



PT Bank Central Asia Tbk

1H26 Results

28 July 2026

Agenda

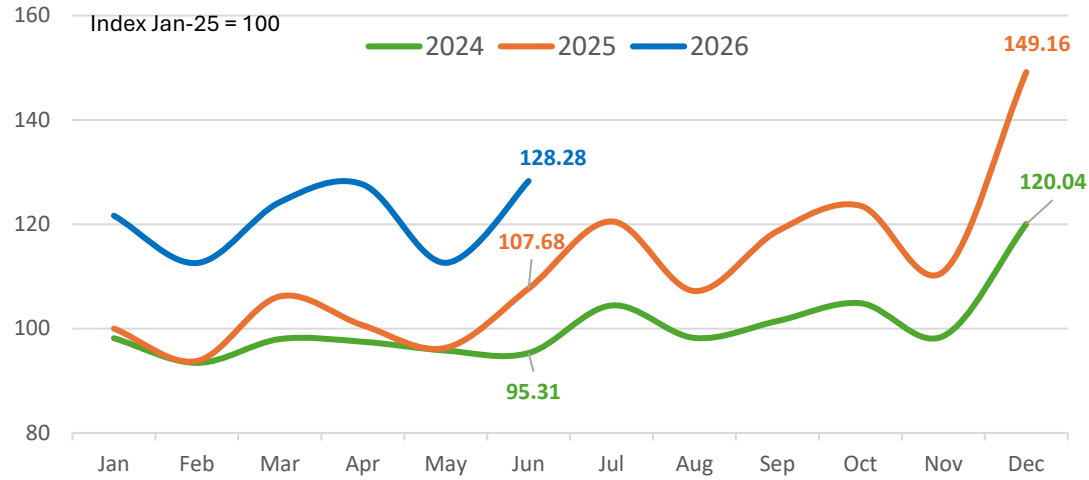


- Economic Highlights
- Banking Industry Updates
- 1H26 Performance Overview
- Sustainable Finance and ESG
- Share Data, Ratings & Awards

Economic Highlights

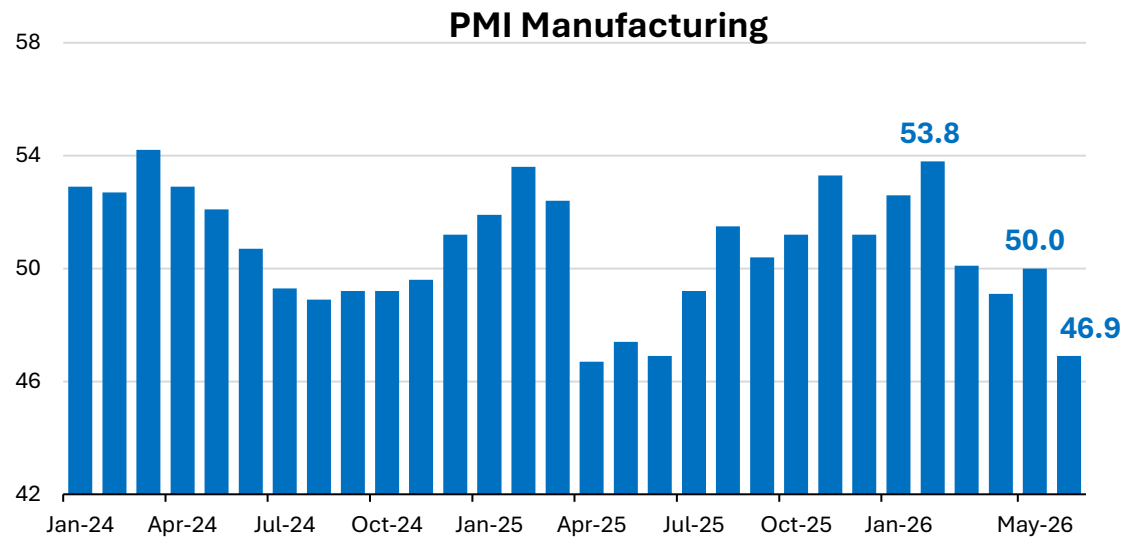
Economic Highlights (1/2)

