



# PT Bank Central Asia Tbk

## FY25 Results

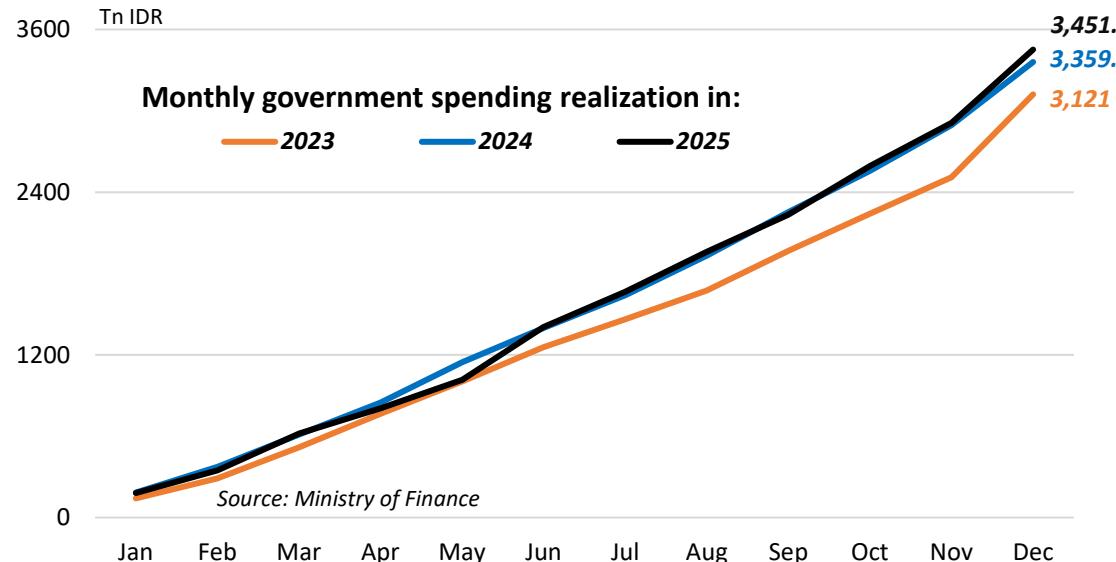
# Agenda

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

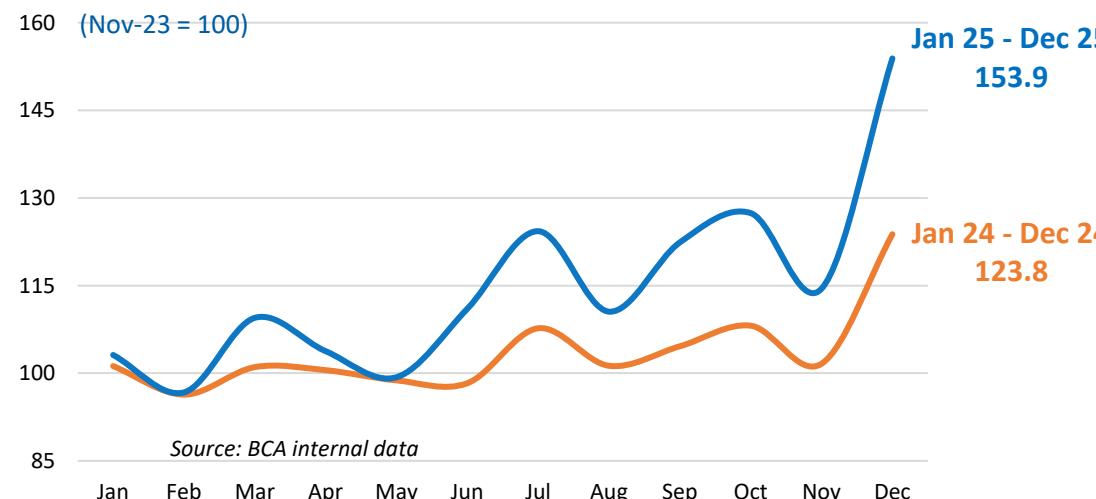
# ► Economic Highlights ◀

# Economic Highlights

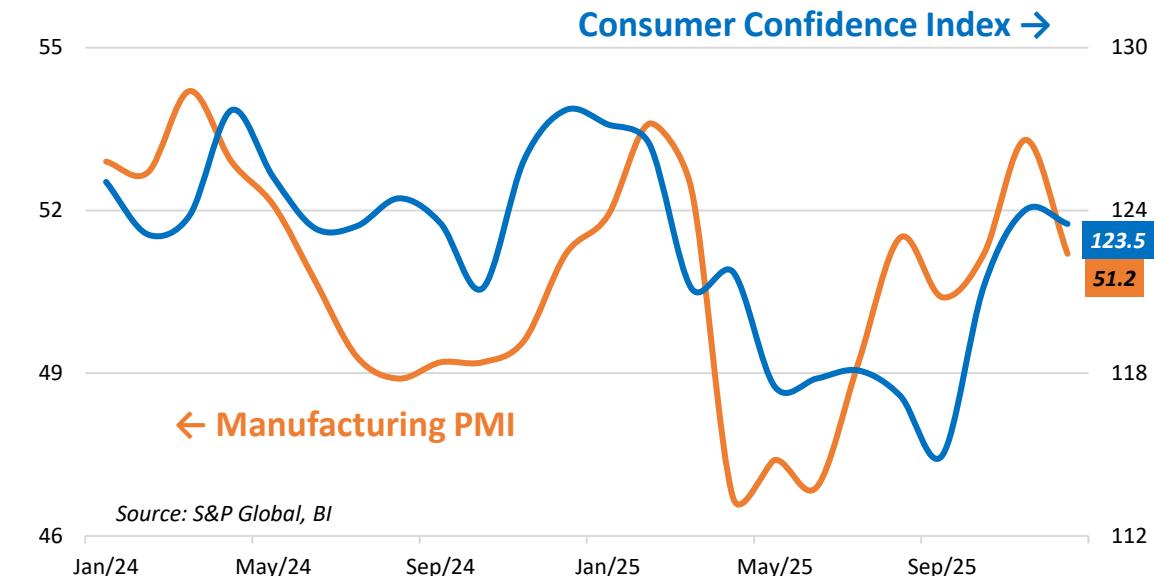
## 1 2025 Government spending higher than 2024



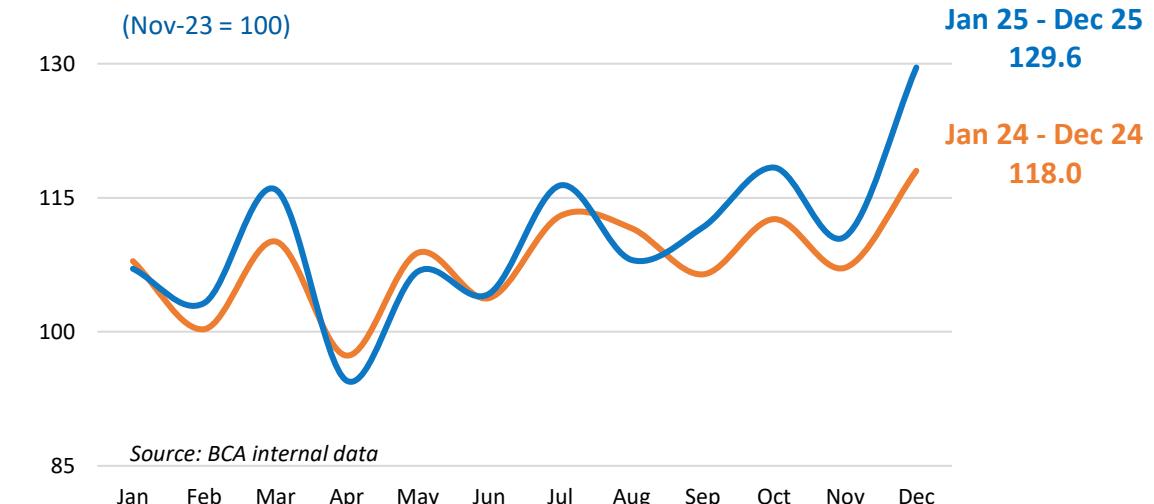
## 3 BCA Business Transaction Index accelerated



