



PT Bank Central Asia Tbk

9M26 Results

27 October 2026

Agenda



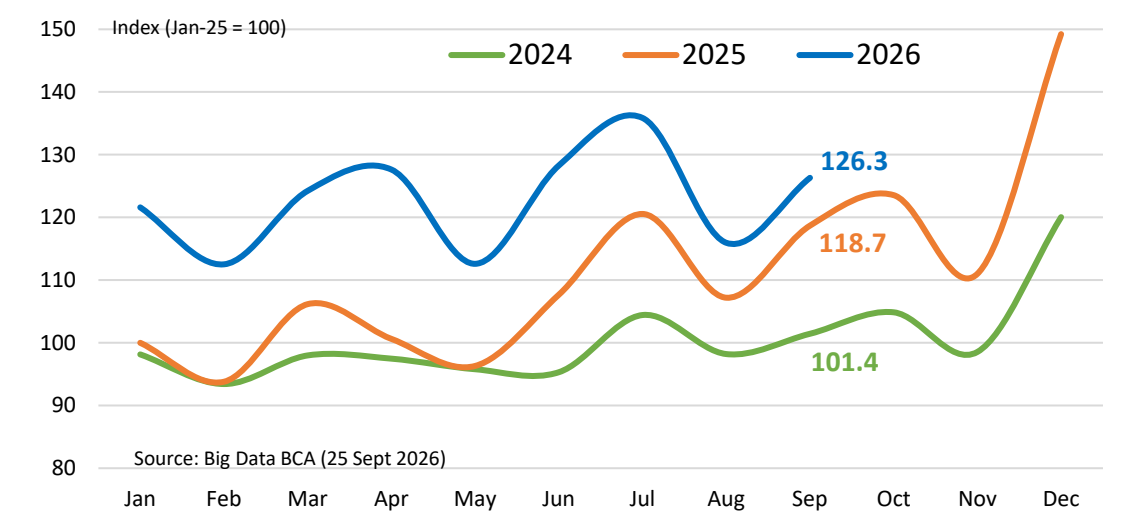
- Economic Highlights
- Banking Industry Updates
- 9M26 Performance Overview
- Sustainable Finance and ESG
- Share Data, Ratings & Awards

Economic Highlights

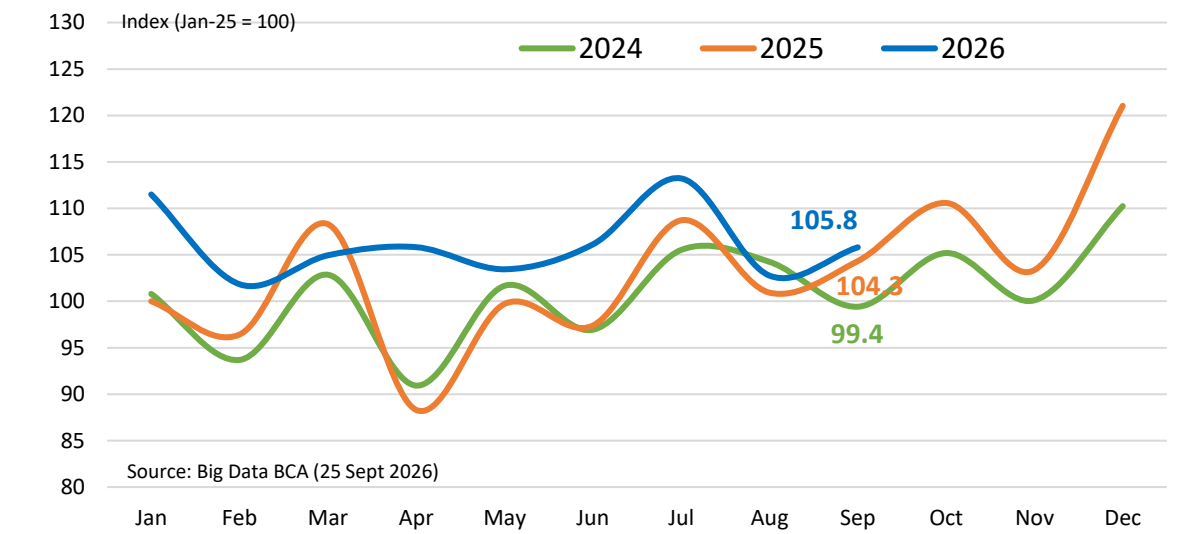
Economic Highlights (1/2)



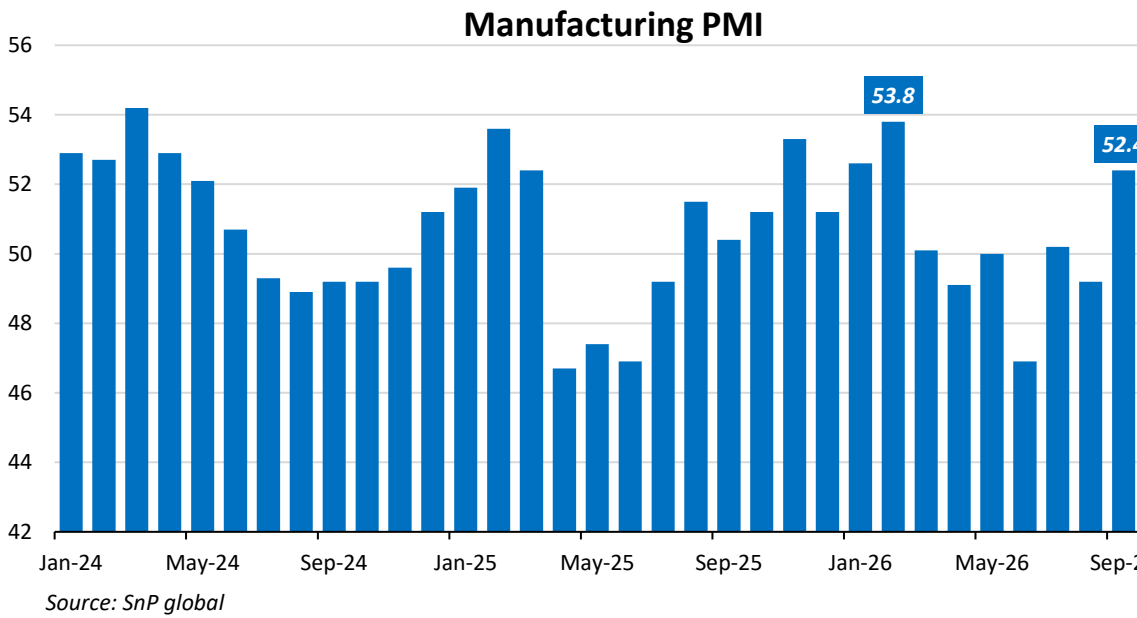
1 Business transactions move sideways in the last 12-m



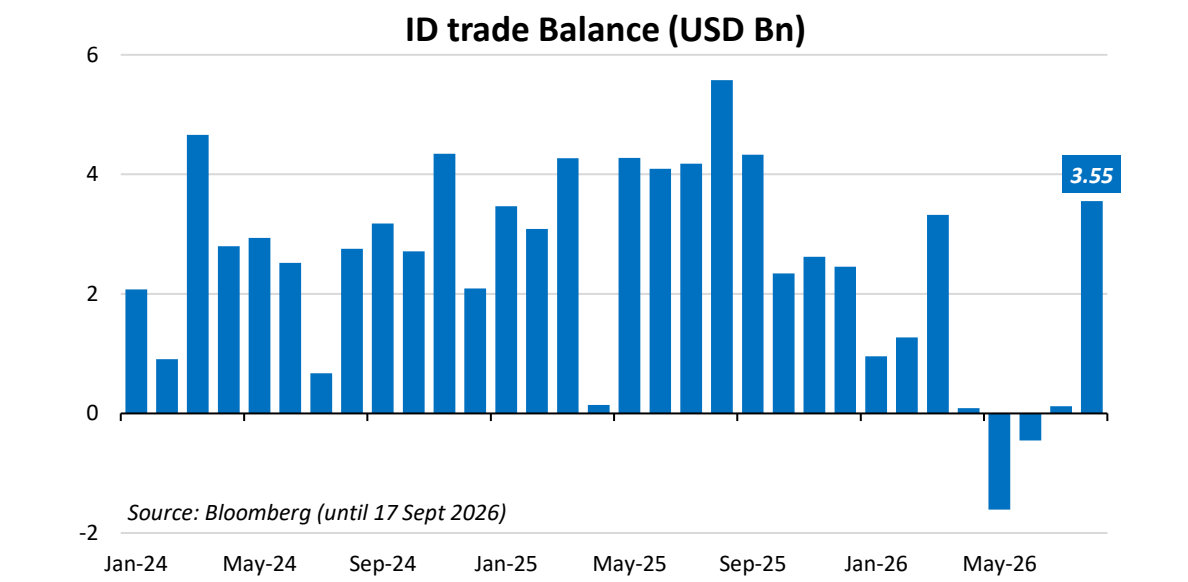
2 Consumer spending flattens since early 2026



3 PMI rebound into expansion territory



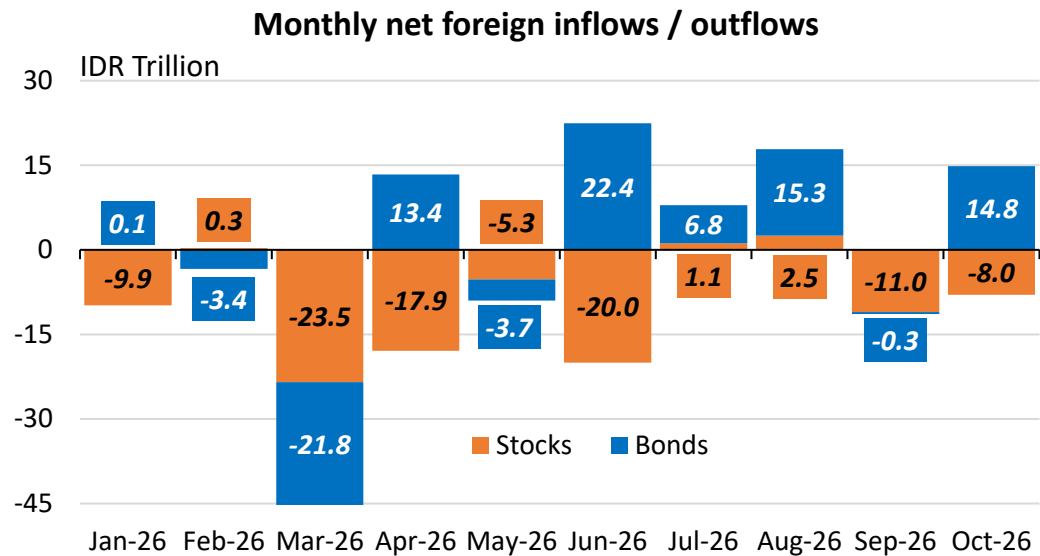
4 Trade surplus rebound due to higher exports to China



