



# PT Bank Central Asia Tbk

## 1Q26 Results

# Agenda



- Economic Highlights
- Banking Industry Updates
- 1Q26 Performance Overview
- Sustainable Finance and ESG
- Share Data, Ratings & Awards



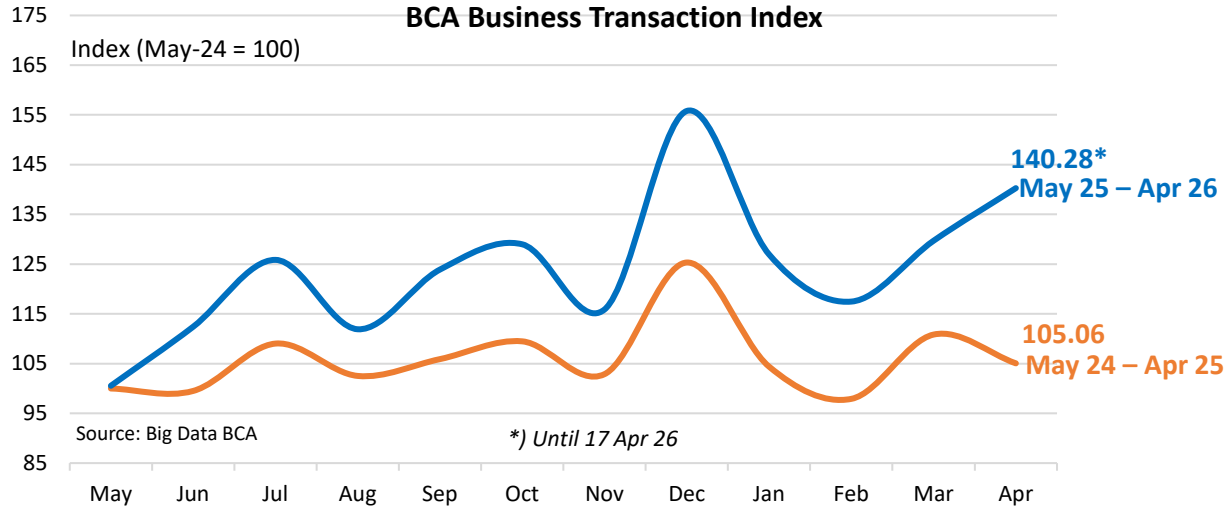
# Economic Highlights



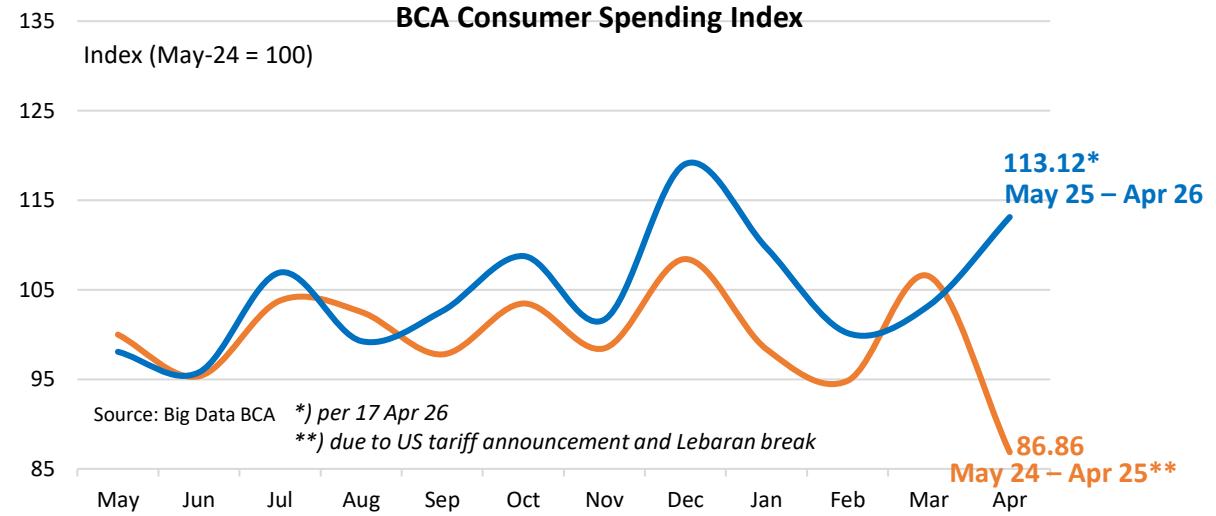
# Economic Highlights (1/2)



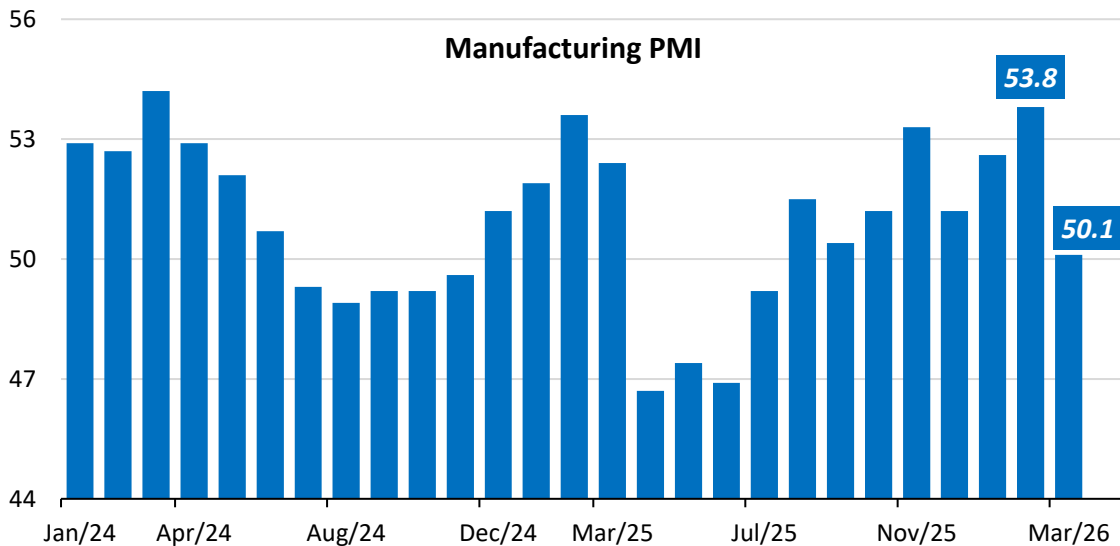
## 1 Business transaction shows strong growth



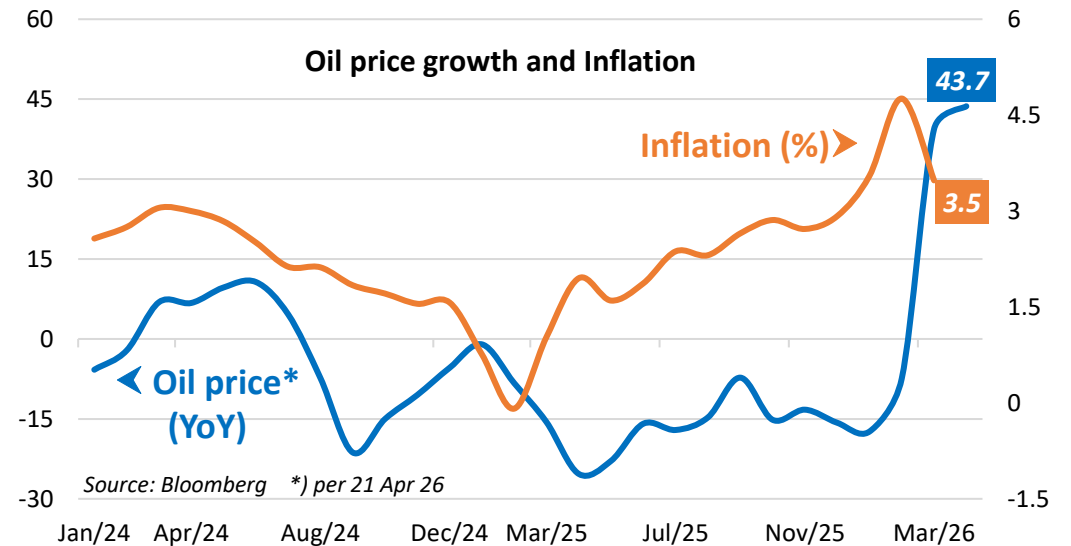
## 2 Consumer spending has improved since 4Q25



## 3 PMI eased, but still in expansive territory



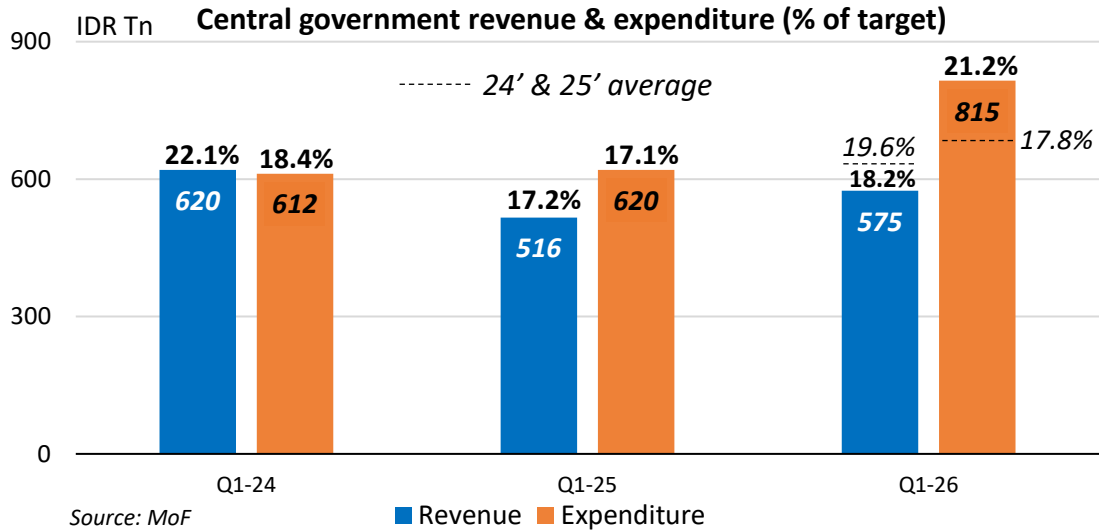
## 4 Fuel subsidies to mitigate oil-price driven inflation



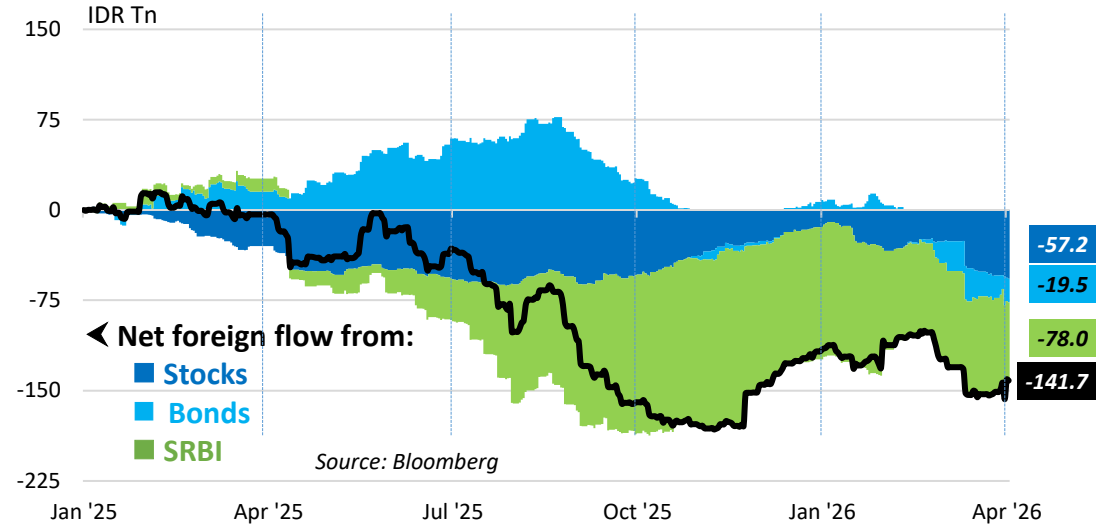
# Economic Highlights (2/2)