1 Business transactions move sideways in the last 12-m



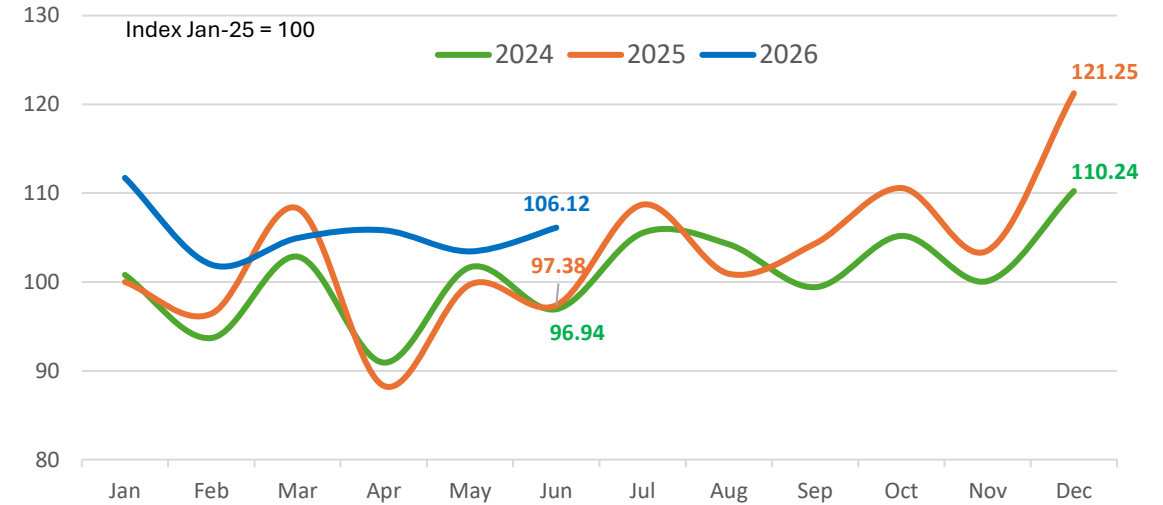
Source: BCA Big Data

3 Indonesia saw slower manufacturing PMI



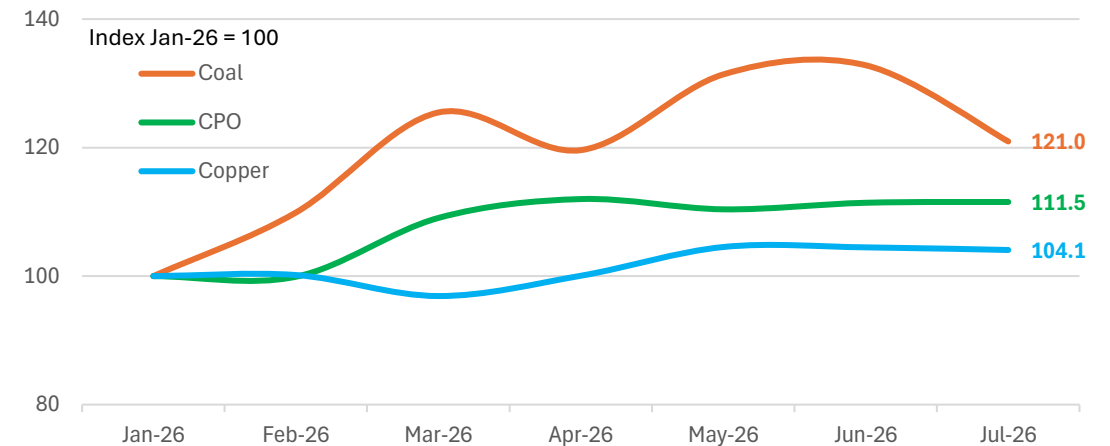
Analyst Meeting 1H26 Source: SnP global

2 Consumer spending flattens since early 2026



Source: BCA Big Data

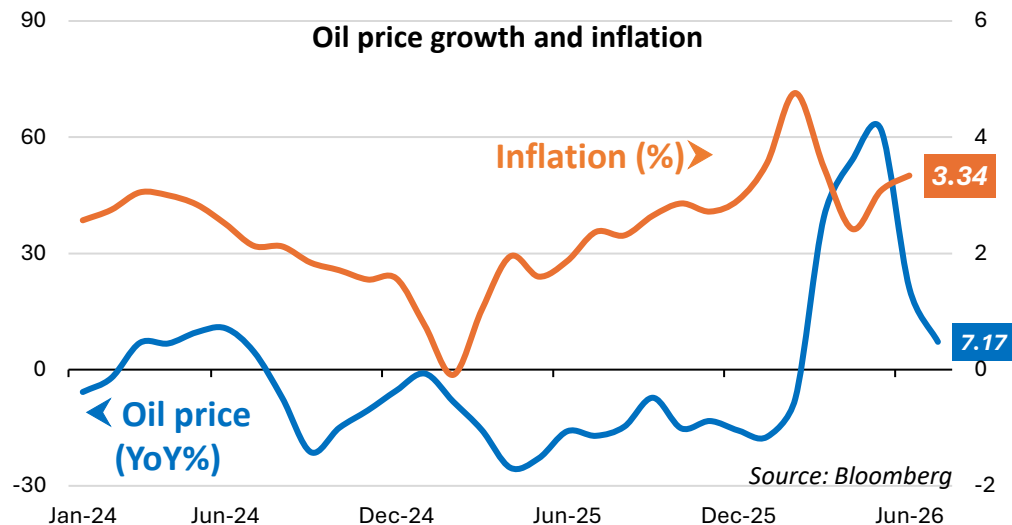
4 Sustained CPO and Copper prices



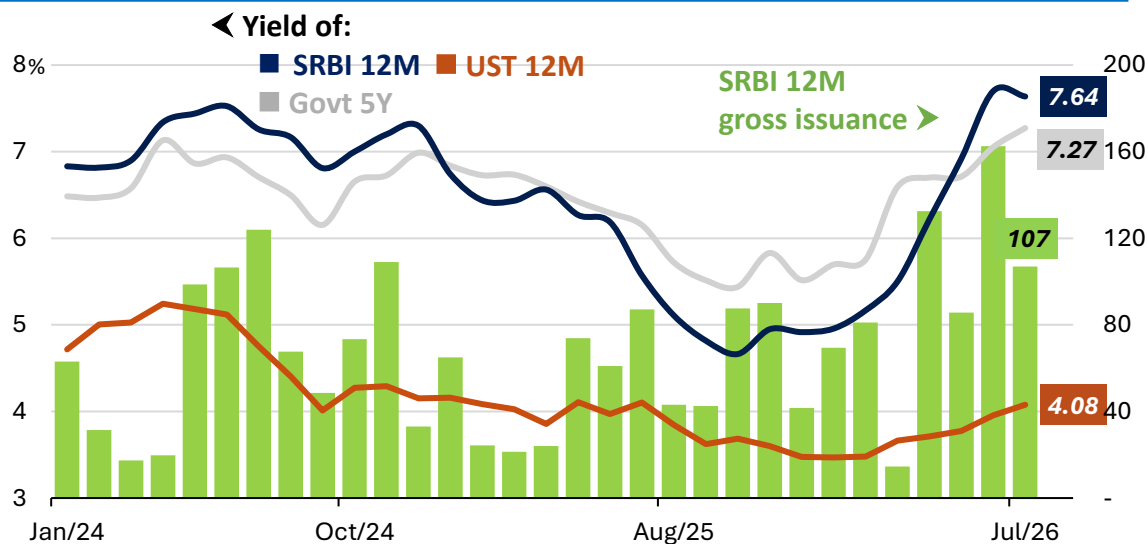
Source: Bloomberg

Economic Highlights (2/2)

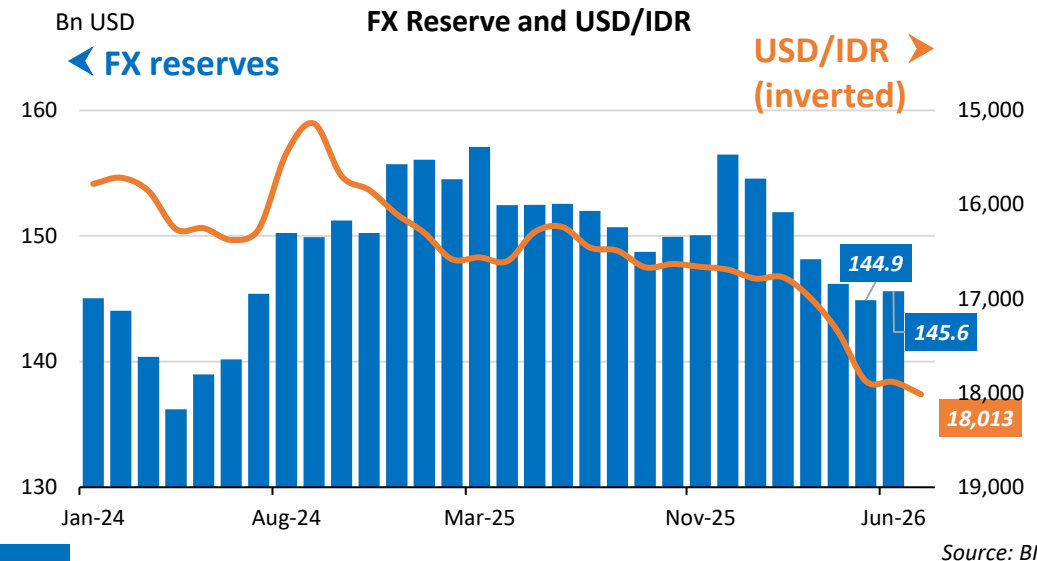
5 Fuel prices are partly subsidized to manage inflation



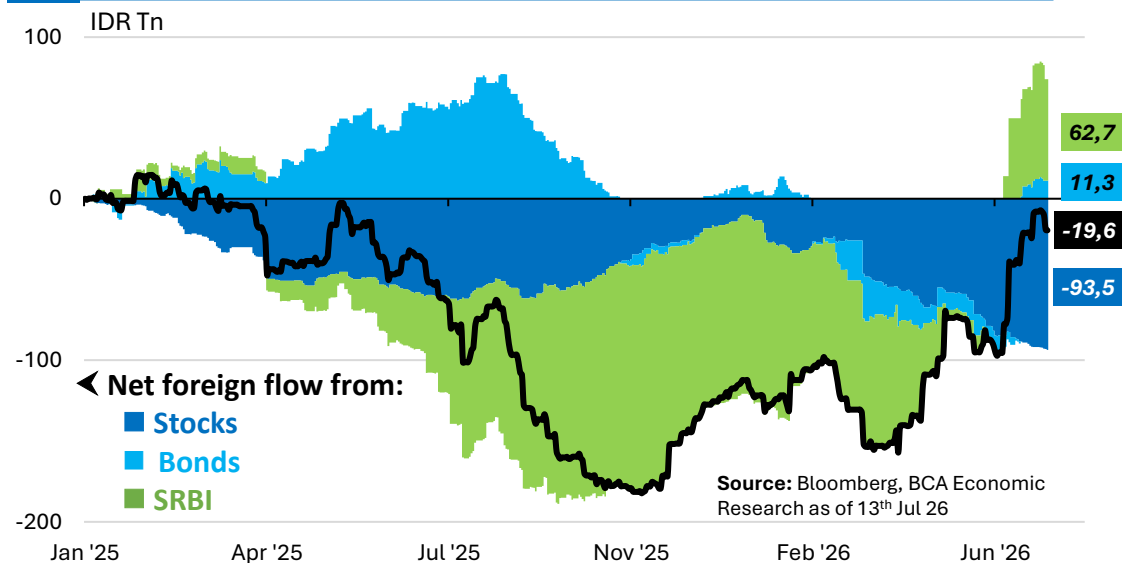
7 Rising yield as Rp depreciation and inflation risk linger...



6 Spend some FX reserve to manage IDR depreciation



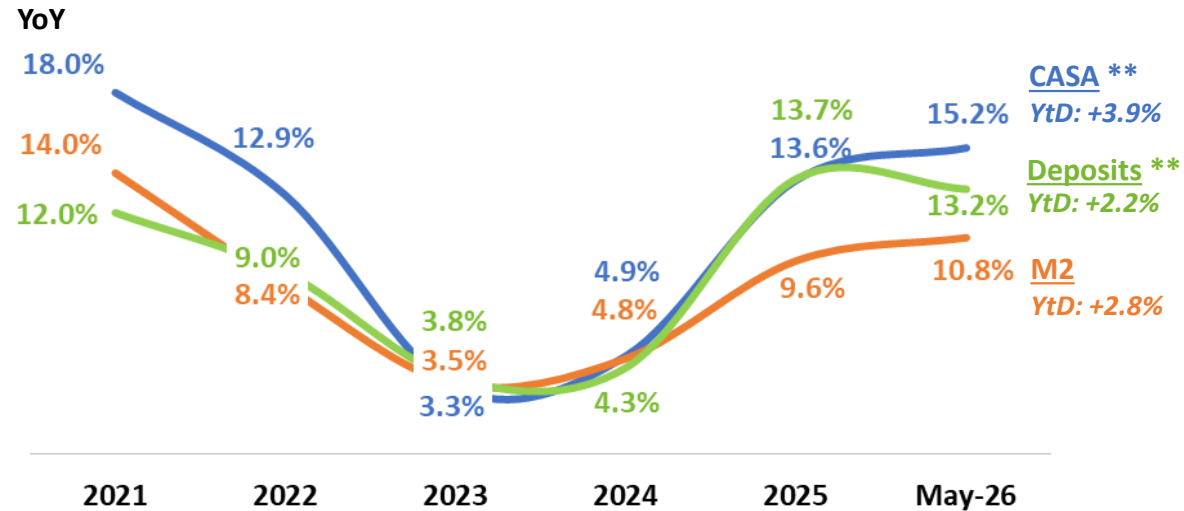
8 ...net foreign outflow recently eased



Banking Industry Updates

Banking industry (1/2)