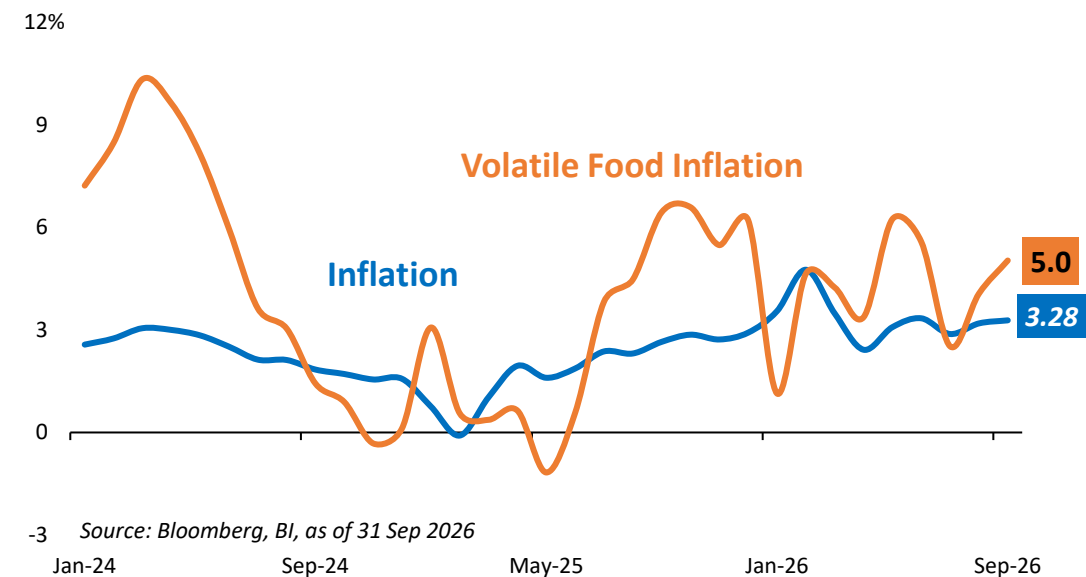
Economic Highlights (2/2)



5 Outflows from stock countervailed by fixed income inflows



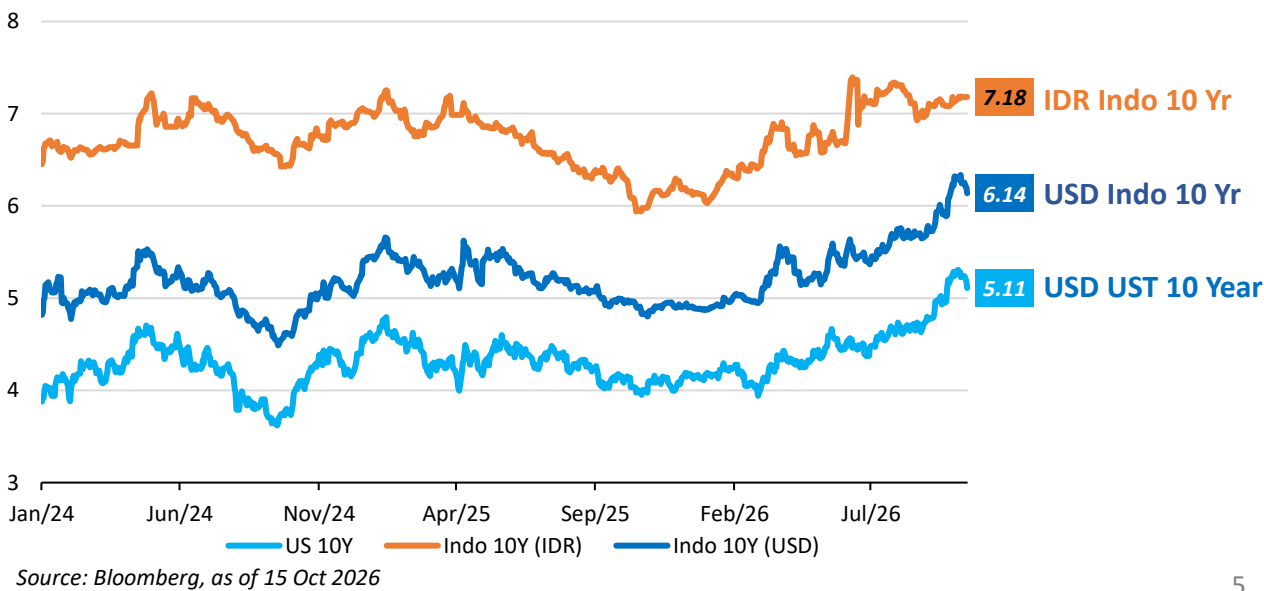
7 El Nino could push food inflation up



6 Recent equities volatility has weakened Rupiah



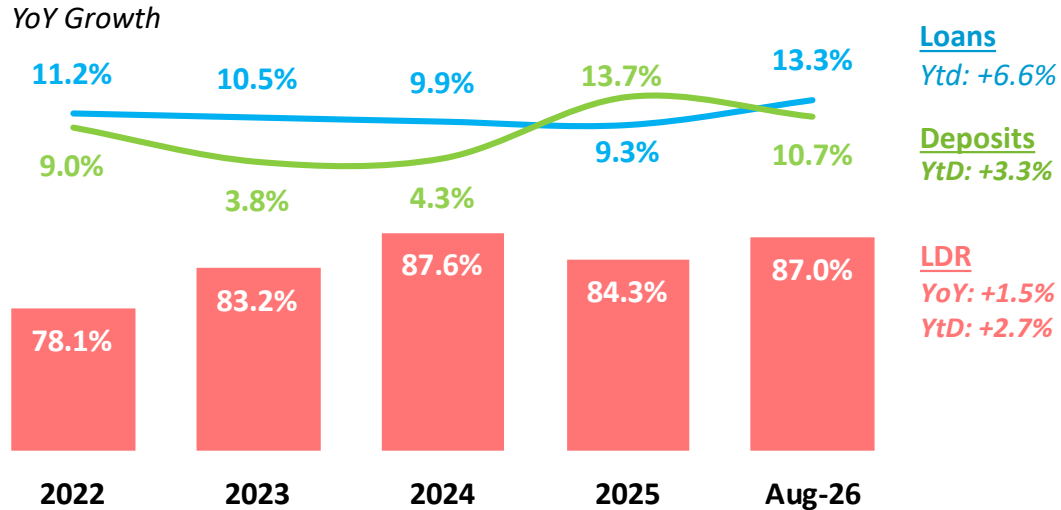
8 Yields are rising on hawkish central banks



▶ Banking Industry Updates ◀

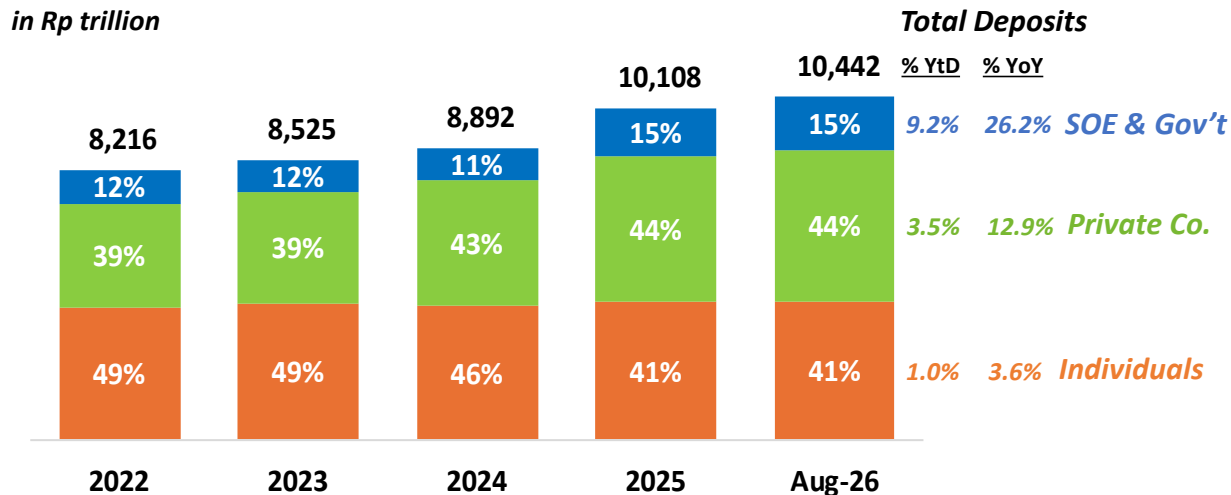
Banking industry (1/2)

1 Loans outgrew deposits



Source: BI (SEKI)

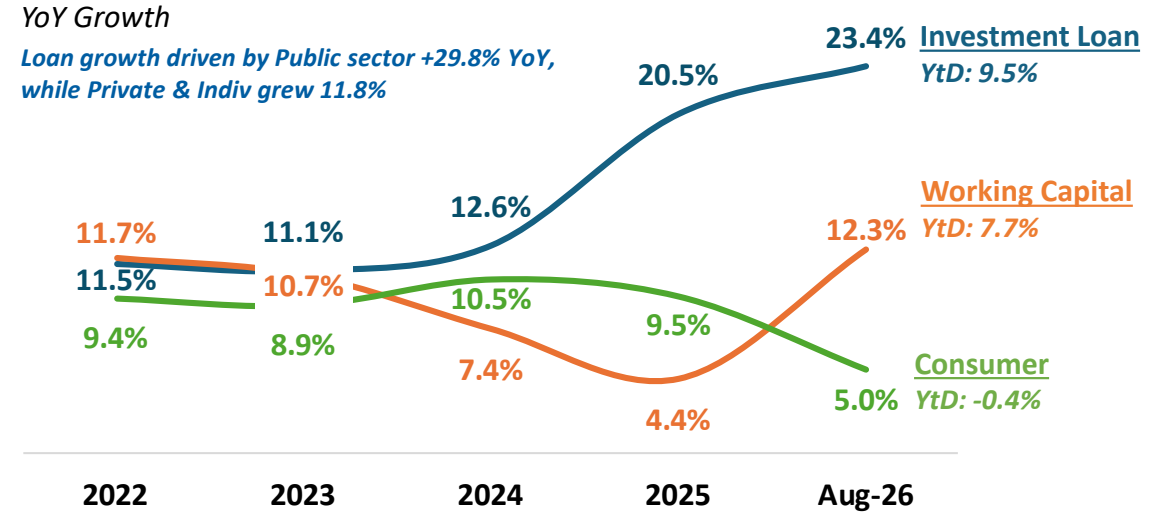
3 Individual deposits recorded modest growth



Analyst Meeting 9M26

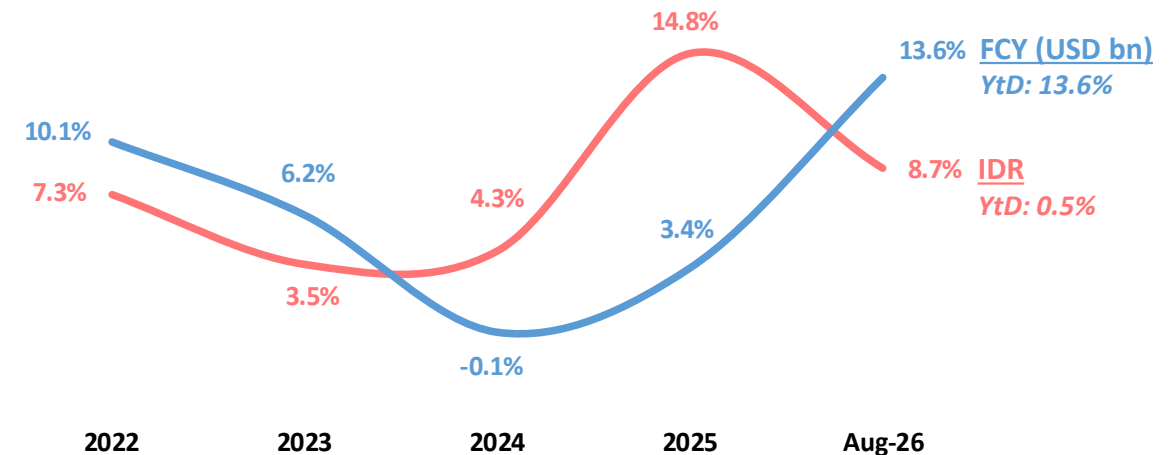
Source: BI (SEKI)