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

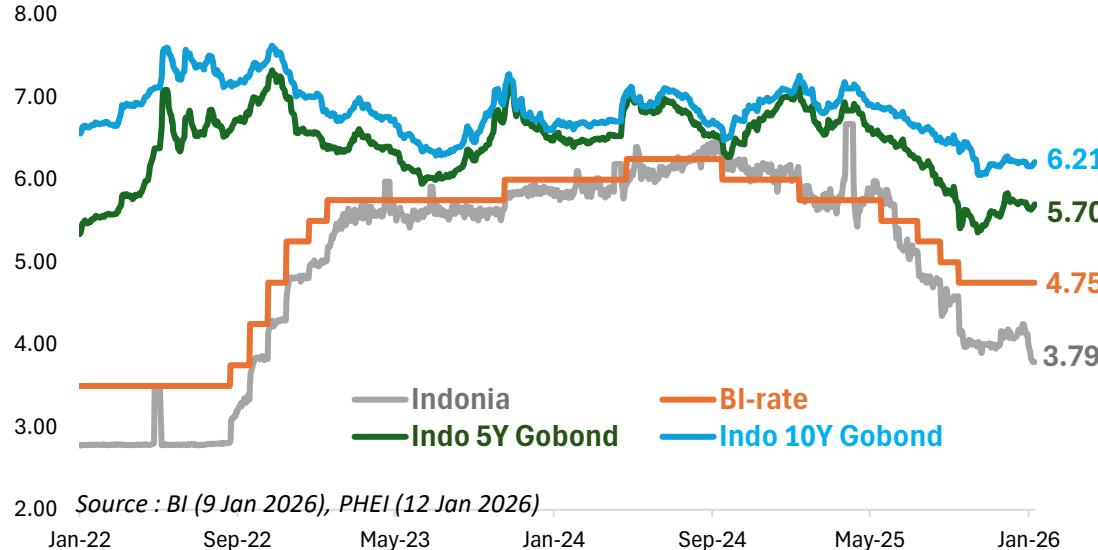


## 4 BCA Consumer Spending Index rebounded in 4Q

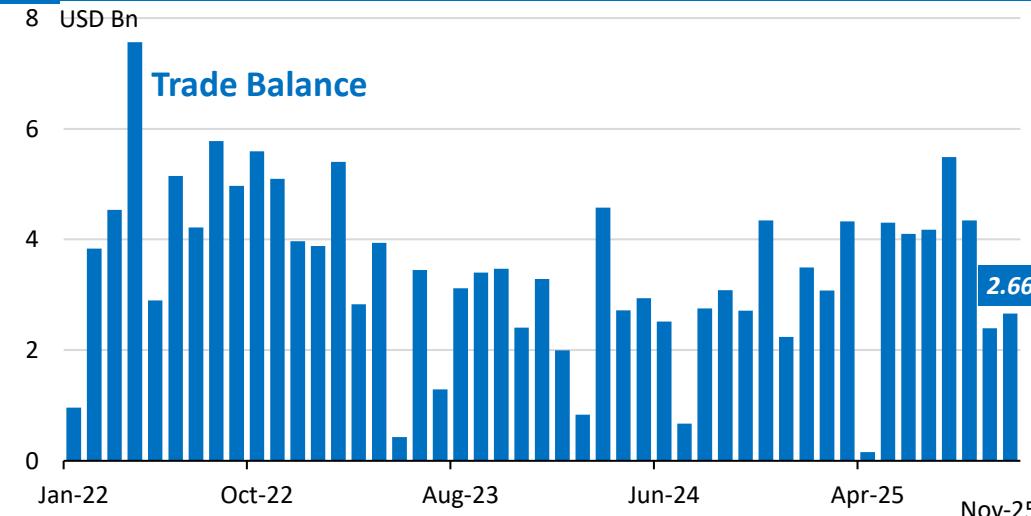


# Economic Highlights (2/2)

## 5 BI policy rate unchanged to preserve Rupiah stability

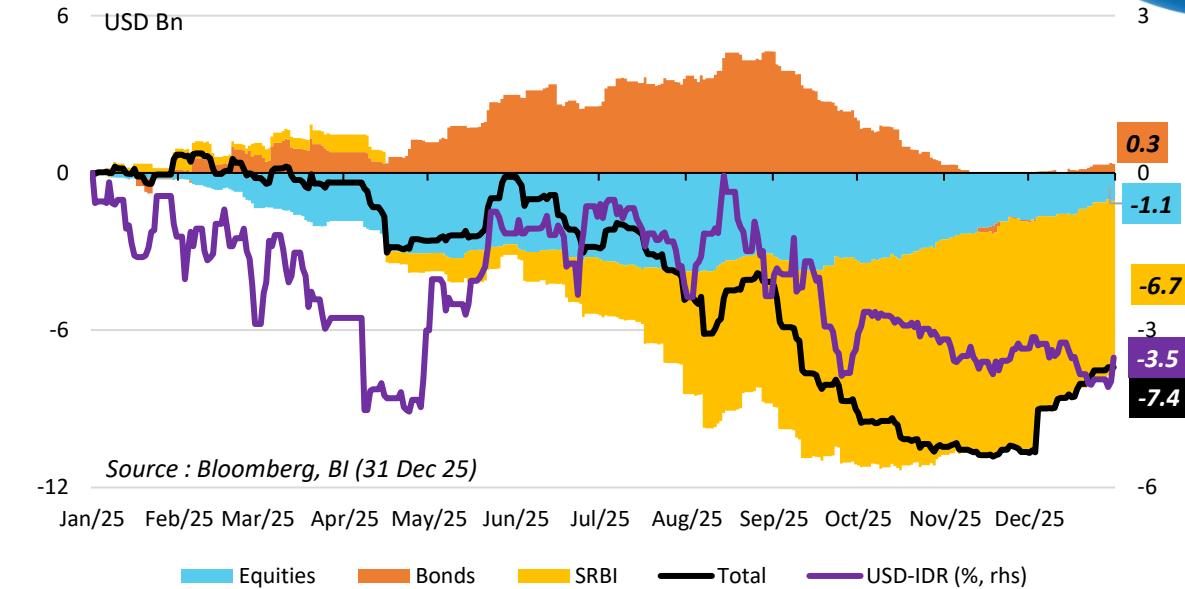


## 7 Trade balance remained in surplus despite tariffs

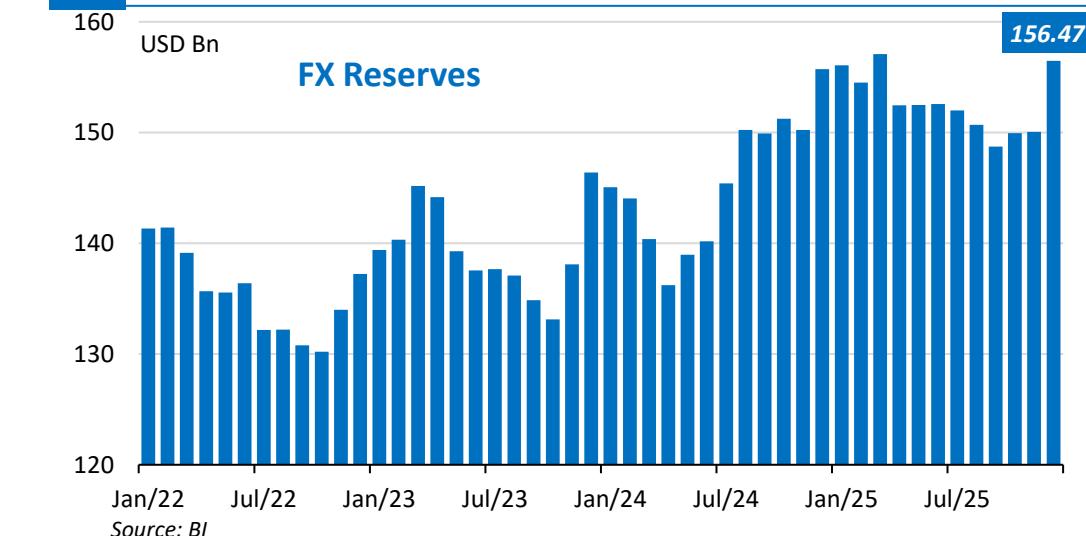


Analyst Meeting FY25

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



## 8 FX reserves rose in Dec-25

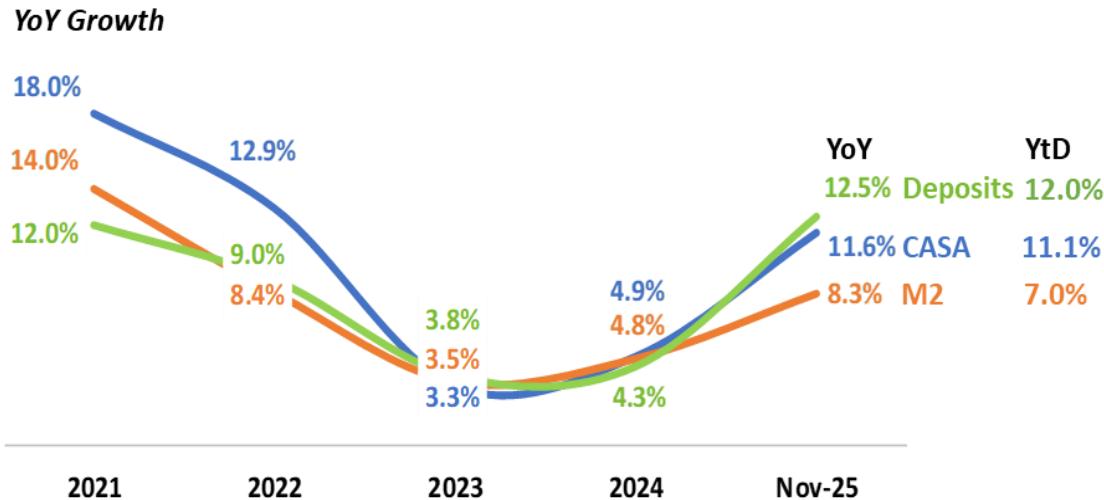


PT Bank Central Asia Tbk Dec-25 5

# ► Banking Industry Updates ◀

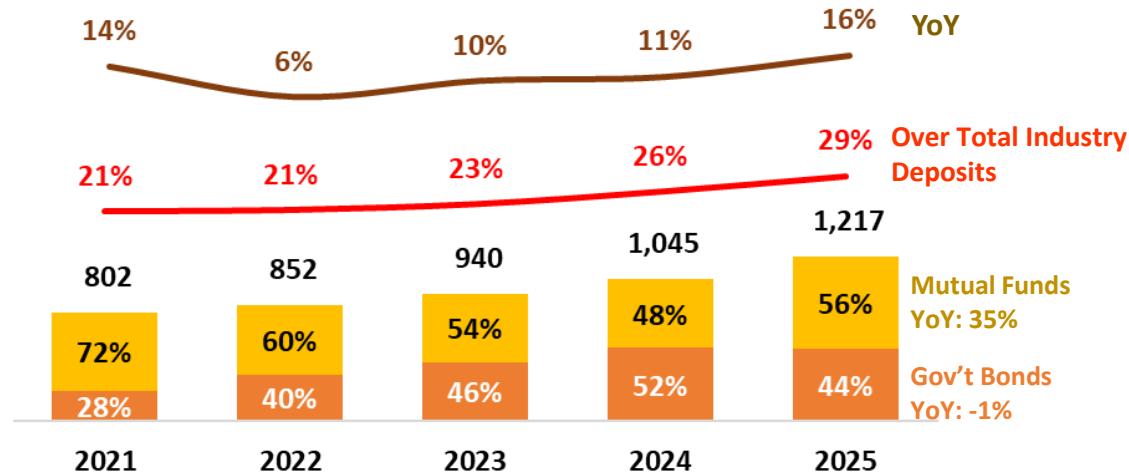
# Banking industry (1/2)

## 1 Accelerated deposits following stronger Govt Spending



Source: BI (SEKI)

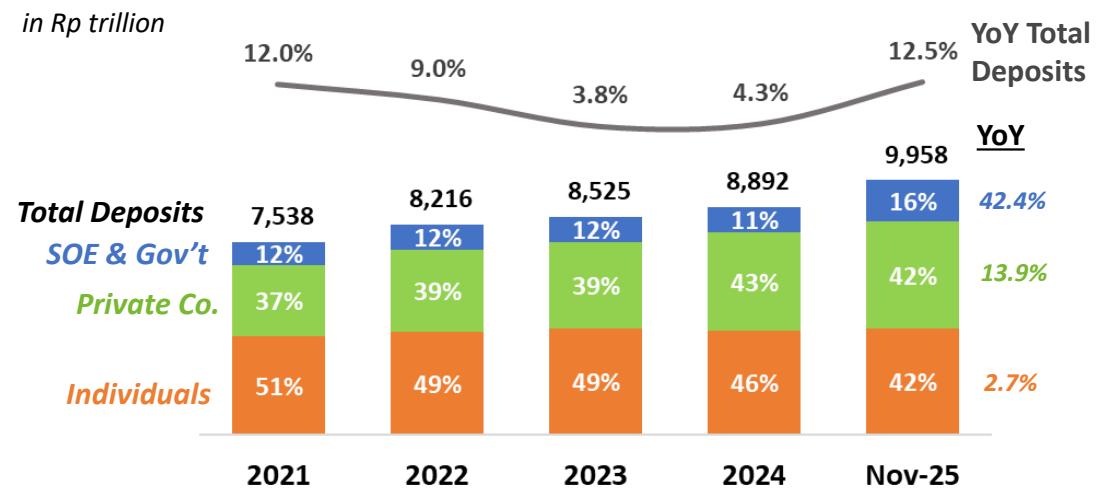
## 3 Indiv. Gov't bond & mutual fund reached 30% of deposits



