert Budi Hartono and Mr. Bambang Hartono, both are the ultimate shareholders of BCA.

\*\* Under this composition, 2.46% 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-

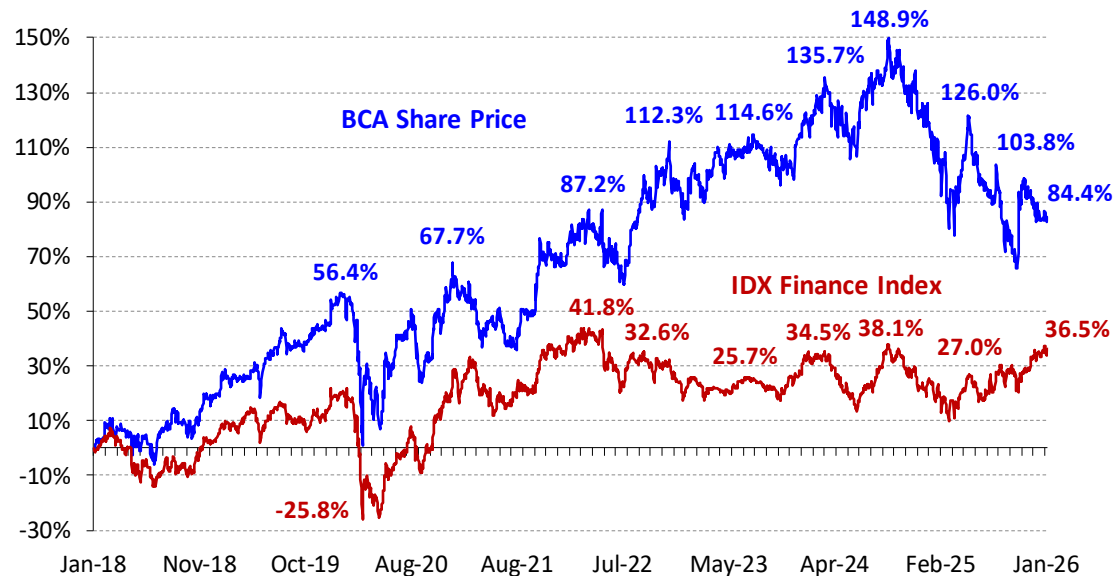
## Pefindo Ratings

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 15 Jan 2026, compared against 1 Jan 2018)



Market Cap **BCA**: Rp **992 tn** (15 Jan 26)  
*"The Largest in Indonesia Banking Industry"*

5 Year CAGR **BCA** Share Price: **+7.8% vs 4.0% IDX Finance**  
 (5Yr: Jan-21 to Jan-26)

# Selected awards and recognitions - 2025

## Best Bank



### Forbes

#### World's Best Bank 2025

- #1 World's Best Bank in Indonesia



### Brand Finance

#### World's Strongest Banking Brand 2025

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



### 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



### Newsweek

#### World's Most Trustworthy Companies 2025

- #1 in Banking Sector (Global)



### Time Magazine

#### World's Best Companies 2025

- #1 Indonesia
- #527 Global

### THE BANKER

### The Banker Magazine

#### Top 50 Global Banking Brands

- #1 in Indonesia
- #8 in Global



### HR Asia

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



### Fortune Southeast Asia

#### Fortune Southeast Asia 500

#36 Fortune Southeast Asia  
#6 Fortune Indonesia



### International Investor

#### Institutional Investor Awards 2025

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



### Contact Center World

#### Top Ranking Performance Award

- 5 Certified World Class Awards
- 17 Company Awards
- 3 Company – Best Team Awards
- 9 Individual Awards



### Extel

#### 2025 Asia Executive Team\*

- #1 Company board
- #1 Best CEO
- #1 Best CFO
- #1 Best Investor Relations Program
- #1 Best ESG

\*) combined Asia ex. China



### Corporate Governance Asia

#### Asian Excellence Award

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



### Gallup International

#### Gallup Global Customer Engagement

- Customer Engagement Recognition – 90<sup>th</sup> percentile

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



Scan QR or Click Image to access the file

Corporate Presentations

PT Bank Central Asia Tbk  
FY25 Results

27 January 2026

Audited / Long Form Reports

30 Dec 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  
FY25

Economic Reports

1<sup>st</sup> Edition, Year 2026  
BCA Economic and Industry Research

Indonesian Banking Outlook 2026  
Time to Reap All the Efforts

08 January 2026

Nicholas Hunt  
Economics Analyst

Gabriella Pollara  
Industry Analyst

Victor George Petros Maximar  
Head of Banking Research and Analytics

Annual Reports (incl. GCG)

Propelled by Trust

2024

Sustainability Reports

Unity for Responsibility

2024

# ***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.



**Thank You**

