PT Bank Central Asia Tbk

1H26 Results

28 July 2026

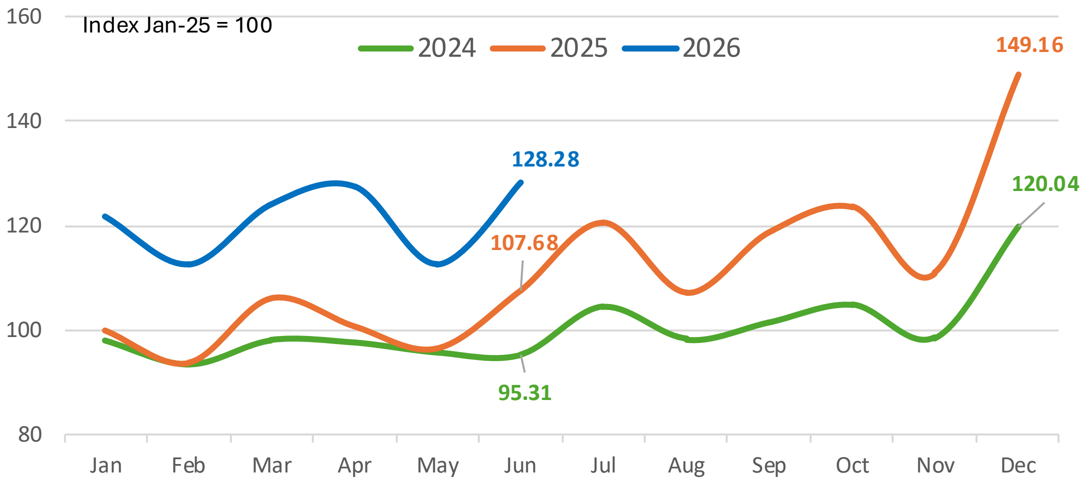
Agenda

- Economic Highlights
- Banking Industry Updates
- 1H26 Performance Overview
- Sustainable Finance and ESG
- Share Data, Ratings & Awards

Economic Highlights

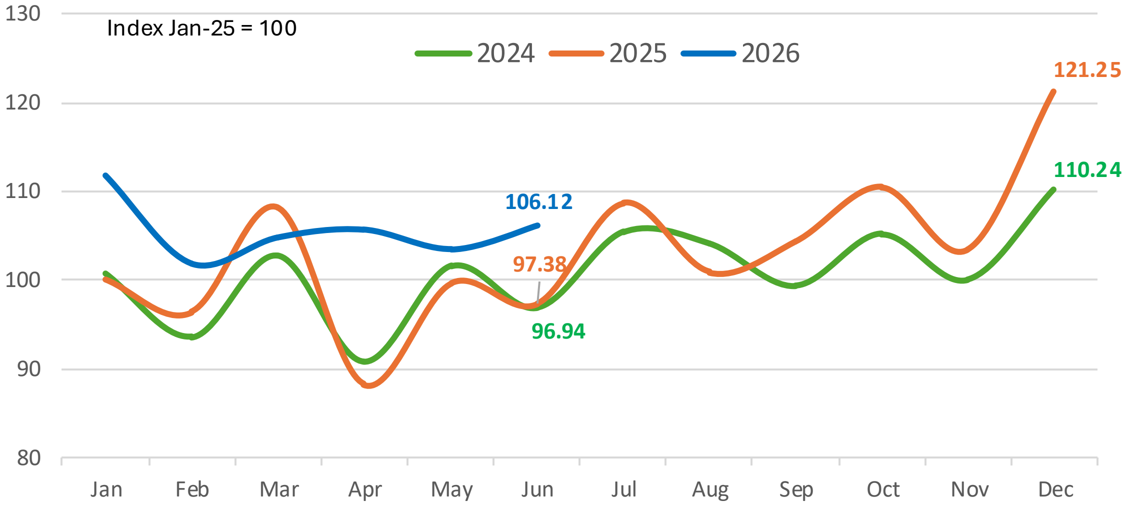
Economic Highlights (1/2)

1 Business transactions move sideways in the last 12-m



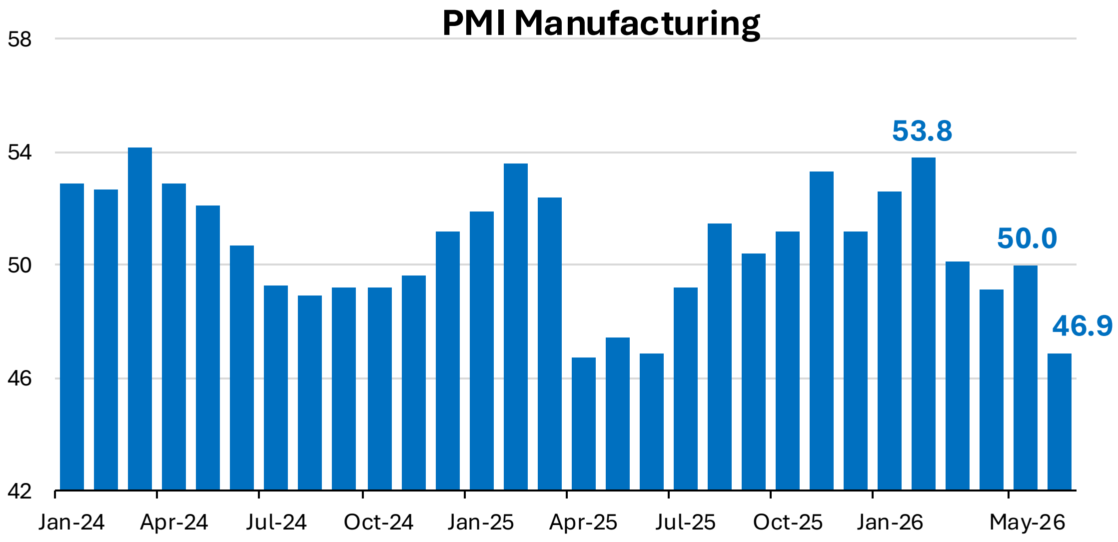
Source: BCA Big Data

2 Consumer spending flattens since early 2026



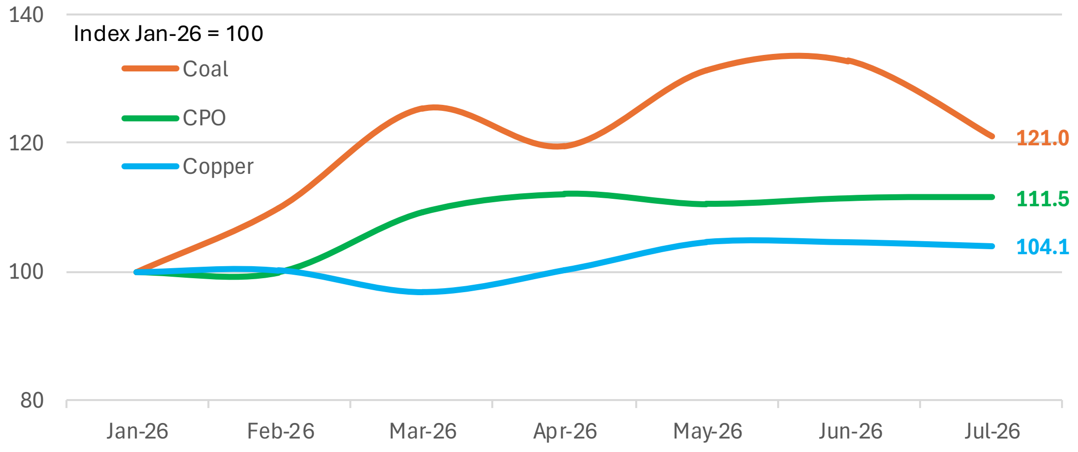
Source: BCA Big Data

3 Indonesia saw slower manufacturing PMI



Source: SnP global

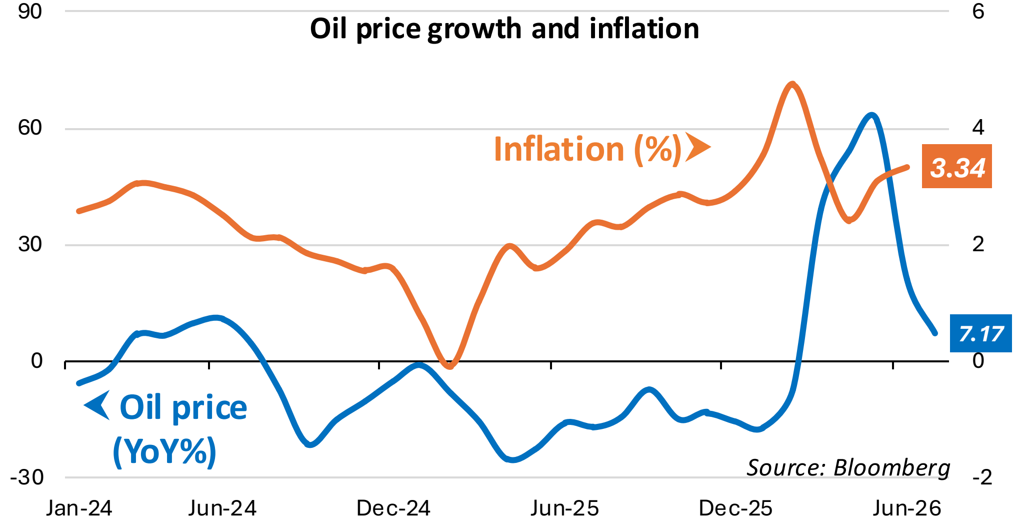
4 Sustained CPO and Copper prices



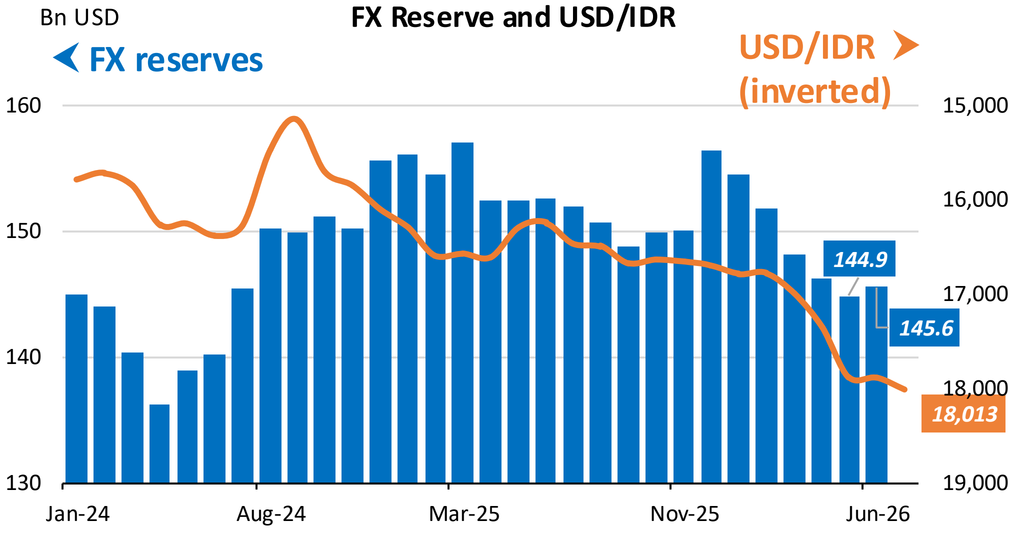
Source: Bloomberg

Economic Highlights (2/2)