Source: Ministry of Finance & OJK

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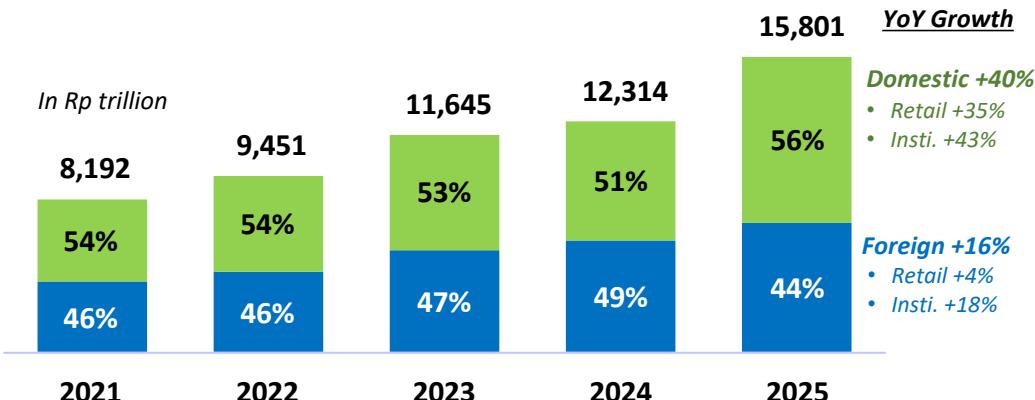
## 2 Private co, gov't and state enterprises led deposit growth



Source: BI (SEKI)

## 4 Rising domestic investment at JCI

JCI AUM Composition by ownership (%)

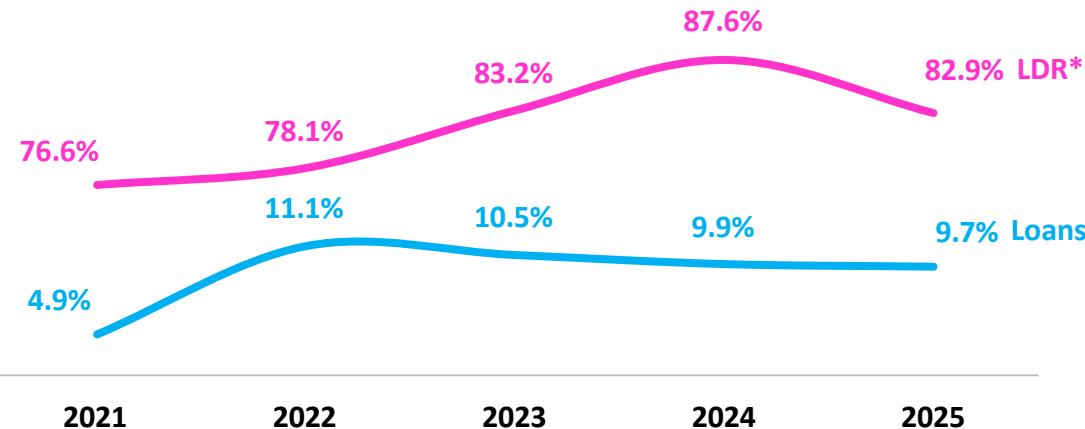


Source: KSEI

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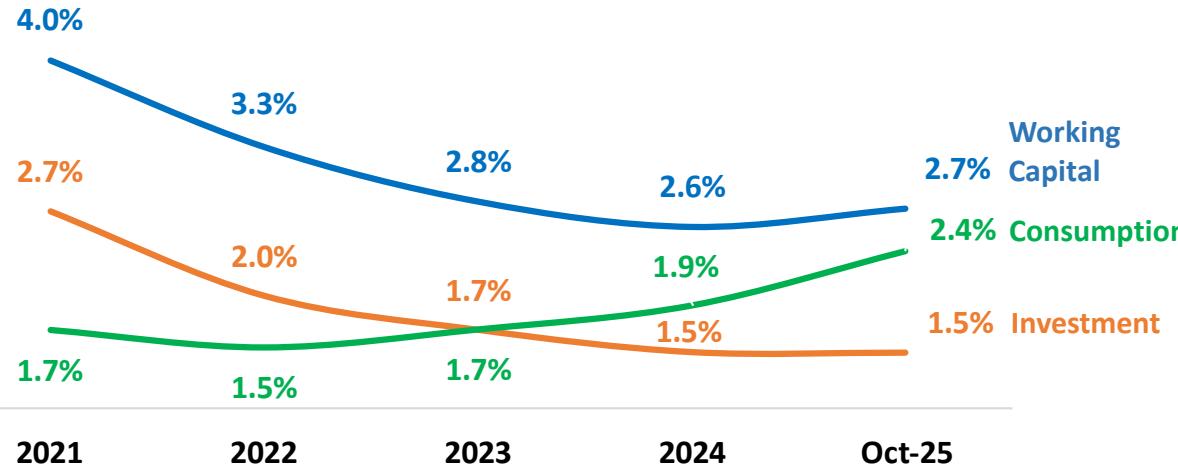
# Banking industry (2/2)

## 5 Credit growth remained at ~10% level



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

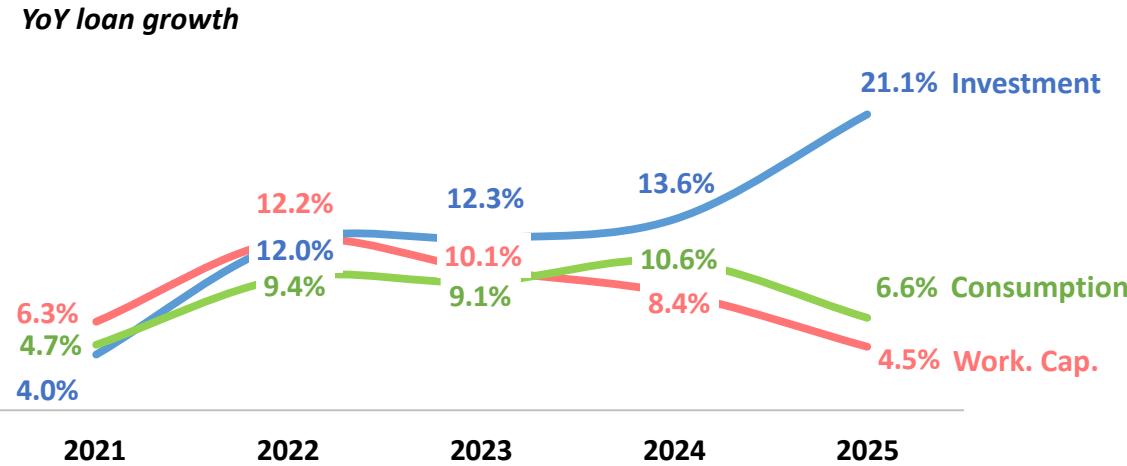
## 7 NPL is increasing on consumer and working capital loans



Source: OJK (SPI)

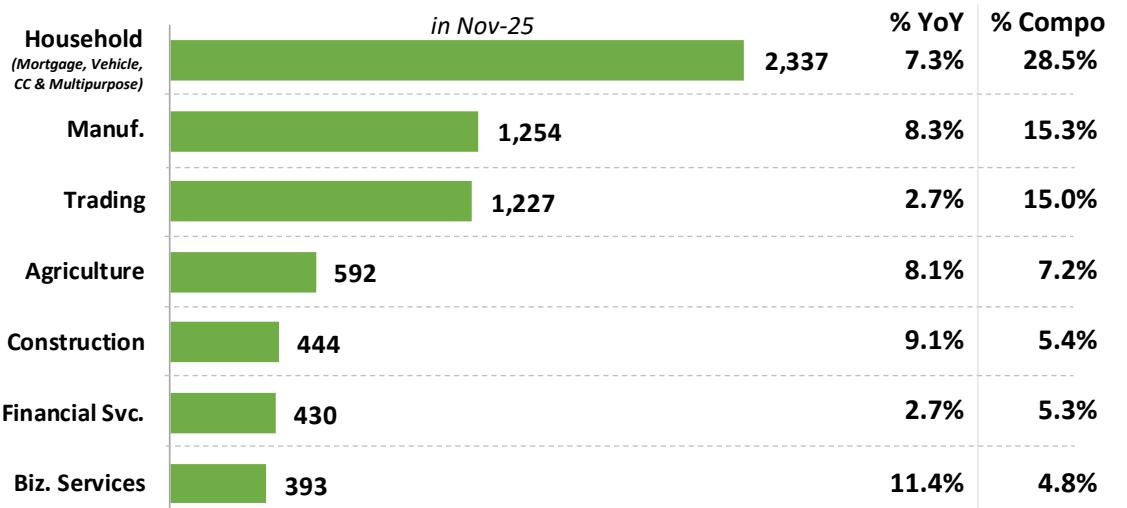
Analyst Meeting FY25

## 6 Investment loans grew the highest



Source: OJK (SPI)

## 8 Industry Loans by Sector (Rp tn)



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
<b>Total Assets</b>	<b>1,408</b>	<b>1,449</b>	<b>1,587</b>	<b>9.5%</b>	<b>1,539</b>	<b>3.1%</b>
<b>Secondary Reserves &amp; Marketable Securities</b>	<b>441</b>	<b>422</b>	<b>477</b>	<b>12.8%</b>	<b>475</b>	<b>0.4%</b>
<b>Loans</b>	<b>810</b>	<b>922</b>	<b>993</b>	<b>7.7%</b>	<b>944</b>	<b>5.2%</b>
<b>Third Party Funds</b>	<b>1,102</b>	<b>1,134</b>	<b>1,249</b>	<b>10.2%</b>	<b>1,205</b>	<b>3.7%</b>
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%
<b>Equity</b>	<b>242</b>	<b>263</b>	<b>281</b>	<b>7.2%</b>	<b>276</b>	<b>1.8%</b>