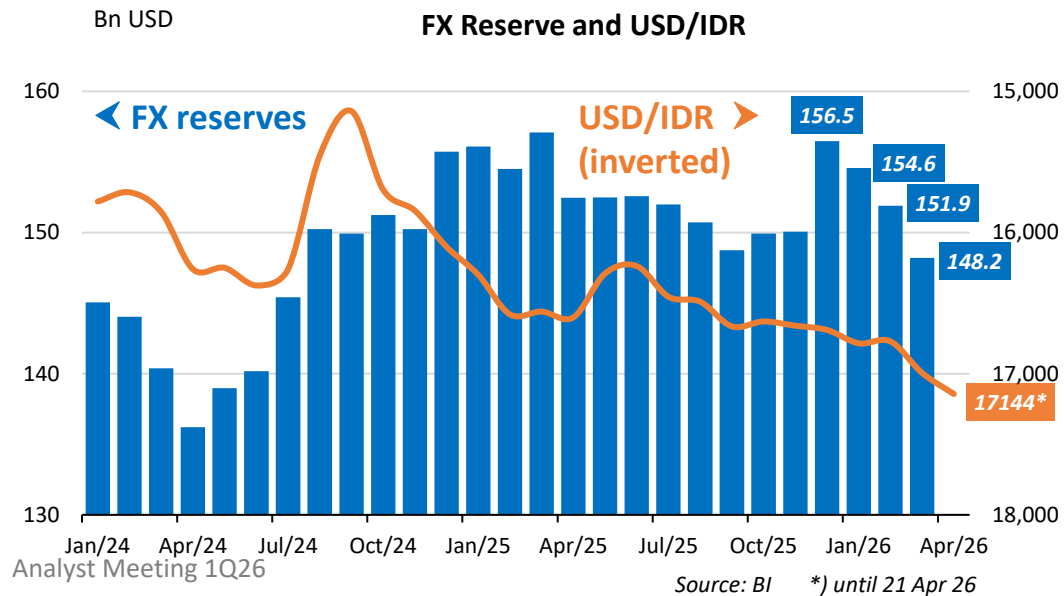
## 5 Govt spending accelerated to spur growth in 1Q26



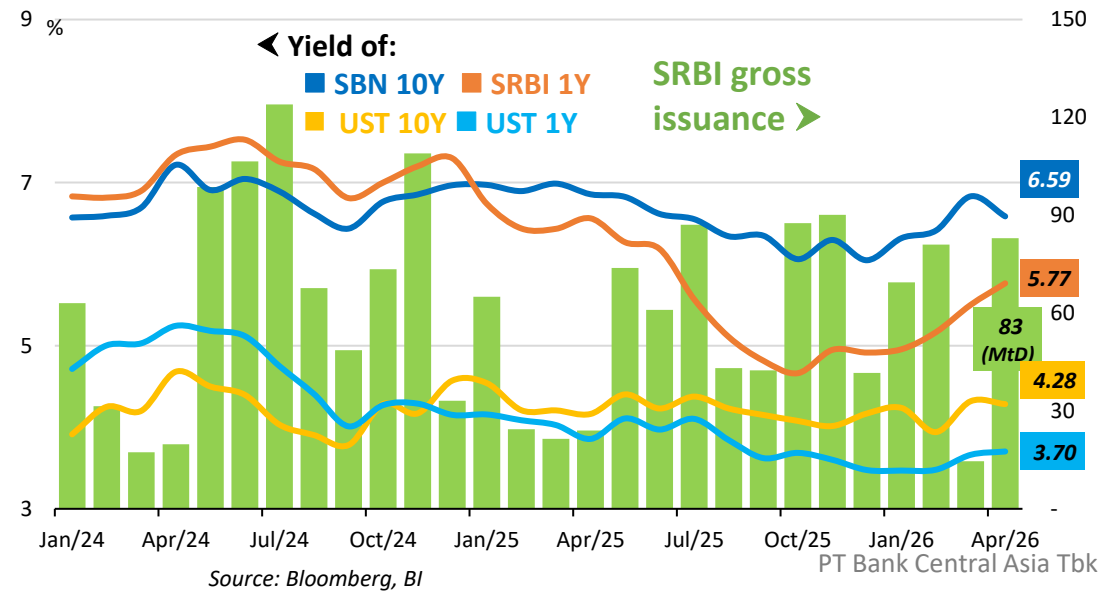
## 6 Net foreign outflow stabilized recently



## 7 Rupiah weakened; FX reserve declined but still ample



## 8 Rising yields due to Middle-East tension

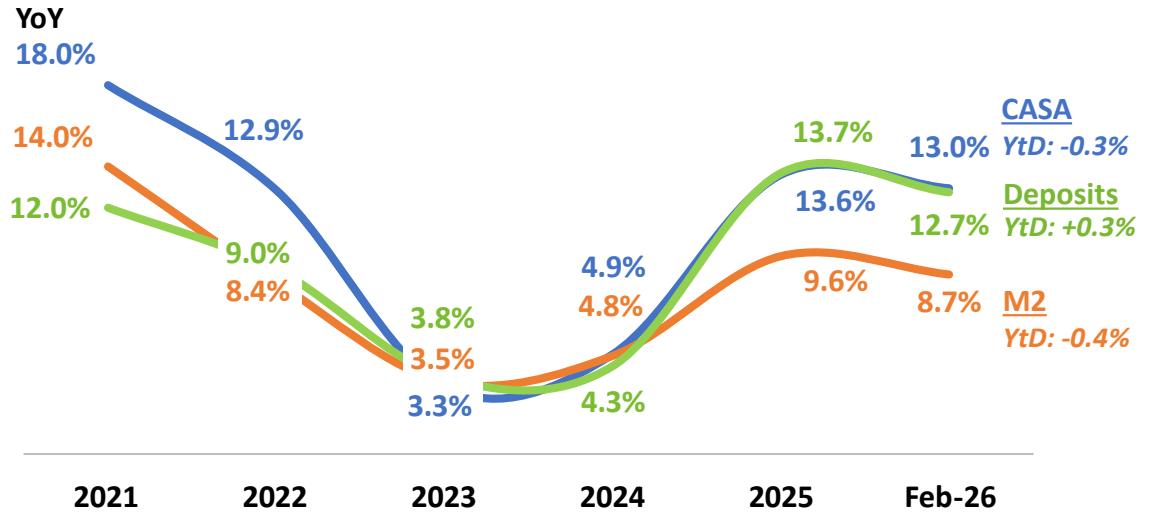


# ▶ Banking Industry Updates ◀

# Banking industry (1/2)

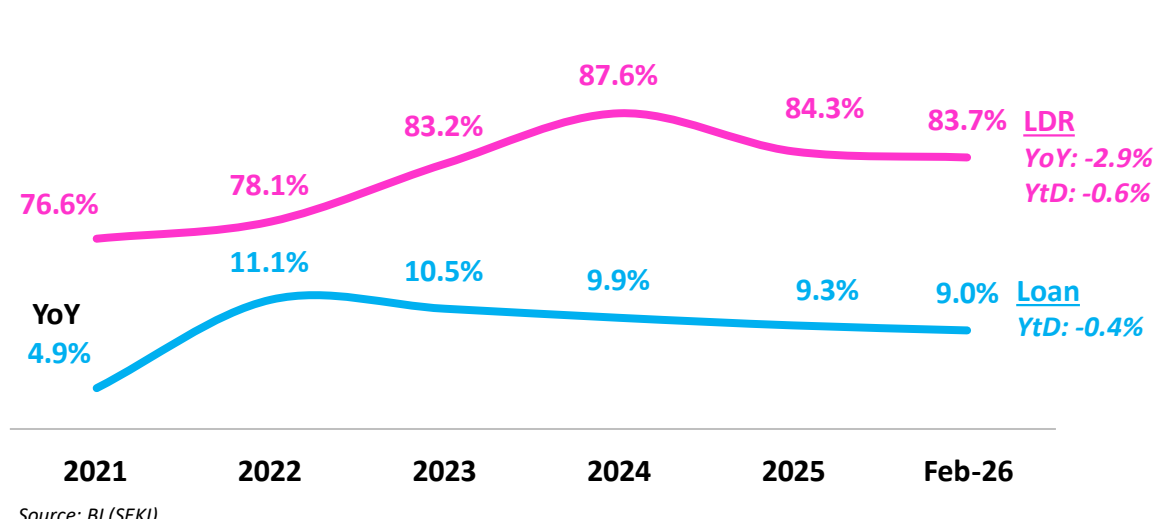


## 1 Saw stronger deposit trend over the past 3 quarters



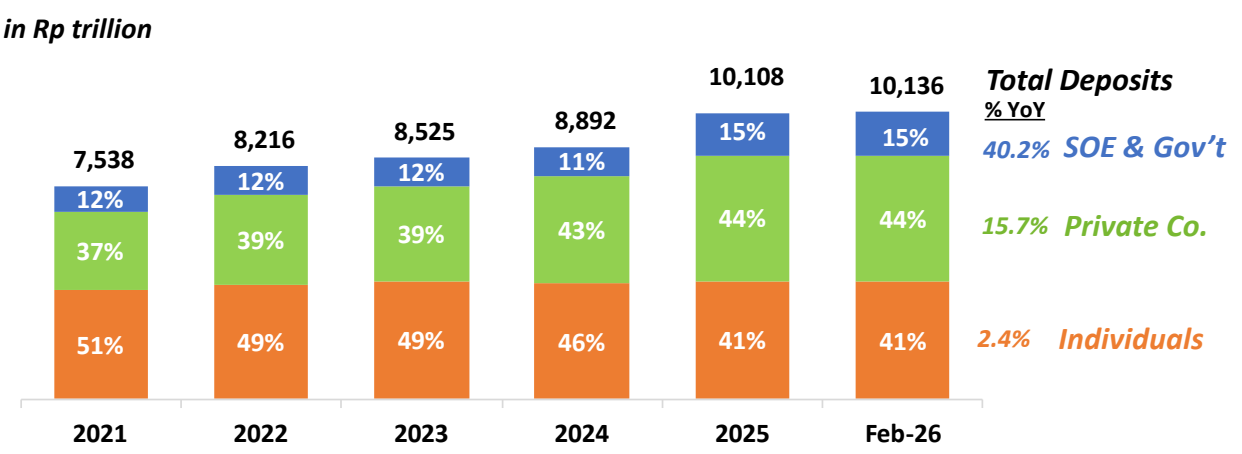
Source: BI (SEKI)

## 2 Loan growth continued to ease



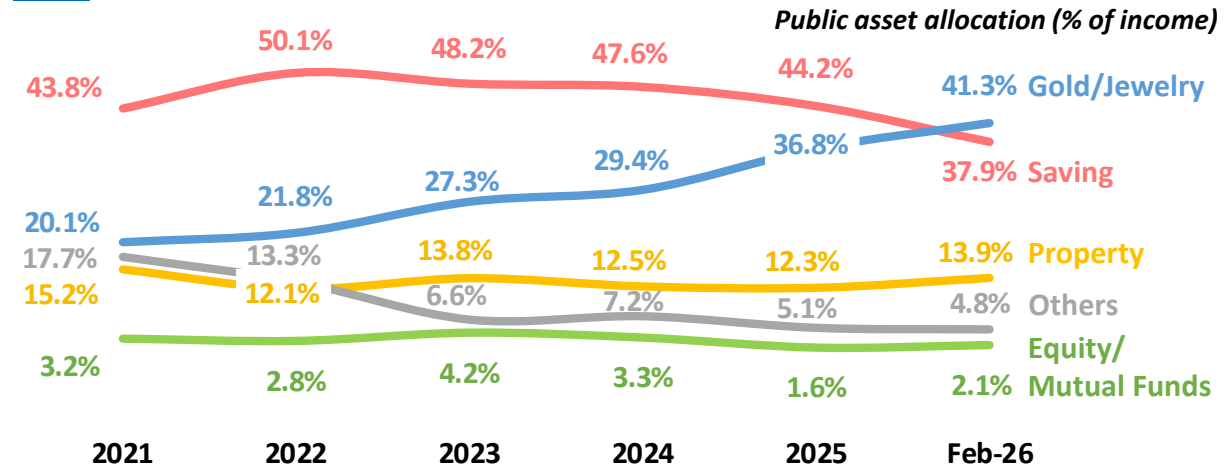
Source: BI (SEKI)