2 Investment loans as the growth driver



Source: BI (SEKI)

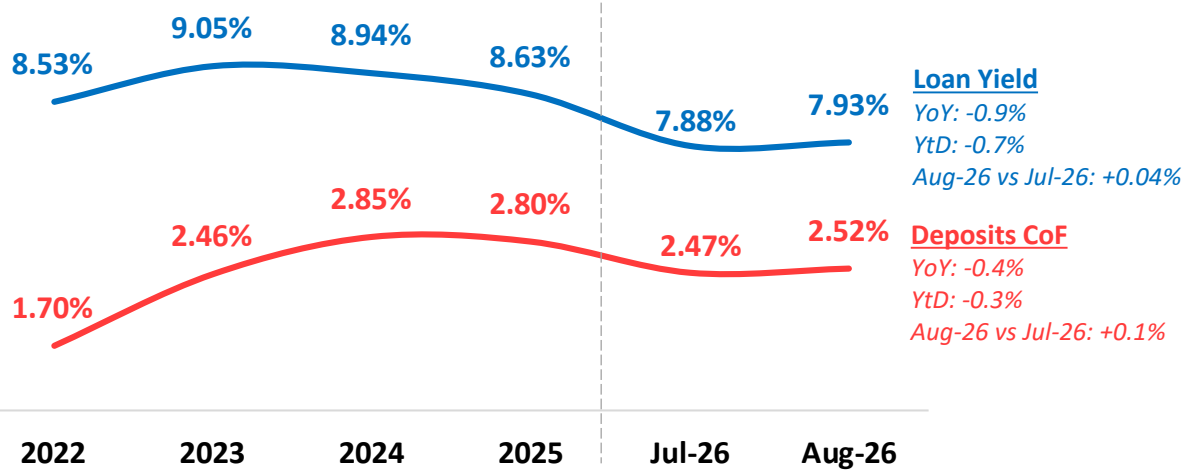
4 Foreign currency deposit growth outpaced Rupiah deposits



Source: BI (SEKI)

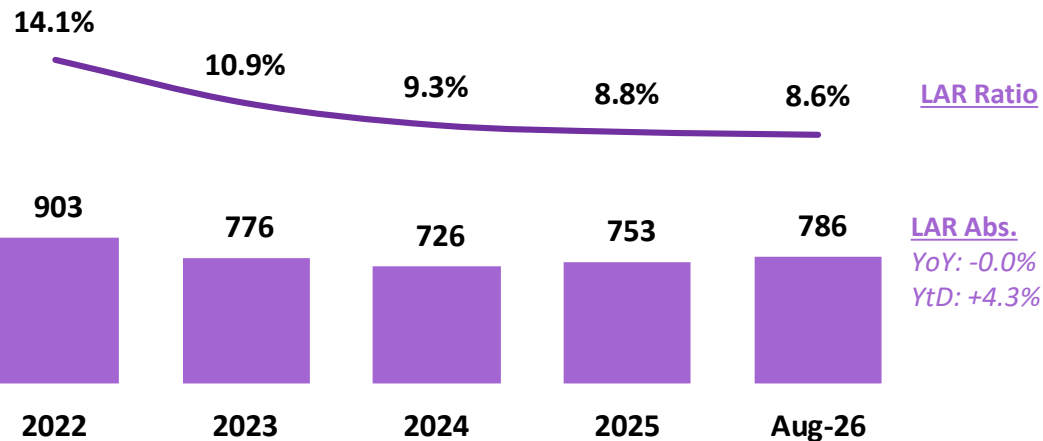
Banking industry (2/2)

5 Loan yield & CoF are picking up



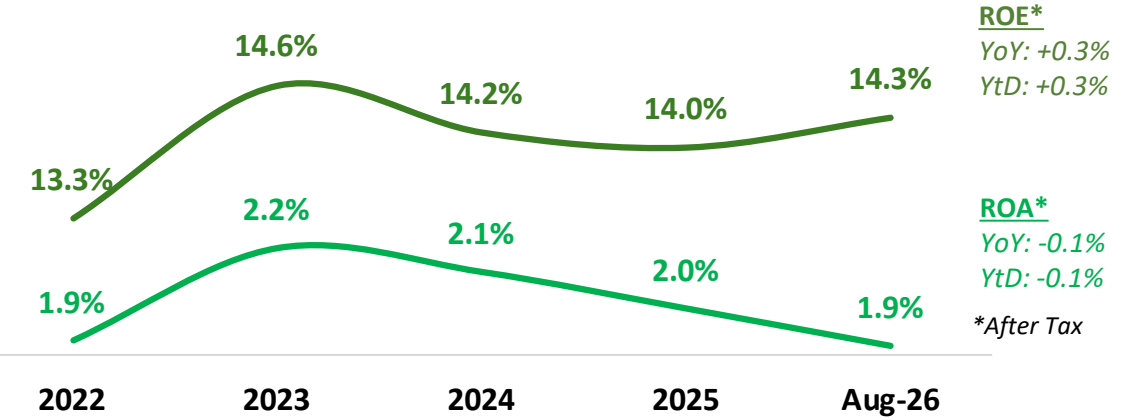
Source: OJK (SPI)

7 Nominal LAR increased Ytd



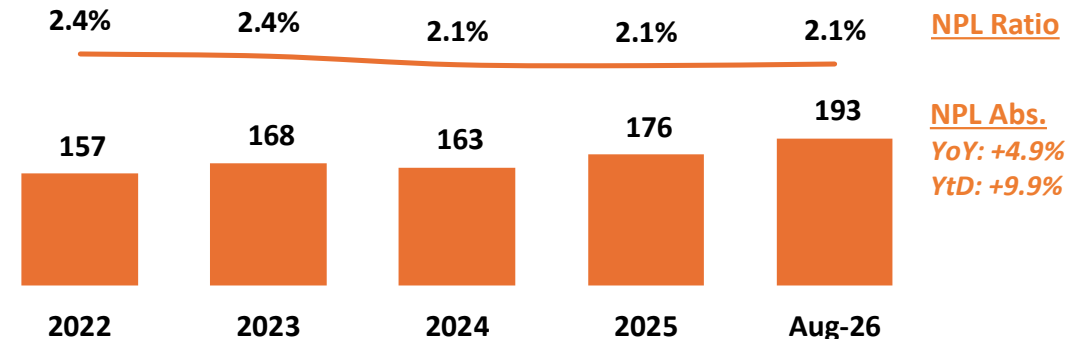
Source: OJK (Press Release)

8 Profitability trend



Source: OJK (SPI)

7 Nominal NPL increased Ytd



Source: OJK (SPI)

9M26 Performance Overview

Loans accelerated in 3Q, growing 12.6% YoY. CASA rose 10.4% YoY.



Consolidated (Rp tn)	Sep-25	Dec-25	Jun-26	Sep-26	▲ YoY	▲ YtD	▲ QoQ
Total Assets	1,539	1,587	1,661	1,642	6.7%	3.4%	-1.1%
Secondary Reserves & Marketable Securities	475	477	511	462	-2.8%	-3.2%	-9.7%
Loans	944	993	1,036	1,063	12.6%	7.1%	2.7%
Third Party Funds	1,205	1,249	1,284	1,301	8.0%	4.2%	1.3%
CASA	999	1,045	1,082	1,103	10.4%	5.5%	1.9%
Current Accounts	403	434	444	463	14.9%	6.6%	4.2%
Savings Accounts	596	611	638	640	7.4%	4.8%	0.4%
Time Deposits	206	204	202	198	-3.7%	-2.8%	-1.8%
Equity	276	281	270	283	2.5%	0.7%	4.8%

PPOP grew 5.1% on quarter, driven by improving net interest income



Consolidated (Rp tn)	9M-25	9M-26	▲ YoY	2Q-26	3Q-26	▲ QoQ
Operating Income	82.9	85.3	2.9%	28.0	29.5	5.1%
Net Interest Income	64.1	64.9	1.2%	21.3	22.5	5.2%
Non Interest Income	18.7	20.1	7.6%	6.6	6.9	5.2%
Fees and Commissions	15.1	16.6	9.9%	5.5	5.6	1.2%
Trading Income	2.8	3.0	8.2%	0.9	1.2	31.4%
Others	0.8	0.5	-36.2%	0.2	0.2	-5.2%
Net Insurance Income*	0.1	0.3	173.6%	0.1	0.1	-19.0%
Operating Expenses	25.8	26.8	3.7%	8.9	9.4	5.2%
Manpower	13.5	13.4	-0.9%	4.2	4.4	3.6%
General & Administrative	12.4	13.4	8.7%	4.7	5.0	6.6%
PPOP (Pre-Provision Operating Profit)	57.1	58.5	2.5%	19.1	20.1	5.1%
Provision incl. Loan Recovery	3.4	2.5	-25.6%	0.6	0.7	19.4%
Provision	3.8	3.6	-7.5%	1.0	1.1	12.3%
Loan Recovery	(0.5)	(1.1)	114.8%	(0.4)	(0.4)	0.8%
Net Profit	43.4	45.2	4.2%	14.9	15.7	5.6%