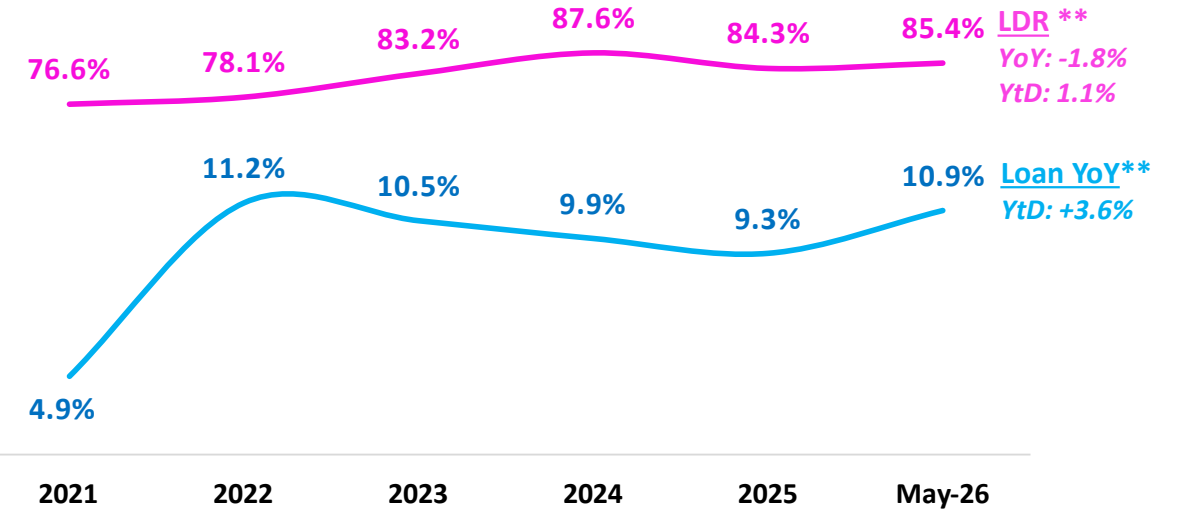
1 Deposit growth eased



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

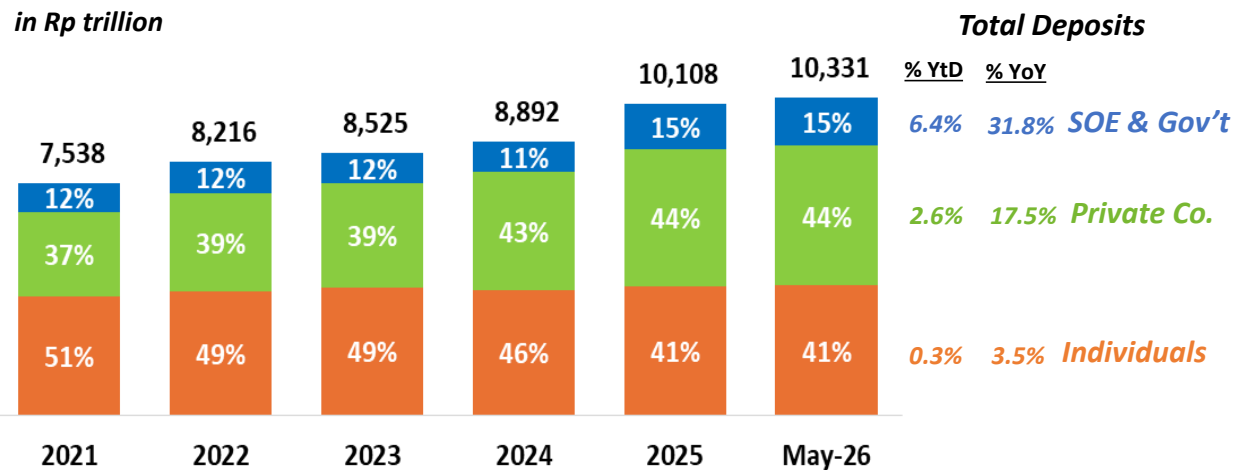


Source: BI (SEKI)

** As of Jun-26 excluding Central Gov't Loans: +12.7% YoY

3 Individual deposits recorded slow growth

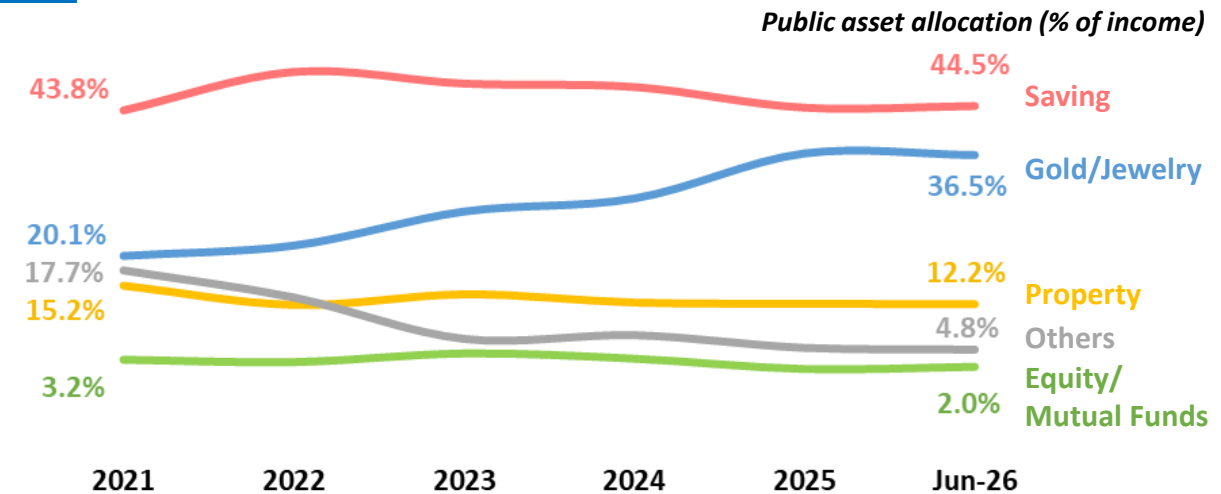
in Rp trillion



Analyst Meeting 1H26

Source: BI (SEKI)

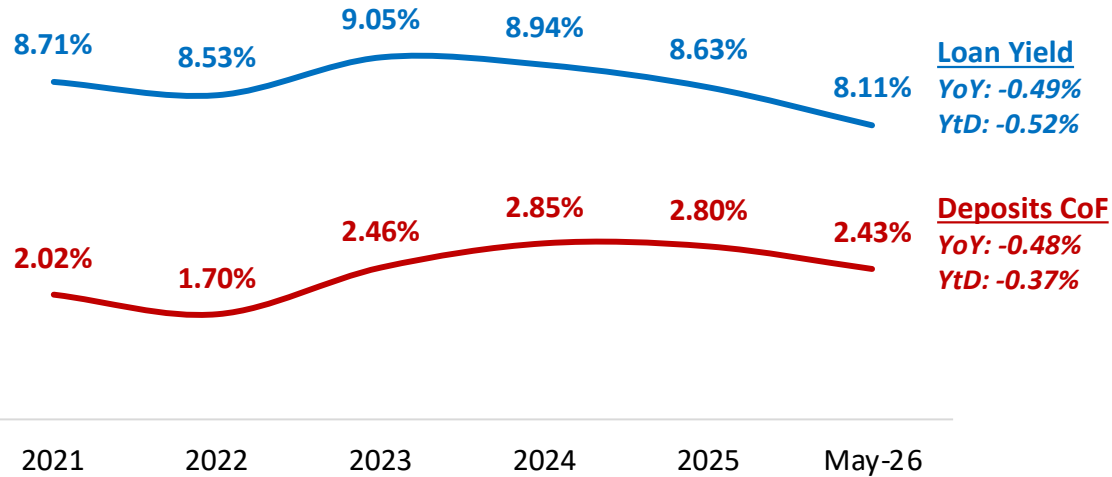
4 Individual investments: shifting preference toward gold



Source: BI (Customer Expectation Survey)

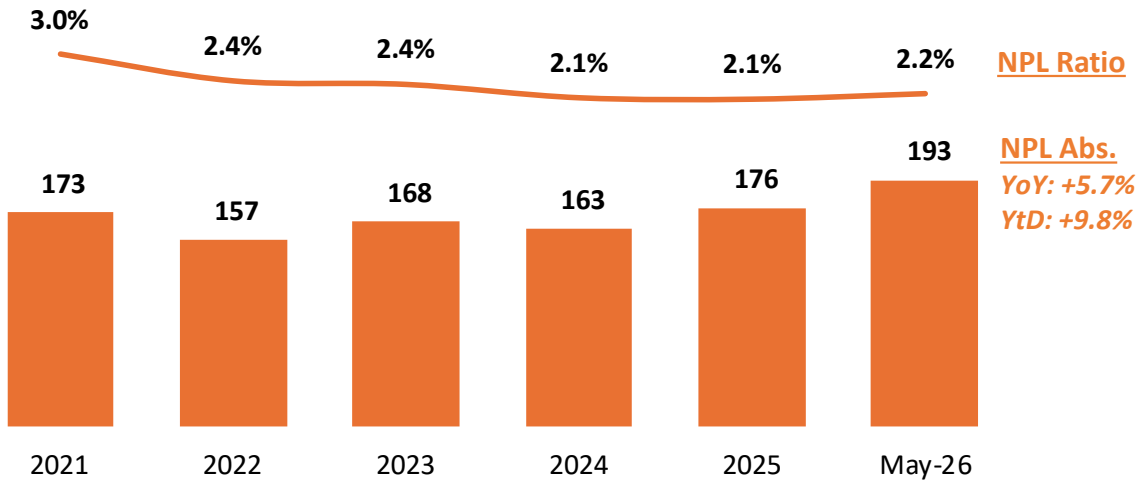
Banking industry (2/2)

5 Ytd, loan yield declined faster than cost of funds



Source: OJK (SPI)