# 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>
<b>Net Interest Income</b>	<b>74.8</b>	<b>82.0</b>	<b>85.4</b>	<b>4.1%</b>	<b>21.4</b>	<b>21.6</b>	<b>0.9%</b>
<b>Non Interest Income</b>	<b>19.8</b>	<b>22.0</b>	<b>25.6</b>	<b>16.0%</b>	<b>6.8</b>	<b>6.9</b>	<b>1.0%</b>
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
<b>Net Insurance Income*</b>	<b>1.2</b>	<b>1.4</b>	<b>0.1</b>	<b>n.m</b>	<b>0.3</b>	<b>n.a</b>	<b>n.a</b>
<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>
<b>Provision incl. Loan Recoveries</b>	<b>1.3</b>	<b>1.8</b>	<b>3.9</b>	<b>113.7%</b>	<b>1.5</b>	<b>0.5</b>	<b>-68.1%</b>
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

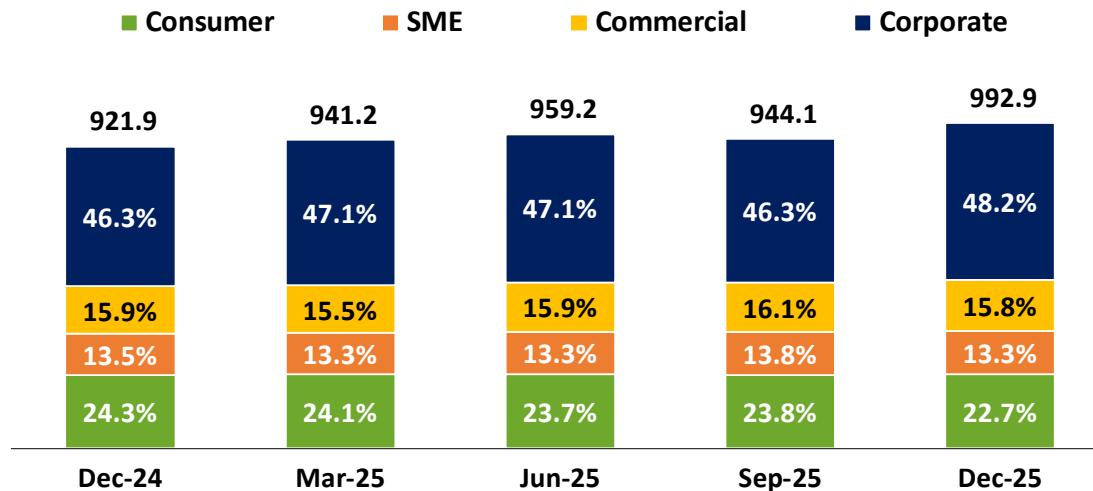
# Key Ratios

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

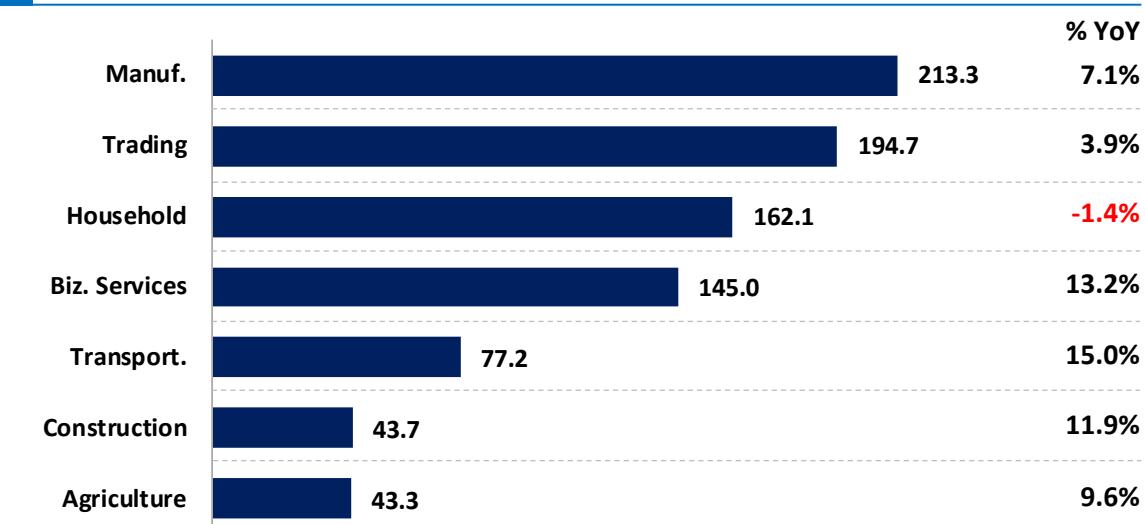
## 1 Loan Composition by Segment (Rp tn)



## 2 Loan by Segment (Rp tn)

Segment	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>

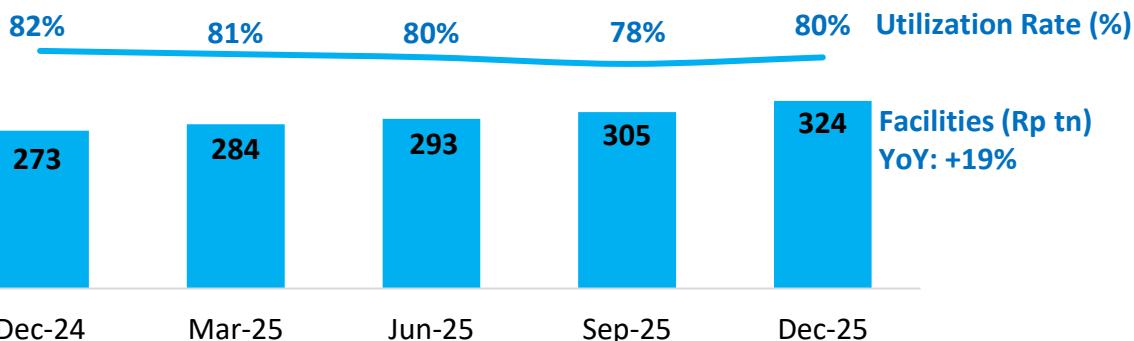
## 3 Loan by Top Sector (Rp tn)



# Corporate loans recorded solid YoY growth

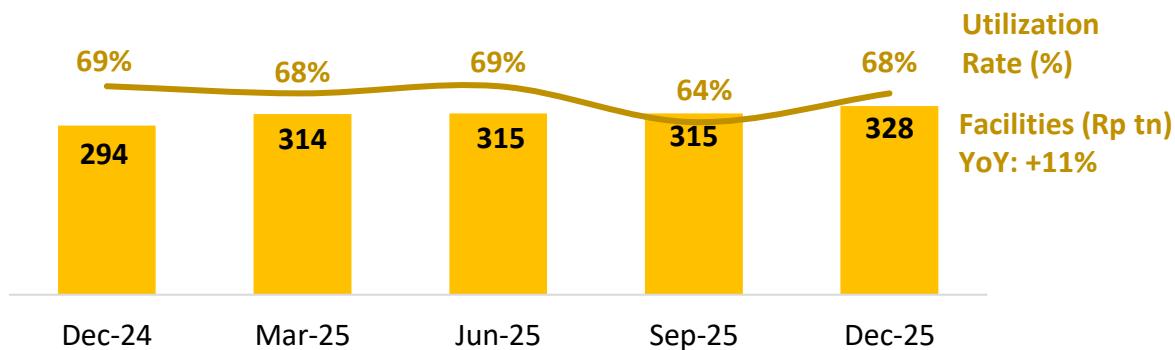
## 1 Investment Loan Facilities and Utilization Rate

- Utilization rose QoQ



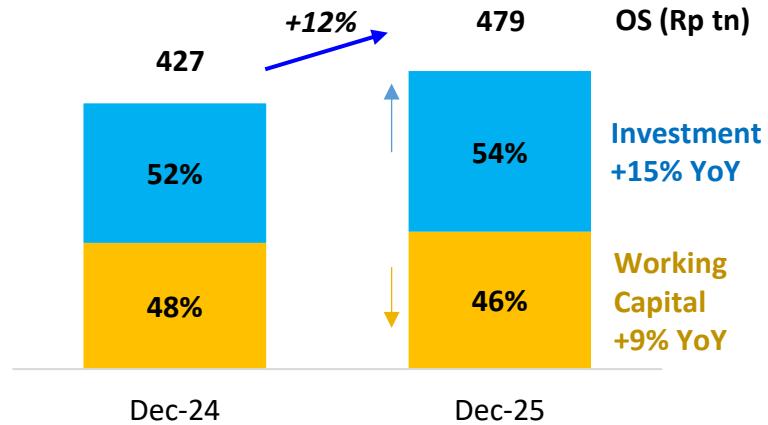
## 2 Working Capital Loan Facilities and Utilization Rate