5 Fuel prices are partly subsidized to manage inflation

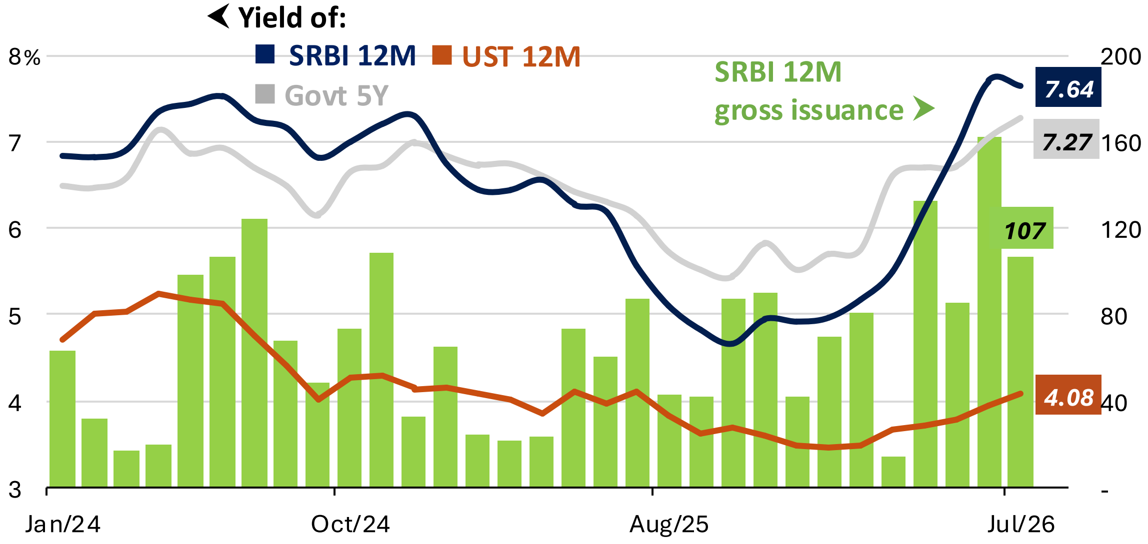


6 Spend some FX reserve to manage IDR depreciation



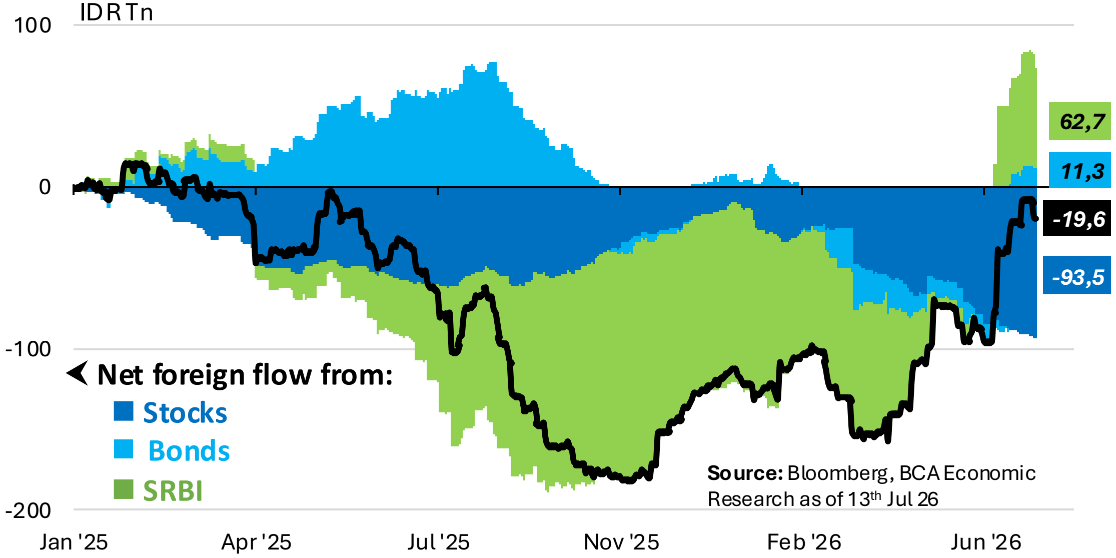
Source: BI

7 Rising yield as Rp depreciation and inflation risk linger…



Source: Bloomberg, BI, as of 27th Jul 2026

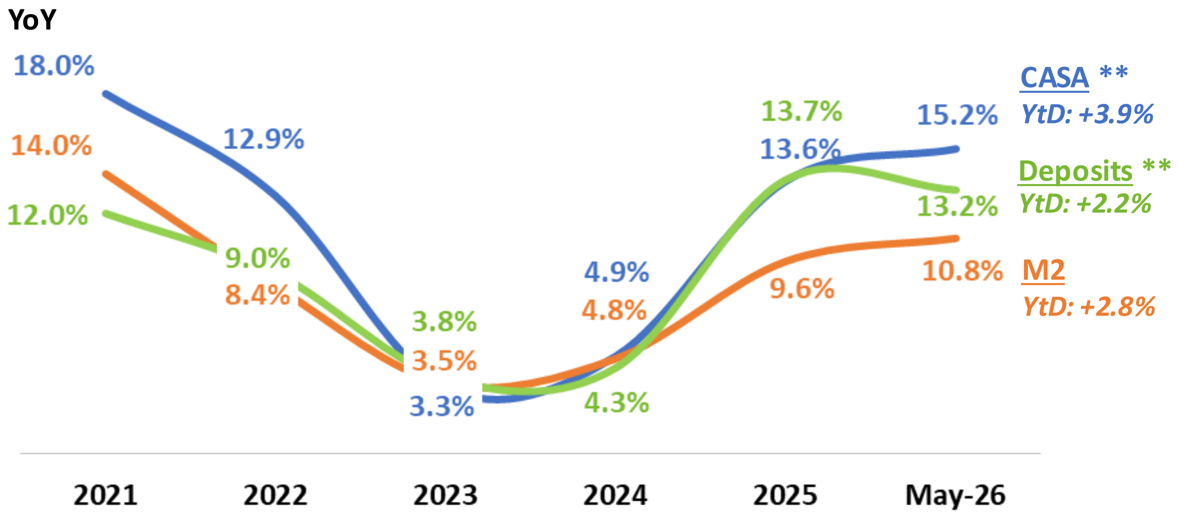
8 …net foreign outflow recently eased



Banking Industry Updates

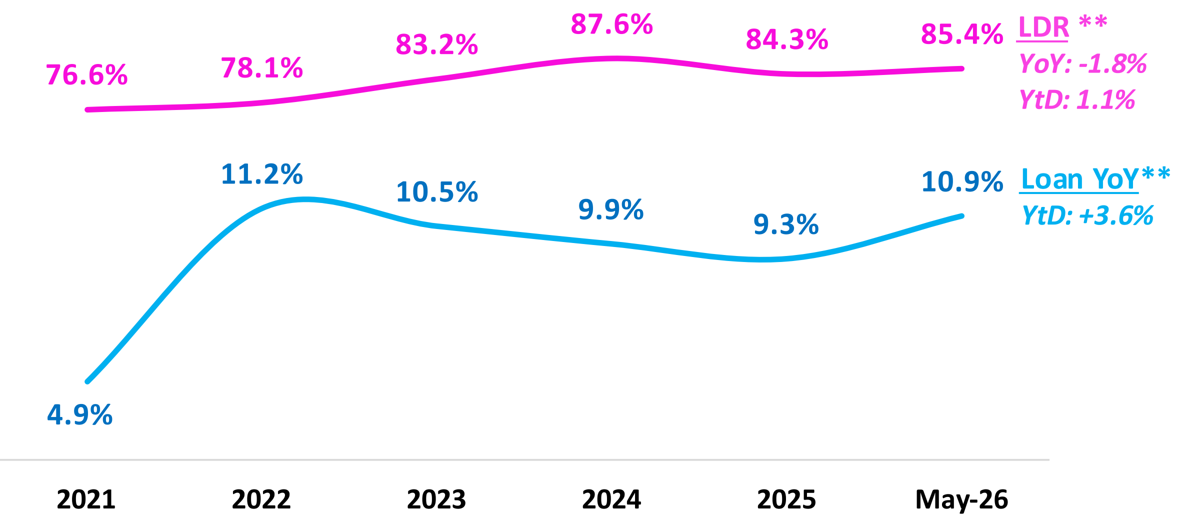
Banking industry (1/2)

1 Deposit growth eased



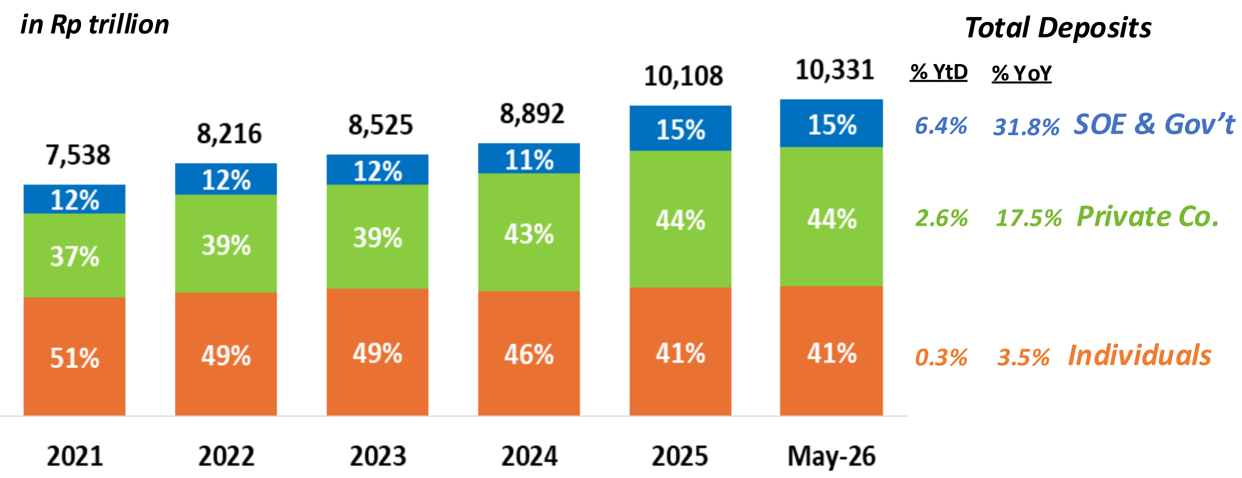
Source: BI (SEKI)
*** As of Jun-26 excluding Central Gov't Deposits: +8.1% YoY, CASA: +9.2% YoY*

2 Sustained loan growth supported by public sector



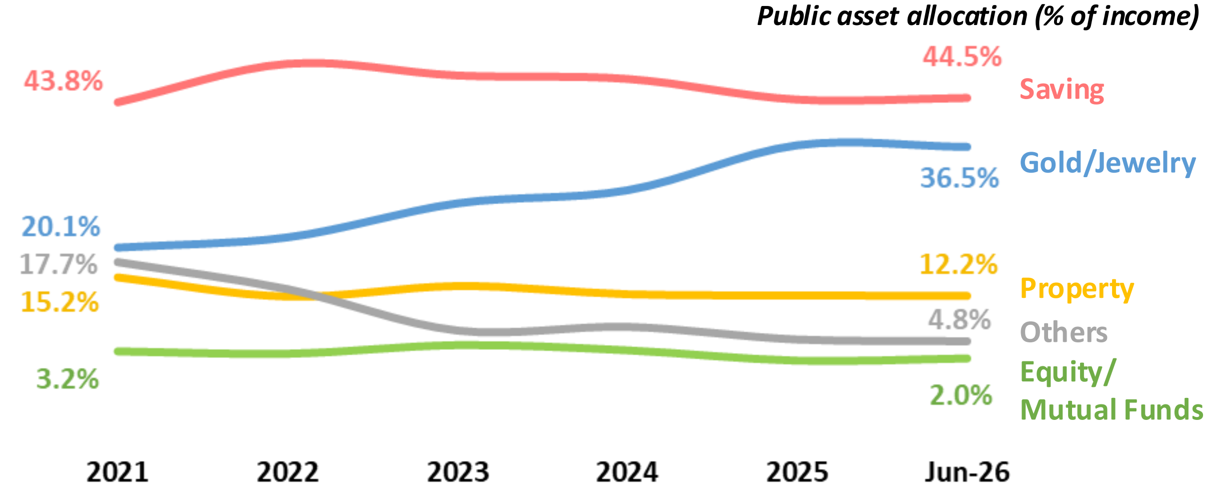
Source: BI (SEKI)
*** As of Jun-26 excluding Central Gov't Loans: +12.7% YoY*