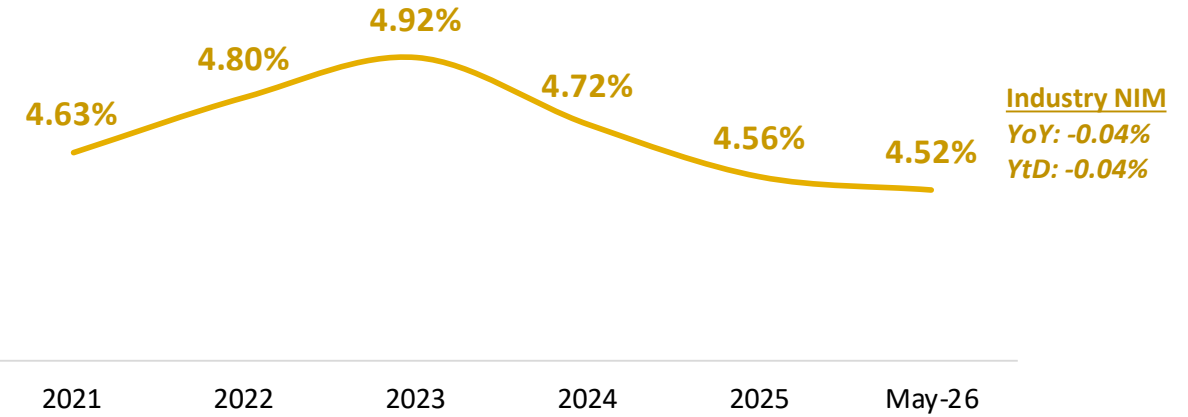
7 Nominal NPL increased Ytd



Source: OJK (SPI)

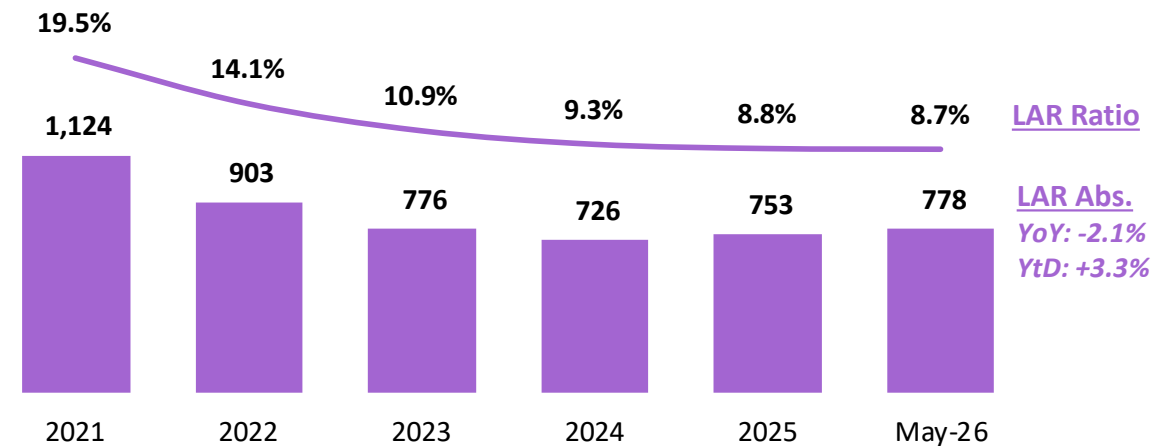
Analyst Meeting 1H26

6 Banking sector saw weaker NIM



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

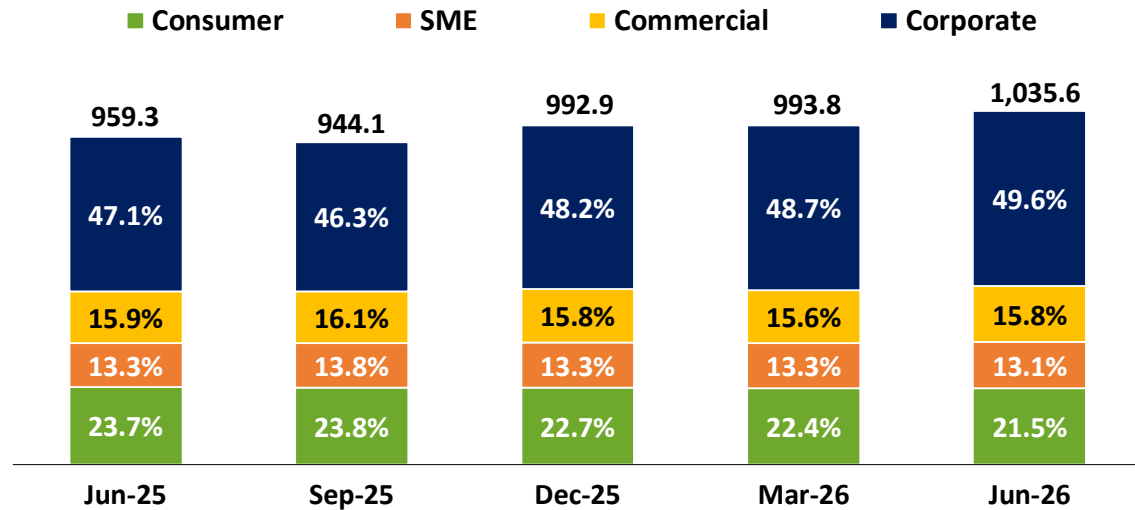
Key Ratios

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)

			% 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%

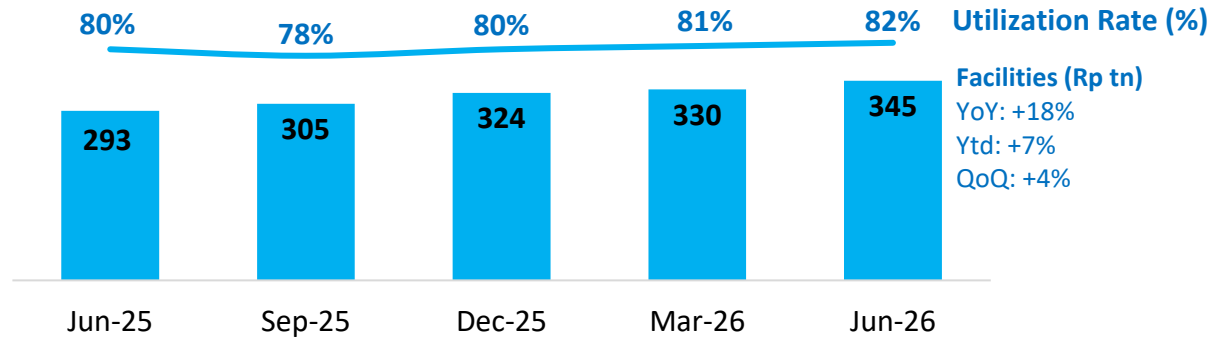
2 Loan by Segment (Rp tn)

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

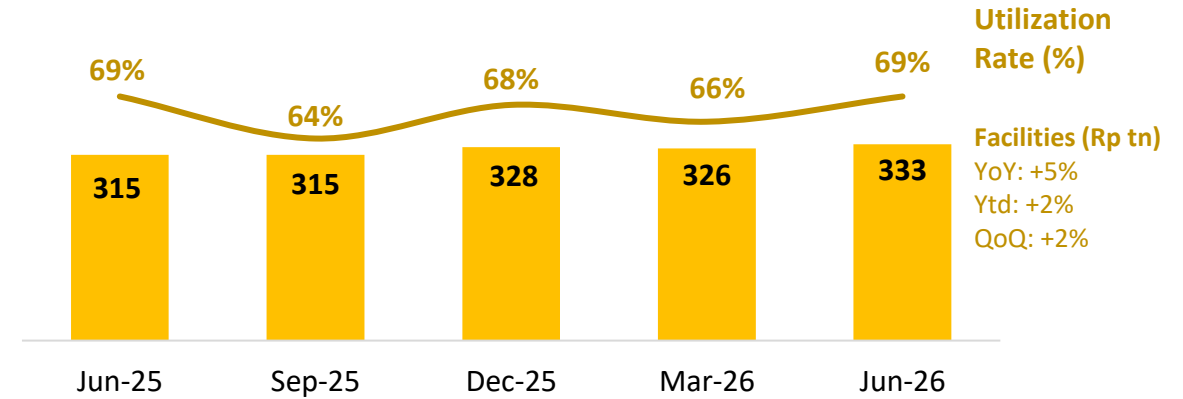
1 Investment Loan Facilities and Utilization Rate

- Utilization continue grow



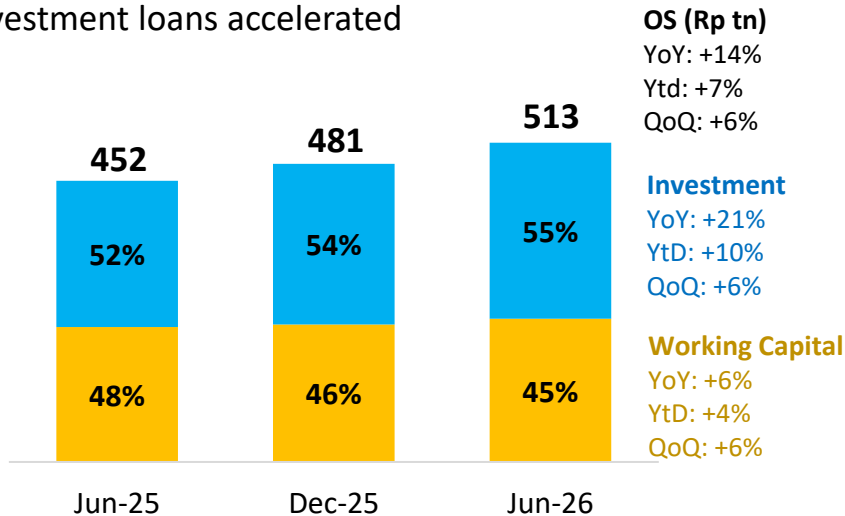
2 Working Capital Loan Facilities and Utilization Rate

- Utilization rate at 69%



3 Corporate Loans by Use

- Investment loans accelerated



4 Corporate loan sectors

(% contribution to total corporate loans)



Manuf.
(27%)



Biz. Services
(22%)



Transport.
(13%)



Trading
(9%)



Utilities
(8%)



Mining
(7%)