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



Source: BI (SEKI)

## 4 Individual investments: Shifting preference toward Gold

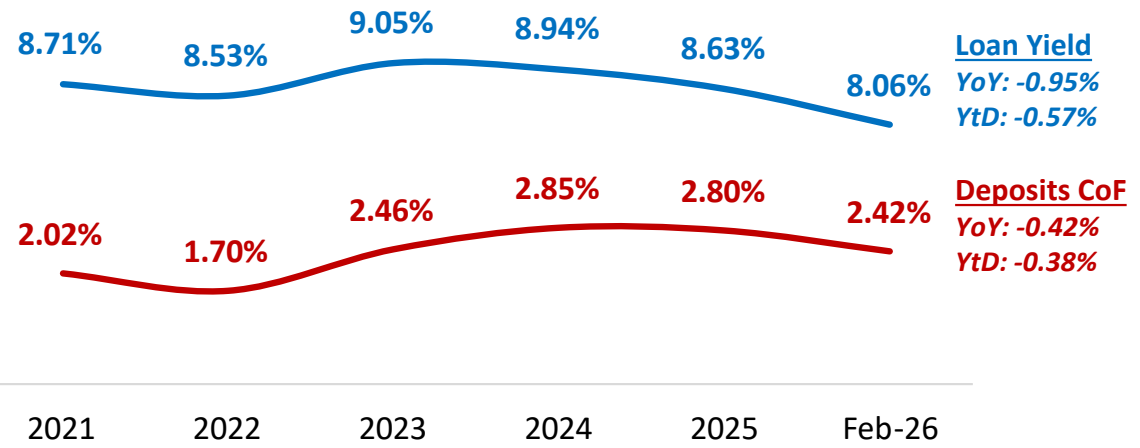


Source: BI (Customer Expectation Survey)

# Banking industry (2/2)

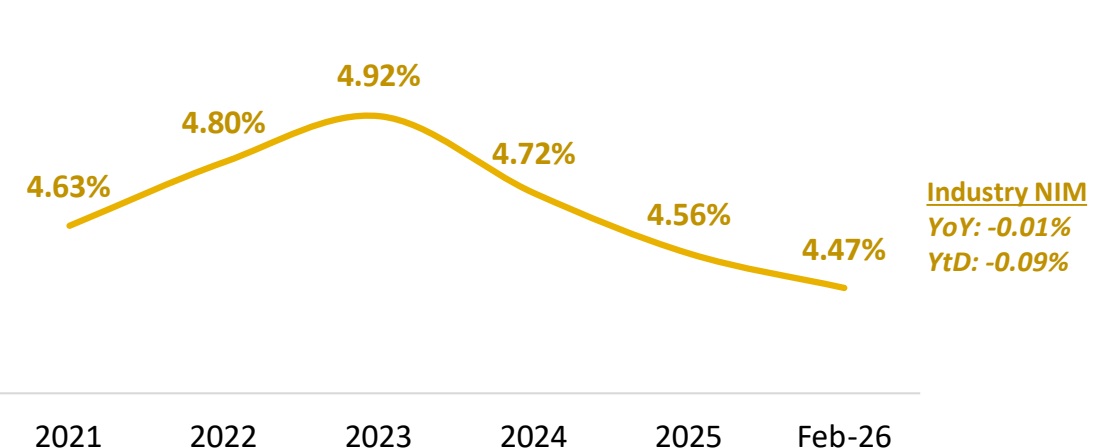


## 5 Loan yield declined faster than cost of funds



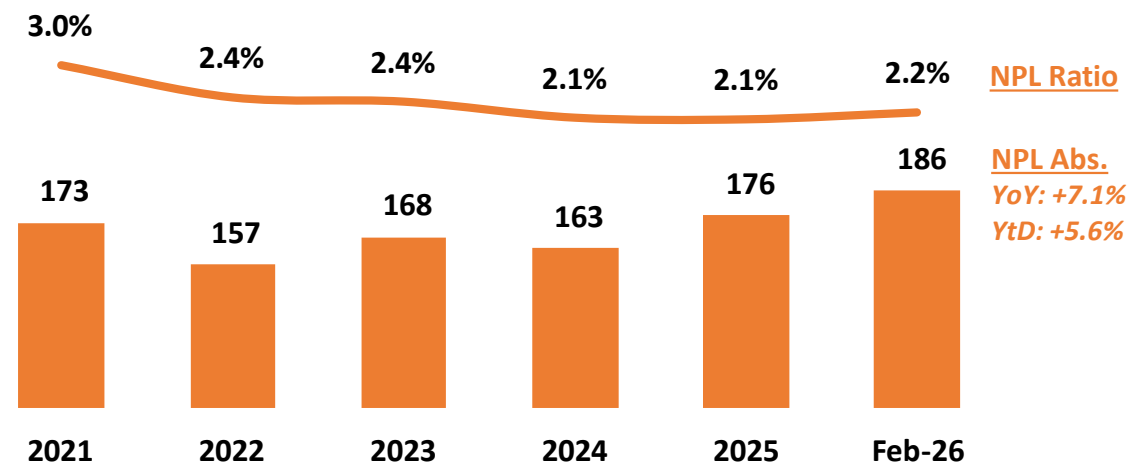
Source: OJK (SPI)

## 6 Banking sector saw NIM pressure



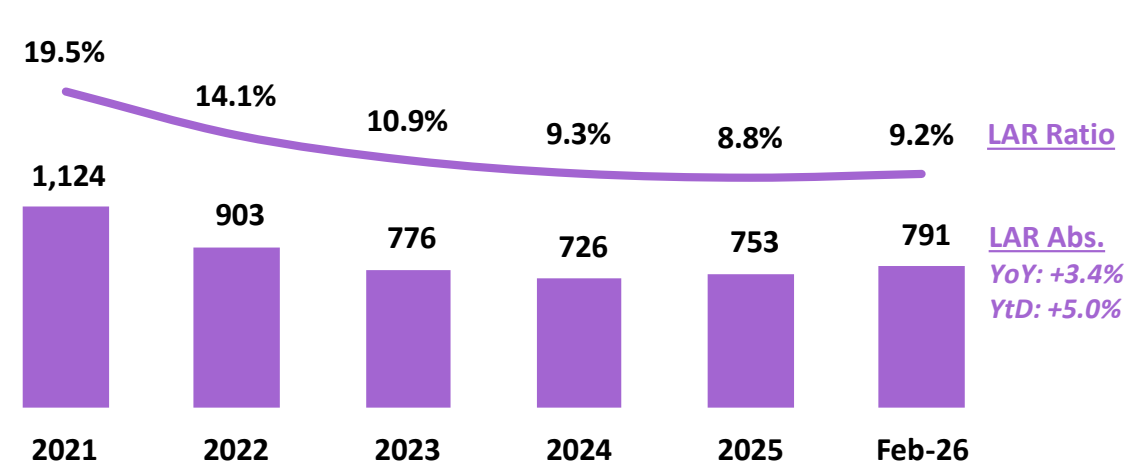
Source: OJK (SPI)

## 7 Nominal NPL on the rise



Source: OJK (SPI)

## 8 Higher NPL & SML drove LAR increase



Source: OJK (SPI)

# ▶ 1Q26 Performance Overview ◀

# Strong CASA growth of 11.2% YoY, loans rose 5.6%



Consolidated (Rp tn)	Mar-25	Dec-25	Mar-26	▲ YoY	▲ QoQ
<b>Total Assets</b>	<b>1,534</b>	<b>1,587</b>	<b>1,641</b>	<b>7.0%</b>	<b>3.4%</b>
<b>Secondary Reserves &amp; Marketable Securities</b>	<b>462</b>	<b>477</b>	<b>524</b>	<b>13.3%</b>	<b>9.9%</b>
<b>Loans</b>	<b>941</b>	<b>993</b>	<b>994</b>	<b>5.6%</b>	<b>0.1%</b>
<b>Third Party Funds</b>	<b>1,193</b>	<b>1,249</b>	<b>1,292</b>	<b>8.3%</b>	<b>3.5%</b>
CASA	979	1,045	1,089	11.2%	4.2%
Current Accounts	383	434	452	18.1%	4.0%
Savings Accounts	597	611	637	6.8%	4.3%
Time Deposits	214	204	203	-5.1%	-0.2%
<b>Equity</b>	<b>246</b>	<b>281</b>	<b>259</b>	<b>5.2%</b>	<b>-7.9%</b>

# Positive PPOP growth

Consolidated (Rp tn)	1Q-25	1Q-26	▲ YoY	4Q-25	▲ QoQ
<b>Operating Income</b>	<b>26.9</b>	<b>27.8</b>	<b>3.3%</b>	<b>28.5</b>	<b>-2.3%</b>
<b>Net Interest Income</b>	<b>21.1</b>	<b>21.1</b>	<b>0.0%</b>	<b>21.6</b>	<b>-2.3%</b>
<b>Non Interest Income</b>	<b>5.8</b>	<b>6.6</b>	<b>14.2%</b>	<b>6.9</b>	<b>-3.1%</b>
Fees and Commissions	4.8	5.5	14.2%	5.7	-3.6%
Trading Income	0.8	0.9	13.3%	1.0	-2.8%
Others	0.2	0.2	19.8%	0.3	-39.7%
Gain (Loss) on Loan Sale	-	-	n.a	(0.1)	-100.0%
<b>Net Insurance Income*</b>	<b>0.0</b>	<b>0.1</b>	<b>n.a</b>	<b>0.0</b>	<b>121.9%</b>
<b>Operating Expenses</b>	<b>8.5</b>	<b>8.5</b>	<b>0.1%</b>	<b>10.4</b>	<b>-17.9%</b>
Manpower	4.9	4.7	-3.0%	4.3	9.9%
General & Administrative	3.6	3.8	4.4%	6.1	-37.7%
<b>PPOP (Pre-Provision Operating Profit)</b>	<b>18.4</b>	<b>19.3</b>	<b>4.8%</b>	<b>18.1</b>	<b>6.6%</b>
<b>Provision incl. Loan Recoveries</b>	<b>1.0</b>	<b>1.2</b>	<b>22.5%</b>	<b>0.5</b>	<b>151.5%</b>
Provision	1.0	1.2	22.5%	0.8	45.0%
Reversal on Loan Sale	-	-	-	(0.4)	-100.0%
<b>Net Profit</b>	<b>14.1</b>	<b>14.7</b>	<b>3.8%</b>	<b>14.1</b>	<b>3.8%</b>

\*) IFRS 17 effective in Dec-25

# Key Ratios

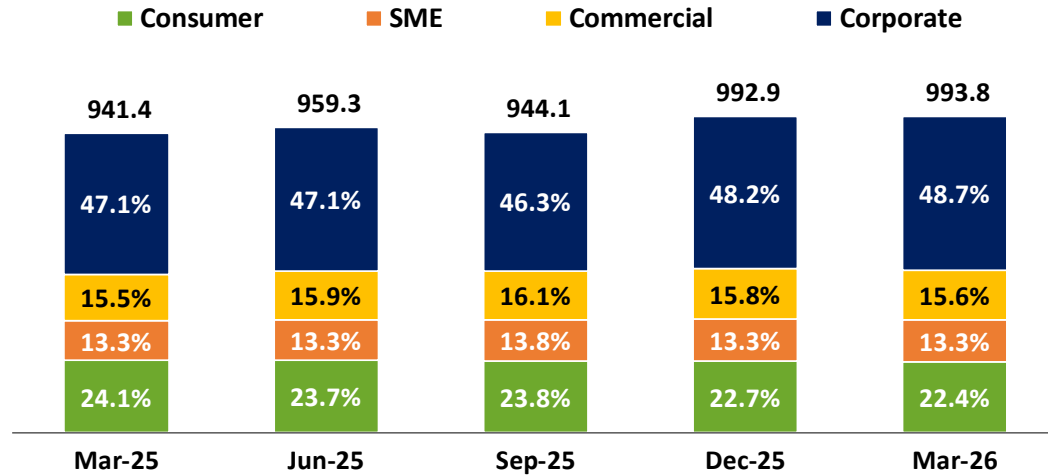


Bank Only	1Q-25	4Q-25	1Q-26	▲ YoY	▲ QoQ
Risk Adjusted NIM*	5.3%	5.2%	4.8%	-0.5%	-0.4%
NIM	5.8%	5.6%	5.4%	-0.4%	-0.2%
COC	0.5%	0.4%	0.6%	0.1%	0.2%
Cost to Income	28.5%	35.9%	27.3%	-1.2%	-8.6%
ROA	4.3%	3.6%	4.1%	-0.2%	0.5%
ROE	26.2%	21.0%	25.1%	-1.1%	4.1%
CAR	26.6%	29.8%	27.0%	0.4%	-2.8%
CASA to Total Funding	82.9%	84.6%	85.2%	2.3%	0.6%
LDR	76.1%	76.8%	74.1%	-2.0%	-2.7%
NSFR	156.3%	158.8%	159.9%	3.6%	1.1%
LCR	300.5%	310.8%	305.7%	5.2%	-5.1%
ECL to Total Loans	3.6%	3.1%	3.1%	-0.5%	0.0%
NPL - gross	2.0%	1.7%	1.8%	-0.2%	0.1%
NPL Coverage	180.1%	183.8%	174.6%	-5.5%	-9.2%
LAR	6.0%	4.8%	5.1%	-0.9%	0.3%
LAR Coverage (incl. off B/S)	66.5%	71.6%	69.7%	3.2%	-1.9%