3 Individual deposits recorded slow growth



Source: BI (SEKI)

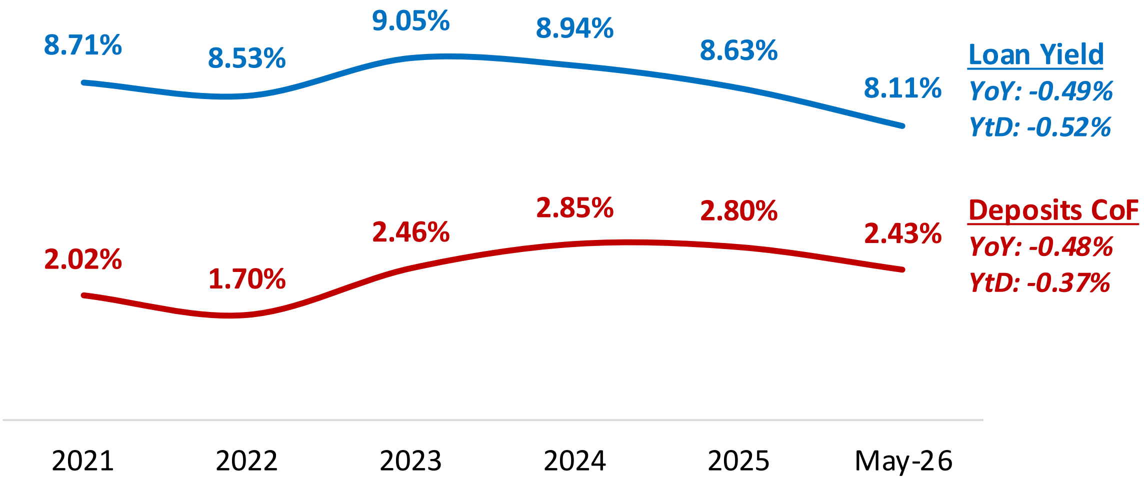
4 Individual investments: shifting preference toward gold



Source: BI (Customer Expectation Survey)

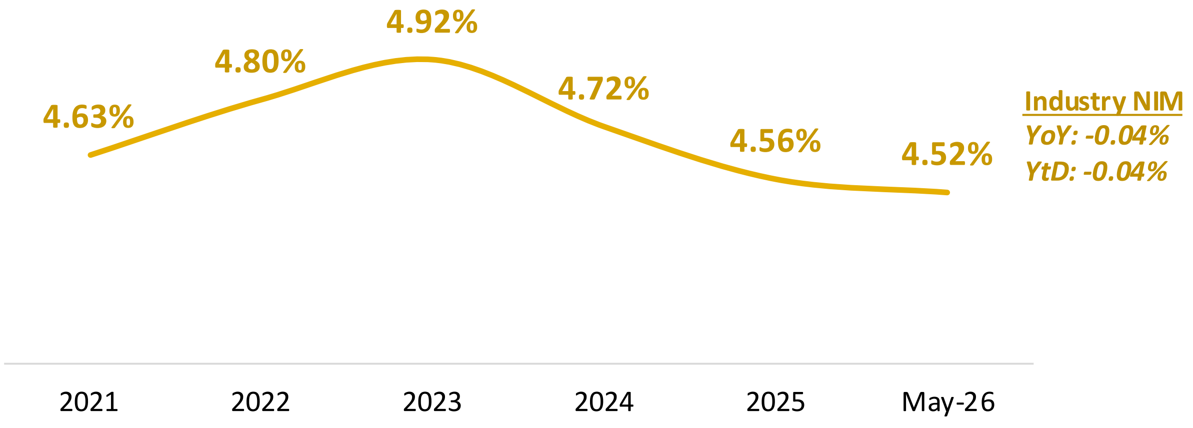
Banking industry (2/2)

5 Ytd, loan yield declined faster than cost of funds



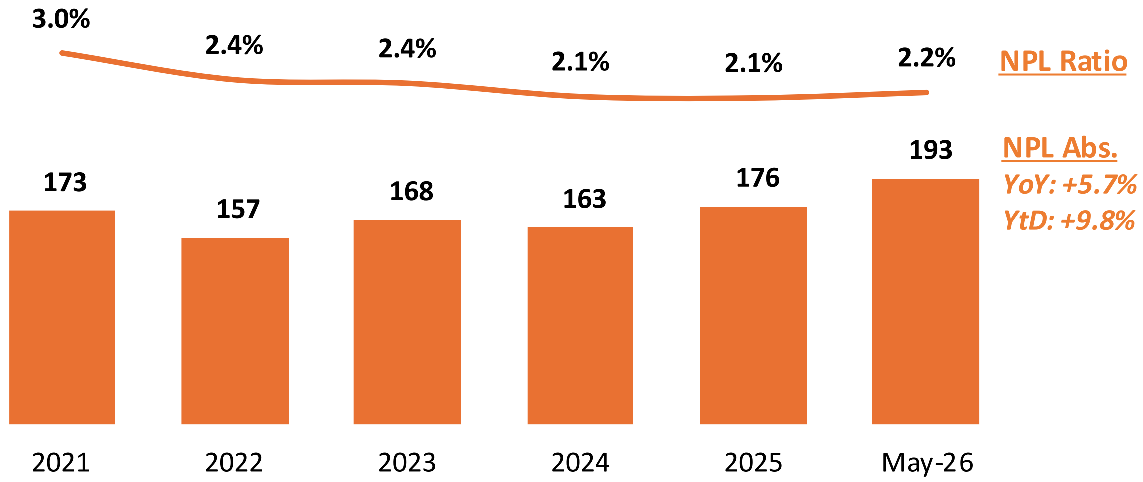
Source: OJK (SPI)

6 Banking sector saw weaker NIM



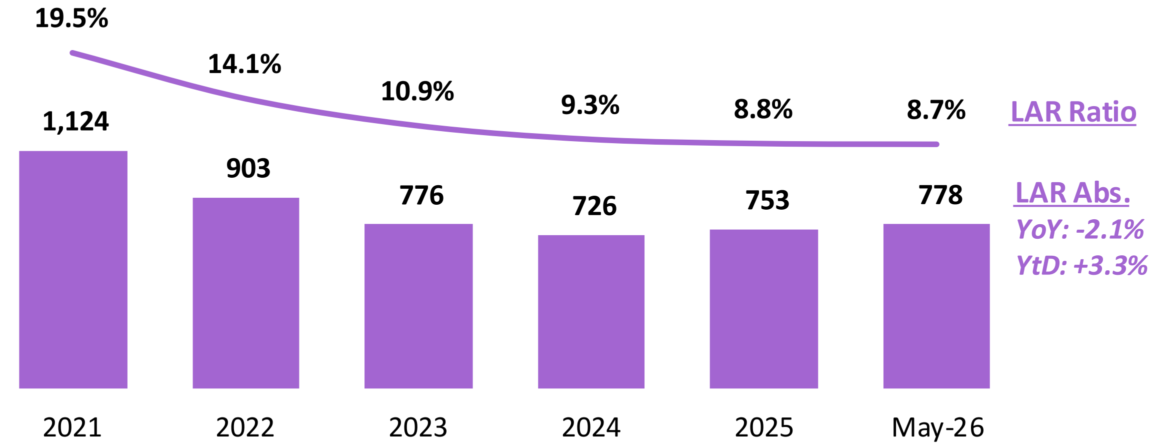
Source: OJK (SPI)

7 Nominal NPL increased Ytd



Source: OJK (SPI)

8 … so does nominal LAR



Source: OJK (SPI)

1H26 Performance Overview

CASA grew 10.2% YoY, loans increased 8%

Consolidated (Rp tn)	Jun-25	Dec-25	Mar-26	Jun-26	▲ YoY	▲ YtD	▲ QoQ
Total Assets	**1,504**	**1,587**	**1,641**	**1,661**	**10.4%**	**4.6%**	**1.2%**
Secondary Reserves & Marketable Securities	**433**	**477**	**524**	**511**	**18.1%**	**7.2%**	**-2.5%**
Loans	**959**	**993**	**994**	**1,036**	**8.0%**	**4.3%**	**4.2%**
Third Party Funds	**1,190**	**1,249**	**1,292**	**1,284**	**7.9%**	**2.8%**	**-0.6%**
CASA	982	1,045	1,089	1,082	10.2%	3.5%	-0.6%
Current Accounts	385	434	452	444	15.3%	2.3%	-1.7%
Savings Accounts	597	611	637	638	6.9%	4.4%	0.1%
Time Deposits	208	204	203	202	-2.8%	-1.0%	-0.8%
Equity	**262**	**281**	**259**	**270**	**3.4%**	**-3.9%**	**4.4%**

Positive PPOP growth

Consolidated (Rp tn)	1H-25	1H-26	▲ YoY	1Q-26	2Q-26	▲ QoQ
Operating Income	**54.6**	**55.8**	**2.2%**	**27.8**	**28.0**	**0.8%**
Net Interest Income	**42.6**	**42.4**	**-0.6%**	**21.1**	**21.3**	**1.3%**
Non Interest Income	**11.9**	**13.2**	**11.0%**	**6.6**	**6.6**	**-1.0%**
Fees and Commissions	9.9	11.0	11.2%	5.5	5.5	-0.2%
Trading Income	1.7	1.8	6.5%	0.9	0.9	-5.8%
Others	0.3	0.4	30.6%	0.2	0.2	-2.9%
Net Insurance Income*	**0.1**	**0.2**	**128.4%**	**0.1**	**0.1**	**48.9%**
Operating Expenses	**17.2**	**17.4**	**1.5%**	**8.5**	**8.9**	**4.6%**
Manpower	9.1	9.0	-1.2%	4.7	4.2	-10.6%
General & Administrative	8.1	8.5	4.6%	3.8	4.7	23.7%
PPOP (Pre-Provision Operating Profit)	**37.5**	**38.4**	**2.5%**	**19.3**	**19.1**	**-0.8%**
Provision incl. Loan Recovery	**1.9**	**1.8**	**-4.4%**	**1.2**	**0.6**	**-51.1%**
Provision	2.2	2.5	11.6%	1.5	0.9	-38.0%
Loan Recovery	(0.4)	(0.7)	96.1%	(0.3)	(0.4)	8.9%
Net Profit	**29.0**	**29.5**	**1.8%**	**14.7**	**14.9**	**1.1%**