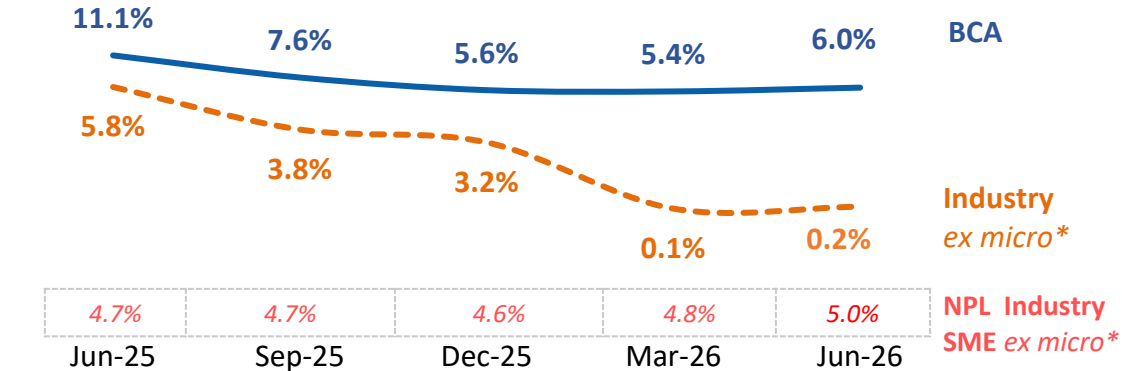
Construction
(7%)



Agriculture
(7%)

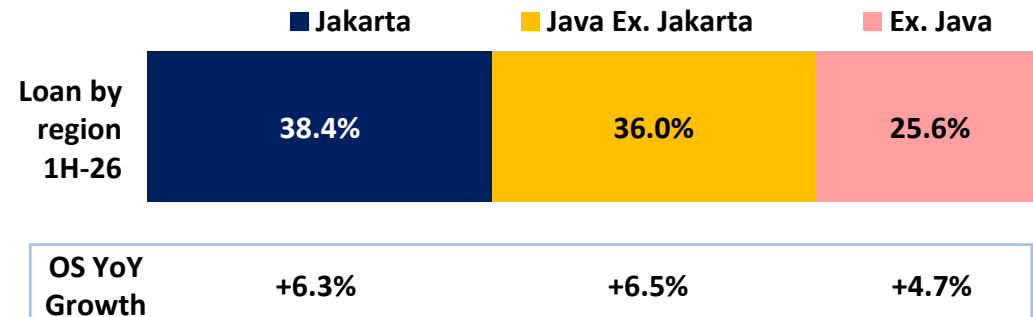
SME loans rose 6.0% YoY, stable utilization rate

1 BCA vs Industry SME Loan Growth (YoY)

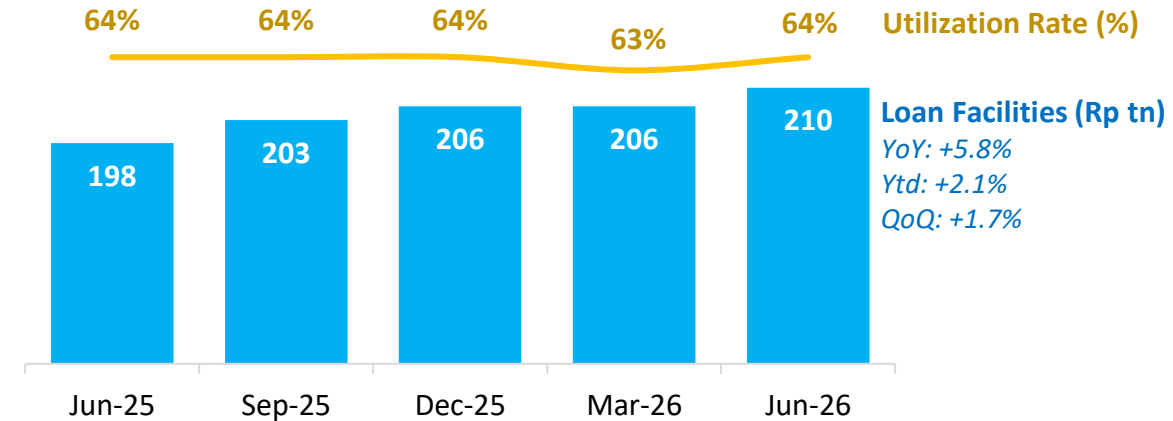


*) Industry May-26. Source OJK (SPI)

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



2 BCA SME Loan Facilities and Utilization Rate

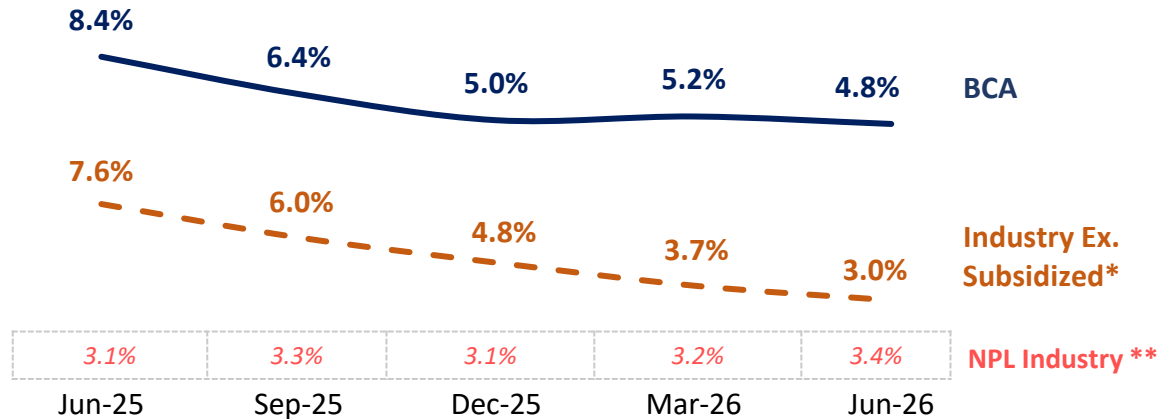


- Customer base increased 36% over the last 4 years
- Preserving asset quality for sustainable growth



Mortgages new booking grew 10.2% YoY

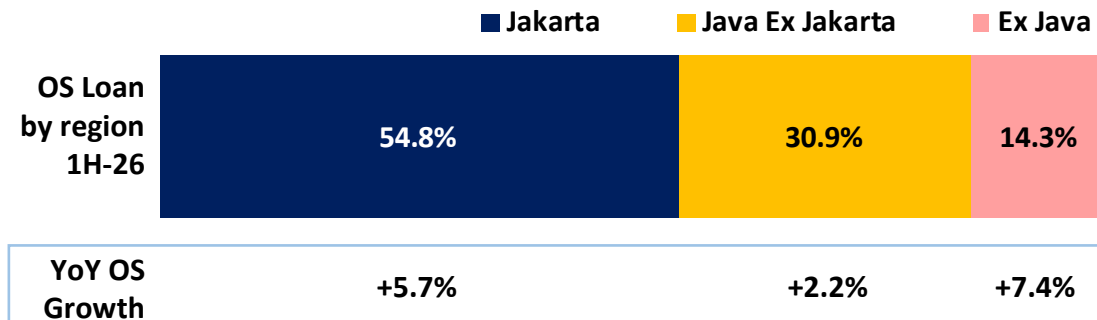
1 BCA vs Industry Mortgages Growth (YoY)



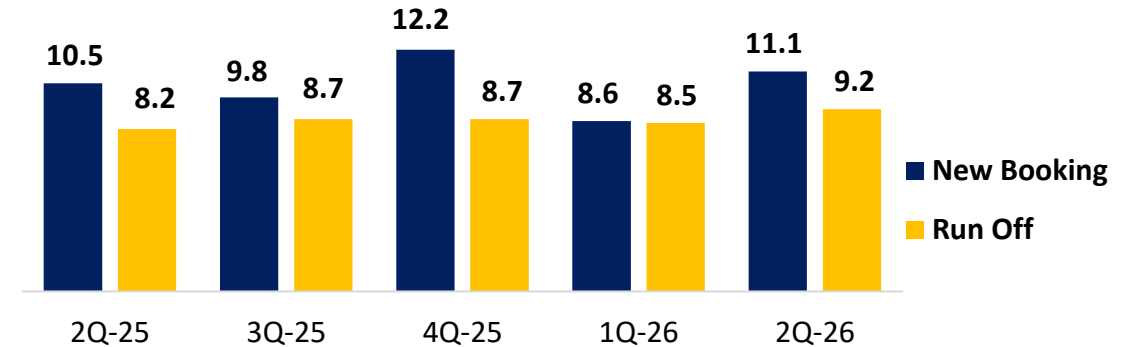
*) Source: Total OS mortgage of selected Top 12 Players (IMBA Data), excluding BTN's subsidized loans.

