



# Financial Highlights

Key Financial Highlights in the last 5 years (Audited, Consolidated, as of or for the year ended December 31)

(dalam miliar Rupiah)	2023	2022	2021	2020	2019
<b>Financial Position</b>					
<b>Total Asset</b>	<b>1,408,107</b>	<b>1,314,732</b>	<b>1,228,345</b>	<b>1,075,570</b>	<b>918,989</b>
Total Earning Assets	1,266,223	1,173,144	1,125,418	1,005,423	818,694
Total Loans <sup>1</sup>	810,392	711,262	636,987	588,672	603,743
Placements with Bank Indonesia & Other Banks and Securities	410,351	434,237	458,446	386,823	183,507
<b>Total Liabilities</b>	<b>1,165,569</b>	<b>1,093,550</b>	<b>1,025,496</b>	<b>890,856</b>	<b>744,846</b>
Third Party Funds <sup>2</sup>	1,101,673	1,039,718	975,949	840,752	704,791
CASA (Current Account Saving Account)	884,641	847,938	767,012	643,862	532,013
Current Accounts	348,457	323,924	285,640	229,821	185,722
Saving Accounts	536,184	524,014	481,373	414,041	346,292
Time Deposits	217,032	191,780	208,937	196,890	172,778
Borrowings and Deposits from Other Banks	11,700	9,253	10,993	11,470	9,050
Debt Securities Issued <sup>3</sup>	-	-	482	591	1,348
Subordinated Bonds	500	500	500	500	500
<b>Total Equity</b>	<b>242,538</b>	<b>221,182</b>	<b>202,849</b>	<b>184,715</b>	<b>174,143</b>
<b>Comprehensive Income</b>					
Operating Income	99,945	87,476	78,473	75,165	71,623
Net Interest Income	75,129	63,989	56,136	54,161	50,477
Operating Income other than Interest	24,817	23,487	22,337	21,004	21,145
Operating Expenses	(37,503)	(32,483)	(30,308)	(29,969)	(30,742)
Impairment Losses on Financial Assets	(2,263)	(4,526)	(9,324)	(11,628)	(4,591)
Income Before Tax	60,180	50,467	38,841	33,568	36,289
<b>Net Income</b>	<b>48,658</b>	<b>40,756</b>	<b>31,440</b>	<b>27,147</b>	<b>28,570</b>
Other Comprehensive Income	(1,106)	(3,323)	427	3,889	2,568
<b>Total Comprehensive Income</b>	<b>47,552</b>	<b>37,433</b>	<b>31,867</b>	<b>31,036</b>	<b>31,138</b>
<b>Net Income Attributable to:</b>					
<b>Equity Holders of Parent Entity</b>	<b>48,639</b>	<b>40,736</b>	<b>31,423</b>	<b>27,131</b>	<b>28,565</b>
Non-Controlling Interest	19	20	17	16	5
<b>Comprehensive Income Attributable to:</b>					
<b>Equity Holders of Parent Entity</b>	<b>47,534</b>	<b>37,413</b>	<b>31,849</b>	<b>31,018</b>	<b>31,132</b>
Non-Controlling Interest	18	19	18	18	6
<b>Earnings per Share (in Rupiah, full amount)<sup>4</sup></b>	<b>395</b>	<b>330</b>	<b>255</b>	<b>220</b>	<b>232</b>

All figures in this annual report are in Indonesian formatting, unless otherwise stated.