\*) Risk Adjusted NIM = NIM - COC

# Business segment driving loan growth

## 1 Loan Composition by Segment (Rp tn)



## 3 Loan by Top Sector (Rp tn)

Sector	Value (Rp tn)	% Compo	% YoY	% QoQ
Manuf.	213.7	21.5%	2.7%	0.2%
Trading	195.1	19.6%	3.6%	0.2%
Household	160.2	16.1%	-3.0%	-1.2%
Biz. Services	143.8	14.5%	7.5%	-0.8%
Transport.	76.0	7.6%	14.2%	-1.6%
Construction	44.2	4.4%	7.8%	1.1%
Agriculture	42.7	4.3%	5.7%	-1.3%

## 2 Loan by Segment (Rp tn)

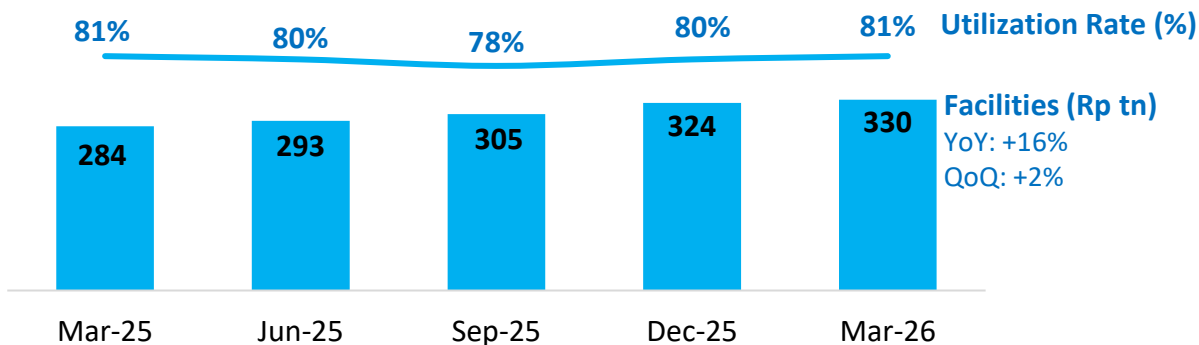
Segment	Mar-25	Dec-25	Mar-26	▲ YoY	▲ QoQ
Corporate	443.4	481.4	483.8	9.1%	0.5%
Commercial	137.4	144.3	145.2	5.7%	0.6%
SME	124.5	130.9	131.1	5.4%	0.2%
Consumer	225.9	224.2	221.4	-2.0%	-1.3%
- Mortgages	135.3	142.3	142.4	5.2%	0.1%
- Vehicles	67.1	56.6	53.9	-19.7%	-4.8%
- Personal Loans	23.5	25.3	25.1	6.8%	-0.8%
Sharia Financing	11.0	13.2	13.2	20.2%	0.3%
<b>Total O/S Loans</b>	<b>941.2</b>	<b>992.9</b>	<b>993.8</b>	<b>5.6%</b>	<b>0.1%</b>
<b>Total Facilities</b>	<b>1,366.0</b>	<b>1,445.1</b>	<b>1,461.7</b>	<b>7.0%</b>	<b>1.1%</b>
<b>Average Loan</b>	<b>925.6</b>	<b>943.0</b>	<b>984.4</b>	<b>6.3%</b>	<b>3.4%</b>

# Corporate loans grew 9.1% YoY



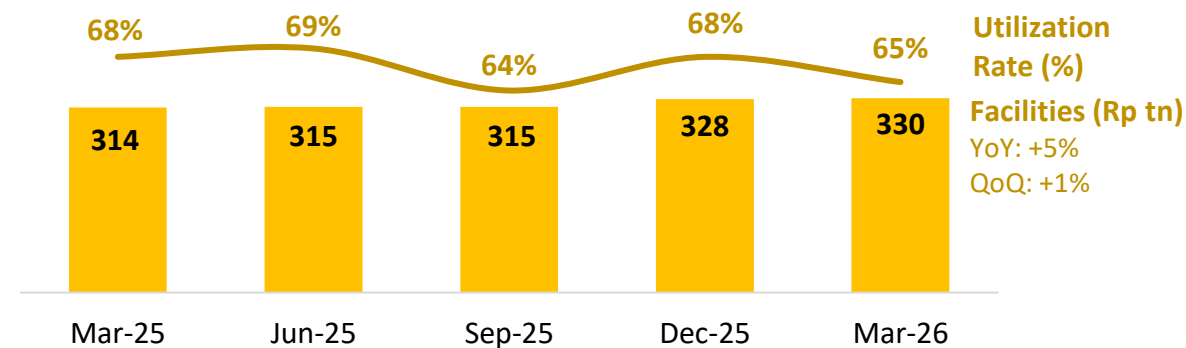
## 1 Investment Loan Facilities and Utilization Rate

- Utilization continue grow



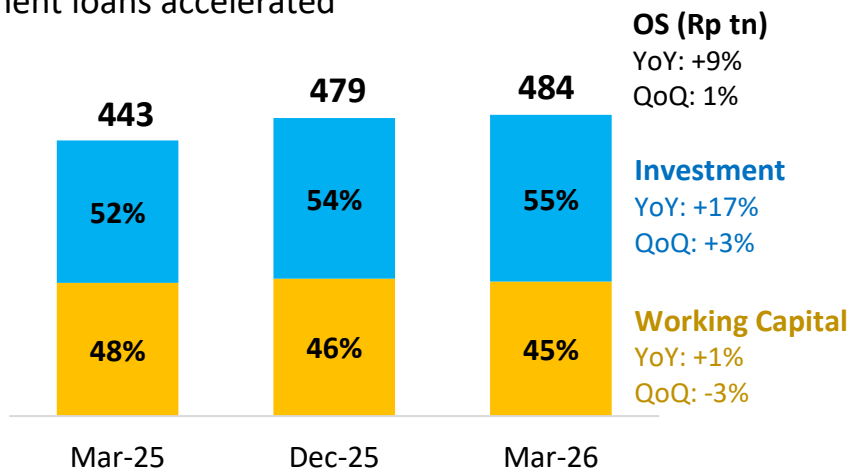
## 2 Working Capital Loan Facilities and Utilization Rate

- Utilization rate at 65%

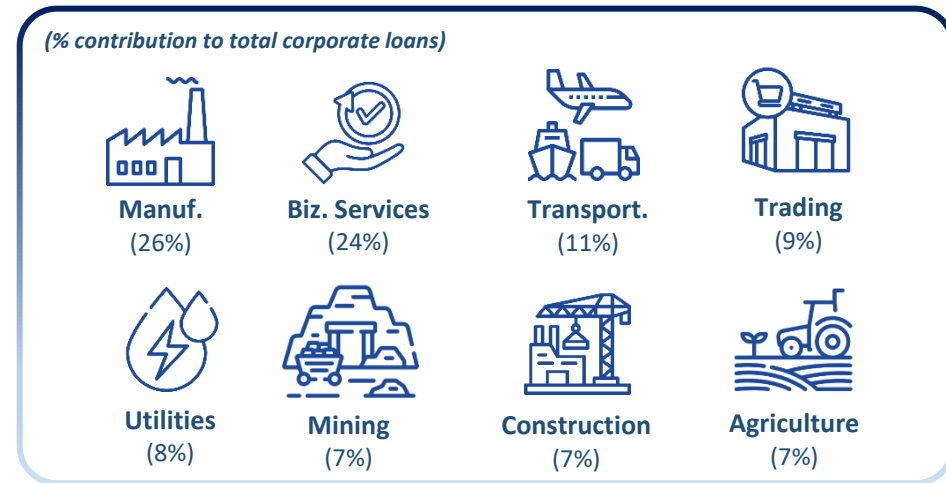


## 3 Corporate Loans by Use

- Investment loans accelerated



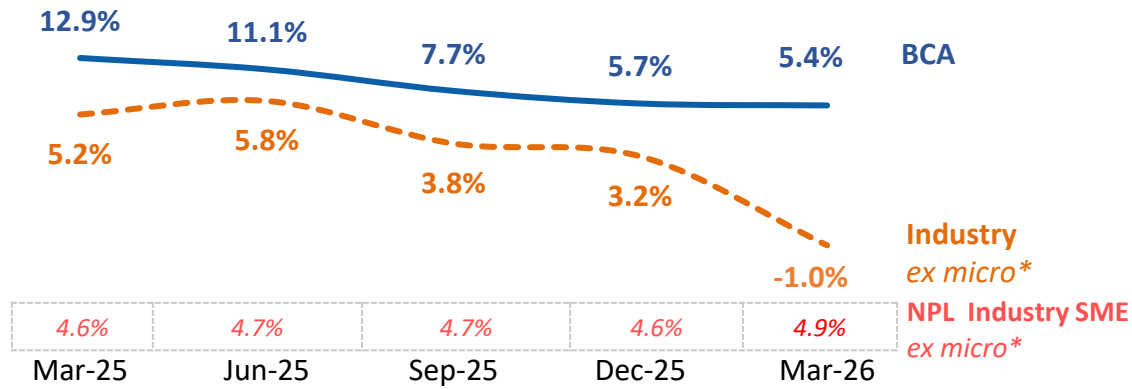
## 4 Corporate loan sectors



# SME loans rose 5.4% YoY

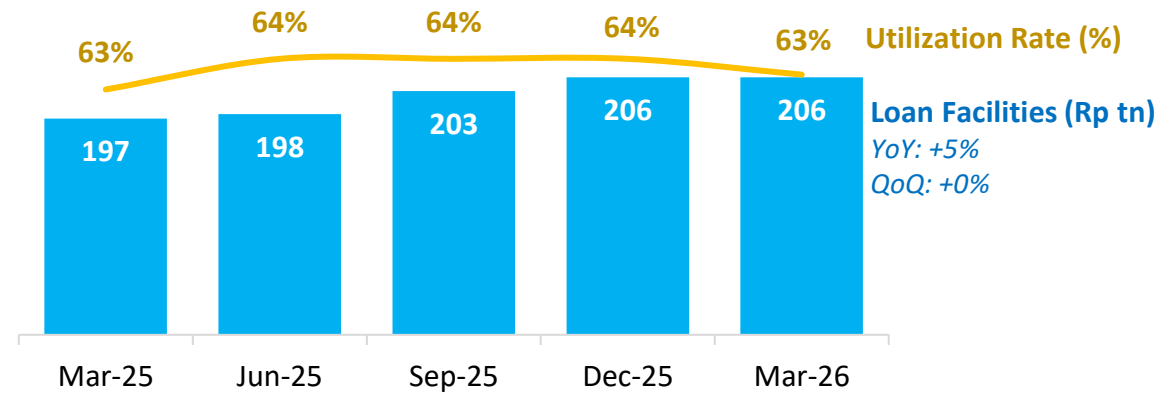


## 1 BCA vs Industry SME Loan Growth (YoY)

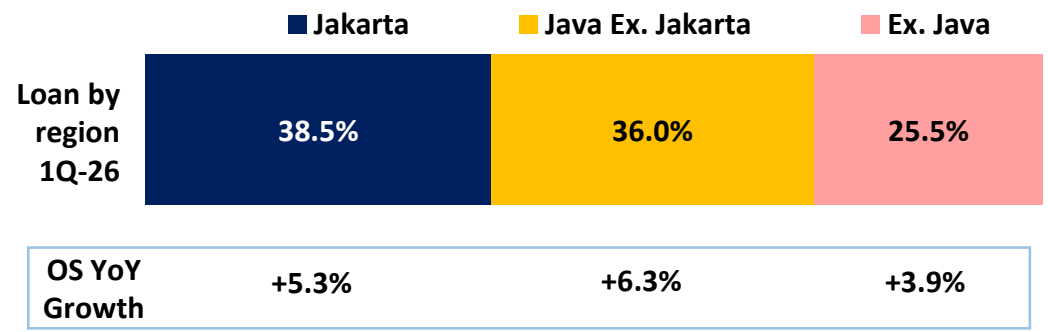


\*) Industry Feb-26. Source OJK (SPI)