- Utilization rate rebounded in 4Q

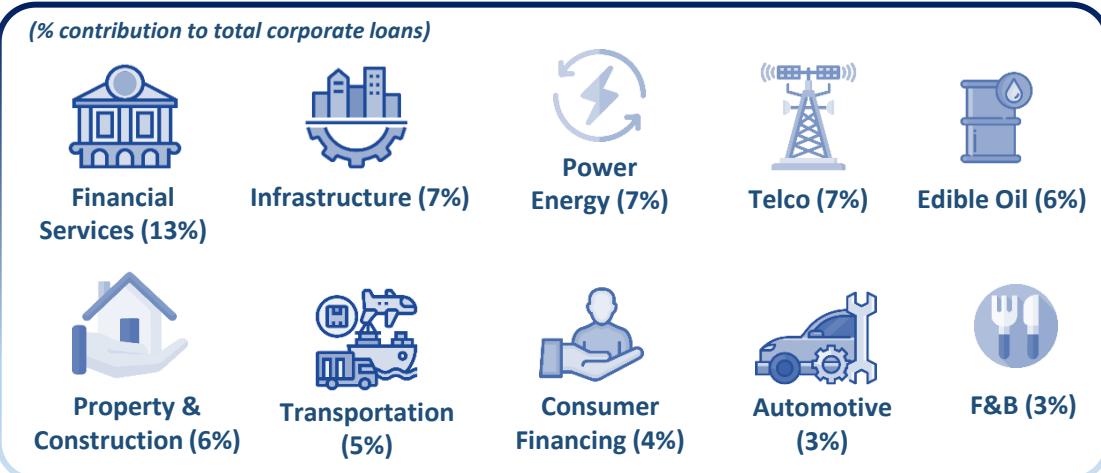


## 3 Corporate Loans by Use

- Investment loans accelerated

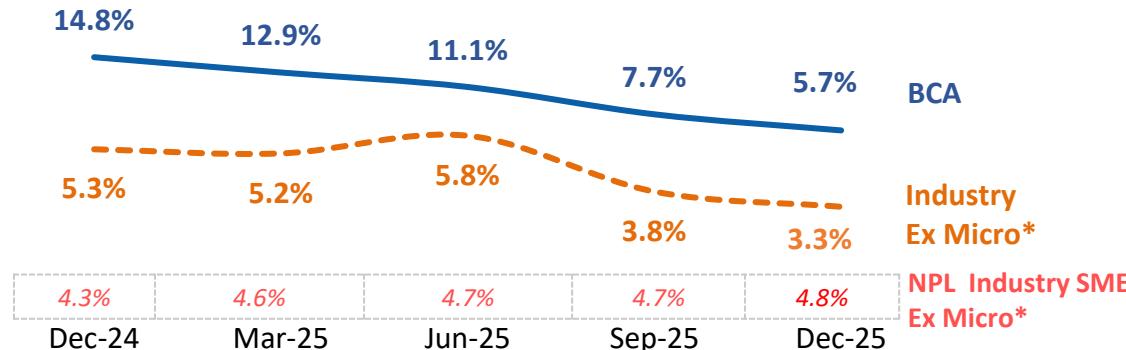


## 4 Well-diversified sectors



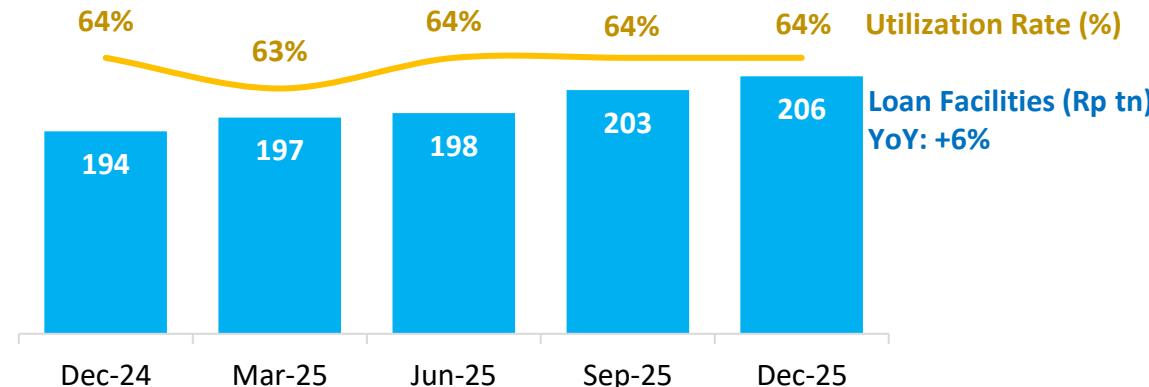
# SME loans: 5.7% YoY growth

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

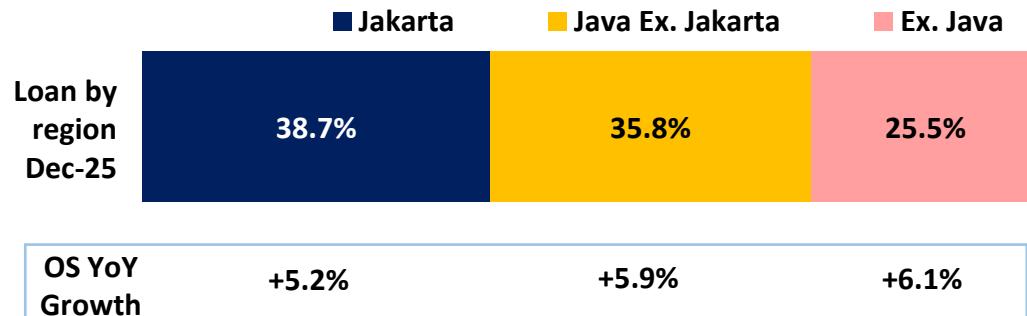


\*) Industry Oct-25. Source OJK (SPI)

## 2 BCA SME Loan Facilities and Utilization Rate



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

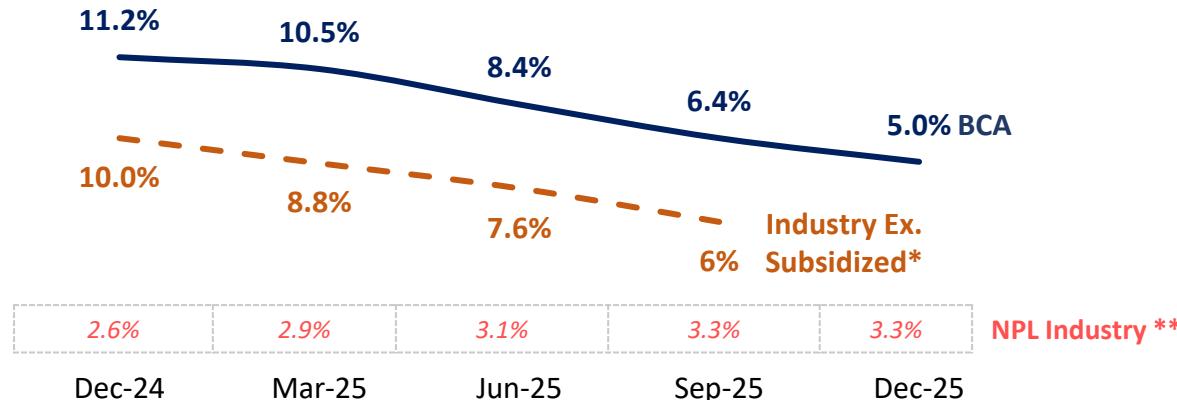


- Customer base increased 53% over the last 4 years
- Preserving asset quality for sustainable growth



# OS Mortgages rose 5.0% YoY

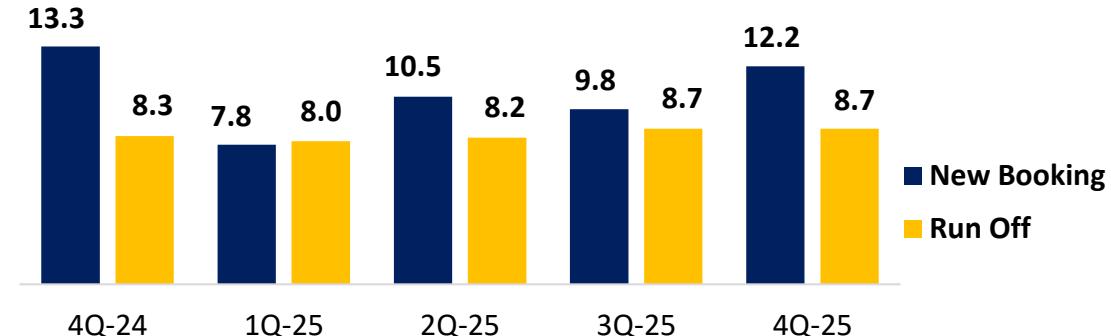
## 1 BCA vs Industry Mortgages Growth (YoY)



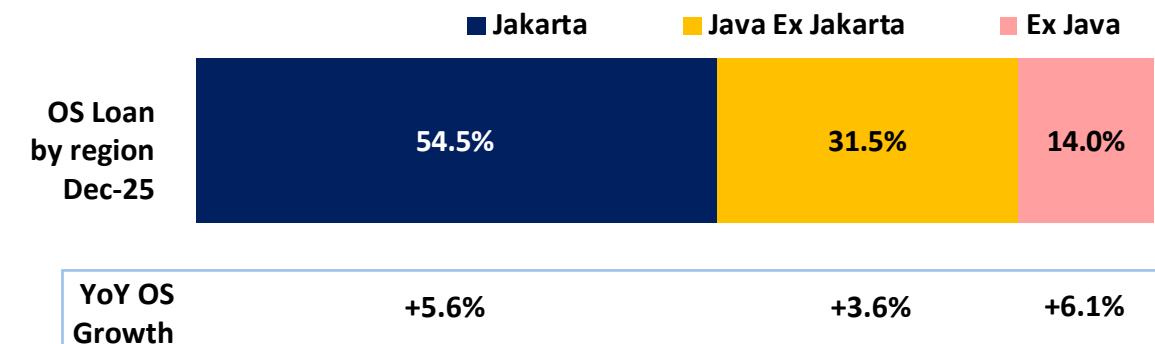
\*Source: Total OS mortgage of selected Top 12 Players (IMBA Data), excluding BTN's subsidized loans.

\*\*OJK Oct 2025

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



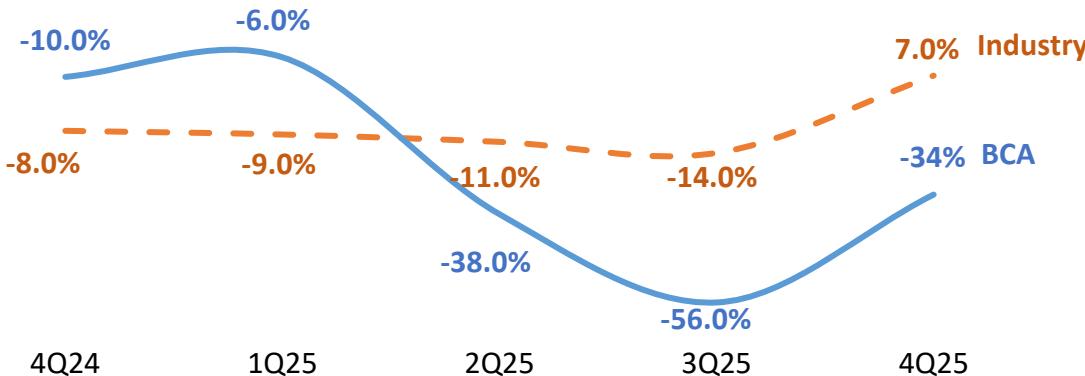
## 3 BCA Mortgages by Region – Positive Growth



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

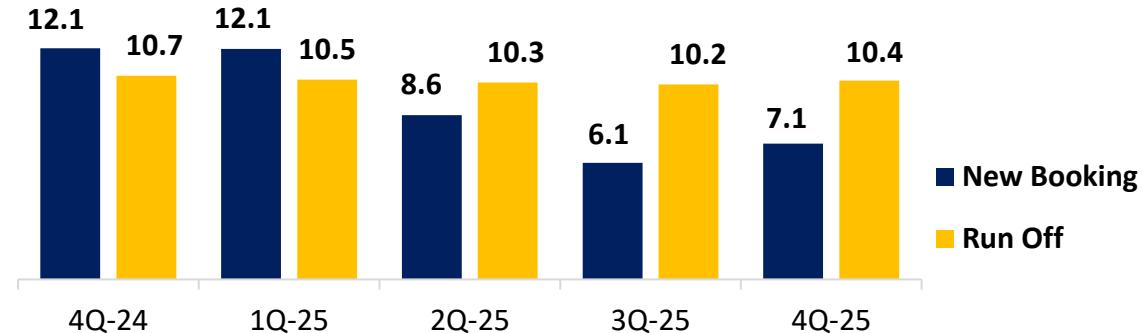
## 1 BCA vs Industry – Car Sales (in unit)