- Including asset related to sharia transaction, consumer financing receivables and finance lease receivables.
- Including sharia deposits.
- Debt securities issued are bonds and medium-term notes issued by BCA Finance, a subsidiary of BCA engaged in the financing of four-wheeled vehicles.
- Number have been adjusted after the 1:5 stock split on October 15, 2021.
- Parent company only; financial ratios are presented in accordance with Financial Services Authority Circular Letter No.9/SEOJK.03/2020 dated 30 June 2020 concerning Transparency and Publication of Conventional Commercial Bank Reports.
- The CAR ratio takes into account credit risk, operational risk and market risk in accordance with Bank Indonesia Circular Letter No.11/3/DPNP dated 27 January 2009 later replaced by Financial Services Authority Circular Letter No.06/SEOJK.03/2020 concerning Calculation of Risk Weighted Assets (RWA) for Operational Risk Using the Basic Indicator Approach (PID) and is calculated in accordance with Financial Services Authority Regulation No. 11 /POJK.03/2016 dated 2 February 2016 concerning Minimum Capital Requirement for Commercial Banks.
- Calculated from total non-performing loans (substandard, doubtful, loss) divided by total loans.
- Sum of loans with a collectability of "Non-Performing Loans", "Special Mention" and restructured loans with a collectability of "Current".



	2023	2022	2021	2020	2019
<b>Financial Ratios<sup>5</sup></b>					
<b>Capital</b>					
Capital Adequacy Ratio (CAR) <sup>6</sup>	29.4%	25.8%	25.7%	25.8%	23.8%
CAR Tier 1	28.3%	24.8%	24.7%	24.8%	22.8%
CAR Tier 2	1.1%	1.0%	1.0%	1.0%	1.0%
Fixed Assets to Capital	15.7%	16.3%	15.9%	18.8%	18.5%
<b>Assets Quality</b>					
Non Performing Earning Assets and Non Earning Assets to Total Earning Assets and Non Earning Assets	1.0%	0.9%	1.1%	0.9%	0.9%
Non Performing Earning Assets to Total Earning Assets	0.9%	0.8%	1.0%	0.8%	1.0%
Allowance Provision on Earning Assets to Total Earning Assets	2.7%	3.0%	3.0%	2.8%	1.9%
Non-Performing Loans - NPL - gross <sup>7</sup>	1.9%	1.7%	2.2%	1.8%	1.3%
Non-Performing Loans - NPL - net	0.6%	0.6%	0.8%	0.7%	0.5%
Loan at Risk (LAR) <sup>8</sup>	6.9%	10.0%	14.6%	18.8%	3.8%
<b>Rentability</b>					
Return on Assets (ROA) <sup>9</sup>	3.6%	3.2%	2.8%	2.7%	3.2%
Return on Equity (ROE) <sup>10</sup>	23.5%	21.7%	18.3%	16.5%	18.0%
Net Interest Margin (NIM) <sup>11</sup>	5.5%	5.3%	5.1%	5.7%	6.2%
Cost to Income Ratio - CIR <sup>12</sup>	33.8%	33.9%	34.9%	37.4%	41.3%
Operating Expenses to Operating Income (BOPO)	43.8%	46.5%	54.2%	63.5%	59.1%
<b>Liquidity</b>					
Loan to Deposit Ratio (LDR) <sup>13</sup>	70.2%	65.2%	62.0%	65.8%	80.5%
Macroprudential Intermediation Ratio (RIM) (consolidated) <sup>14</sup>	73.2%	68.4%	65.0%	68.6%	83.3%
Net Stable Funding Ratio - NSFR (consolidated) <sup>15</sup>	168.6%	171.1%	180.7%	171.8%	157.4%
CASA to Third Party Funds Ratio (consolidated)	80.3%	81.6%	78.6%	76.6%	75.5%
Liabilities to Equity Ratio (consolidated)	480.6%	494.4%	505.5%	482.3%	438.5%
Liabilities to Assets Ratio (consolidated)	82.8%	83.2%	83.5%	82.8%	81.4%
Liquidity Coverage Ratio (LCR) <sup>16</sup>	357.8%	393.5%	396.3%	379.2%	276.3%
<b>Compliance</b>					
Percentage of Violation of Legal Lending Limit					
a. Related Parties	0.0%	0.0%	0.0%	0.0%	0.0%
b. Non Related Parties	0.0%	0.0%	0.0%	0.0%	0.0%
Percentage Lending in Excess of Legal Lending Limit					
a. Related Parties	0.0%	0.0%	0.0%	0.0%	0.0%
b. Non Related Parties	0.0%	0.0%	0.0%	0.0%	0.0%
Minimum Reserve Requirement					
a. Primary Reserve Requirement - Rupiah	6.4%	7.5%	3.2%	3.2%	6.1%
b. Primary Reserve Requirement - Foreign Currency <sup>17</sup>	2.0%	2.0%	2.0%	2.0%	8.5%
Net Open Position (NOP)	0.1%	0.1%	0.1%	0.4%	0.9%
<b>Other Key Indicators</b>					
Number of Accounts (in thousands)	37,632	34,680	28,505	24,487	21,743
Number of Branches	1,258	1,247	1,242	1,248	1,256
Number of ATMs	19,047	18,268	18,034	17,623	17,928
Number of ATM Cards (in thousands)	33,822	30,552	24,577	22,533	20,069
Number of Credit Cards (in thousands)	4,634	4,232	4,112	4,186	4,029