*) IFRS 17 effective in Dec-25

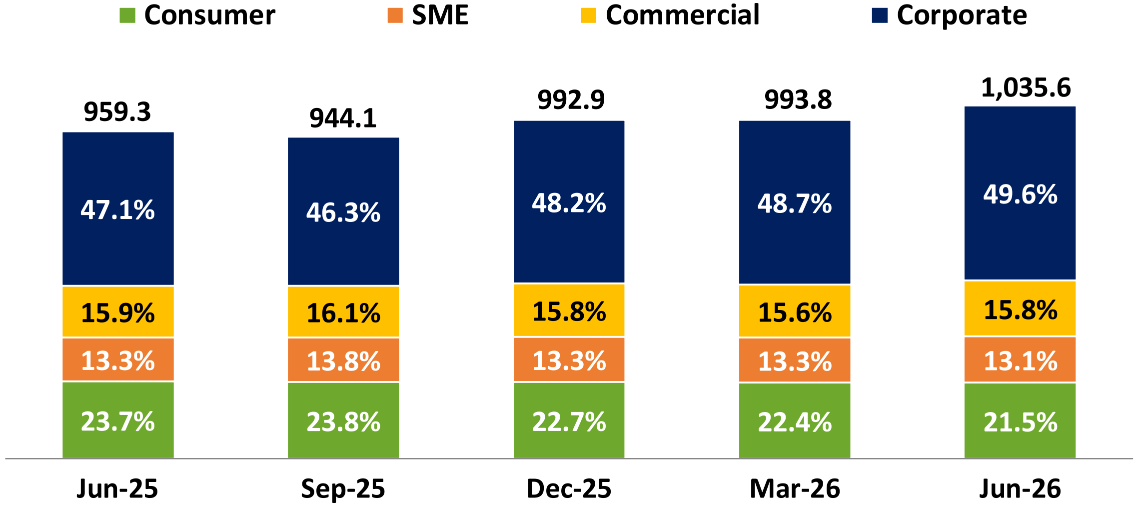
Key Ratios

Bank Only	1H-25	1H-26	▲ YoY	1Q-26	2Q-26	▲ QoQ
Risk Adjusted NIM*	5.3%	4.8%	-0.5%	4.8%	5.0%	0.2%
NIM	5.8%	5.3%	-0.5%	5.4%	5.3%	-0.1%
CoC (gross)	0.5%	0.5%	0.0%	0.6%	0.4%	-0.2%
CoC (after recovery)	0.4%	0.3%	-0.1%	0.4%	0.2%	-0.2%
Cost to Income	29.1%	29.3%	0.2%	27.3%	31.7%	4.4%
ROA	4.1%	3.8%	-0.3%	4.1%	3.6%	-0.5%
ROE	25.2%	24.1%	-1.1%	25.1%	23.1%	-2.0%
CAR	28.4%	26.8%	-1.6%	27.0%	26.8%	-0.2%
CASA to Total Funding	83.4%	85.2%	1.8%	85.2%	85.2%	0.0%
LDR	78.0%	78.7%	0.7%	74.1%	78.7%	4.6%
NSFR	157.2%	154.9%	-2.3%	159.9%	154.9%	-5.0%
LCR	289.0%	277.6%	-11.4%	305.7%	277.6%	-28.1%
ECL to Total Loans	3.5%	3.0%	-0.5%	3.1%	3.0%	-0.1%
NPL - gross	2.2%	1.9%	-0.3%	1.8%	1.9%	0.1%
NPL Coverage	167.2%	165.5%	-1.7%	174.6%	165.5%	-9.1%
LAR	5.7%	4.9%	-0.8%	5.1%	4.9%	-0.2%
LAR Coverage (incl. off B/S)	68.7%	68.7%	0.0%	69.7%	68.7%	-1.0%

*) Risk Adjusted NIM = NIM – COC (gross)

Business segment driving loan growth

1 Loan Composition by Segment (Rp tn)



3 Loan by Top Sector (Rp tn)

	Rp tn	% Compo	% YoY	% QoQ
Manuf.	229.5	22.2%	11.8%	7.4%
Trading	200.3	19.3%	4.1%	2.7%
Household	160.0	15.4%	-3.6%	-0.1%
Biz. Services	145.6	14.1%	4.4%	1.2%
Transport.	89.3	8.6%	26.1%	17.5%
Construction	44.5	4.3%	5.5%	0.8%
Agriculture	44.2	4.3%	7.7%	3.6%

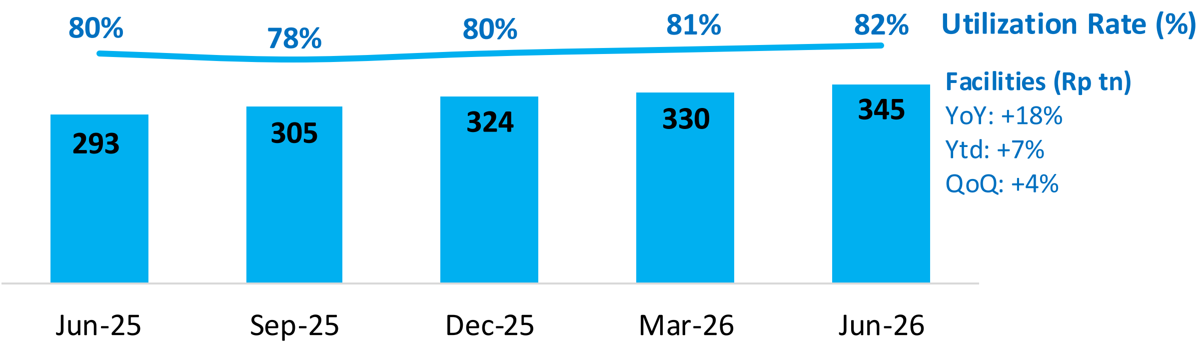
2 Loan by Segment (Rp tn)

Consolidated	Dec-25	Jun-26	▲ YoY	▲ YtD	▲ QoQ
Corporate	481.4	513.4	13.6%	6.7%	6.1%
Commercial	144.3	153.9	7.2%	6.6%	6.0%
SME	130.9	134.6	6.0%	2.9%	2.6%
Consumer	224.2	221.0	-2.4%	-1.4%	-0.2%
- Mortgages	142.3	144.3	4.8%	1.4%	1.3%
- Vehicles	56.6	51.3	-21.5%	-9.3%	-4.7%
- Personal Loans	25.3	25.4	8.2%	0.5%	1.0%
Sharia Financing	13.2	13.6	20.5%	2.9%	2.6%
Total O/S Loans	**992.9**	**1,035.6**	**8.0%**	**4.3%**	**4.2%**
Total Facilities	1,445.1	1,483.5	6.8%	2.7%	1.5%
Average Loan	**943.0**	**989.6**	**5.6%**	**4.9%**	**0.5%**

Corporate loan growth supported by investment loans

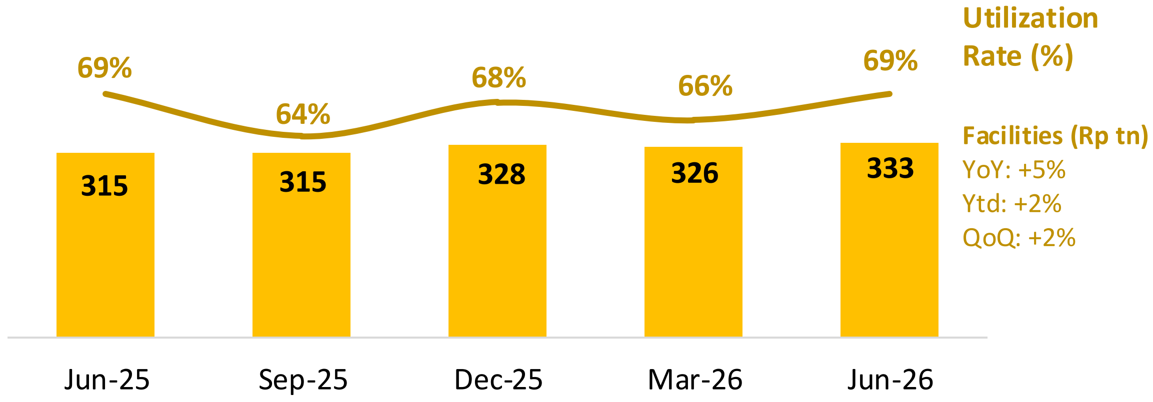
1 Investment Loan Facilities and Utilization Rate

- Utilization continue grow



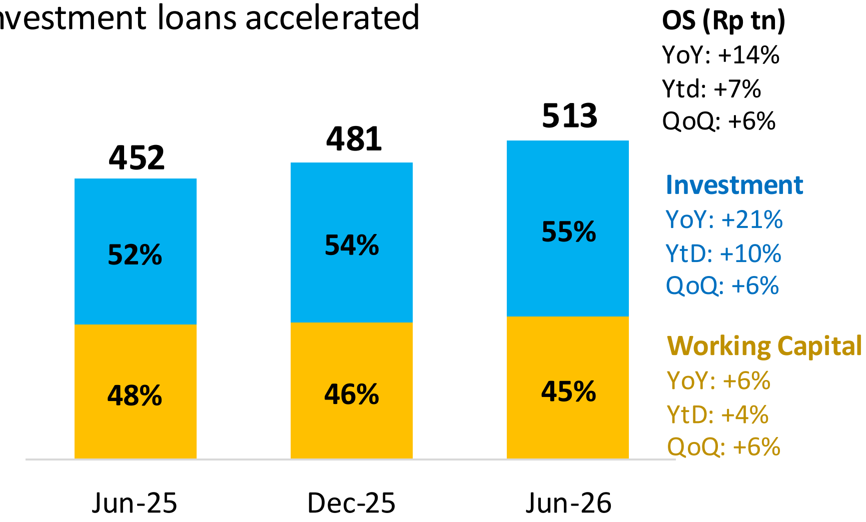
2 Working Capital Loan Facilities and Utilization Rate