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

3 BCA Mortgages by Region – Positive Growth



2 BCA Mortgages New Booking and Runoffs (Rp tn)




Make Your Dream Home Become a Reality with BCA Mortgage

- ✓ Mortgage Payment Simulation
- ✓ Various Property Choices

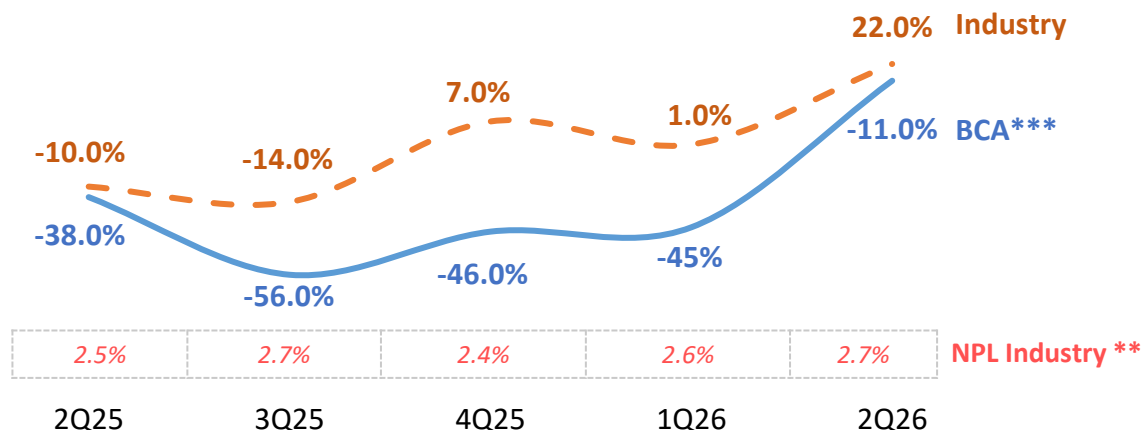
Apply for a Mortgage at rumahkpr.bca.co.id

BCA Mortgage is a financing product of PT Bank Central Asia Tbk. BCA is supervised by the Financial Services Authority (OJK) and is a participant of the Deposit Insurance Corporation (LPS).

Auto loans: strategic playbook amidst industry dynamics

1 BCA vs Industry – Car Sales (in unit)

YoY Growth

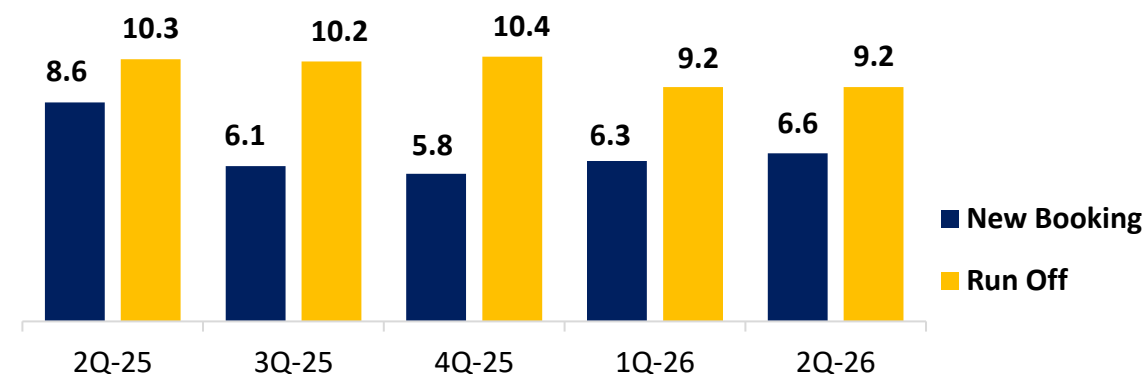


*) Industry: Car Sales Data (retail sales), Gaikindo

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

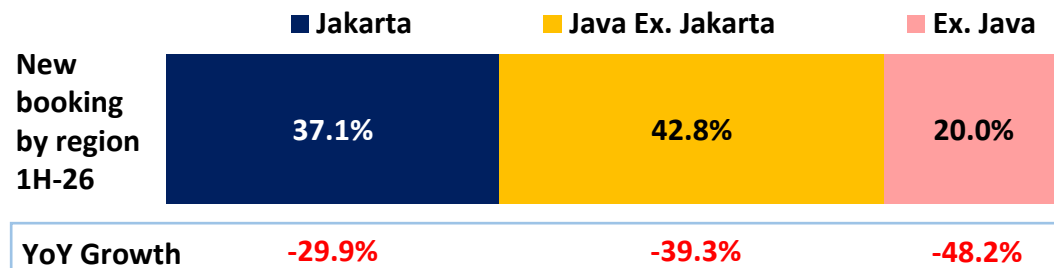
**) BCA growth data per May-26

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

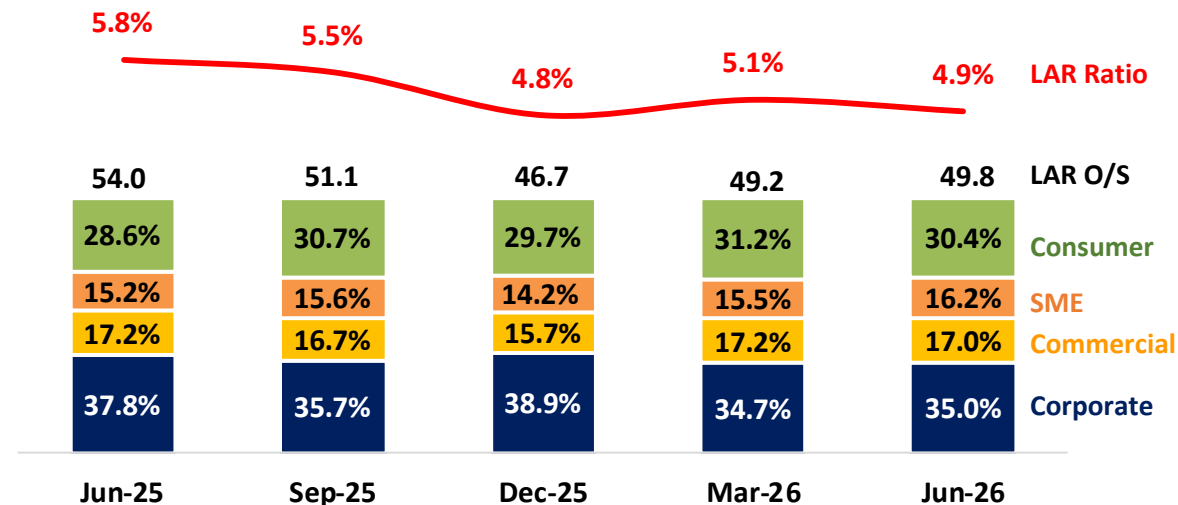


Consolidated LAR stood at 4.9%

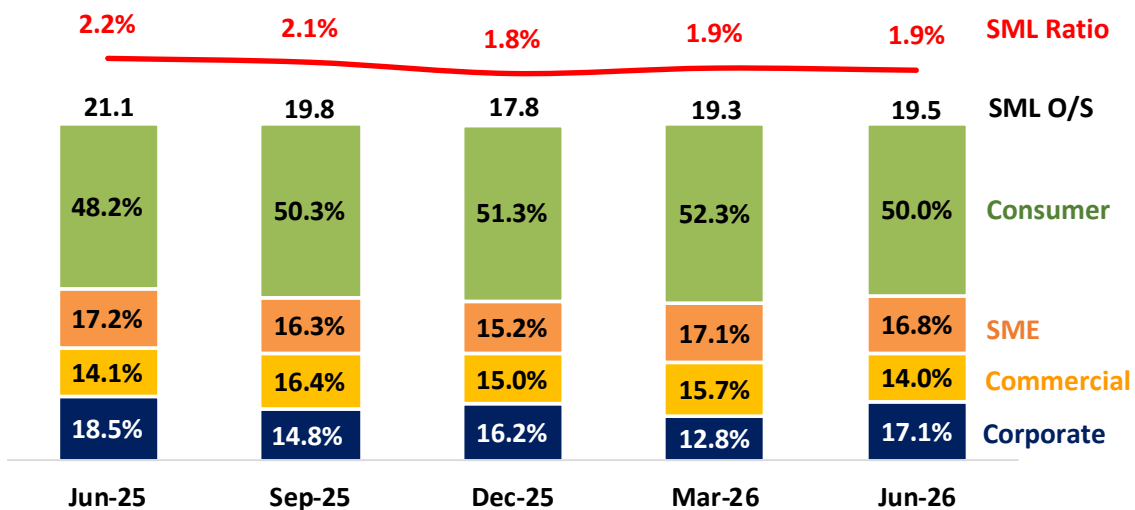
1 Loan at Risk (LAR) (Rp tn)

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%

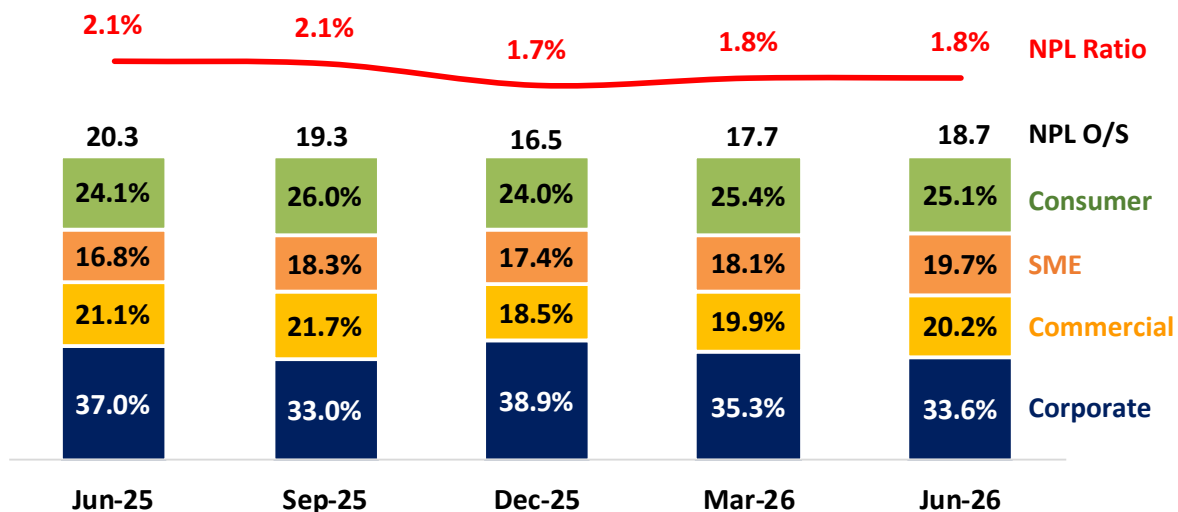
2 LAR (Consolidated, Rp tn)