9. Calculated from profit (loss) after tax divided by average of total assets.

10. Calculated from profit (loss) after tax divided by average Tier 1 capital.

11. Calculated from net interest income (expense) divided by average earning assets.

12. Presented with the calculation of profit and loss from trade and foreign exchange transactions on a net basis as operating income, in accordance with accounting standard.

13. Calculated from total loan non bank divided by third party funds.

14. Macroprudential Intermediation Ratio (MIR) as stipulated by BI Regulation No.20/4/PBI/2018.

15. Net Stable Funding Ratio (NSFR) as stipulated by OJK Regulation No.50/POJK/2017.

16. Calculated from the total High Quality Liquid Asset (HQLA) divided by the total net cash outflows in accordance with Financial Services Authority Regulation No. 42/POJK.03/2015 concerning Liquidity Coverage Ratio for Commercial Banks.

17. The calculation for 2022, 2021 & 2020 using Primary Reserve Requirement - Foreign Currency (daily), for the previous period using Primary Reserve Requirement - Foreign Currency (Average).



# Stock and Bond Highlights

## BCA Share Performance in 2019 – 2023



	2023	2022	2021	2020	2019
Highest Price (in Rupiah)	9,450	9,400	8,250	7,060	6,800
Lowest Price (in Rupiah)	8,000	7,000	5,905	4,325	5,115
Closing Price (in Rupiah)	9,400	8,550	7,300	6,770	6,685
Market Capitalization (in trillion Rupiah)	1,159	1,054	900	835	824
Earnings per Share (in Rupiah)*	395	330	255	220	232
Book Value per Share (in Rupiah)*	1,966	1,794	1,645	1,498	1,413
P/E (x)	20.6	25.9	28.6	30.8	28.8
P/BV (x)	4.1	4.8	4.4	4.5	4.7

\* Figures have been adjusted after 1:5 stock split on October 15, 2021.  
Source: Bloomberg

## BCA Share Price, Volume & Market Capitalization in 2019 – 2023

Year	Quarter	Price			Transaction Volume (in thousands)	Market Capitalization (in billion Rupiah)
		Highest (in Rupiah)	Lowest (in Rupiah)	Closing (in Rupiah)		
2023	I	8,950	8,000	8,750	4,979,844	1,078,657
	II	9,325	8,650	9,150	3,976,118	1,127,967
	III	9,450	8,825	8,825	4,051,111	1,087,902
	IV	9,450	8,600	9,400	4,723,425	1,158,785
2022	I	8,300	7,300	7,975	5,039,634	983,119
	II	8,250	7,250	7,250	6,308,537	893,744
	III	8,875	7,000	8,550	5,833,306	1,054,002
	IV	9,400	8,125	8,550	5,522,982	1,054,002
2021	I	7,380	6,145	6,215	5,619,018	766,154
	II	6,620	5,980	6,025	5,237,765	742,732
	III	7,000	5,905	7,000	4,458,440	862,925
	IV	8,250	6,710	7,300	4,842,602	899,908
2020	I	7,060	4,325	5,525	7,437,995	681,095
	II	6,100	4,680	5,695	7,140,300	702,051
	III	6,600	5,390	5,420	5,424,057	668,151
	IV	7,000	5,440	6,770	5,999,223	834,572
2019	I	5,750	5,115	5,550	4,524,474	684,177
	II	6,190	5,140	5,995	4,030,346	739,034
	III	6,290	5,765	6,070	3,829,336	748,280
	IV	6,800	5,950	6,685	3,821,007	824,094