- Utilization rate at 69%

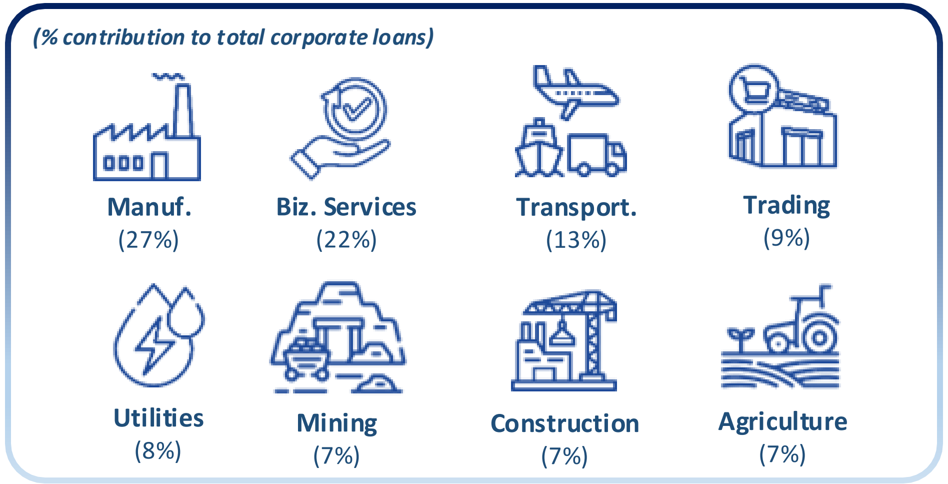


3 Corporate Loans by Use

- Investment loans accelerated

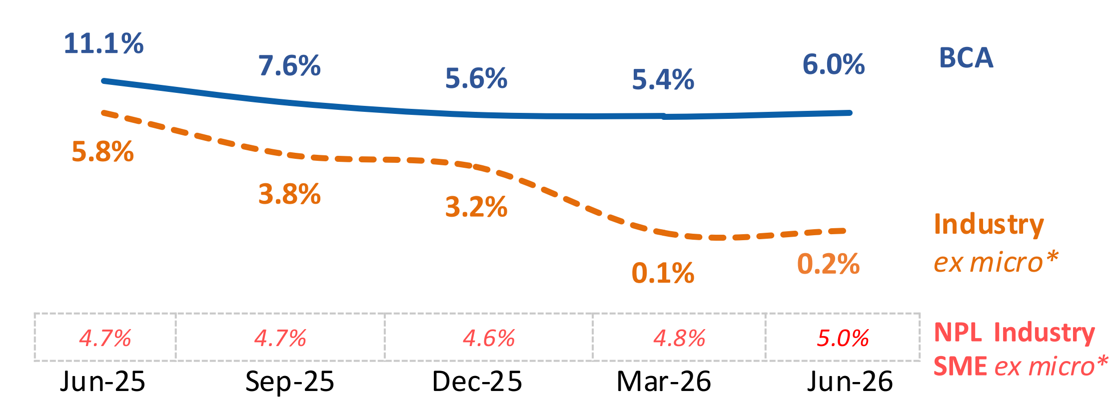


4 Corporate loan sectors



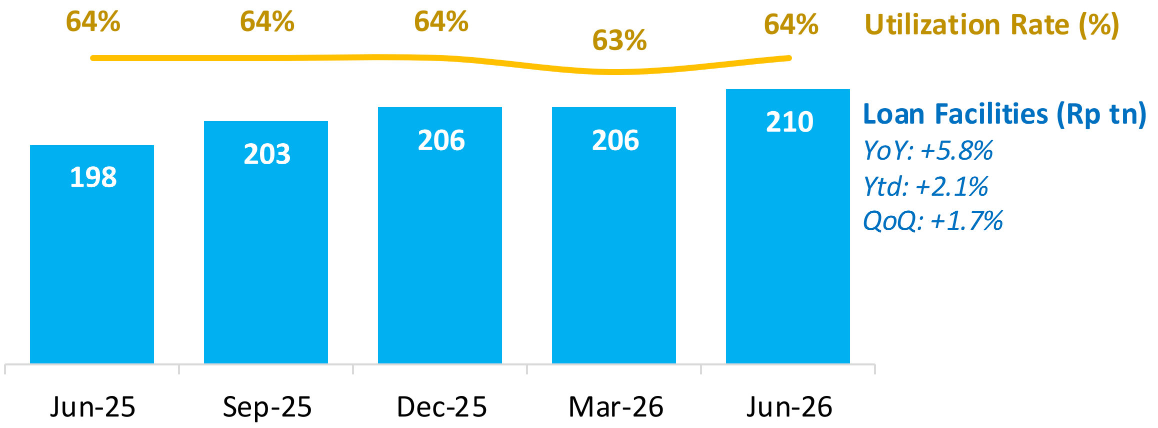
SME loans rose 6.0% YoY, stable utilization rate

1 BCA vs Industry SME Loan Growth (YoY)



**) Industry May-26. Source OJK (SPI)*

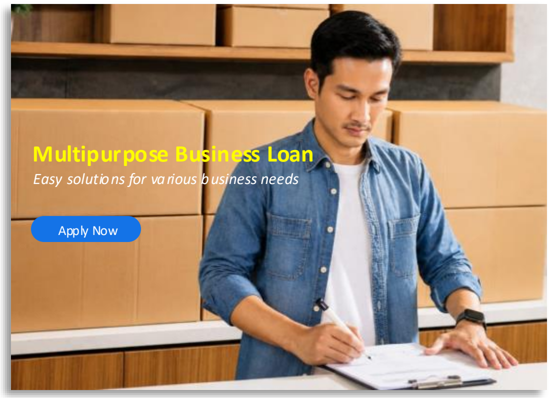
2 BCA SME Loan Facilities and Utilization Rate



- Customer base increased 36% over the last 4 years
- Preserving asset quality for sustainable growth

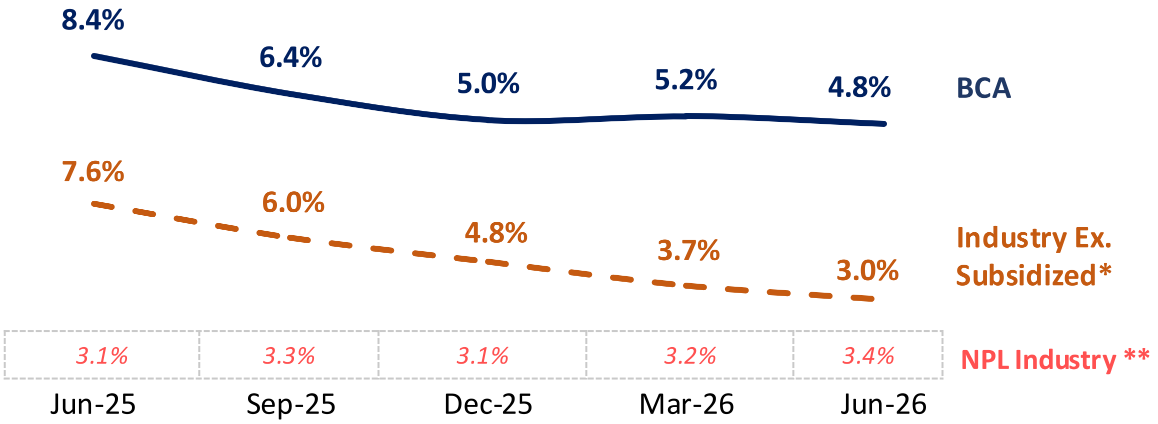
3 BCA SME Loan by Region and YoY O/S Growth

	Jakarta	Java Ex. Jakarta	Ex. Java
Loan by region 1H-26	38.4%	36.0%	25.6%
OS YoY Growth	+6.3%	+6.5%	+4.7%



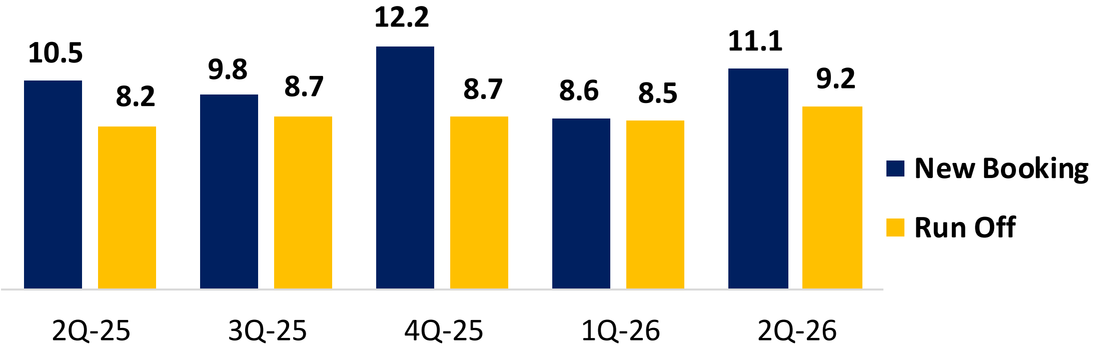
Mortgages new booking grew 10.2% YoY

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 May-26. Source OJK (SPI)

2 BCA Mortgages New Booking and Runoffs (Rp tn)

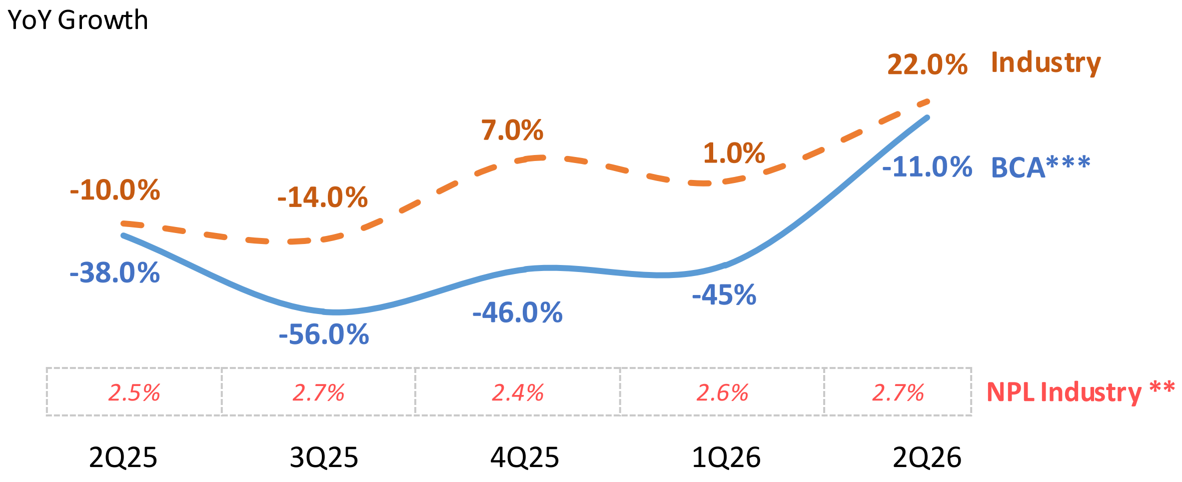


3 BCA Mortgages by Region – Positive Growth

	Jakarta	Java Ex Jakarta	Ex Java
OS Loan by region 1H-26	54.8%	30.9%	14.3%
YoY OS Growth	+5.7%	+2.2%	+7.4%

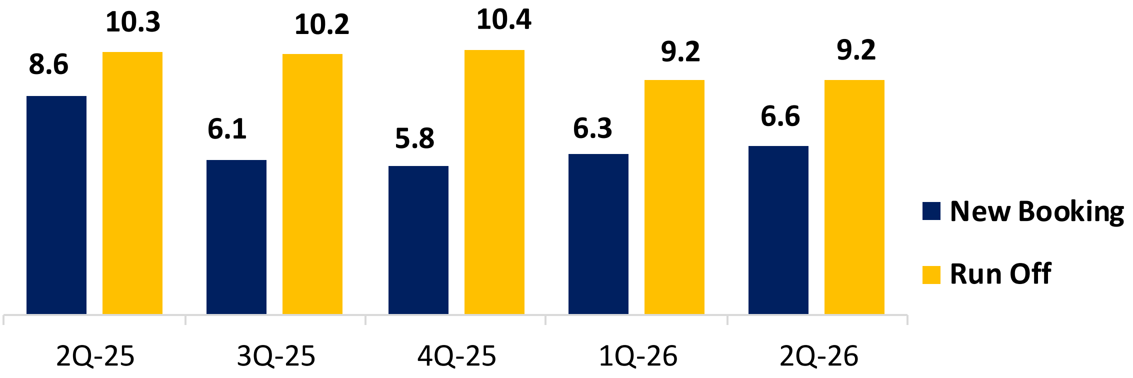
Auto loans: strategic playbook amidst industry dynamics

1 BCA vs Industry – Car Sales (in unit)



*) Industry: Car Sales Data (retail sales), Gaikindo
**) NPL Industry May-26. Source OJK (SPI)
***) BCA growth data per May-26