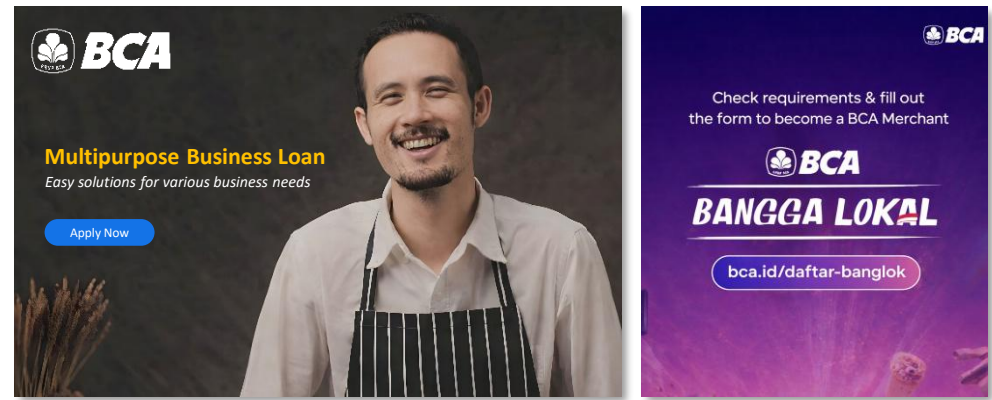
## 2 BCA SME Loan Facilities and Utilization Rate



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

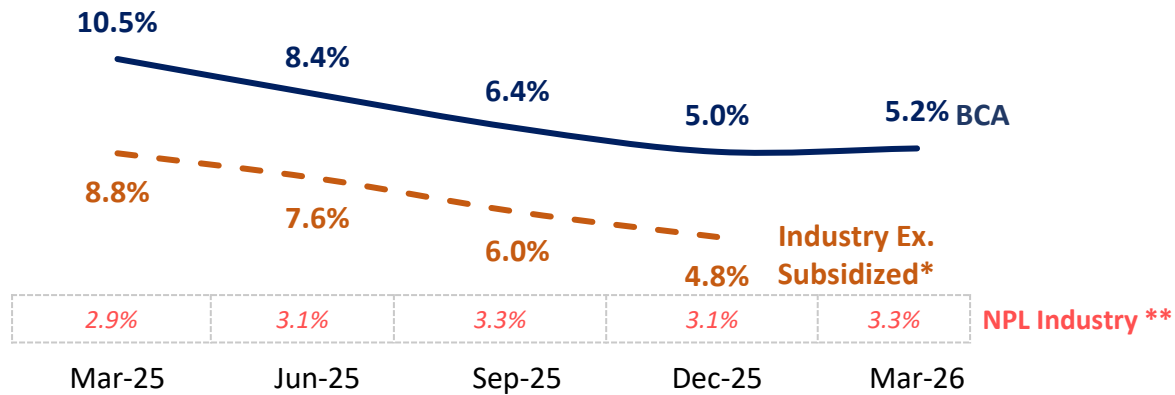


- Customer base increased 46% over the last 4 years
- Preserving asset quality for sustainable growth



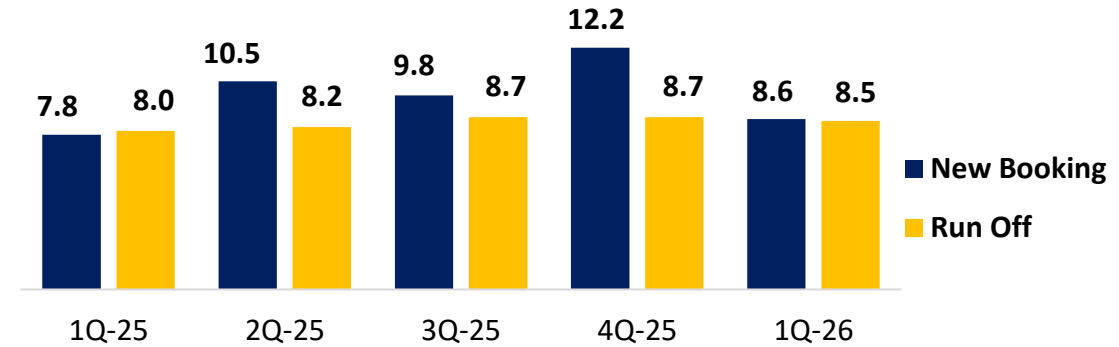
# Mortgages new booking grew 10.2% YoY

## 1 BCA vs Industry Mortgages Growth (YoY)

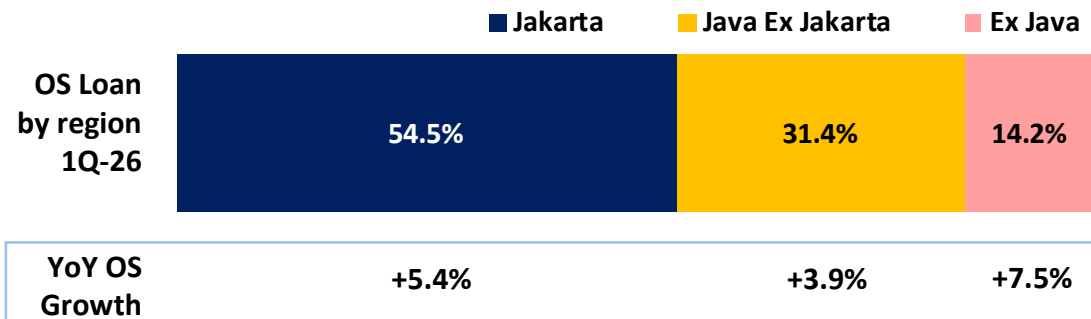


\*) Source: Total OS mortgage of selected Top 12 Players (IMBA Data), excluding BTN's subsidized loans.  
 \*\*) NPL Industry Feb-26. Source OJK (SPI)

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



## 3 BCA Mortgages by Region – Positive Growth



### Easy BCA Mortgage Application Via Webform

Relax and apply  
for your dream home

Let's Apply Now!

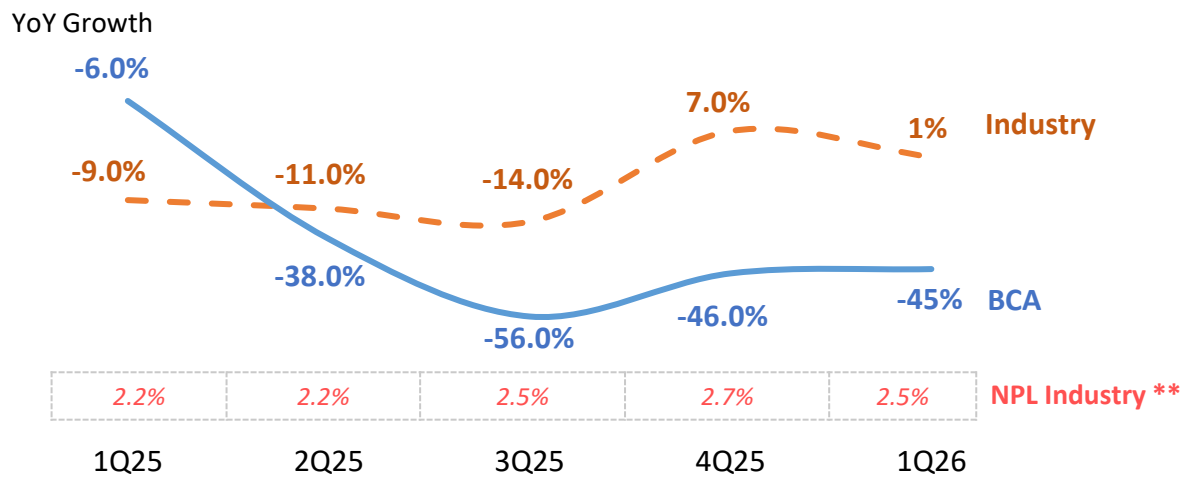
- ✓ Apply anytime, anywhere
- ✓ Upload documents online

webform.bca.co.id

# Auto loans: prudent strategies in navigating industry dynamics



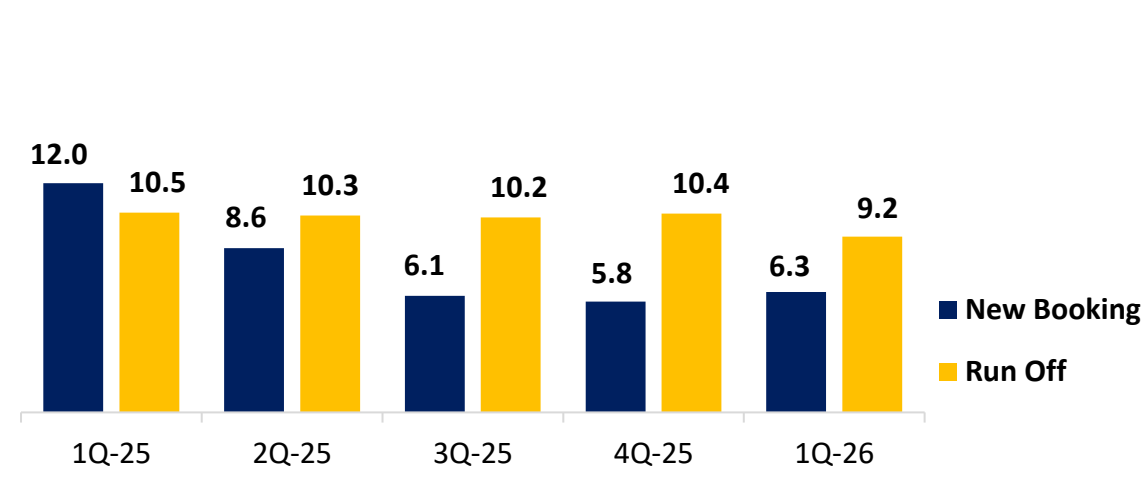
## 1 BCA vs Industry – Car Sales (in unit)



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

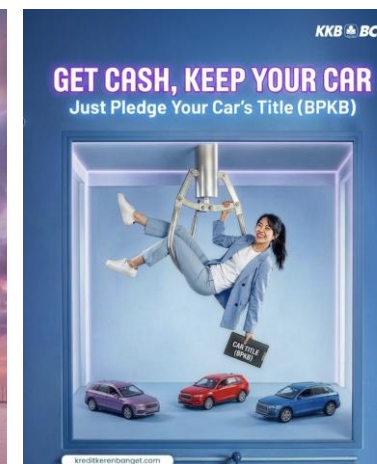
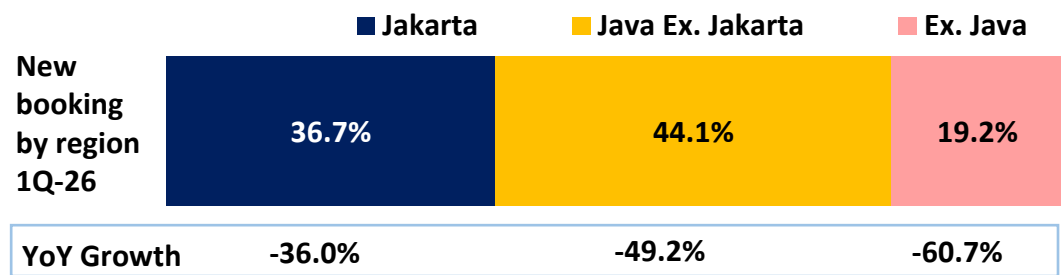
\*\*) NPL Industry Feb-26. Source OJK (SPI)