*) IFRS 17 effective in Dec-25

Key Ratios



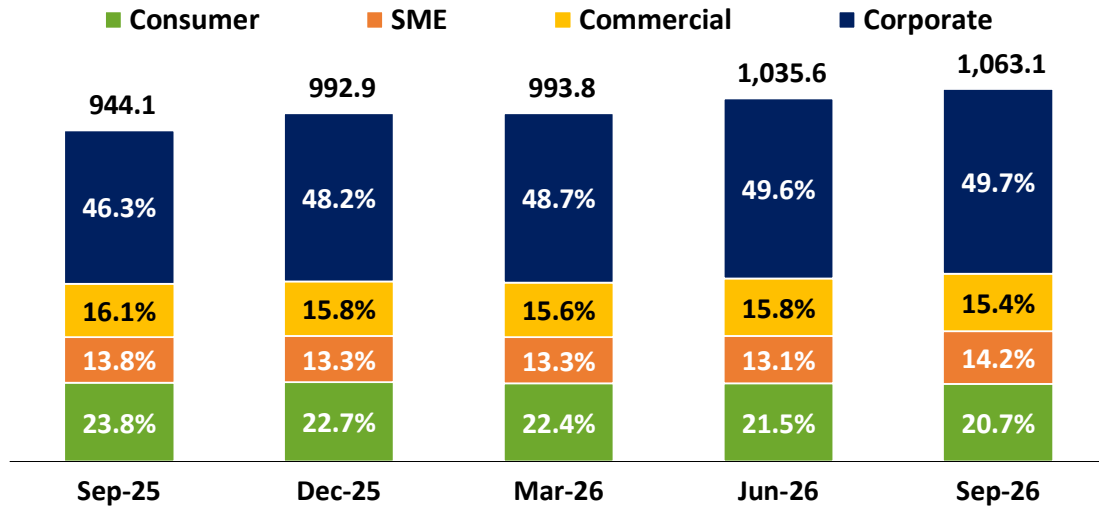
Bank Only	9M-25	9M-26	▲ YoY	2Q-26	3Q-26	▲ QoQ
Risk Adjusted NIM*	5.4%	5.1%	-0.3%	5.1%	5.3%	0.2%
NIM	5.8%	5.4%	-0.4%	5.3%	5.6%	0.3%
CoC (gross)	0.5%	0.4%	-0.1%	0.4%	0.4%	0.0%
CoC (after recovery)	0.4%	0.3%	-0.1%	0.2%	0.2%	0.0%
Cost to Income	29.2%	29.7%	0.5%	31.7%	31.1%	-0.6%
ROA	4.0%	3.8%	-0.2%	3.6%	3.8%	0.2%
ROE	24.1%	23.9%	-0.2%	23.1%	23.4%	0.3%
CAR	29.9%	27.5%	-2.4%	26.8%	27.5%	0.7%
CASA to Total Funding	83.4%	85.6%	2.2%	85.2%	85.6%	0.4%
LDR	75.6%	79.8%	4.2%	78.7%	79.8%	1.1%
RIM**	79.7%	82.5%	2.8%	78.0%	82.5%	4.5%
NSFR	160.7%	156.0%	-4.7%	154.9%	156.0%	1.1%
LCR	306.0%	265.3%	-40.7%	277.6%	265.3%	-12.3%
ECL to Total Loans	3.4%	3.0%	-0.4%	3.0%	3.0%	0.0%
NPL - gross	2.1%	1.8%	-0.3%	1.9%	1.8%	-0.1%
NPL Coverage	166.6%	167.5%	0.9%	165.5%	167.5%	2.0%
LAR	5.5%	4.6%	-0.9%	4.9%	4.6%	-0.3%
LAR Coverage (incl. off B/S)	69.5%	71.2%	1.7%	68.7%	71.2%	2.5%

*) Risk Adjusted NIM = (NIM - provision) / avg. earning assets

**) RIM: (Loans + corporate bonds/securities owned by the bank) / (third-party deposits + bank-issued securities and accepted loans)

Strong growth in business loans

1 Loan Composition by Segment (Rp tn)



3 Loan by Top Sector

	Sep-26 (OS Rp tn)		% Compo	% YoY	% QoQ
Manuf.	250.9		23.6%	26.4%	9.3%
Trading	204.7		19.3%	8.6%	2.2%
Household	157.4		14.8%	-3.6%	-1.6%
Biz. Services	143.2		13.5%	3.1%	-1.7%
Transport.	95.5		9.0%	39.2%	7.0%
Agriculture	45.1		4.2%	14.5%	2.0%
Construction	42.8		4.0%	-1.6%	-3.9%

2 Loan by Segment (Rp tn)

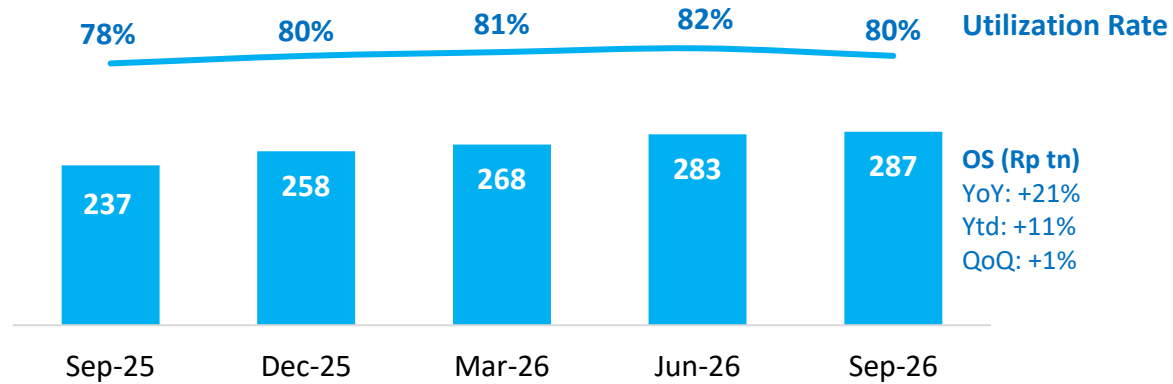
Consolidated	Dec-25	Sep-26	▲ YoY	▲ YtD	▲ QoQ
Corporate	481.4	528.1	20.9%	9.7%	2.9%
Commercial	144.3	154.1	7.8%	6.8%	0.1%
SME	130.9	149.2	15.4%	14.0%	10.8%
Consumer	224.2	218.7	-2.2%	-2.4%	-1.1%
- Mortgages	142.3	143.7	3.6%	1.0%	-0.4%
- Vehicles	56.6	48.7	-20.6%	-13.9%	-5.1%
- Personal Loans	25.3	26.3	11.5%	3.8%	3.2%
Sharia Financing*	13.2	14.0	14.3%	5.9%	2.9%
Total O/S Loans	992.9	1,063.1	12.6%	7.1%	2.7%
Average Loan	943.0	1,005.9	7.0%	6.7%	1.6%

*) Including Ijarah Asset

Corporate loans rose both in investment and working capital by ~20%YoY

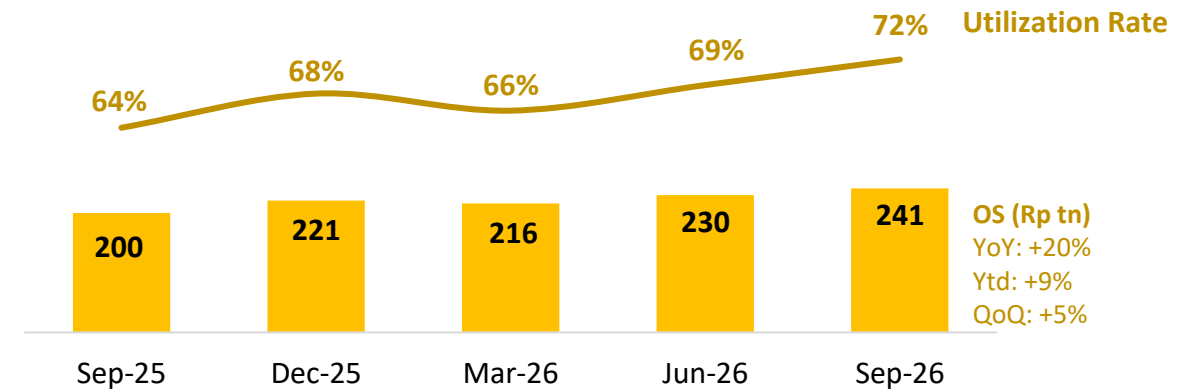
1 Investment Loan Facilities and Utilization Rate

- Average utilization at ~81% in 2026

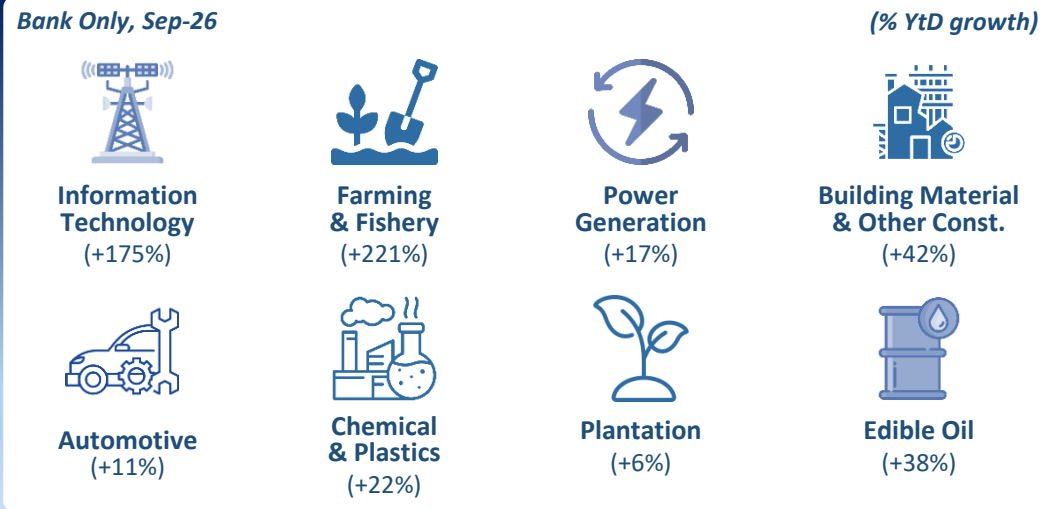


2 Working Capital Loan Facilities and Utilization Rate

- Utilization rate picked up to 72%



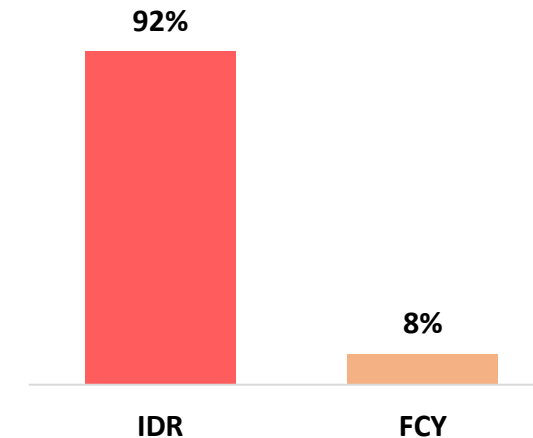
3 Growth drivers from various sectors



4 IDR loans dominates

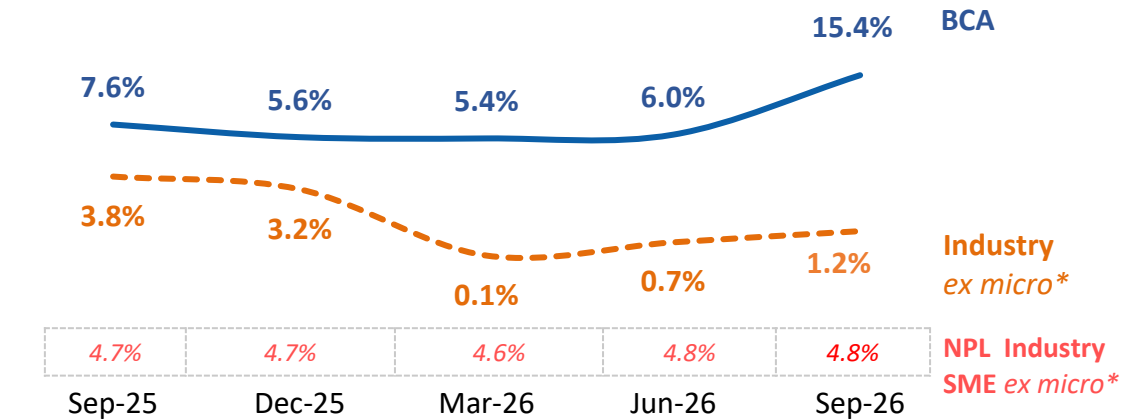
Bank Only, Sep-26

(% contribution to total corporate loans)