3 Special Mention (Consolidated, Rp tn)



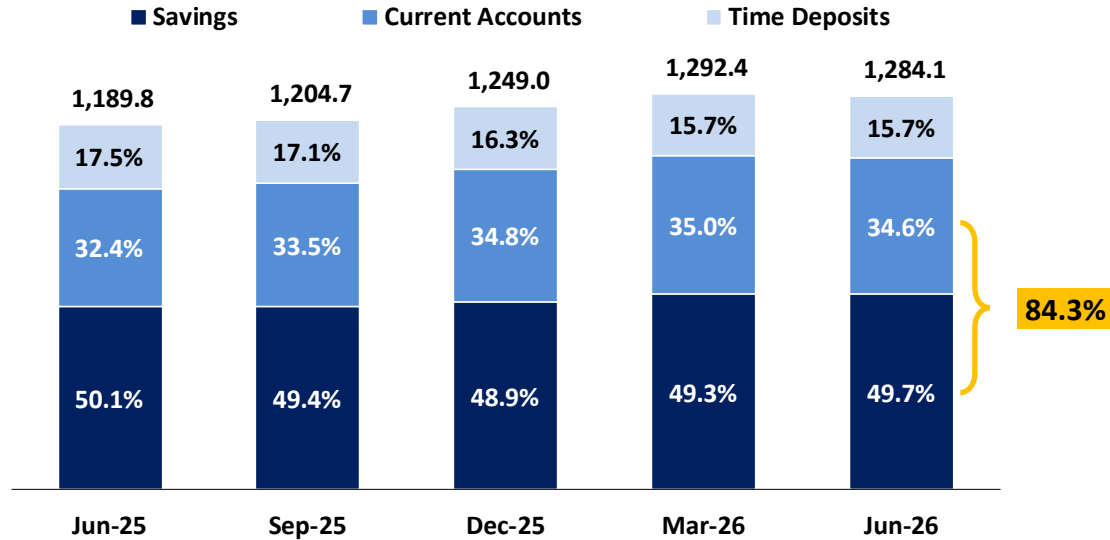
4 NPL (Consolidated, Rp tn)



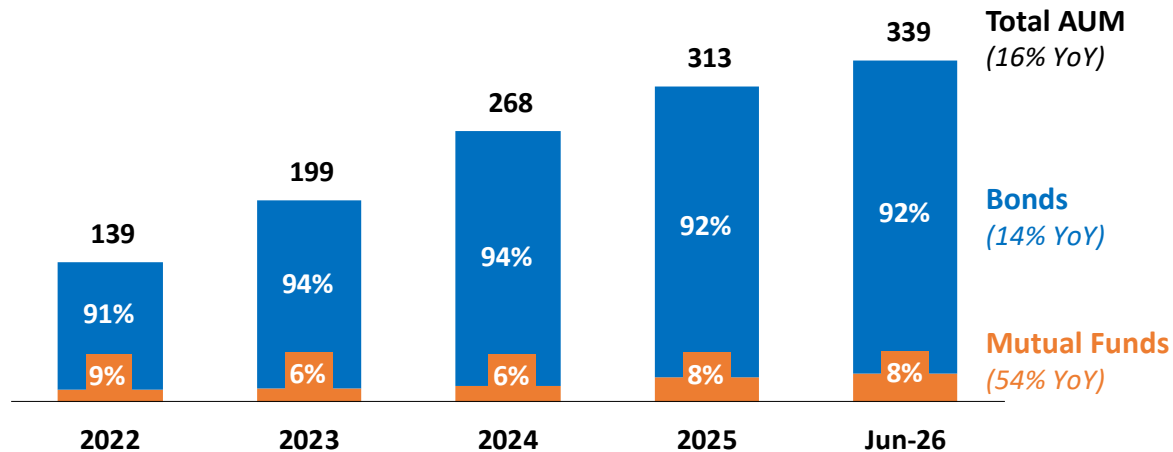
Solid CASA & investment performance



1 Third Party Fund Composition (Rp tn)



3 Total Asset Under Management (AUM) (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%

Transaction volume rose 60% in 3 years

End-to-end Supply Chain



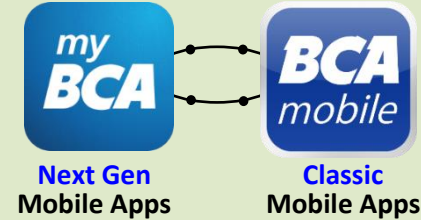
1 Online Business Banking



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



3 Two Leading Mobile Banking Apps



Powered by Integrated and Trusted Channels

4 1,272 Branches



5 Cash Deposit & Withdrawal Machines



6 24/7 Contact Center

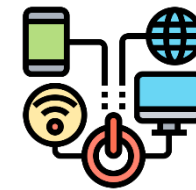


No. of Customers



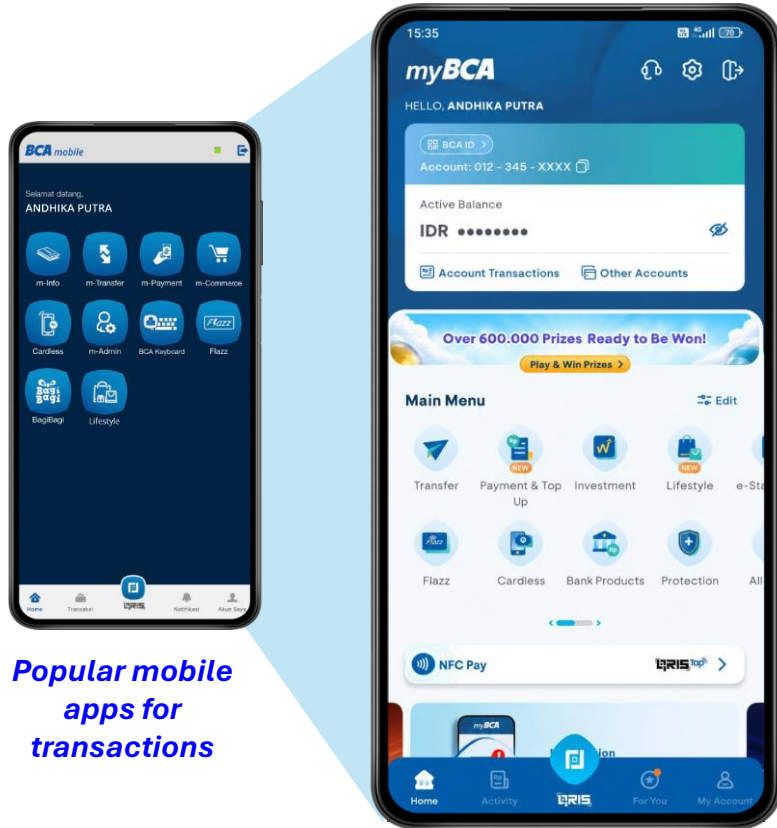
32.9 mn
+9% in 3 yrs

Digital Transactions contributed



99.8%
of total
transaction
volume

Newer mobile app, myBCA, continues gaining traction

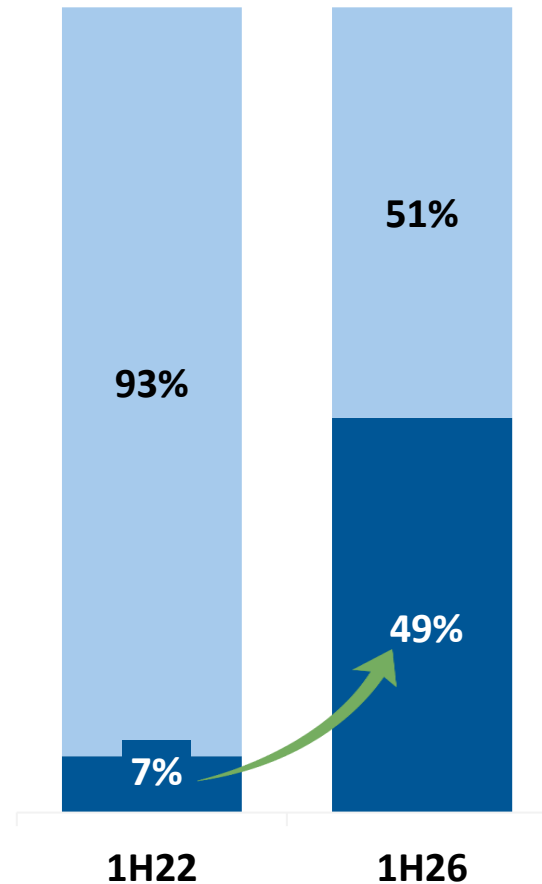


Popular mobile apps for transactions

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**





Add Cards
Apply for additional cards or check status.