YoY Growth



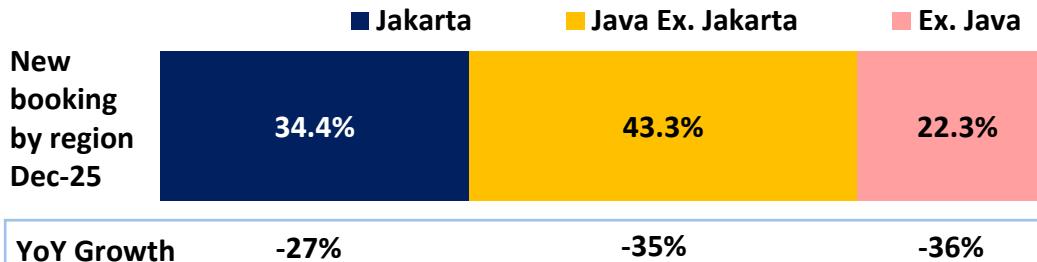
\*) Industry: Car Sales Data (retail sales), Gaikindo

## 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)

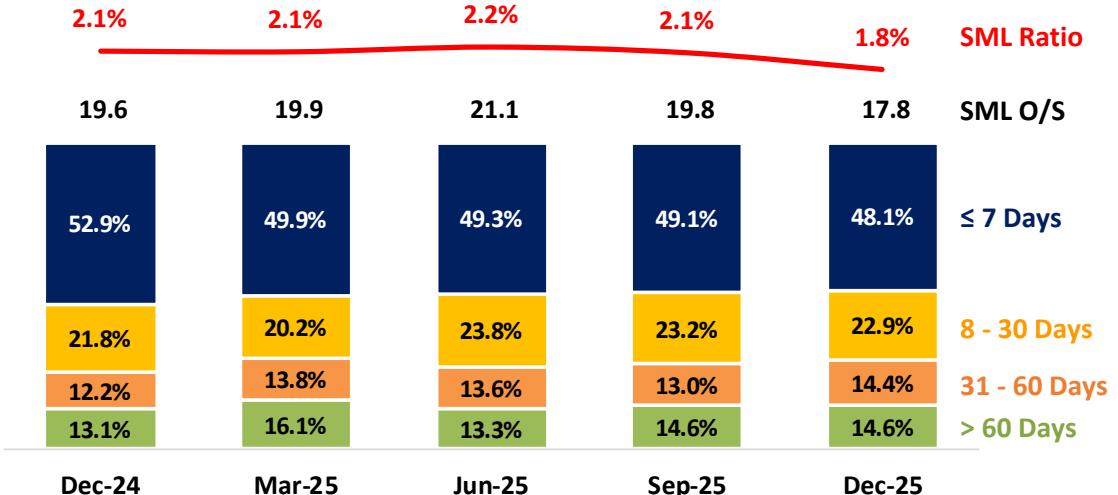


# Consolidated LAR improved to 4.8%

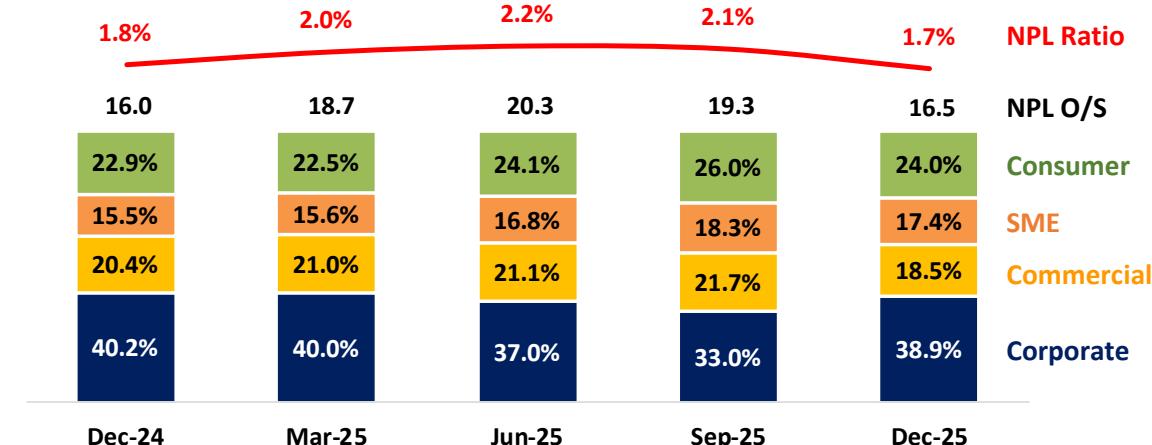
## 1 Loan at Risk (LAR) (Rp tn)

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>

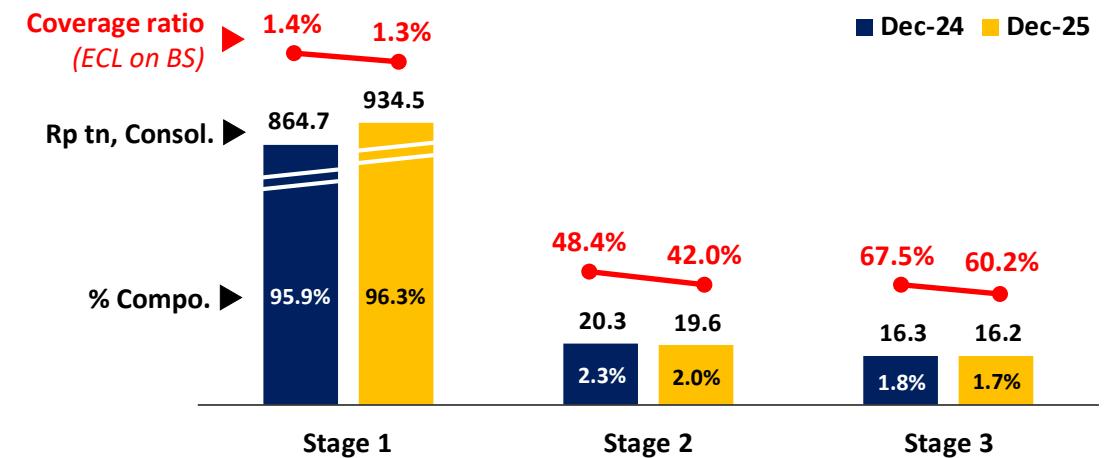
## 2 Special Mention (Consolidated, Rp tn)



## 3 NPL (Consolidated, Rp tn)

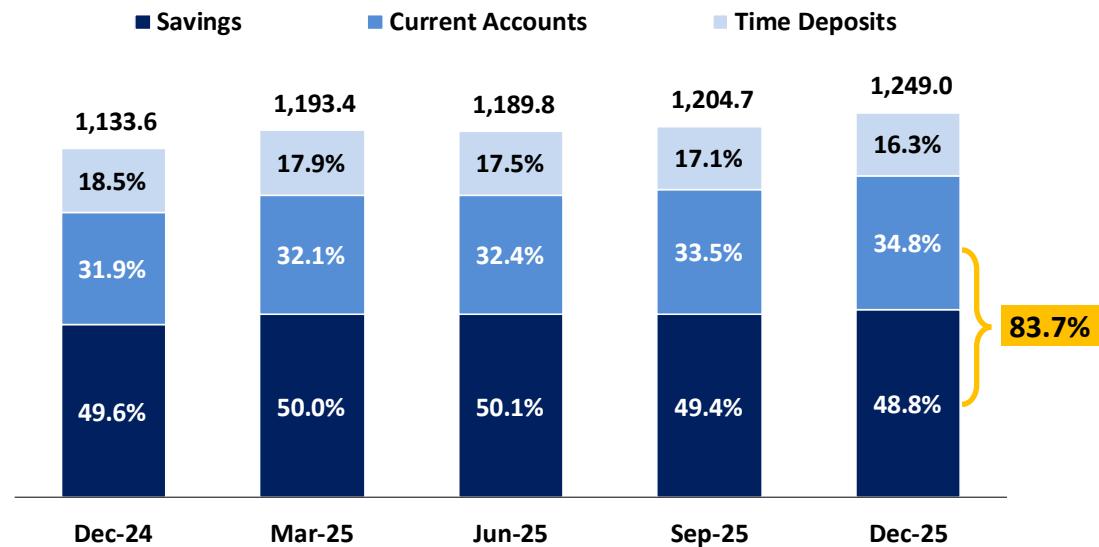


## 4 Loan by Staging - Excl. Sharia & Cons. Receivables



# CASA outgrew industry YtD

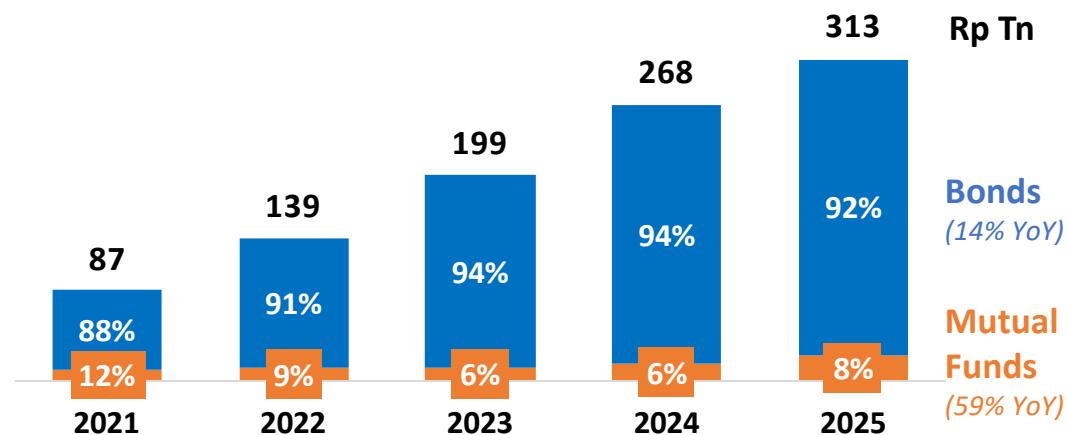
## 1 Third Party Fund Composition (Rp tn)