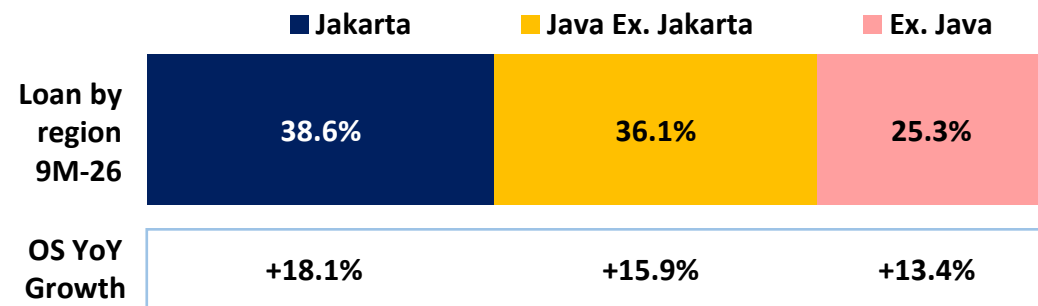
SME loans grew 15.4% YoY

1 BCA vs Industry SME Loan Growth (YoY)

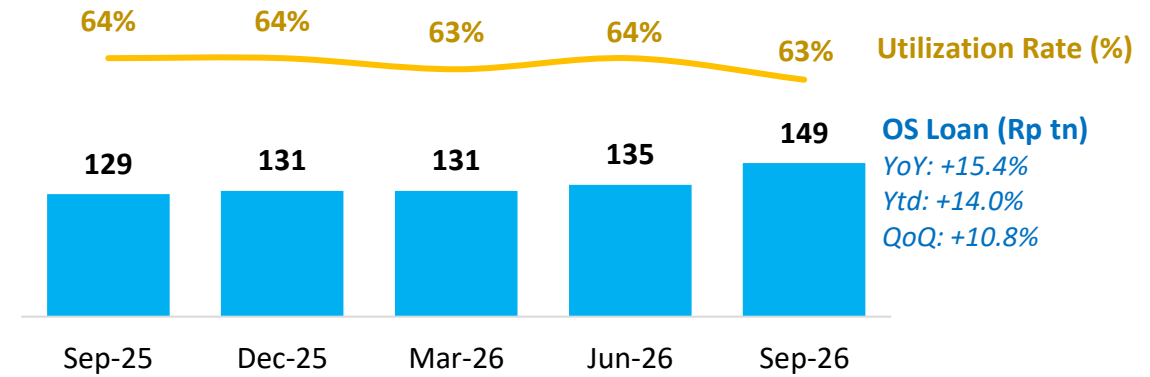


*) Industry Aug-26. Source OJK (SPI)

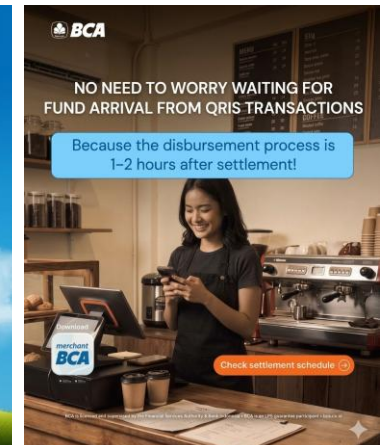
3 BCA SME Loan by Region and YoY O/S Growth



2 BCA SME Loan Facilities and Utilization Rate

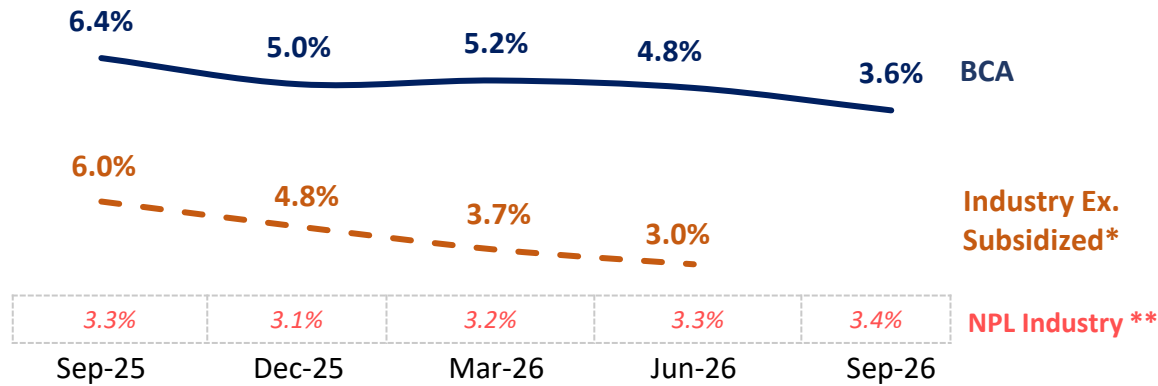


SME Customers  **33%** over the last 4 years



Mortgages rose 3.6% YoY

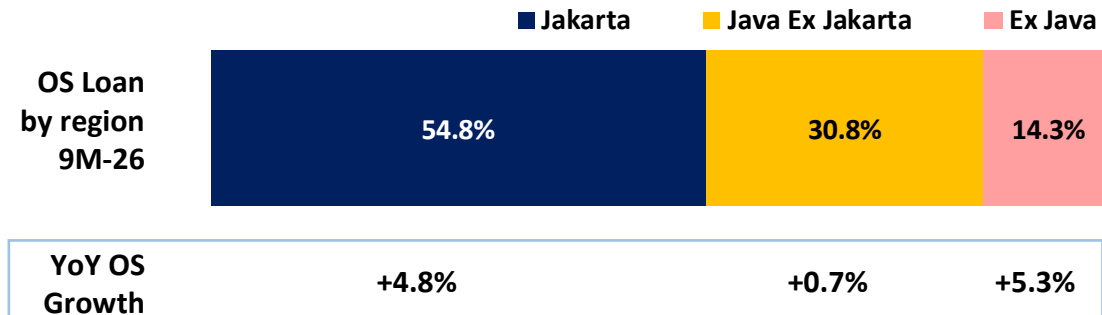
1 BCA vs Industry Mortgages Growth (YoY)



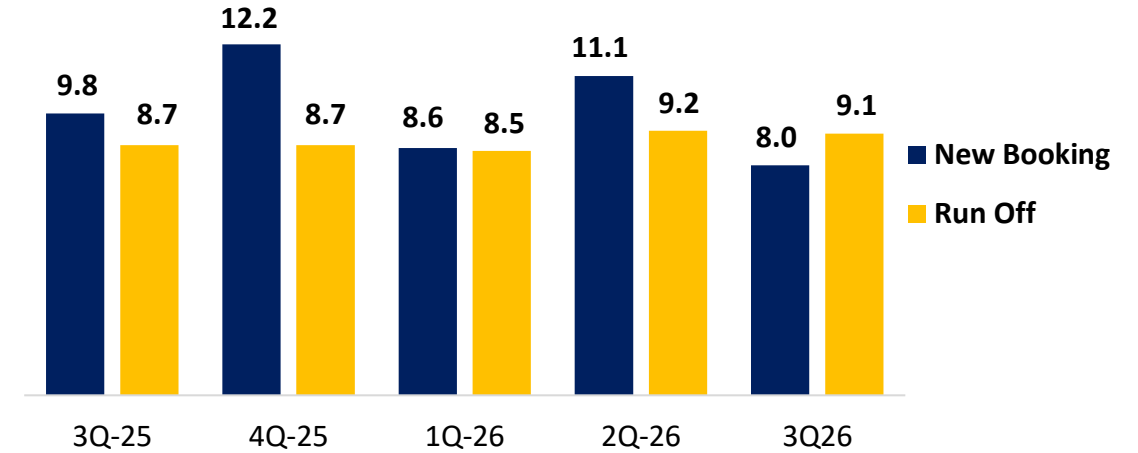
*) Source: Total OS mortgage of selected Top 12 Players (IMBA Data), excluding BTN's subsidized loans.

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

3 BCA Mortgages by Region – Positive Growth



2 BCA Mortgages New Booking and Runoffs (Rp tn)




WhatsApp Bank BCA
Consult your home loan via Whatsapp.

START YOUR DREAM HOME JOURNEY WITH MORTGAGE CONSULTATION

WHATSAPP BANK BCA

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Planned Fixed Mortgage

- Measurable and planned interest rate
- Gradual adjustment of interest and installments

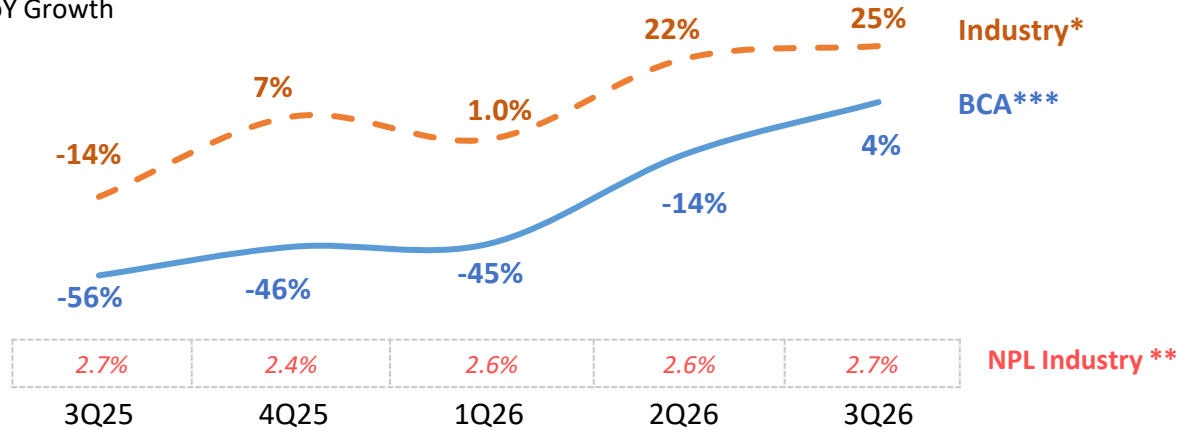
Info selengkapnya bca.id/fixedterencana

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Auto loans: sustained new booking in dynamic environment