In-app Credit Card Application

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:

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



BCA Syariah



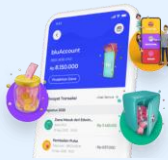
BCA Sekuritas



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**

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



Forex Time Deposit (e-Deposits)

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**

New/Added Features



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

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

Seamless integration with BCA transaction tools

myBCA Bisnis & myBCA BisnisLife



- ▶ 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..**

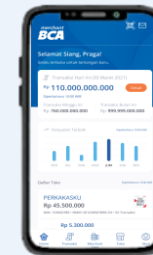
B2C

Constantly **Expanding** the Acceptance Ecosystem



EDC BCA

"Accept a wide-range of payment"



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



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

4 **Reduction in processing time for social media handling**  **98%**
(for customer feedback & product development) 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%** In total appraisals
*yoy

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 world, 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

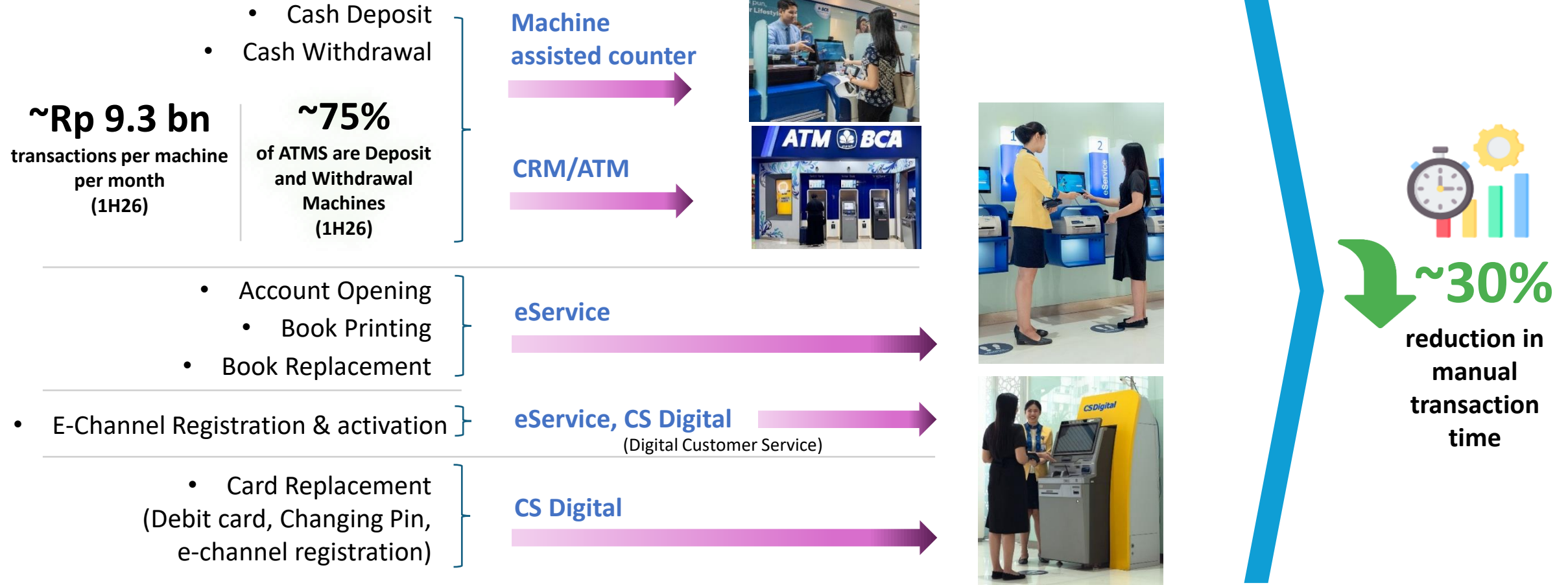
Back Office

- 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)



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

► Sustainable Finance and ESG ◀

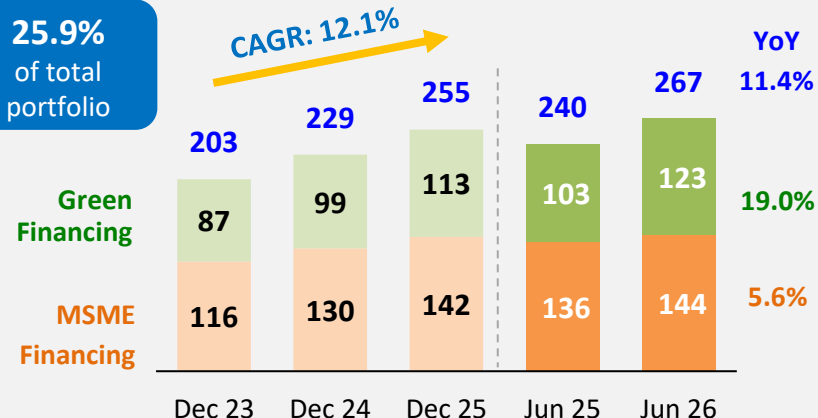
- Economic Aspect
- Environment
- Social
- Governance

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



Coaching

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



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

Ecosystem-Driven MSME Banking

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

154

Fairly efficient

2024

148

Efficient

2025

131

Efficient



Waste Recycle program

287 ton waste recycled (1H 26)

142 MWh
Energy saving

412 tCO₂
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
assisted 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 Committee

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 Continuity 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-

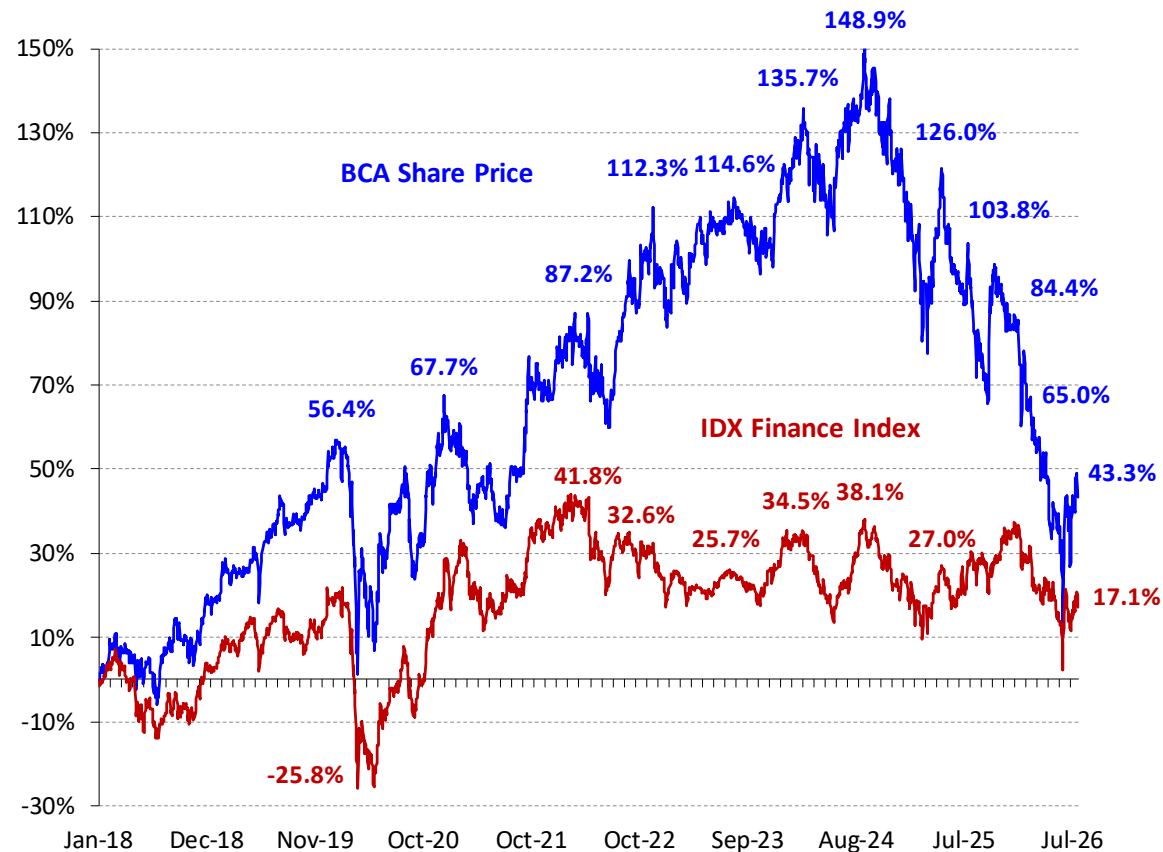
Pefindo Ratings

As of March 2026

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

Performance BBKA 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



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



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



Corporate Governance Asia

Asian Excellence Award

- Asia's Best CSR
- Best Investor Relations Team
- Best Corporate Communications



HR Asia

HR Asia Awards 2026

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



The Digital Banker

Digital CX Awards 2026

- Best Retail Bank (Indonesia)
- Best Wholesale Transaction Bank (South East Asia)
- Excellence in Consistent Multi-Language



Bloomberg Technoz

Indonesia Top Companies Recognition 2026

Top Company in Banking Solidity

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



Scan QR or Click Image to access the file

Corporate Presentations



Audited / Long Form Reports



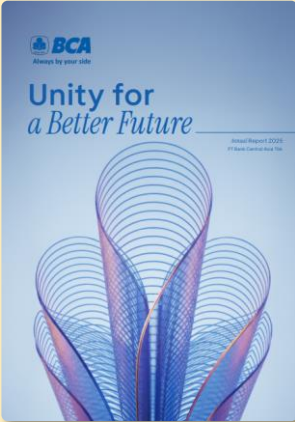
Short Form Reports



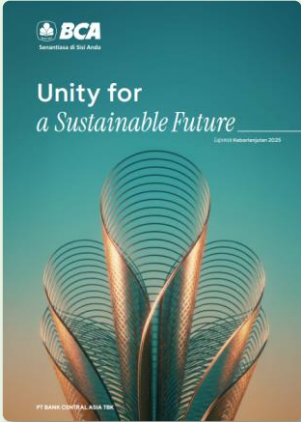
Economic Reports



Annual Reports (incl. GCG)



Sustainability Reports



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