## 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%

## 3 Total Asset Under Management (AUM)



# Transaction volume rose 76% in 3 years

## End-to-end Supply Chain



## Powered by Integrated and Trusted Channels



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

**BCA mobile**  
Since 2011



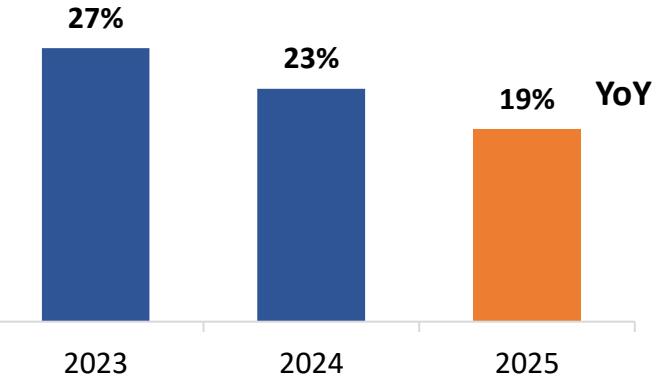
Popular mobile apps for transactions

**myBCA**  
Since 2021

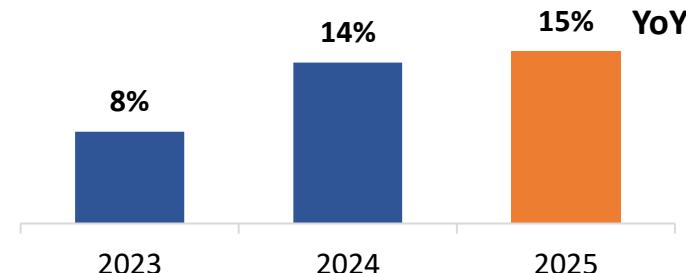


Newer apps for seamless connectivity  
(no. of users almost doubled YoY)

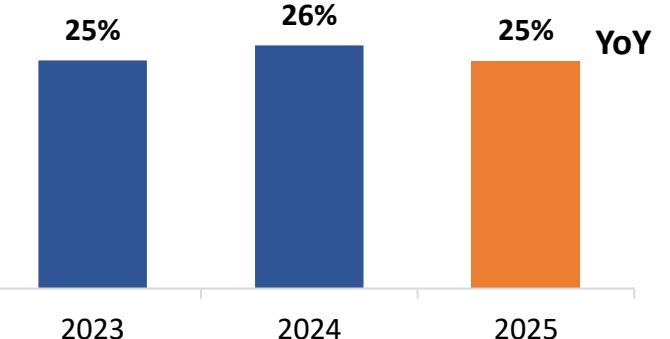
## 1 Mobile & Internet Banking Trx Volume



## 2 Mobile & Internet Banking Trx Value



## 3 Mobile Banking Transaction per User



~60% Account  
Opened via online in FY25



# 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

-  Product Recommendation
-  Business Dashboard
-  Single Sign On
-  Digital Onboarding
-  Partnership
-  Reminder of Pending Task
- and more...

Seamless integration with BCA transaction tools

**myBCA Bisnis** & **myBCA Bisnis Lite**

Simplify your business with online transaction;

Conveniently authorize transactions created anytime anywhere



-  Transfer & Payments
-  Bank Guarantee
-  Forex, Trade Remittance
-  Supply Chain Financing
-  Document Underlying Upload
-  Payroll
- and more...

## B2C

Constantly Expanding the Acceptance Ecosystem

### EDC BCA

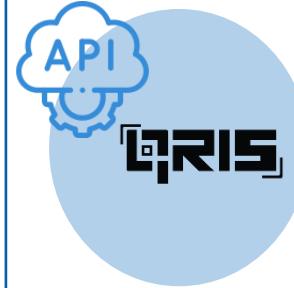
Accept a wide-range of payment



### Merchant BCA Apps

Easy Access

-  Digital Onboarding
-  Realtime Transaction Monitoring
-  Merchant Care for Merchant
-  Multi Level User Management
- and more...



### API with QRIS

Seamless and easy access

-  Merchant-generated QR
-  Customer-generated QR
-  QRIS Tap Regular & Partnership

# 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

Cash, card  
replenishment cost

↓ ~50% YoY

Lower average  
downtime /  
machine

↓ 46% YoY

Online account  
opening average  
handling time:

↓ 30% vs manual  
process

AI Development  
process delivery

↑ 55% faster

Fraud complaints

↓ 70% YoY



## 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



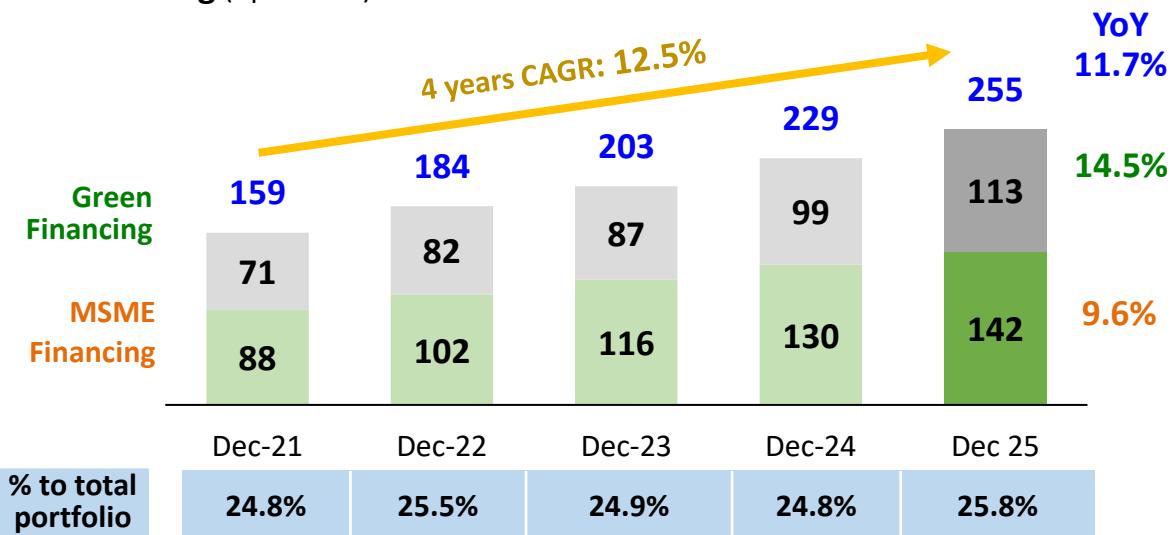
#### Maintaining Strong Corporate Governance