1 BCA vs Industry – Car Sales (in unit)

YoY Growth

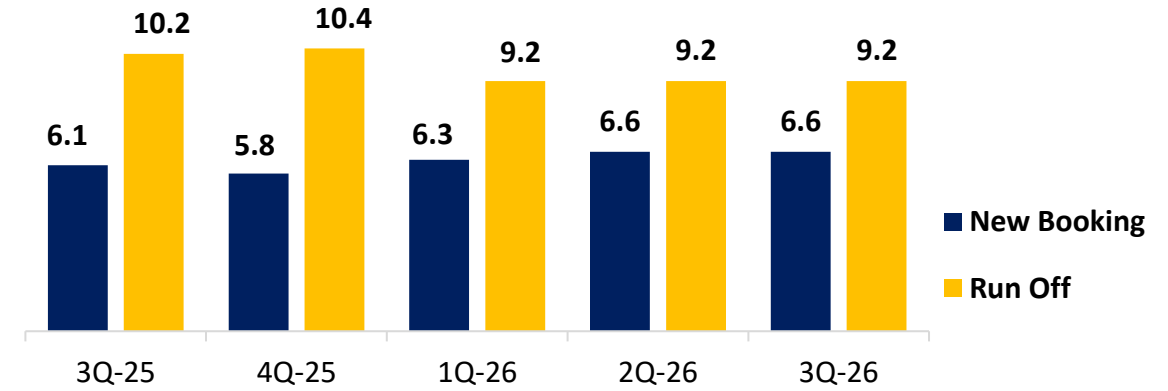


*) Industry: Car Sales Data (retail sales), Gaikindo, Data per Sep-26

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

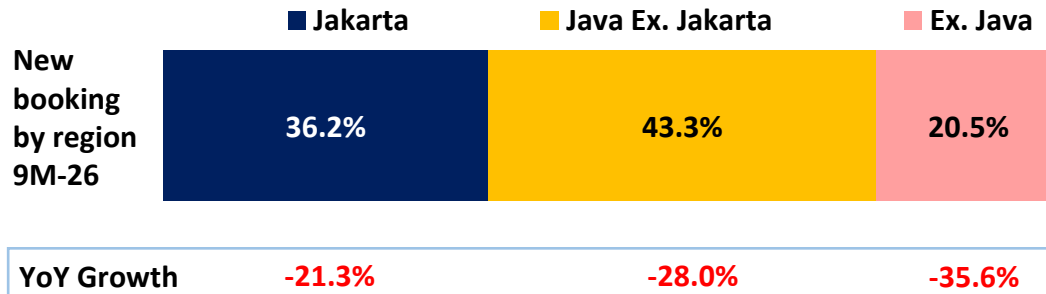
**) BCA growth data per Sep-26

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

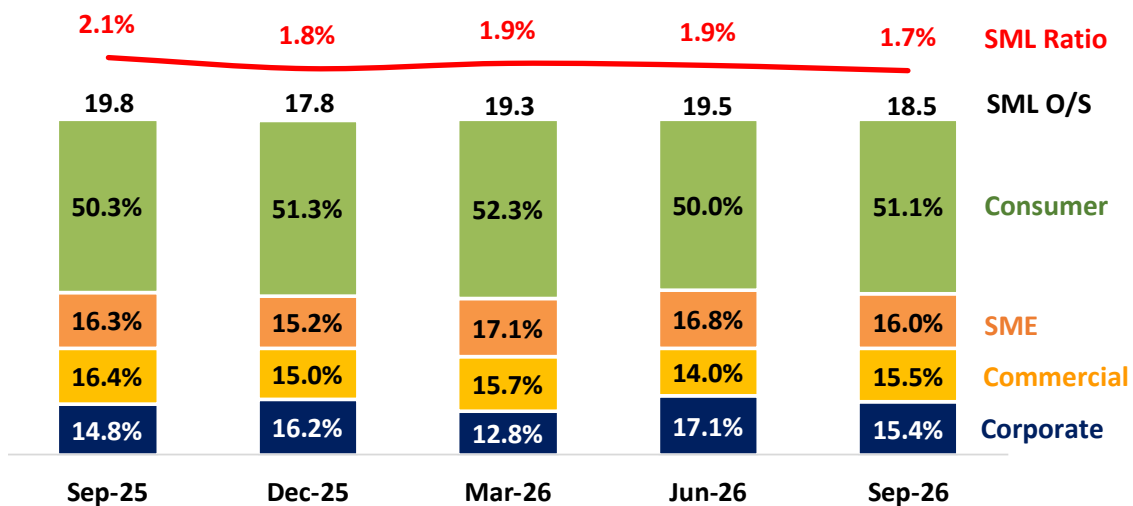


Consolidated LAR improved to 4.6%

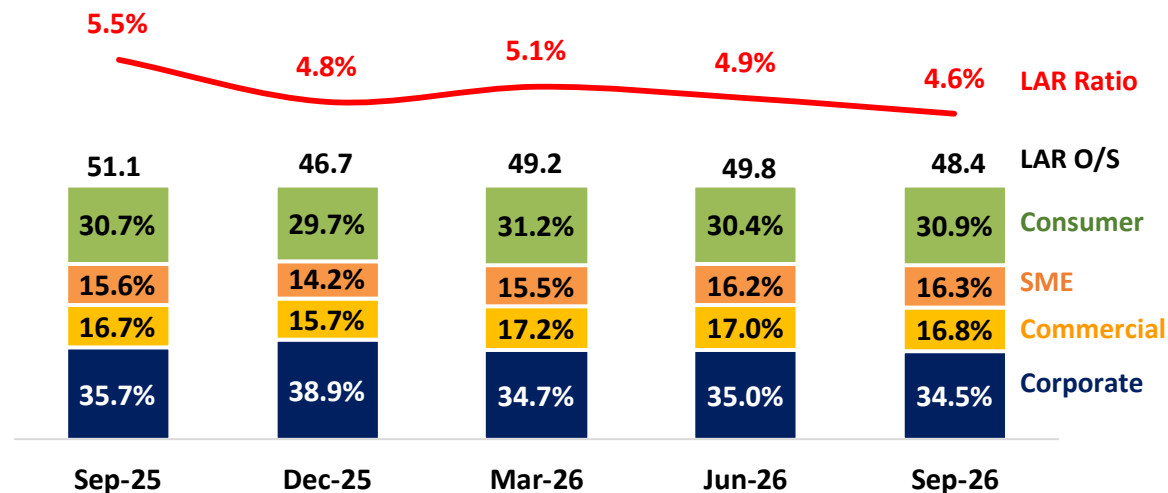
1 Loan at Risk (LAR) (Rp tn)

Consolidated	Dec-25	Sep-26	ΔYoY	ΔYtD	ΔQoQ
Current Restruct.	12.4	11.2	-6.8%	-9.9%	-3.6%
Special Mention	17.8	18.5	-6.5%	3.9%	-5.1%
NPL	16.5	18.7	-3.3%	13.6%	-0.1%
Total LAR	46.7	48.4	-5.4%	3.6%	-2.9%
LAR Ratio	4.8%	4.6%	-0.9%	-0.2%	-0.3%
LAR Coverage	72.0%	71.4%	1.8%	-0.6%	2.4%

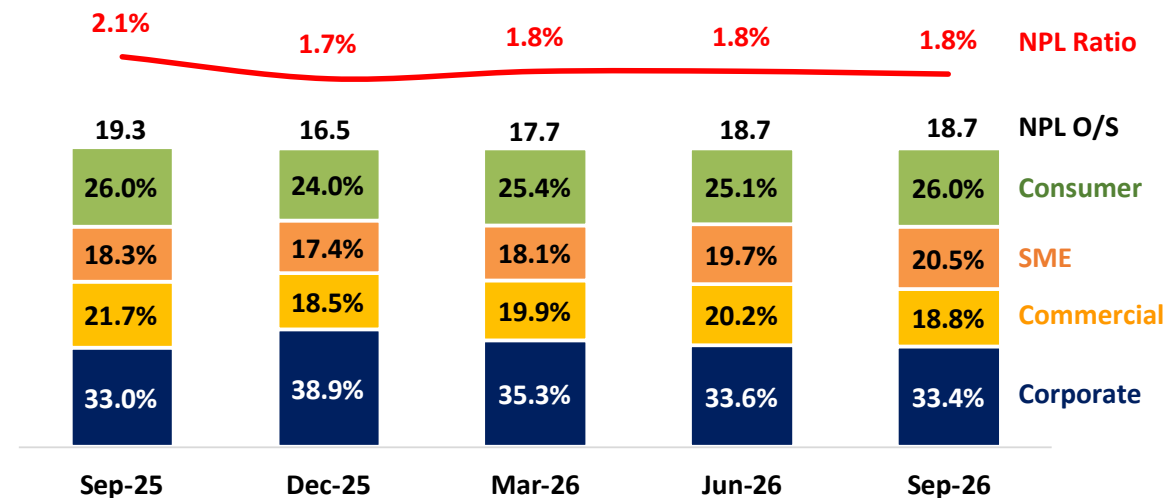
3 Special Mention (Consolidated, Rp tn)



2 LAR (Consolidated, Rp tn)



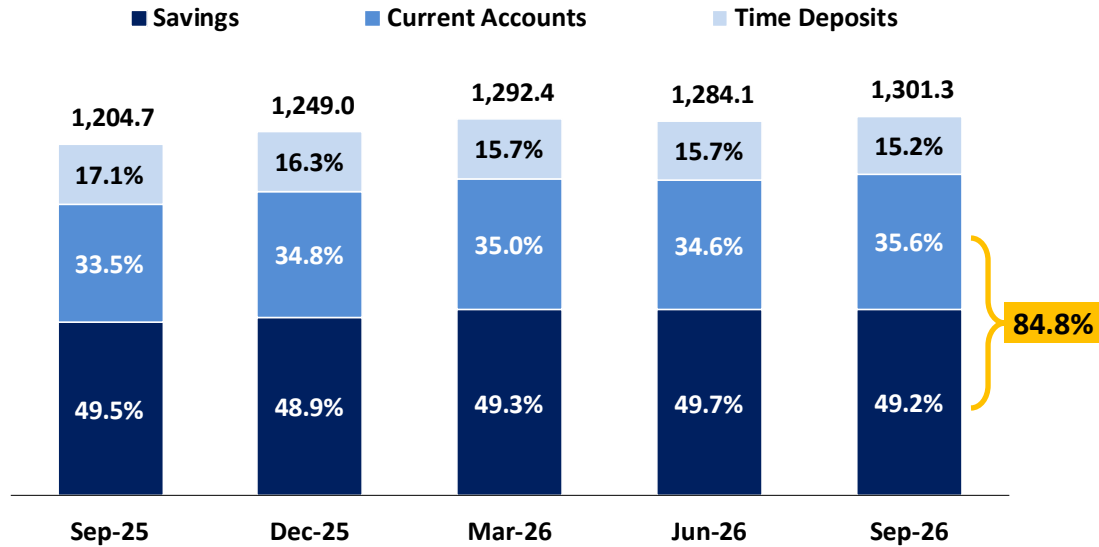
4 NPL (Consolidated, Rp tn)



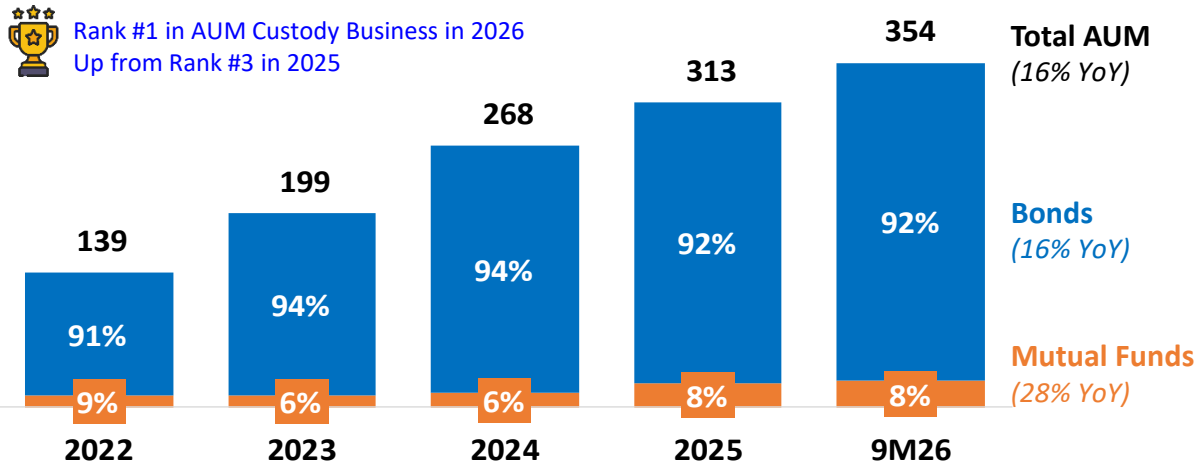
CASA grew double digit. Investment AUM more than doubled in 4 years.