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

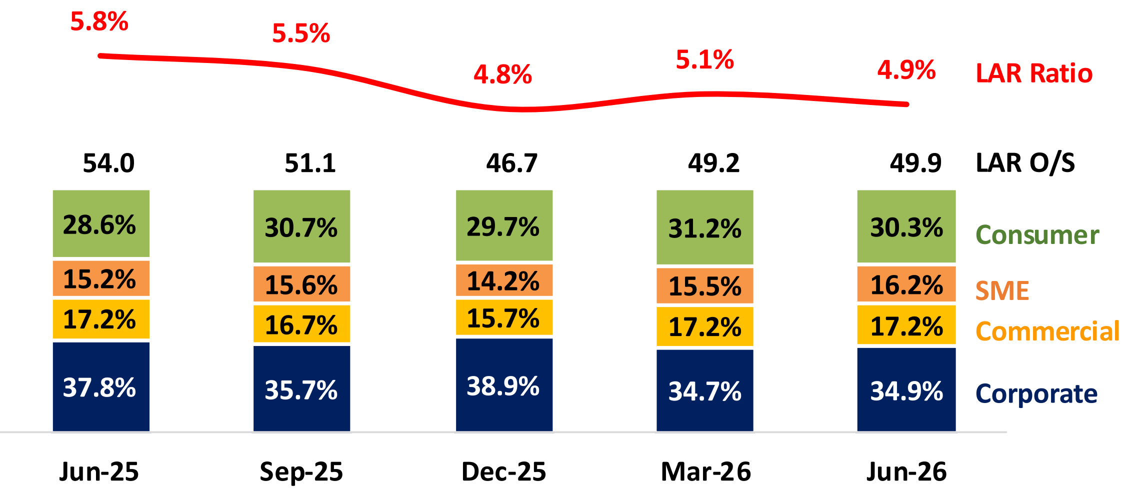
	Jakarta	Java Ex. Jakarta	Ex. Java
New booking by region 1H-26	37.1%	42.8%	20.0%
YoY Growth	-29.9%	-39.3%	-48.2%

Consolidated LAR stood at 4.9%

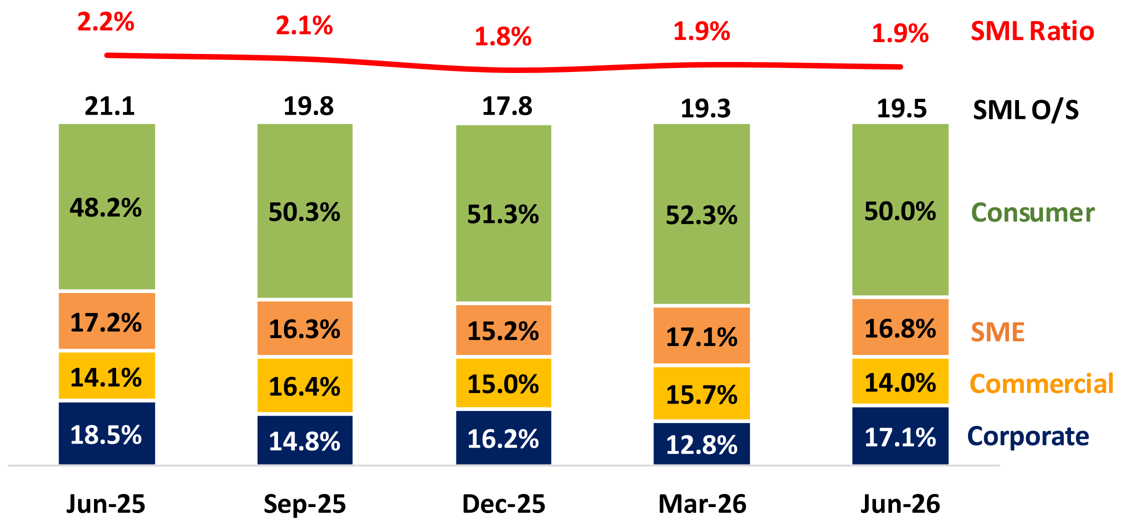
1 Loan at Risk (LAR) (Rp tn)

Consolidated	Dec-25	Jun-26	ΔYoY	ΔYtD	ΔQoQ
Current Restruct.	12.4	11.6	-9.6%	-6.5%	-4.4%
Special Mention	17.8	19.5	-7.6%	9.4%	1.1%
NPL	16.5	18.8	-7.0%	14.5%	6.3%
Total LAR	**46.7**	**49.9**	**-7.9%**	**7.0%**	**1.6%**
LAR Ratio	**4.8%**	**4.9%**	**-0.9%**	**0.1%**	**-0.2%**
LAR Coverage	**72.0%**	**69.0%**	**0.5%**	**-3.0%**	**-0.9%**

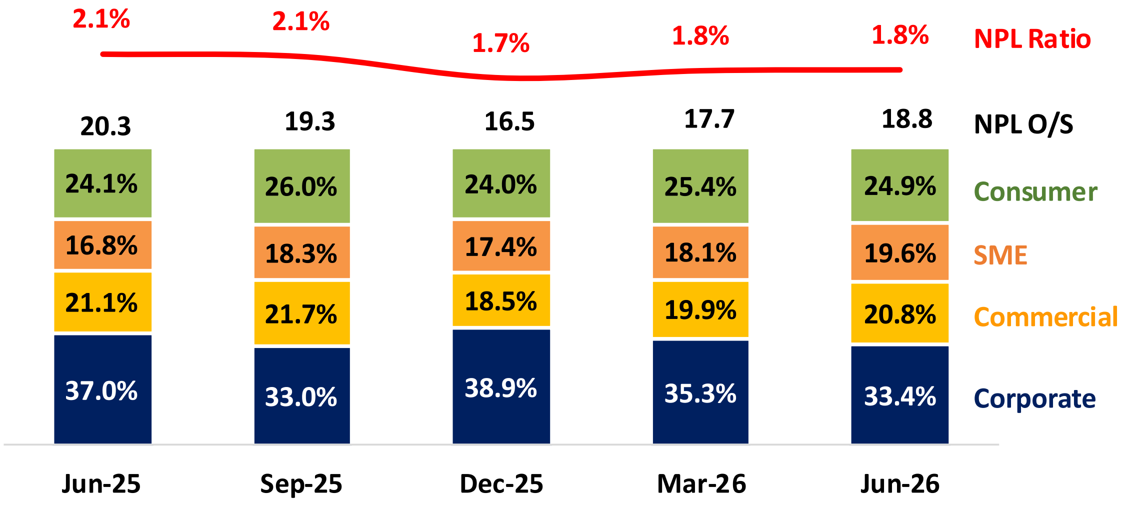
2 LAR (Consolidated, Rp tn)



3 Special Mention (Consolidated, Rp tn)

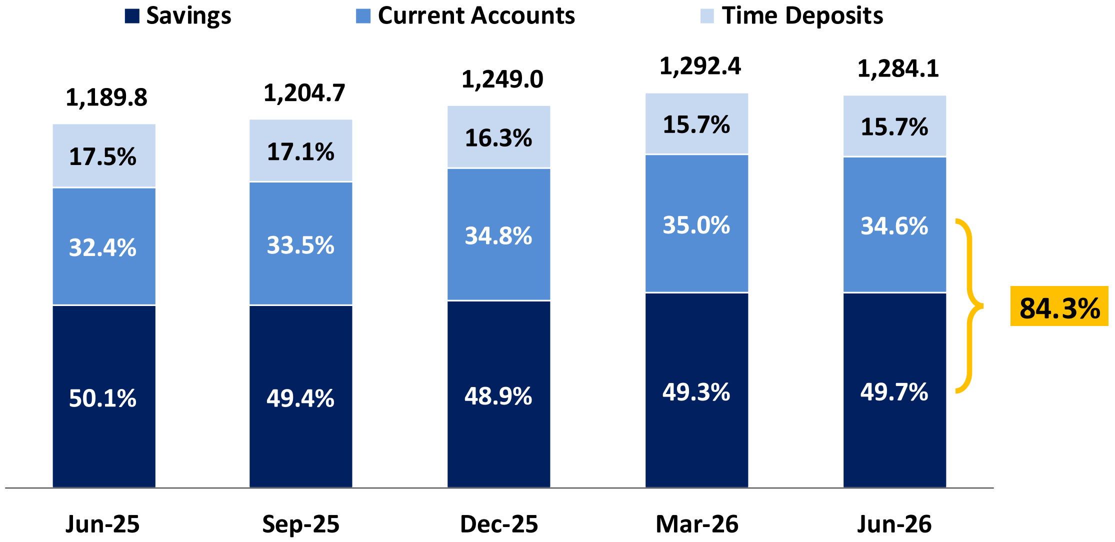


4 NPL (Consolidated, Rp tn)



Solid CASA & investment performance

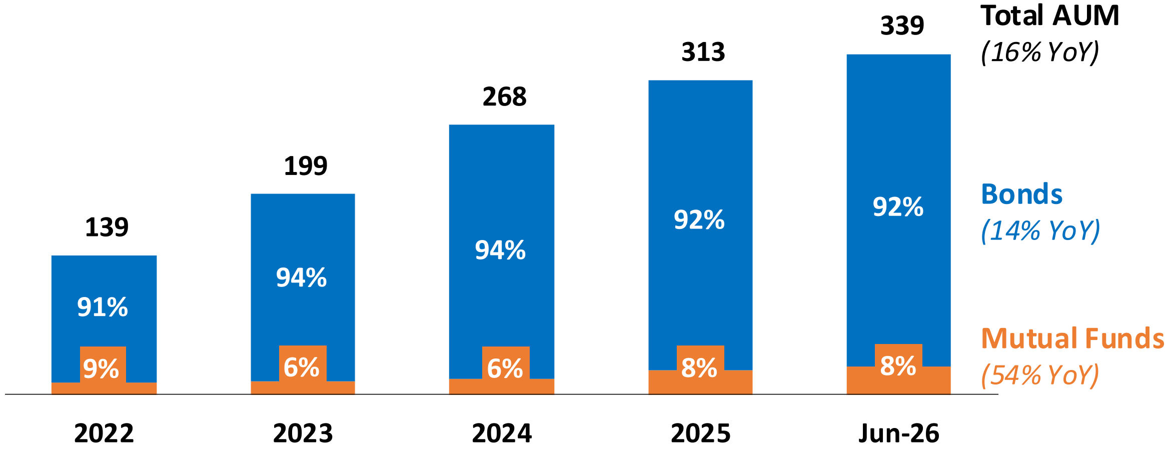
1 Third Party Fund Composition (Rp tn)



2 Third Party Funds (Rp tn)

Consolidated	Dec-25	Jun-26	▲ YoY	▲ YtD	▲ QoQ
CASA	**1,045.2**	**1,082.3**	**10.2%**	**3.5%**	**-0.6%**
Current Accounts	434.5	444.5	15.3%	2.3%	-1.7%
Savings Accounts	610.8	637.8	6.9%	4.4%	0.1%
Time Deposits	203.8	201.8	-2.8%	-1.0%	-0.8%
Third Party Funds	**1,249.0**	**1,284.1**	**7.9%**	**2.8%**	**-0.6%**
Third Party Funds + AUM	**1,561.9**	**1,623.1**	**9.5%**	**3.9%**	**0.8%**
Average CASA	**980.5**	**1,072.5**	**12.1%**	**9.4%**	**0.9%**
Average CA	396.0	449.9	18.4%	13.6%	0.5%
Average SA	584.5	622.7	8.0%	6.5%	1.1%

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



Transaction volume rose 60% in 3 years

End-to-end Supply Chain

Supplier ↔ Principal ↔ Large-sized Distributor ↔ Mid-sized Distributor ↔ Retailer ↔ End customer