## 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

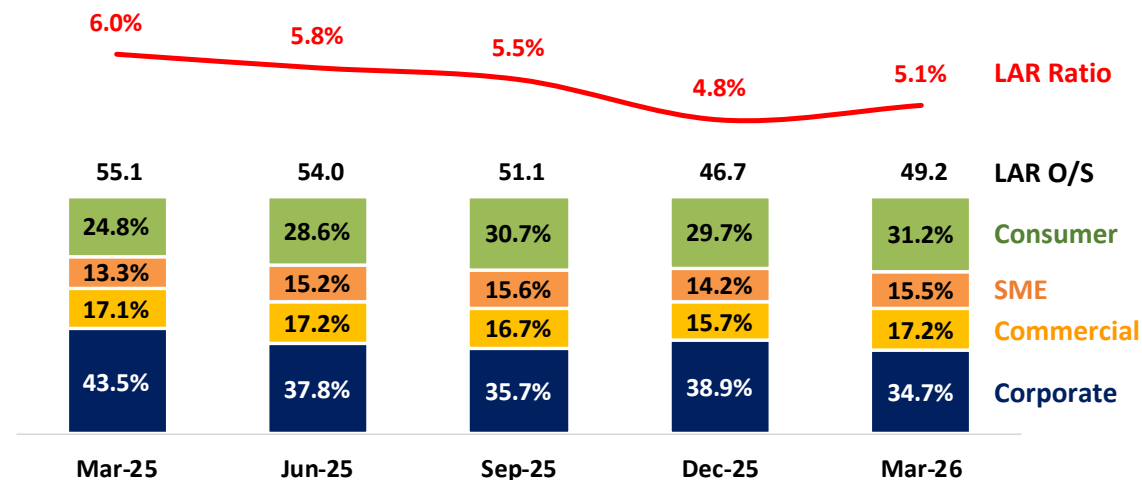


# Consolidated LAR stood at 5.1%

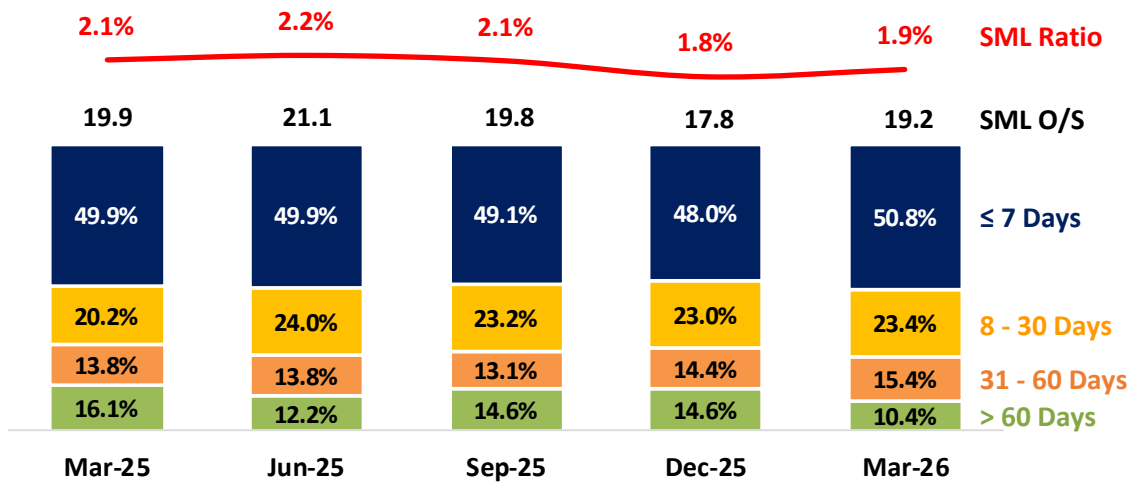
## 1 Loan at Risk (LAR) (Rp tn)

Consolidated	Mar-25	Dec-25	Mar-26	ΔYoY	ΔQoQ
Current Restruct.	16.9	12.4	12.1	-28.3%	-2.0%
Special Mention	19.9	17.8	19.2	-3.5%	7.8%
NPL	18.7	16.5	17.8	-4.7%	8.2%
<b>Total LAR</b>	<b>55.5</b>	<b>46.7</b>	<b>49.2</b>	<b>-11.4%</b>	<b>5.3%</b>
<b>LAR Ratio</b>	<b>6.1%</b>	<b>4.8%</b>	<b>5.1%</b>	<b>-1.0%</b>	<b>0.2%</b>
<b>LAR Coverage</b>	<b>66.5%</b>	<b>72.0%</b>	<b>69.9%</b>	<b>3.4%</b>	<b>-2.1%</b>

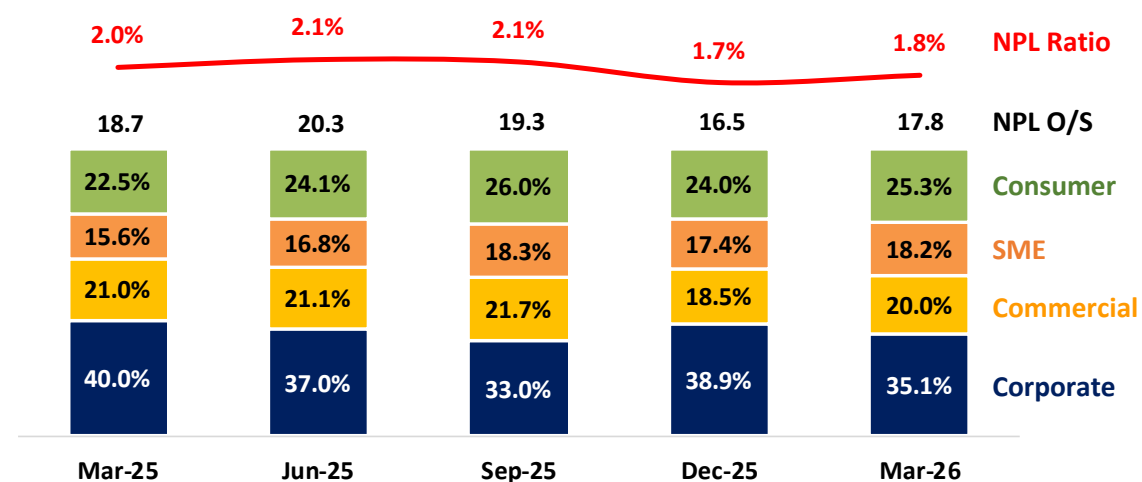
## 2 LAR (Consolidated, Rp tn)



## 3 Special Mention (Consolidated, Rp tn)



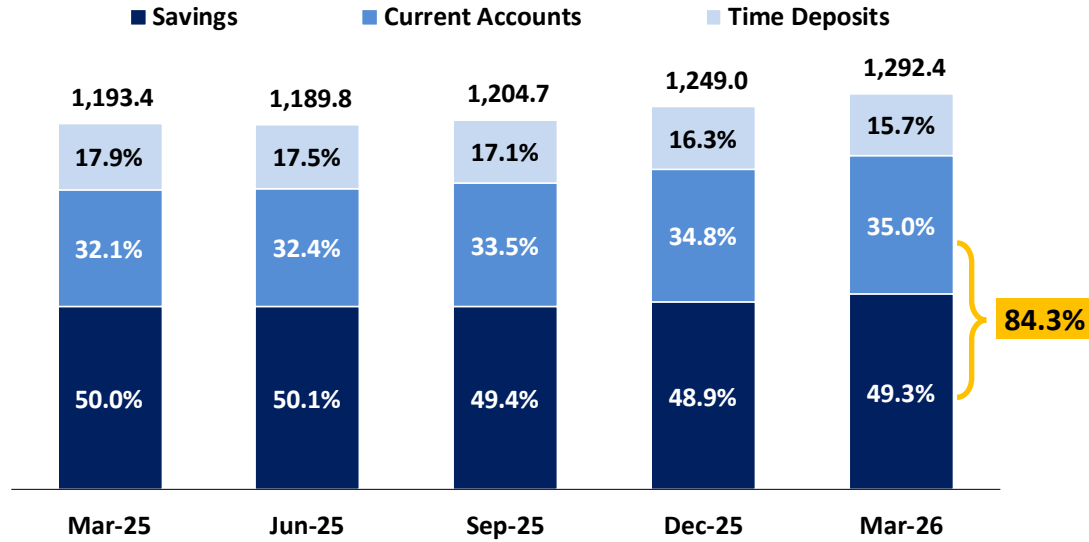
## 4 NPL (Consolidated, Rp tn)



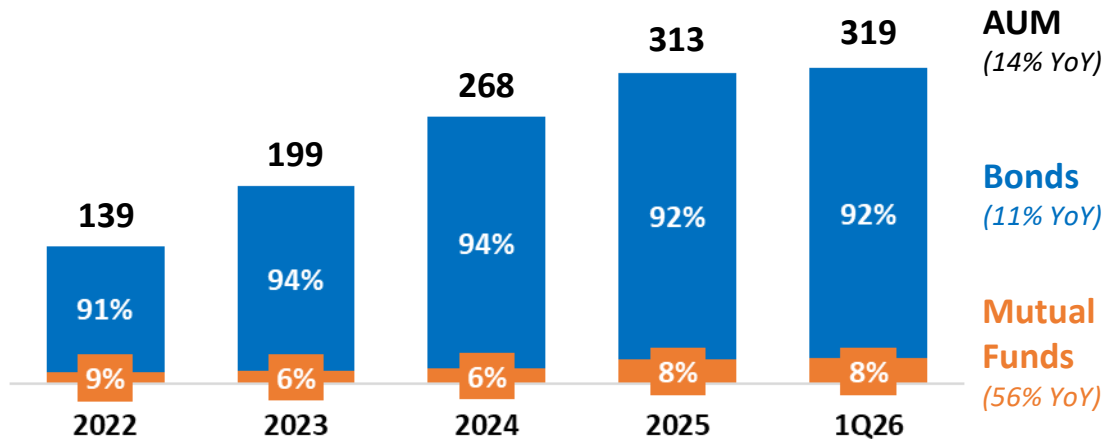
# Strong growth in CASA & investment



## 1 Third Party Fund Composition (Rp tn)



## 3 Total Asset Under Management (AUM) (Rp tn)



## 2 Third Party Funds (Rp tn)

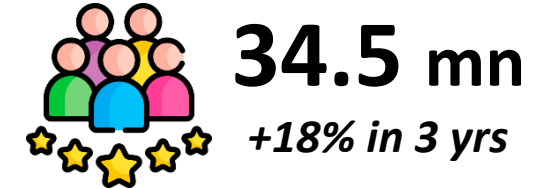
Consolidated	Mar-25	Dec-25	Mar-26	▲ YoY	▲ QoQ
<b>CASA</b>	<b>979.2</b>	<b>1,045.2</b>	<b>1,089.1</b>	<b>11.2%</b>	<b>4.2%</b>
Current Accounts	382.6	434.5	452.0	18.1%	4.0%
Savings Accounts	596.6	610.8	637.0	6.8%	4.3%
Time Deposits	214.2	203.8	203.3	-5.1%	-0.2%
<b>Third Party Funds</b>	<b>1,193.4</b>	<b>1,249.0</b>	<b>1,292.4</b>	<b>8.3%</b>	<b>3.5%</b>
<b>Third Party Funds + AUM</b>	<b>1,472.7</b>	<b>1,561.9</b>	<b>1,611.0</b>	<b>9.4%</b>	<b>3.1%</b>
<b>Average CASA</b>	<b>940.7</b>	<b>980.5</b>	<b>1,063.5</b>	<b>13.1%</b>	<b>8.5%</b>
Average CA	373.0	396.0	447.9	20.1%	13.1%
Average SA	567.7	584.5	615.6	8.4%	5.3%

# Transaction volume rose 61% in 3 years

## End-to-end Supply Chain



## No. of Customers



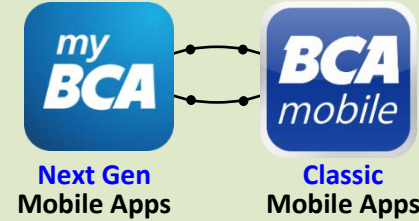
### 1 Online Business Banking



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



### 3 Two Leading Mobile Banking Apps



## Powered by Integrated and Trusted Channels

### 4 1,270 Branches



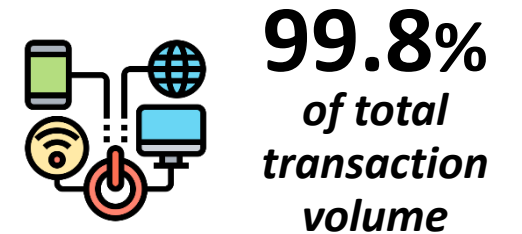
### 5 Cash Deposit & Withdrawal Machines