1 Third Party Fund Composition (Rp tn)



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



2 Third Party Funds (Rp tn)

Consolidated	Dec-25	Sep-26	▲ YoY	▲ YtD	▲ QoQ
CASA	1,045.2	1,103.2	10.4%	5.5%	1.9%
Current Accounts	434.5	463.1	14.9%	6.6%	4.2%
Savings Accounts	610.8	640.1	7.4%	4.8%	0.4%
Time Deposits	203.8	198.1	-3.7%	-2.8%	-1.8%
Third Party Funds	1,249.0	1,301.3	8.0%	4.2%	1.3%
Third Party Funds + AUM	1,561.9	1,654.9	9.7%	6.0%	2.0%
Average CASA	980.5	1,079.7	11.7%	10.1%	0.7%
Average CA	396.0	454.1	17.5%	14.7%	0.9%
Average SA	584.5	625.6	7.8%	7.0%	0.5%

Transaction volume rose 57% in 3 years, led by mobile banking

End-to-end Supply Chain



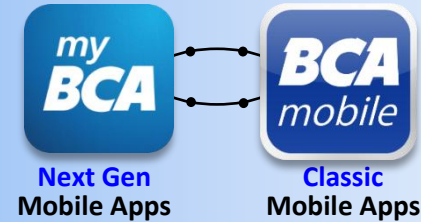
1 Online Business Banking



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



3 Two Leading Mobile Banking Apps



Powered by Integrated and Trusted Channels

4 1,278 Branches



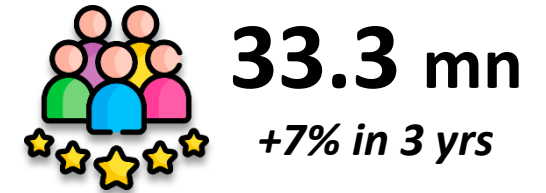
5 Cash Deposit & Withdrawal Machines



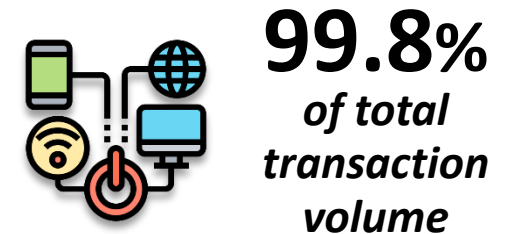
6 24/7 Contact Center



No. of Customers



Digital Transactions contributed



51% of customer mobile transactions are now done in myBCA app



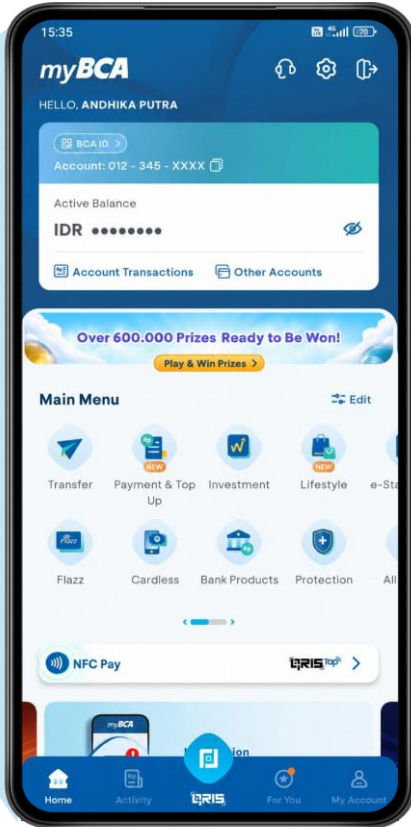
BCA mobile
Since 2011



myBCA
Since 2021



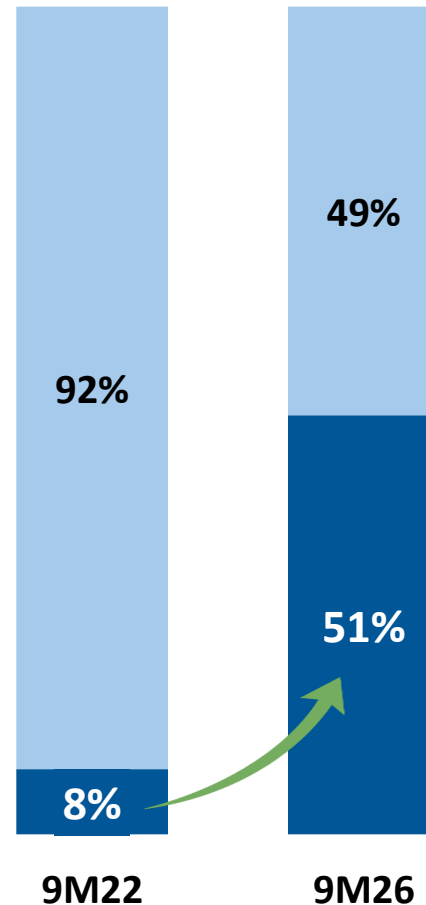
Popular mobile apps for transactions



Newer apps for seamless connectivity

myBCA's transaction value has surpassed BCA Mobile's

Comp % to Total Mobile Banking Trx Value



myBCA - No. of users
↑23x in 4 years
(+51% YoY)



myBCA - Trx Volume
↑25x in 4 years
(+40% YoY)



myBCA - Trx Value
↑14x in 4 years
(+48% YoY)



Account Opened
~58% via online in 9M26
(~12k accounts opened/day)

Enhancing mobile banking experience for customers

Forex & Rupiah Pockets (Sub Accounts)



Rupiah Saving Sub-accounts for different goals and purposes



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

QR Code (QRIS) Payments

Popular for small ticket item purchases



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

Share QRIS Image – payments through customer's Image Gallery

New

Cross-border QR payments

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



Gold Savings Account

New



Only in myBCA

Customers can **Buy** and **Sell Gold directly** via myBCA.

In collaboration with **Pegadaian**.

Transaction starting from **0.01 gram**

Other new updated features

New

- **Increased transfer limits** in myBCA
- **Lower minimum top up amount** for Flazz Cards
- **Instant Forex Transfer** thru myBCA
- **myBCA now linked** in BCA Mobile's app homepage

Credit Card Indonesia (KKI)

New



Digital Card **only**

KKI Credit Card as source of fund for **QRIS** payment method.

In collaboration with **Bank Indonesia**.

Language Options

Added **Mandarin** as an option



Gacha Gaming

New

Transaction and balance based **loyalty program**

Min. Trx Rp100k/
Avg. Balance of Rp1 Mn/month



Ecosystem Integration: Subsidiaries and Strategic Lifestyle Partners

Seamless access to various financial products

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



One-stop convenient access thru myBCA's Lifestyle Feature

- ✓ Purchase **travel tickets** via tiket.com, PELNI, and KAI
- ✓ Secure **tickets for events** such as concerts, seminars, and more
- ✓ Purchase **gadgets, electronics**, and other items via blibli

Lifestyle Partners:



Expanding features and 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**



Bulk Payment



Business Dashboard



Multi-layer Verification



Digital Onboarding



Partner Solutions



Rupiah Sub-accounts



Forex Dealing



Reminder of Pending Task



Merchant Dashboard

New

and more...

Seamless integration with BCA transaction tools

myBCA Bisnis & myBCA Bisnis Lite



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

New



Transfer & Payments



Bank Guarantee



B2B Invoicing

New



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

~2x
in 3 years

No. of Merchants

~2x
in 3 years

QRIS Transaction Volume

~10x
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

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  **67%** 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  **25%** yoy

Improvement in Business Performance

Profit in Wealth Product with AI Profiling

12  **31%**
yoy Jan – sept 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)

+61%

LLM Usage

In-house Document Processing Platform

(Automating various business process document using LLM)

>19 million documents processed

>50 Documents types

Managed in-house across Functions

Certifications & Awards



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



Gartner Eye on Innovation Awards for Banking& Investing

1st Bank in Indonesia to accept:

2nd Place for AI Fraud Detection (AFRIS) and 3rd Place for Gen AI Powered OCR (NOVA)

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

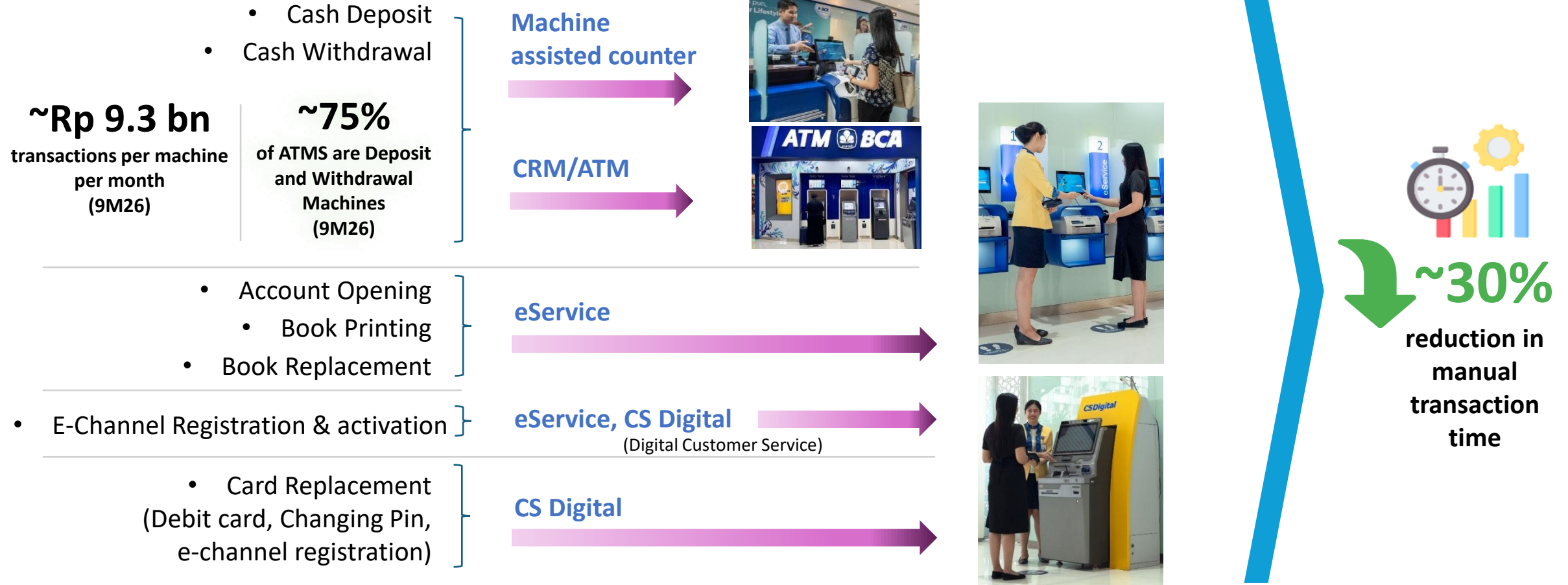
Back Office

- 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

~67% of total branch trx done via machines **↑13%** (vs 3 Yr ago)