1 Online **Business Banking**

KlikBCA Bisnis
myBCA Bisnis
Virtual Account BCA
Host-to-Host Payment Settlement
API BCA

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

merchant BCA

3 Two Leading **Mobile Banking Apps**

myBCA — **Next Gen Mobile Apps**

BCA mobile — **Classic Mobile Apps**

Powered by Integrated and Trusted Channels

4 1,272 **Branches**

5 **Cash Deposit & Withdrawal** Machines

6 24/7 **Contact Center**

No. of Customers

32.9 mn

+9% in 3 yrs

Digital Transactions contributed

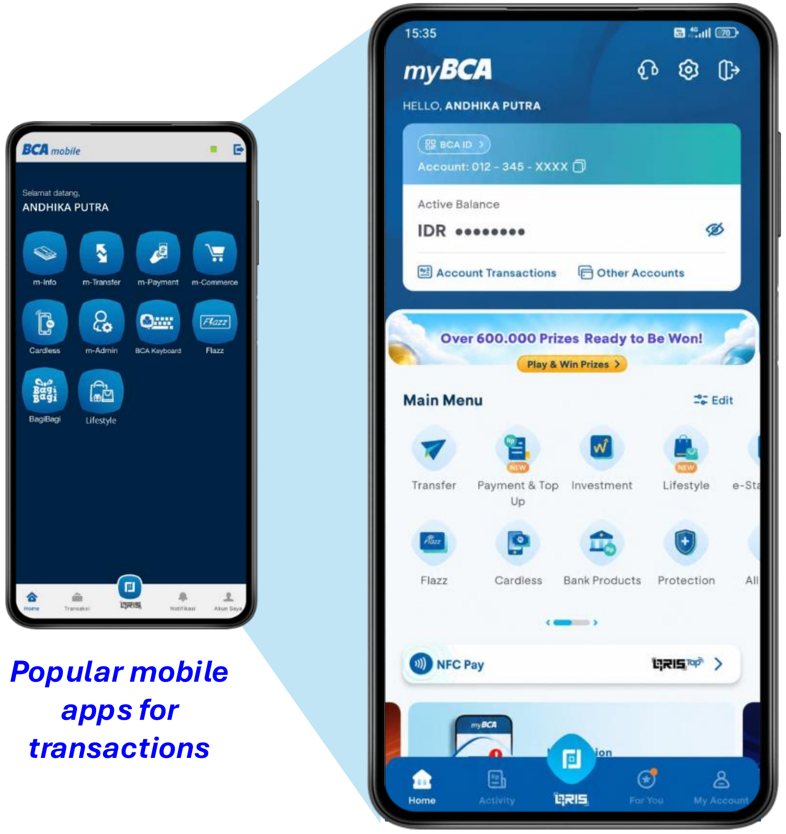
99.8%

of total transaction volume

Newer mobile app, myBCA, continues gaining traction

BCA mobile
Since 2011

myBCA
Since 2021

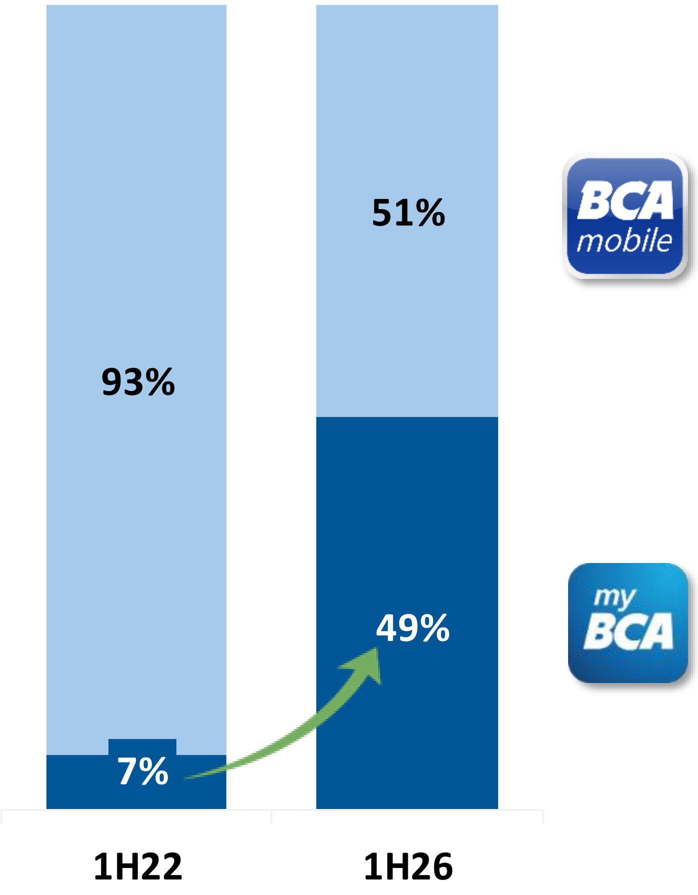


Popular mobile apps for transactions

Newer apps for seamless connectivity

myBCA apps saw rapid growth of usage

Comp % to Total Mobile Banking Trx Value



myBCA - No. of users
↑24x in 4 years
(+53% YoY)

myBCA - Trx Volume
↑27x in 4 years
(+45% YoY)

myBCA - Trx Value
↑15x in 4 years
(+49% YoY)

Account Opened
~57% via online ***in 1H26***

Elevating mobile banking experience through feature enrichments

Forex & Rupiah Pockets (Sub Accounts)

Rupiah Saving Sub-accounts for different goals and purposes

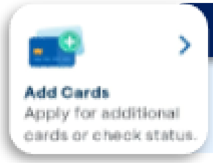
Forex Pockets
For foreign currency transactions (**18** major currencies available)

myBCA Language Options

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

In-app Credit Card Application

New



Request additional credit cards with various benefits

Integration with Subsidiaries

One-stop convenient access thru myBCA

- ✓ Purchase **insurance** (life, travel, property, electronic)
- ✓ Customer **portfolio integration** (auto loans, brokerage)
- ✓ **Quick access** to subsidiaries' apps

Subsidiaries' Product/Feature Highlights:

New

- ✓ **Buy and install gold** through BCA Syariah App
- ✓ **Buy pet insurance** (BIGpaw) through BCA Insurance

BCA Syariah

BCA Sekuritas

BCA Insurance

BCA Digital

BCA Finance

QR Code (QRIS) Payments

Popular for small ticket item purchases

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

New

Cross-border QR payments
Applicable in South Korea, Japan, China, Thailand, Singapore, and Malaysia

KR	JP	CN
TH	SG	MY

Forex Time Deposit (e-Deposits)

New

Available in 2 currencies: **USD** and **SGD**

Two Deposit options:

Principal Rollover

Principal + Interest Rollover

Flexible tenors ranging from **1, 3, 6, to 12 months**

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*
- *Digital Onboarding*
- *Single Sign On*
- *Partnership*
- *Reminder of Pending Task*

and more,..

New/Added Features

- *Forex Dealing* — New
- *Multi-layer Verification* — New
- *Rupiah Sub-accounts* — New
- *Bulk Payment* — New

Seamless integration with BCA transaction tools

myBCA Bisnis & myBCA Bisnis Lite

- *Simplify your business with online transaction;*
- *Conveniently authorize transactions created anytime anywhere*
- *Available in 3 languages: Bahasa Indonesia, English, and* ***Mandarin*** — New

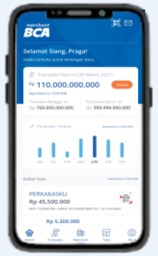
- *Transfer & Payments*
- *Bank Guarantee*
- *Document Underlying Upload*
- *Forex, Trade Remittance*
- *Supply Chain Financing*
- *Payroll,* and more..

B2C

Constantly **Expanding** the Acceptance Ecosystem

EDC BCA — *"Accept a wide-range of payment"*

QRIS, Mastercard, VISA, American Express, GPN, BCA Card, UnionPay, JCB, Flazz



Merchant BCA Apps — *"Easy Access"*

- *Digital Onboarding*
- *Realtime Transaction Monitoring*
- *Merchant Care for Merchant*
- *Multi Level User Management*

and more,..

Wholesale Transaction Value	No. of Merchants	QRIS Transaction Volume
1.7x in 3 years	2.2x in 3 years	11x in 3 years

AI Deliverables

Customer Acquisition

New customer on-boarding with AI

1 ±4 Minutes
Down from 8 mins

New API acquisition lead generation using AI

2 100% From previously using rule-based machine

3 100% **New merchant acquisition lead generation using AI**

Operational Excellence

Reduction in processing time for social media handling
(for customer feedback & product development)

4 98%
From 18 days to 3 hrs

5 100% **Debit card demand prediction at branch using AI**

Operational Excellence

Financial Document Processing for Lending & Funding

6 40% vs manual process

Average downtime / ATM

7 40% *yoy

Risk Monitoring

Collateral Valuation – for efficiency and risk management

8 97% *yoy In total appraisals

Credit Scoring for Corporate Loan

9 30% of scoring system parameters is powered by AI

News Analytics for On-going Debtor Risk Monitoring

10 30x Faster than manual process

Fraud Complaints

11 47% *yoy

Improvement in Business Performance

Profit in Wealth Product with AI Profiling

12 17.5%
Jan - May 26

Retail CASA growth from AI analytics

13 28% (for low balance acct)
*yoy

Investing in AI Responsibly across Organization

Solid governance in AI; Discipline in Data Governance & Sovereignty

On-premise LLM

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

> 50 GPUs
(Graphics Processing Units)

+60%
LLM Usage

Certifications

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

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

Managed in-house across Functions

AI Adoption Across Function

Front Office

- Chatbot VIRA (virtual assistant) for repetitive tasks
- Face biometrics for customer KYC (acquisitions and new device registration)
- Productive loan customer acquisitions (SME & Commercial)
- Customer & business analytics
- AI for marketing and customer education campaign

Middle Office

- Fraud detection
- Risk monitoring & Debtor Analytics
- Assist credit scoring
- Assist collateral evaluation
- Contact Center agent quality monitoring

Back Office

- Coding for faster IT development (reduced risks and cost, and higher innovation capacity)
- Document processing for funding & lending
- Network monitoring for multiple data centers
- AI prioritization for regulatory reporting

Transformation of offline channels to boost productivity

~64% **of total branch trx done via** **machines** ↑ **19%** (vs 3 Yr ago)

~84% **of total branch trx done via** **pre-filled forms** **prior arriving at branches using** **eBranch** **app** ↑ **26%** (vs 3 Yr ago)

(1H26)

- Cash Deposit
- Cash Withdrawal

~Rp 9.3 bn
transactions per machine per month (1H26)

~75%
of ATMS are Deposit and Withdrawal Machines (1H26)

Machine assisted counter

CRM/ATM

- Account Opening
- Book Printing
- Book Replacement

eService

- E-Channel Registration & activation

eService, CS Digital
(Digital Customer Service)

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

CS Digital

~30%
reduction in manual transaction time

Contribution from branch and ATM remained significant, 30% of total transaction value