### 6 24/7 Contact Center



## Digital Transactions contributed



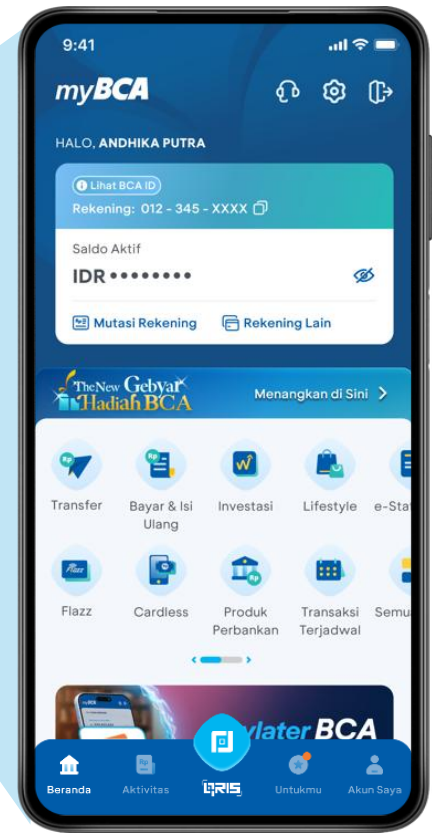
# Newer mobile app, myBCA, continues gaining traction

**BCA mobile**  
Since 2011

**myBCA**  
Since 2021



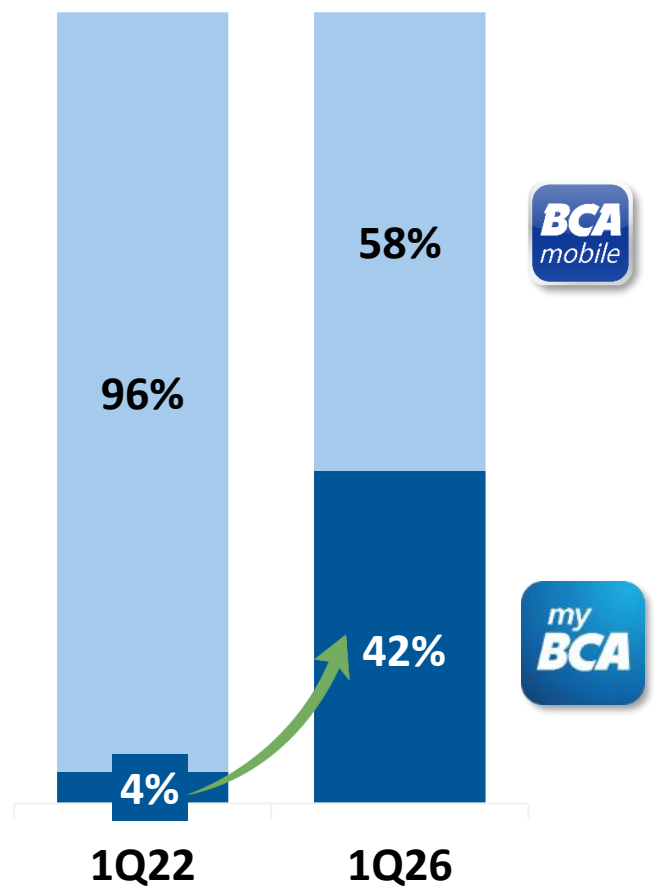
Popular mobile apps for transactions



Newer apps for seamless connectivity

## myBCA apps saw rapid growth of usage

Comp % to Total Mobile Banking Trx Vol.



**myBCA - No. of users**  
↑26x in 4 years  
(+57% YoY)

**myBCA - Trx Volume**  
↑30x in 4 years  
(+45% YoY)

**myBCA - Trx Value**  
↑17x in 4 years  
(+47% YoY)

**Account Opened**  
~55% via online  
in 1Q26

# Continuous enrichments for better mobile 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

## QR Code (QRIS) Payments

Popular for small ticket item purchases



**QRIS Tap to Pay** (with NFC) – by phone or *smartwatch*

### Cross-border QR payments

Applicable in Singapore, Malaysia, Thailand, South Korea and Japan

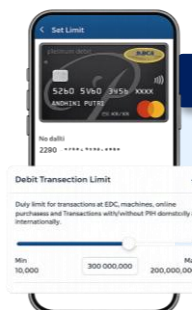


## myBCA Language Options

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



## Debit and Credit Card Controls



- ✓ Set transaction limits
- ✓ Disable or enable transactions

## Other New Updated Features

- Pre-order banknotes

## Integration with subsidiaries

- ✓ Quick **access** to all BCA subsidiaries' apps
- ✓ Upgraded **brokerage** apps
- ✓ Credit **portfolio integration** with BCA Finance
- ✓ Purchase **insurance products** (life, travel, property insurance)
- ✓ Sharia-based **Gold Financing by BCA Syariah**



# 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/ite



Simplify your business with online transaction;

Conveniently authorize transactions created anytime anywhere

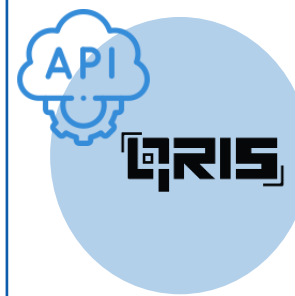
Available in 3 languages: Bahasa Indonesia, English, and Mandarin



- 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 offline channels to boost productivity

~63% of total branch trx done via machines **↑16%** (vs 3 Yr ago)

~87% of total branch trx done via pre-filled forms prior arriving at branches using eBranch app **↑30%** (vs 3 Yr ago)  
(1Q26)

~Rp 10 bn transactions per machine per month (1Q26)

~75% of ATMS are Deposit and Withdrawal Machines (1Q26)

- Cash Deposit
- Cash Withdrawal

Machine assisted counter



CRM/ATM



eService



eService, CS Digital (Digital Customer Service)



CS Digital


- Card Replacement (Debit card, Changing Pin, e-channel registration)



Contribution from branch and ATM remained significant, **31%** of total transaction value

# AI to boost efficiency, customer experience & fraud detection

Lower average downtime per ATM

 **40%**  
YoY

Time reduction in financial document processing

 **~40%**  
vs manual process

ATM / CRM / deposit machines operational management with AI


**100%**

Deposit machines 441 CDMs and DDMs are placed in corporate client premises


Online account opening avg. handling time:

 **30%**  
vs manual process

AI Development process delivery

 **55%**  
faster

Retail CASA growth from AI analytics (for low balance acct)

 **28%**  
(Avg Rp 1.2 tn/mth)

Fraud complaints

 **56%**  
YoY

## Operational Efficiency & Effectiveness

- **AI Agents at contact center** for repetitive tasks (mortgages quality control, efficiency from 5 agents to 1 automatic engine)
- **Mortgage analysis process** for faster process (improved by 50% in no of days), & better collateral risk management, cost efficiency,
- **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 both retail and corporate customers
- **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)

**+35%**  
LLM Usage

### Certifications

 **ISO 42001:2023 for AI Management System**  
(1<sup>st</sup> Conventional bank in the world, 1<sup>st</sup> bank in Indonesia and in Southeast Asia, First 100 organization in the world)

 **ISO 27701:2019 for Personal Data Governance into AI Lifecycle management**

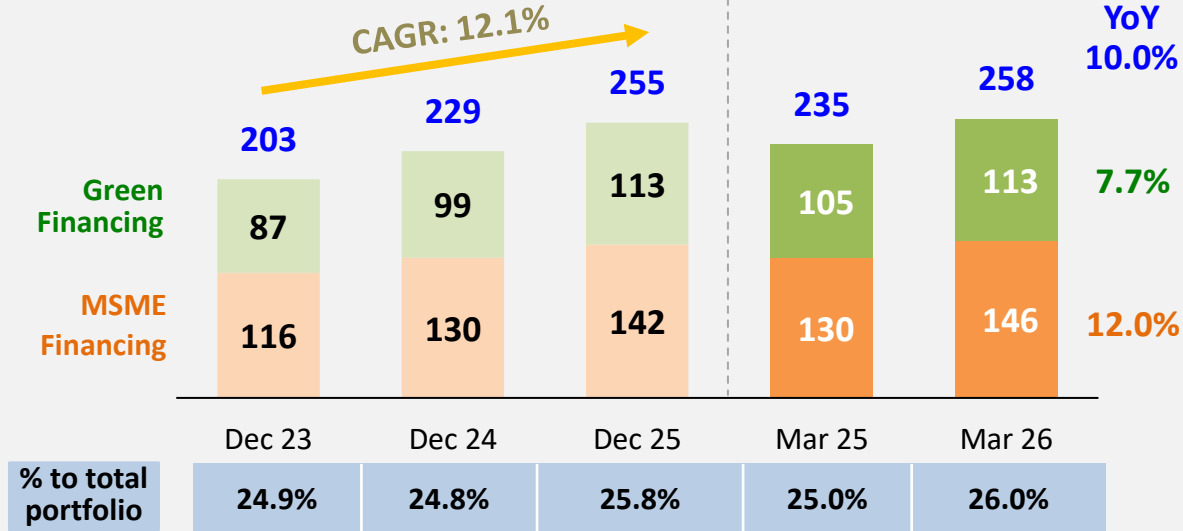
## Sustainable Finance and ESG

- Economic Aspect
- Environment
- Social
- Governance

# Sustainable financing grew 10% YoY

## Sustainable Financing portfolio

Outstanding (Rp Trillion)



### Highlights :

#### Special Loan Rates

- Special rate for Commercial & SME debtors in ESG sectors
- Special rate Multipurpose loan for women debtors



**Rp1,429 Billion**

### Highlights (Cont'd) :

#### 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%	70%

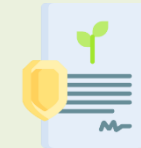
\* Corporate debtors in the palm oil plantation & industry

#### Loan OS for EV Financing



Outstanding  
**Rp 3,652 bn**

#### Sustainability Linked Loan



Outstanding  
**Rp 2,641 bn**

#### Investing in Green Bonds



**Rp 1,754 bn**

#### Renewable Energy Financing




Total Capacity  
**323 MW**  
Outstanding **7.1 Trillion**

# Responsible business to create sustainable impact

## Maintaining strong IT Resilience & Governance

### IT Certification

ISO/IEC 27001:2013	ISO/IEC 27001:2022
ISO/IEC 9001:2015	ISO/IEC 27701:2019 <small>new</small>
ISO/IEC 20000-1:2018	ISO/IEC 42001:2023 <small>new</small>

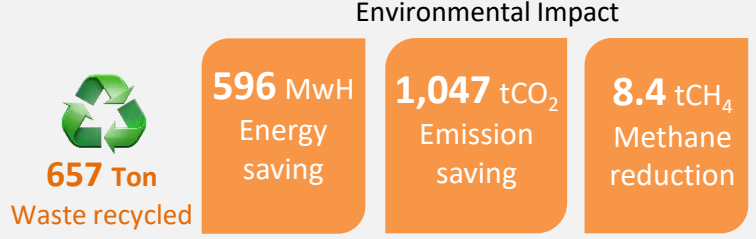
 BCA as the **First Bank in Southeast Asia** to receive AI-management system certification

### IT Development

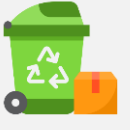
People	Process	Technology
Investing in people & culture. <b>100%</b> employees passed annual mandatory learning	Compliance with regulations & law, applied to <b>all operational activities</b>	<ul style="list-style-type: none"> <li>24/7 security monitoring center</li> <li>IT incident response team</li> <li>Regular resilience test</li> </ul>