~91% of total branch trx done via pre-filled forms prior arriving at branches using eBranch app **↑13%** (vs 3 Yr ago)
(9M26)



Contribution from branch and ATM remained significant, **28%** of total transaction value

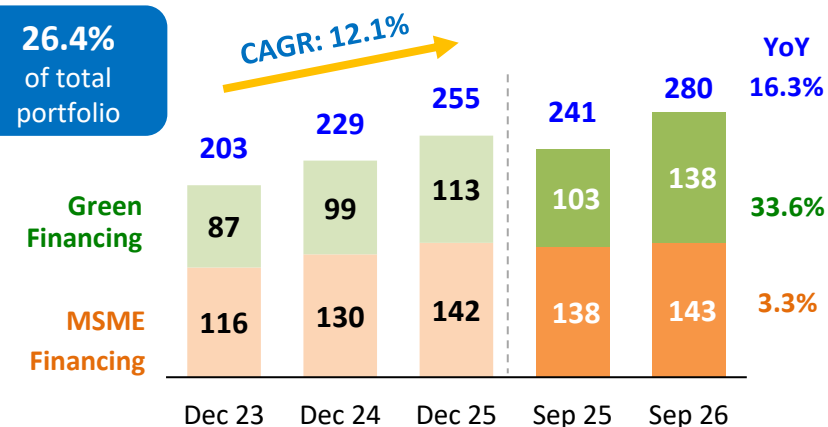
► Sustainable Finance and ESG ◀

- Economic Aspect
- Environment
- Social
- Governance

Sustainable Finance grew 16.3% YoY

Sustainable Finance Portfolio

Outstanding (Rp Trillion)

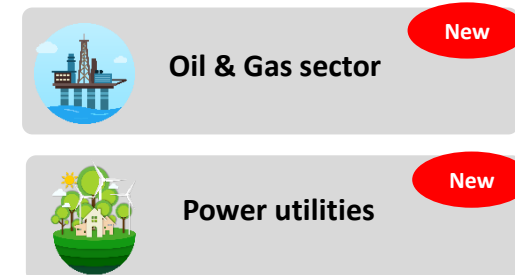


Undertake opportunities to grow sustainable finance portfolio :



Adding Responsible Lending policies to following new sectors

(in addition to 5 existing sectors):



Strengthening the MSME Ecosystem

Financing



Financing solutions – to support MSME & women empowerment



>36k women MSMEs
O/S Rp18.9 trillion



MSME day program
>2.6k MSMEs
O/S Rp5.2 trillion

Transaction

Providing ease payment settlement & infrastructure

- Business transaction
- Operational efficiency
- Digital economy



Coaching

Elevating MSME to boost competitiveness :

- Mentoring / incubation
- Business matching
- Expanding market access

bakti BCA
GO EXPORT

147 MSMEs assisted
Rp24.5 billion Loan assistance

bakti BCA
UMKM Halal

>6,000 MSME participants
Rp10.3 billion Loan assistance

Financial Inclusion to drive economic resilience

Financial Inclusion



14.8 mn
No of fin. inclusion
saving accounts

Low-cost & for
young generation,
individual entry point
into BCA ecosystem



1,278 branches
In 38 provinces

66 branches in remote
areas ; 20.3k ATMs include
4.1k voice ATMs in 309
cities



>1,600 merchants
Joined 'Bangga Lokal'
program

Intensive coaching &
training for MSMEs to
build their business



Rp 507 bn
KUR distribution
for **1,404** debtors

Direct distribution of
subsidized loan for
debtors who met KUR
criteria



Rp 633 bn
Subsidized mortgage
for **> 2,500** debtors

'KPR Sejahtera' – subsidized
housing loan scheme
designed for low-income
communities (MBR)

Financial Literacy

BCA consistently develops financial literacy and inclusion initiatives to reach unbankable, underbanked, and underserved communities.

> 125 k

Literacy
participants

35

Provinces
covered

247

Branches implementing
financial literacy

583

Employees
involvement

Financial management training for MSMEs
and Bakti BCA villages

100% digitization of financial reports

↑ **24%** financial statement analysis

↑ **26%** discipline of reporting

↑ **11%** financial report transparency

↑ **50%** improvement in group accountability

Achievement FY-25

Literacy participant segment :

- Young generation
- MSMEs
- Women/housewives
- Farmers/fishermen
- Migrant workers
- People with disabilities
- Professionals

Achievement in KEJAR award 2026 and Financial Literacy Award 2026
by OJK (Indonesia Financial Services Authority)



- Best KEJAR implementation – Commercial Bank
- Best Financial Literacy Program
- The Most Active Financial Literacy Program
- Best Financial Services Business Actors

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

463 ton waste recycled (9M26)

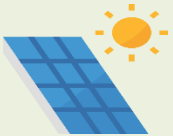
227 MWh
Energy saving

626 tCO₂
Emission saving

8,334
Trees saved



Instilling sustainability in direct operational



87 buildings with solar panel, generated **2.3k kWp**



Operational waste recycling from BCA offices



87 environmentally-friendly buildings



Creating Shared Value



Quality education for young generation

Bakti BCA scholarship

Scholarship for **700** outstanding students

BCA Berbagi Ilmu (Knowledge Sharing)

Capacity building from BCA top management for **>3.5K** 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

>10.2k patients from Bakti BCA assisted clinics



Blood donation

1,858 blood bags distributed during 9M26



Stunting Reduction Program

>8.9k community capacity building, **>2.2k** recipients



Maintaining IT Resilience

Strong IT Governance



Board level IT Steering Committee

Director in Charge for 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

Responsible AI Policy & Program



Respecting data privacy in the use of AI



Humans "in the loop" for critical decisions



Limiting access to sensitive AI capabilities



ISO 42001:2023 certification

► Share Data, Ratings & Awards ◀

BCA share performance & rating

BCA Shareholding Structure (30 September 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-

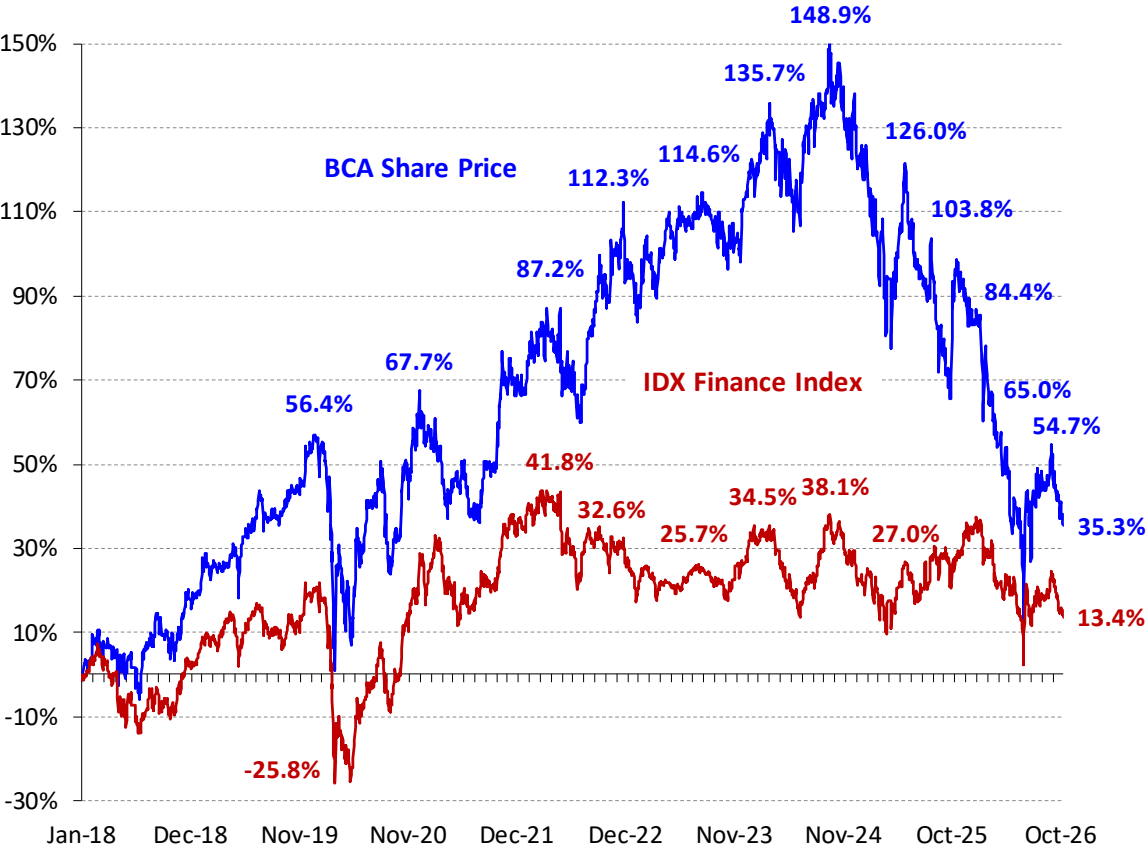
Pefindo Ratings

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 13 Oct 2026, compared against 1 Jan 2018)





Market Cap **BCA:**
Rp **748** tn (13 Oct 26)
"The Largest in Indonesia Banking Industry"



5 Year CAGR:
BCA Share Price: -11.3%
vs -6.6% IDX Finance
(5Yr: Oct-21 to Oct-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

Brand Finance World's Strongest Banking Brand 2026

- #1 in APAC (Score 95.9/100)



Asian Banking Finance Retail Banking Awards 2026

- External Social Initiative of the Year - Indonesia



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 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)

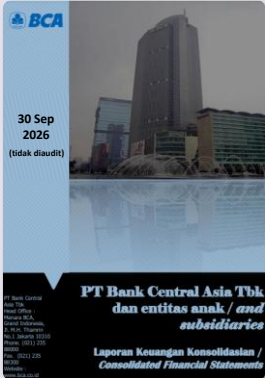


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Corporate Presentations



Audited / Long Form Reports



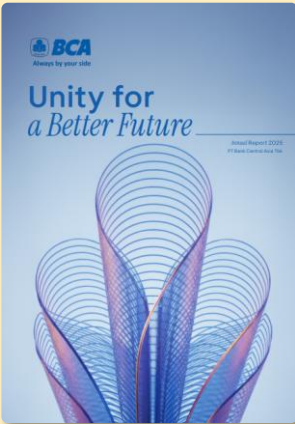
Short Form Reports



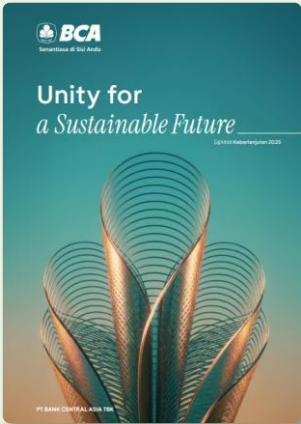
Economic Reports



Annual Reports (incl. GCG)



Sustainability Reports



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