**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**

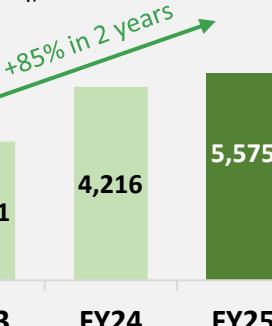
FY24 100% Financed Emission

**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)

1.44

1.39

1.38

## Waste

### Promoting waste management as a sustainable culture



**657 Ton**  
Waste recycled

#### Environmental Impact

**596 MwH**  
Energy saving

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

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

### Type of waste recycled



Archives & Documents



E-Waste



Card



Household Waste



Non-organic



Organic



Building Materials



Hazardous Waste

### 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)

**2023**  
**154**

Fairly efficient

**2024**  
**148**

Efficient

**2025**  
**131**

Efficient

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

### Solar panel installation



**51**

Buildings

**1,526 kWh**

Renewable energy utilized

**1,206 tCO<sub>2</sub>eq**

Carbon saving potential

### Energy initiatives



Refrigerant replacement



Building automation system



LED lamp utilization

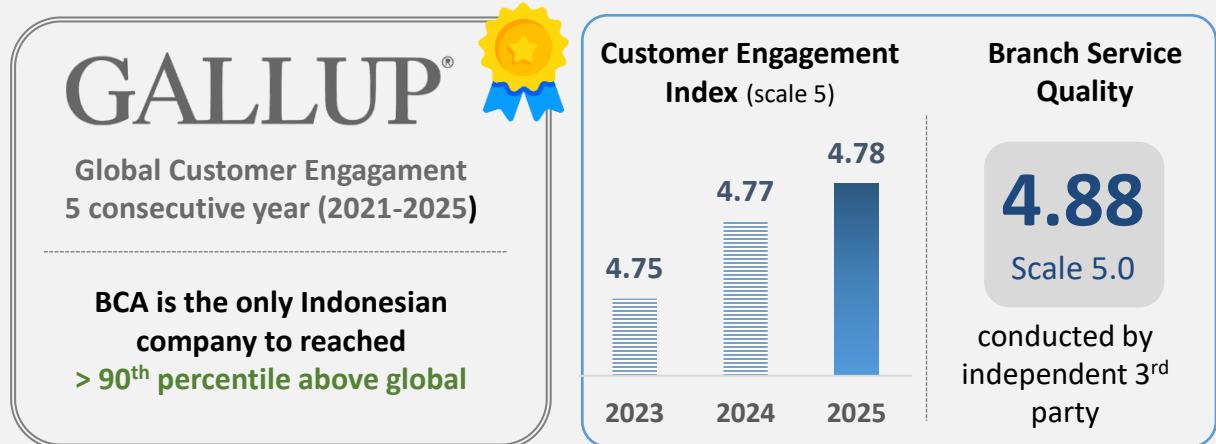


Data center air-cooling system

# Responsible operations across value chain

## Creating Value Beyond Business

### Consistently Delivering Excellent Service



### Investing in Human Capital



## 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

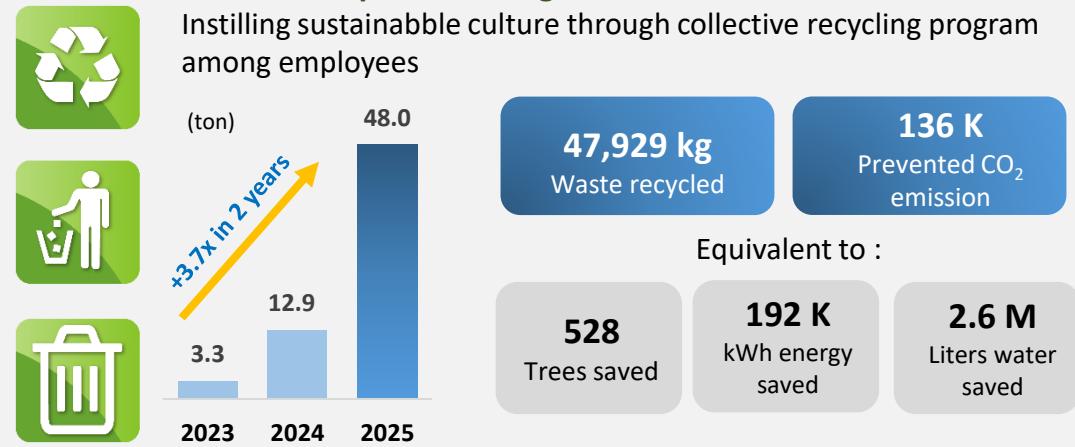


**Sustainable partnership & procurement** awareness through workshop

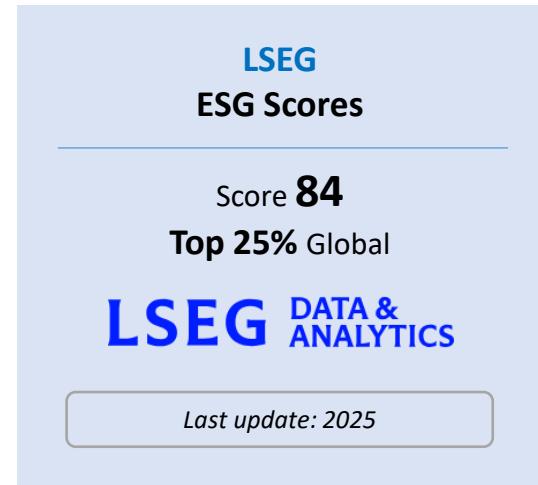
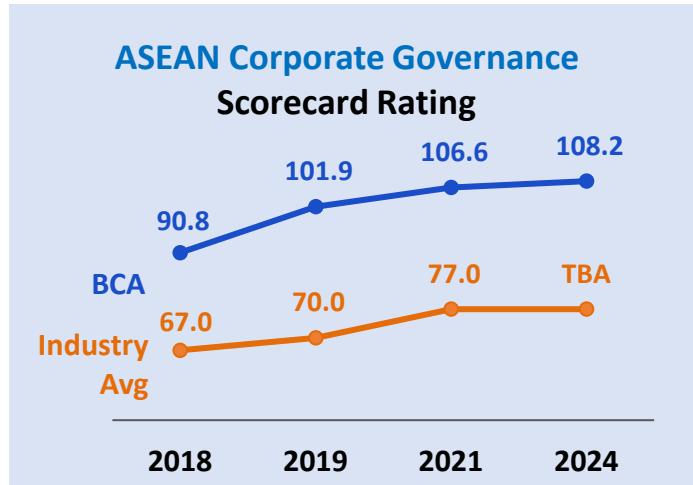
## Cultivating Eco Culture amongst Employees

### Green Champion Challenge

Instilling sustainable culture through collective recycling program among employees



# ESG Recognitions



## ► 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-

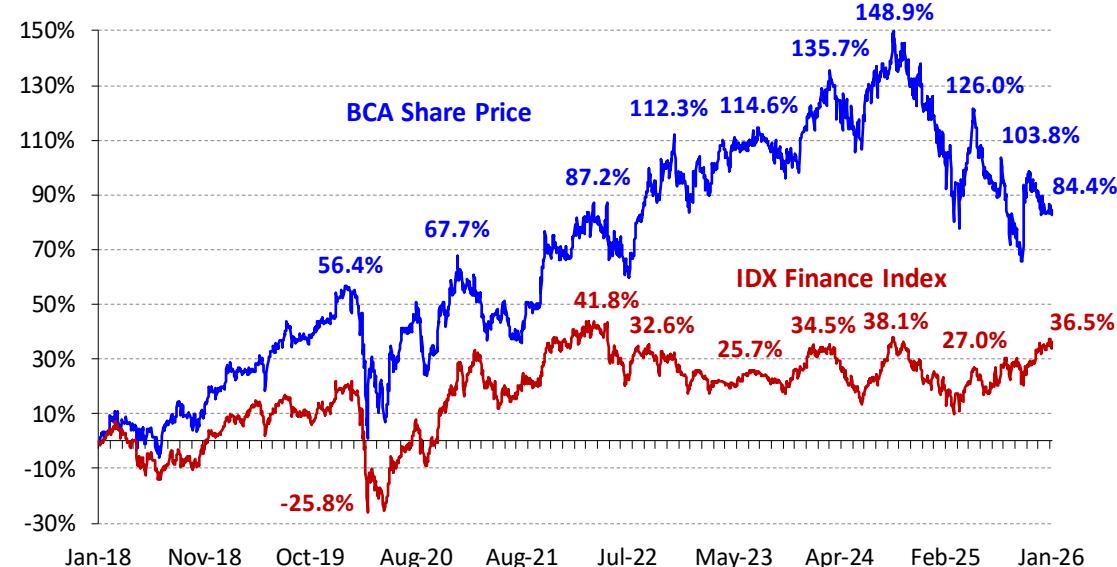
## Pefindo Ratings

As of March 2025

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

## Performance BBCA 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



**Forbes**  
*World's Best Bank 2025*  
• #1 World's Best Bank in Indonesia



**Euromoney**  
*Private Banking Awards 2025*  
• Indonesia's Best Private Bank  
• Indonesia's Best for Next Gen

**THE BANKER**



**The Banker Magazine**  
*Top 50 Global Banking Brands*  
• #1 in Indonesia  
• #8 in Global



**International Investor**  
*Institutional Investor Awards 2025*  
• Best of Community Development Program – Bakti BCA  
• Best Media Relation Campaign

**Corporate Governance Asia**  
*Asian Excellence Award*  
• Best Investor Relations Company (Indonesia)  
• Best Corporate Communication  
• Asia's Best CSR  
• Sustainable Asia Award



## Best Bank

**Brand Finance**  
*World's Strongest Banking Brand 2025*  
Strongest Banking Brands 2025  
#1 in APAC (score of 97,1/100)

**Newsweek**  
*World's Most Trustworthy Companies 2025*  
• #1 in Banking Sector (Global)

**HR Asia**  
• Best Companies to Work for in Asia  
• Most Caring Companies Award

**Contact Center World**  
*Top Ranking Performance Award*  
• 5 Certified World Class Awards  
• 17 Company Awards  
• 3 Company – Best Team Awards  
• 9 Individual Awards

**Gallup International**  
*Gallup Global Customer Engagement*  
• Customer Engagement Recognition – 90<sup>th</sup> percentile



**The Asian Banker**  
*TAB Excellence in Retail Finance Awards 2025*  
The Best Retail Bank in Indonesia

**Time Magazine**  
*World's Best Companies 2025*  
• #1 Indonesia  
• #527 Global

**Fortune Southeast Asia**  
*Fortune Southeast Asia 500*  
#36 Fortune Southeast Asia  
#6 Fortune Indonesia

**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

# Publications in BCA website ([www.bca.co.id](http://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



## Short Form Reports



PT Bank Central Asia Tbk  
Financial Statements  
FY25

## Economic Reports



## Annual Reports (incl. GCG)



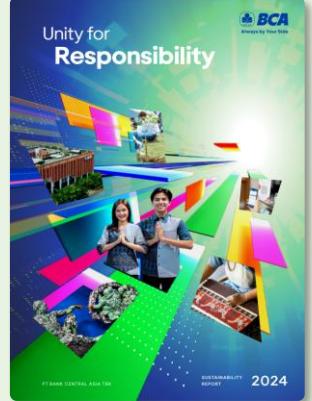
Propelled  
by Trust



## Sustainability Reports



Unity for  
Responsibility



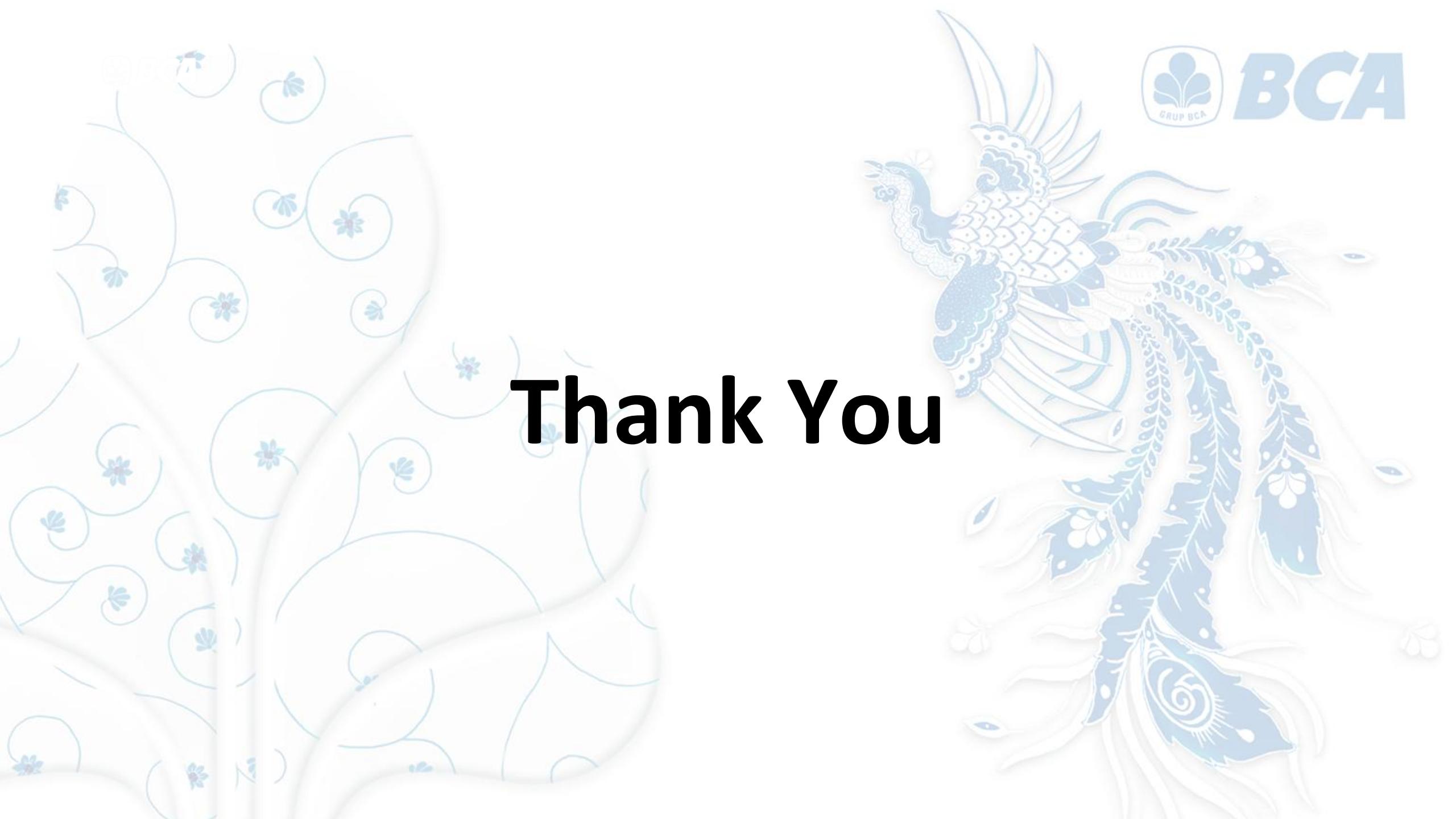
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