## Responsible consumption in daily operations

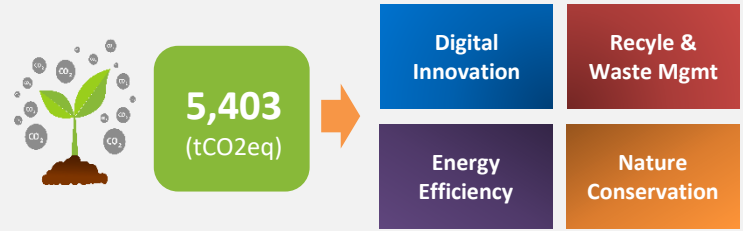
### Promoting waste management as a sustainable culture (FY 2025)



Instilling sustainability culture through recycling habits:

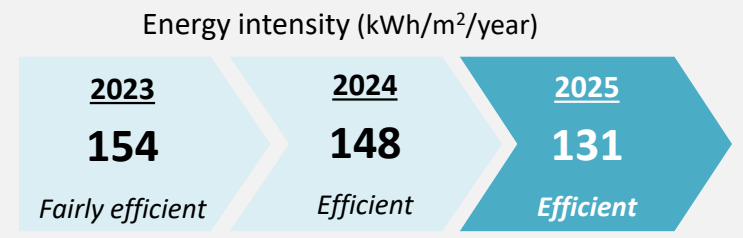
-  Uniform recycle
-  Waste dropbox in BCA offices
-  Green challenge

### Potential carbon saving emission (FY 2025)



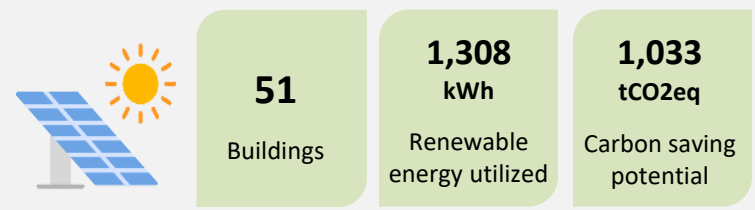
## Environmentally-friendly buildings to lower energy consumption

### Reducing 18% Energy consumption in 2 years



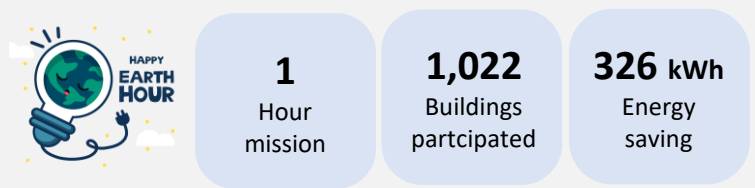
**Efficient level** classification (based on SNI 03-6196-2000)

### Solar panel installation



### Earth hour 2026 participation

Supporting global mission #BiggestHourforEarth







# Benefiting wider communities through value-added initiatives

## Financial Literacy & Inclusion for Communities

<p><b>Develop financial literacy</b> unbanked, underbanked, underserved</p> <p>&gt; <b>169,000</b> participants</p> <p><b>244</b> branches implemented</p> <p><b>652</b> employee ambassadors</p> <p>* FY 2025</p>	<p><b>Expanding access and affordability</b></p> <p><b>65</b> Branches in remote areas <b>3,644</b> Voice ATMs in 240 cities</p> <p><b>Inclusive savings account</b> # of account (in thousand)</p> <p>TabunganKu &amp; SimPel <b>~2,500</b></p> <p>Tahapan Xpresi <b>20,700</b></p>
--	--

## Community Health Assistance

<p> <b>103 patients</b> Presbyopia glasses</p> <p> <b>4,184 patients</b> Medical assistance</p> <p> <b>569 bags</b> Blood donation</p> <p>* Jan-Mar 2026</p>	<p>Accelerating Stunting Reduction in Rural Areas</p> <p><b>1,494 local communities</b> involved</p> 
---	--

## Community Empowerment

 Building sustainable tourism in **27 Assisted Villages** through:




- Sustainable management
- Socio-economic sustainability
- Cultural sustainability
- Environmental sustainability

---





 **Winner, Rural Sustainable Product**

**Prai Ijing village, assisted by Bakti BCA**

## Quality Education for Young Generation

<p><b>Bakti BCA scholarship</b></p> <p>Scholarship for the outstanding <b>700 students in 3 categories:</b></p> <ul style="list-style-type: none"> <li> Financial assistance</li> <li> Academic achiever</li> <li> Non-academic achiever</li> </ul>	<p><b>Bakti BCA schools</b></p> <p>Developing competitive generations through the integration of Character, Science, and Technology</p> <ul style="list-style-type: none"> <li>12 Assisted schools</li> <li>Coaching &amp; development</li> <li>Infrastructure support</li> </ul>
---	---

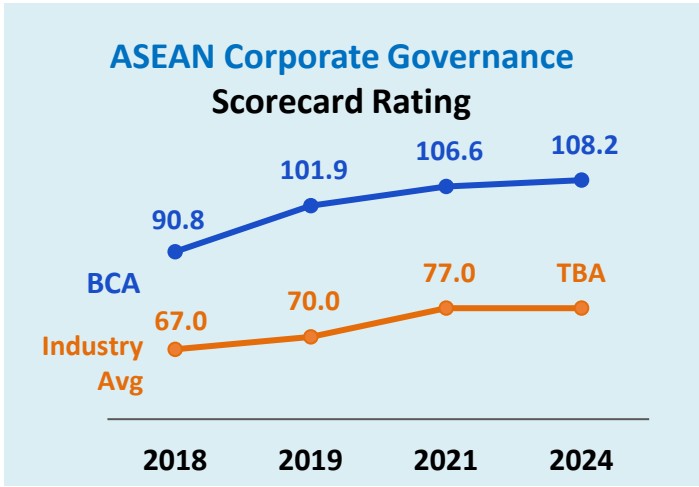
## Nature Conservation

	<b>Sea Turtle conservation</b> relocation of 34k eggs & release of 24k hatchlings
	<b>Leopard conservation</b> Preserve the forest ecosystem by protecting umbrella species
	<b>Orangutan conservation</b> 6 orangutan rehabilitated; 5 orangutan reintroduced
	<b>Tree planting program</b> +51k trees planted, involving 423 communities

 Expanding market access for **3 Bakti BCA villages** to join international exhibiton

-  Capacity building mentoring & support
-  Trial tour offering for international travel agent/operator
-  Generating > IDR 500 million economic value for villages

# Recognitions of Good Governance and overall ESG



### MSCI Indonesia Index ESG Rating




**MSCI**  
ESG RATINGS

CCC B BB BBB **A** AA AAA


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

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



### LSEG ESG Scores

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



### 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**



**BCA constituents of:**

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

# ▶ Share Data, Ratings & Awards ◀

# BCA share performance & rating

## BCA Shareholding Structure (31 March 2026)

	Number of Shares	Ownership Percentage
PT Dwimuria Investama Andalan*	67,729,950,000	54.94%
Public**	55,146,290,600	44.73%
Treasury Stock	398,809,400	0.33%
<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, 2.49% of shares belong to parties affiliated with PT Dwimuria Investama Andalan.

### Fitch Ratings

As of April 2026

Description	Rating
Outlook	Negative
Long-Term IDR	BBB
Short-Term IDR	F3
National Long-Term	AAA (idn)
National Short-Term	F1+ (idn)
Viability	bbb
Government Support	bbb-

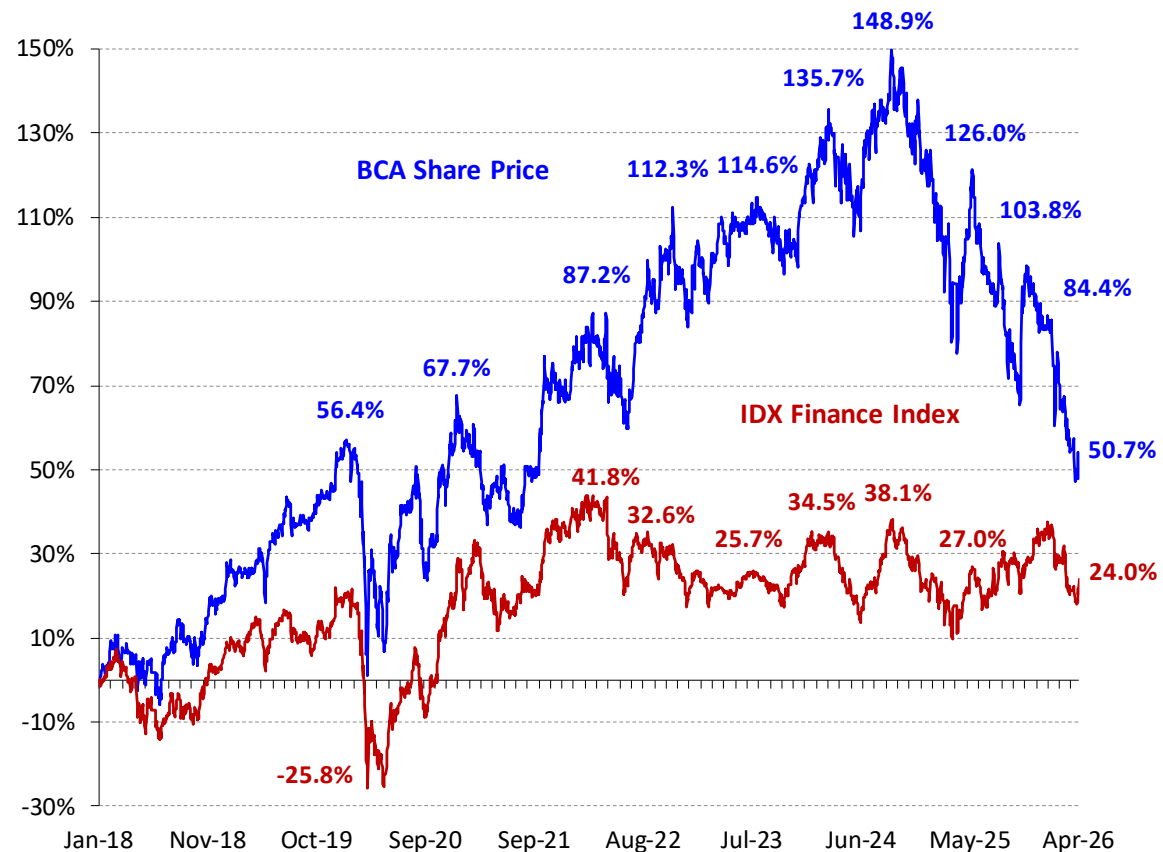
### Pefindo Ratings

As of March 2026

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

## Performance BBCA vs IDX Finance Index

(Relative price up to 10 Apr 2026, compared against 1 Jan 2018)



**Market Cap BCA:**  
 Rp **798 tn** (10 Apr 26)  
 "The Largest in Indonesia Banking Industry"

**5 Year CAGR BCA Share Price: +3.2% vs 0.8% IDX Finance**  
 (5Yr: Apr-21 to Apr-26)

# Selected awards and recognitions (2025-2026)



## Best Bank



### Gallup International Gallup Global Customer Engagement

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



### Ministry of Finance of the Republic of Indonesia

- Best Overall Primary Dealer
- Best Primary Dealer for Government Securities in the Primary Market
- Best Primary Dealer for Government Securities in Secondary Market



### The Economics Digital Financial Awards 2026

- E-Customer Service, Flazz BCA
- Mobile Banking, BCA Mobile
- E-Money & e-Payment, VIRA



### 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



### SWA Indonesia Customer Experience Award 2025

- #1 Mobile Banking Apps (myBCA)
- #1 Bank Contact Center (Halo BCA)
- #1 Bank (BCA)
- #1 Credit Card



### Contact Center World Top Ranking Performance Award

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



### Forbes World's Best Bank 2025

- #1 World's Best Bank in Indonesia



### The Banker Magazine Top 50 Global Banking Brands

- #1 in Indonesia
- #8 in Global



### Corporate Governance Asia Asian Excellence Award

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



### Euromoney Private Banking Awards 2025

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



### 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

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

Scan QR or Click Image to access the file

**Corporate Presentations**

PT Bank Central Asia Tbk  
1Q26 Results

23 April 2026

**Audited / Long Form Reports**

31 Mar 2026  
(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  
1Q26

**Economic Reports**

2026 Global Economic Outlook

A tale of two economies

Erbert Timothy Lusman  
Economic Analyst  
Victor George Petrus Melindas  
Head of Banking Research and Analytics

**Annual Reports (incl. GCG)**

Unity for a Better Future

Annual Report 2025

**Sustainability Reports**

Unity for a Sustainable Future

# 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**