Sustainable Finance and ESG

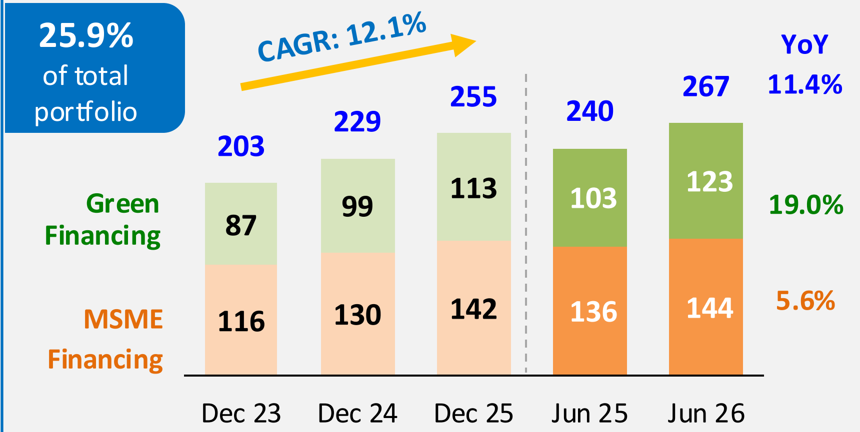
- Economic Aspect
- Environment
- Social
- Governance

Sustainable Financing grew 11.4% YoY

Sustainable Financing portfolio

Outstanding (Rp Trillion)

25.9% of total portfolio



Managing ESG risk through
Sectoral-Loan Policies

- Palm Oil
- Pulp & Paper
- Coal mining
- Toll road
- Cement & basic steel
- Oil & Gas
- Power utilities

Exposure to Growth Sectors :

Renewable Energy	Rp7.7 tn	↑82% yoy
EV financing	Rp4.0 tn	↑25% yoy
Green Building	Rp6.5 tn	↑14% yoy
Eco-efficient products	Rp3.8 tn	↑20% yoy
Waste water management	Rp5.0 tn	↑12% yoy
Sustainable-Linked Loan	Rp3.5 tn	↑32% yoy

Financing

Local MSME & women empowerment
> 39k women debtors
OS Rp18.5 trillion

Special rate for women MSME

Transaction

Providing ease & digital solution for MSMEs

myBCA | merchant BCA | ocean by BCA

Coaching

Level-up **>1,700** MSMEs skills & business matching to expand market access

bakti BCA GO EXPORT | bakti BCA UMKM Halal

Ecosystem-Driven MSME Banking

14.6 million
Inclusion saving account

Low-cost, individual entry point into BCA ecosystem

1,272 branches
In 38 provinces

65 branches in remote areas ; 20.3k ATMs in 307 cities

1,609 merchant
Joined 'Bangga Lokal' program

Intensive coaching & training for MSMEs to build their business

> 64k
Literacy participants

Capacity building for the un(der)banked

Financial Inclusion : Expanding Access & Affordability

Responsible Operations : Live to Impact

Managing Operational Emission

Energy efficiency program (kWh/m²/year)

Energy intensity ↓18% In 2 years

2023	2024	2025
154	148	131
Fairly efficient	*Efficient*	*Efficient*

Waste Recycle program

287 ton waste recycled (1H 26)

- 142 MWh Energy saving
- 412 tCO_2 Emission saving
- 5,618 Trees saved

Instilling sustainability culture to all employees

- Green challenge for household
- Waste dropbox in BCA offices
- Art installation from BCA waste

Empowering Communities

Quality education for young generation

Bakti BCA scholarship: Scholarship for **700** outstanding students

BCA Berbagi Ilmu: Capacity building from BCA top management for **>2.1K** students

Building Sustainable Tourism in Indonesia

SROI* 2.59

Capacity Building: Upskilling **330** villagers soft skills

Market Access: Expanding market exposure of **27** assisted villages

* Social return on investment = Every Rp1 invested by BCA generates Rp2.59 in social value.

Providing health assistance

Medical assistance: **7,277** patients from Bakti BCA assissted clinic

Blood donation: **1,183** blood bags distributed during 1H26

Stunting Program: **109** local communities ; **>7.7k** recipients

Maintaining IT Resilience

Strong IT Governance

- Board level IT Steering Comittee
- Director in Charge IT
- Chief Information Security Officer (CISO)

Cybersecurity Development

People: Investing in people & culture. **100%** employees passed annual mandatory learning

Process: Ensuring **all operational activities** compliance with regulations & law

Technology: 24/7 security monitoring center & IT incident response team

Regular Test for IT-Business Continuty Plan

1. Preparation
2. Detection & Analysis
3. Detention, Eradication, Recovery
4. Post-Incident Activities

Share Data, Ratings & Awards

BCA share performance & rating

BCA Shareholding Structure (30 June 2026)

	Number of Shares	Ownership Percentage
PT Dwimuria Investama Andalan*	67,729,950,000	54.94%
Public**	55,111,801,300	44.71%
Treasury Stock	433,298,700	0.35%
Total	**123,275,050,000**	**100.00%**

* *Following the passing of the late Mr. Bambang Hartono, the controlling shareholder of PT Dwimuria Investama Andalan, who is also the ultimate shareholder of BCA is Mr. Robert Budi Hartono, whose currently in the process of being recorded with OJK*

** *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-

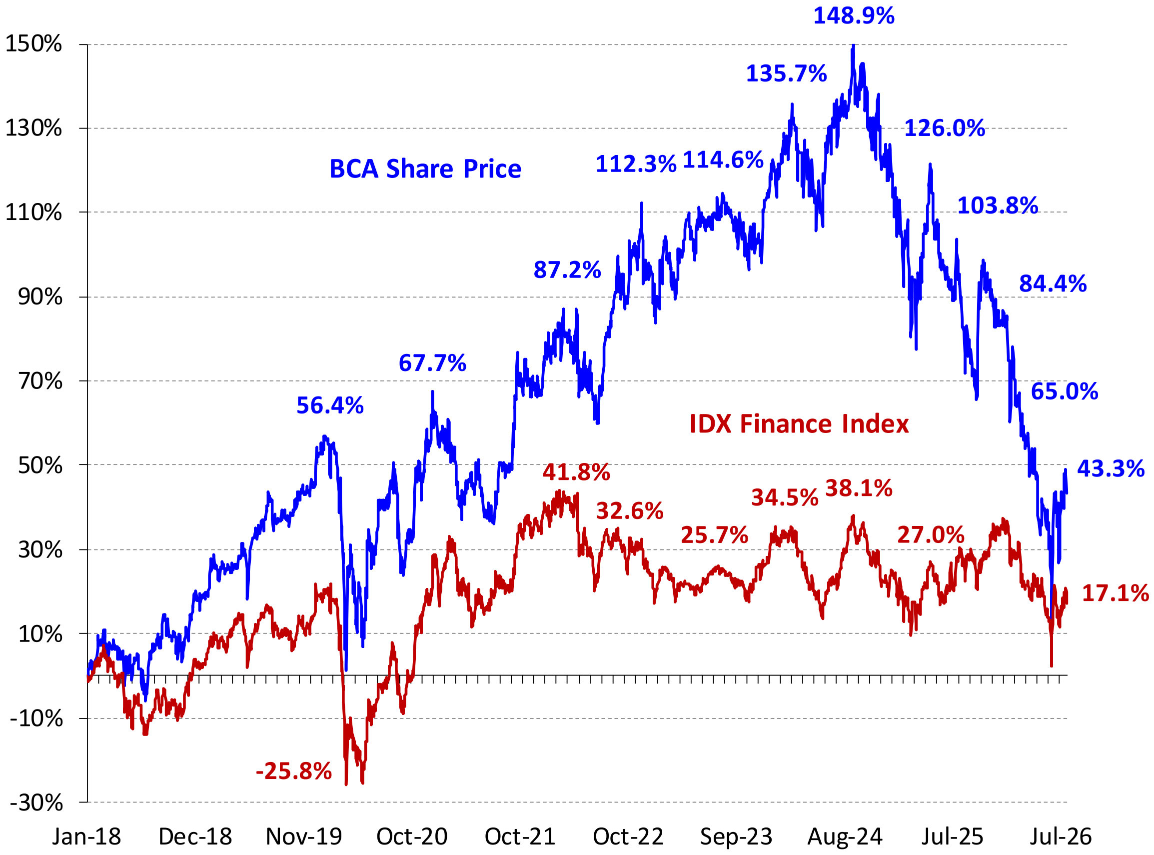
Pefindo Ratings

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 27 Jul 2026, compared against 1 Jan 2018)



Market Cap **BCA**:
Rp **769** tn *(27 Jul 26)*
"The Largest in Indonesia Banking Industry"

5 Year CAGR **BCA**
Share Price: **+2.2% vs**
-1.1% IDX Finance
(5Yr: Jul-21 to Jul-26)

Selected awards and recognitions (2026)

Best Bank

Forbes
World's Best Bank 2026
- #1 World's Best Bank in Indonesia

Fortune Southeast Asia
Fortune Southeast Asia 500
- #39 Fortune Southeast Asia
- #6 Fortune Indonesia

Tempo & Statista
Tempo Indonesia's Best Employee 2026
- #1 in Indonesia

LinkedIn
LinkedIn Award 2025
- Best employer brand (10,000+ Employee Category)

Gallup International
Gallup Global Customer Engagement
- Customer Engagement Recognition – 90th percentile

Corporate Governance Asia
Asian Excellence Award
- Asia's Best CSR
- Best Investor Relations Team
- Best Corporate Communications

Bloomberg Technoz
Indonesia Top Companies Recognition 2026

Top Company in Banking Solidity

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

HR Asia
HR Asia Awards 2026
- Best Companies to Work for in Asia 2026
- HR Asia Tech Empowerment Award 2026

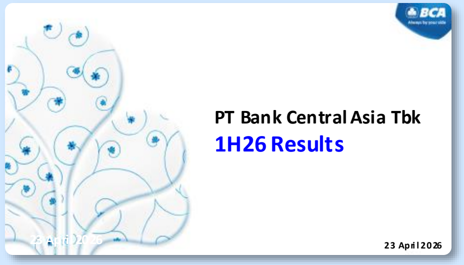
Extel
Extel 2026 Asia Executive Team
- #1 Bank in Asia (ex. Japan/ANZ) Most Honored Company
- #1 Best CEO
- #1 Best CFO
- #1 Best Investor Relations
- #1 Overall ESG

The Digital Banker
Digital CX Awards 2026
- Best Retail Bank (Indonesia)
- Best Wholesale Transaction Bank (South East Asia)
- Excellence in Consistent Multi-Language

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

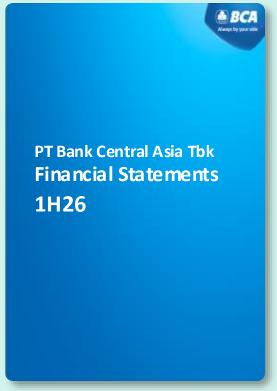
Scan QR or Click Image to access the file

Corporate Presentations



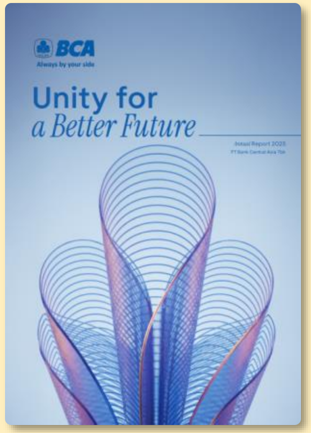
Audited / Long Form Reports

Short Form Reports

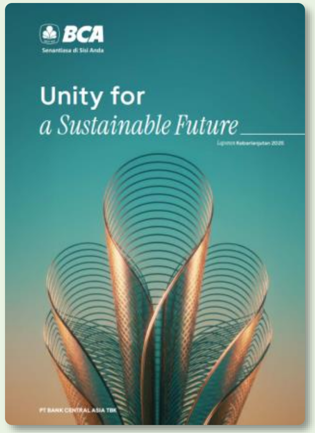


Economic Reports

Annual Reports (incl. GCG)



Sustainability Reports



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