Source: Bloomberg



## BCA Capital Structure in 2019 – 2023

	2023*	2022*	2021	2020	2019
<b>Authorized Capital</b>					
Number of Shares	440,000,000,000	440,000,000,000	440,000,000,000	88,000,000,000	88,000,000,000
Total par Value (in Rupiah)	5,500,000,000,000	5,500,000,000,000	5,500,000,000,000	5,500,000,000,000	5,500,000,000,000
<b>Unissued</b>					
Number of Shares	316,724,950,000	316,724,950,000	316,724,950,000	63,344,990,000	63,344,990,000
Total par Value (in Rupiah)	3,959,061,875,000	3,959,061,875,000	3,959,061,875,000	3,959,061,875,000	3,959,061,875,000
<b>Issued and Fully Paid Up Capital</b>					
Number of Shares	123,275,050,000	123,275,050,000	123,275,050,000	24,655,010,000	24,655,010,000
Total par Value (in Rupiah)	1,540,938,125,000	1,540,938,125,000	1,540,938,125,000	1,540,938,125,000	1,540,938,125,000
<b>Outstanding Shares</b>					
Number of Shares	123,275,050,000	123,275,050,000	123,275,050,000	24,655,010,000	24,655,010,000
Total par Value (in Rupiah)	1,540,938,125,000	1,540,938,125,000	1,540,938,125,000	1,540,938,125,000	1,540,938,125,000

\* Figures have been adjusted after 1:5 stock split on October 15, 2021.

## BCA Cash Dividends in 2019 – 2023

	2023*	2022*	2021*	2020	2019
Earnings per Share (in Rupiah)*	395	330	255	220	232
Cash Dividends per Share (in Rupiah)*	n.a	205.0	145.0	106.0	111.0
Cash Dividends Amount (in Rupiah)*	n.a	25,271,385,250,000	17,874,882,250,000	13,067,155,300,000	13,683,530,550,000
<b>Interim Dividend (in Rupiah)</b>	<b>42.5</b>	<b>35.0</b>	<b>25.0</b>	<b>19.6</b>	<b>20.0</b>
Cum Dividend for Trading in:					
Regular and Negotiated Market	1 Des 2023	1 Des 2022	16 Nov 2021	7 Des 2020	5 Des 2019
Cash Market	5 Des 2023	5 Des 2022	18 Nov 2021	10 Des 2020	9 Des 2019
<b>Final Dividend (in Rupiah)*</b>	<b>n.a</b>	<b>170.0</b>	<b>120.0</b>	<b>86.4</b>	<b>91.0</b>
Cum Dividend for Trading in:					
Regular and Negotiated Market	n.a	28 Mar 2023	25 Mar 2022	7 Apr 2021	20 Apr 2020
Cash Market	n.a	30 Mar 2023	29 Mar 2022	9 Apr 2021	22 Apr 2020
<b>Dividend Payout Ratio</b>	<b>n.a</b>	<b>62.1%</b>	<b>56.9%</b>	<b>48.2%</b>	<b>47.9%</b>

\* Figures have been adjusted after 1:5 stock split on October 15, 2021.

## BCA Dividends History\*

Description	Amount per Share	Declared	Cum-Dividend	Recording Date	Payment Date
2023 Interim	Rp42.5	23 Nov 2023	Regular and Negotiation Market Cash Market	1 Dec 2023 5 Dec 2023	5 Dec 2023 20 Dec 2023
2022 Final	Rp170.0	20 Mar 2023	Regular and Negotiation Market Cash Market	28 Mar 2023 30 Mar 2023	30 Mar 2023 14 Apr 2023
2022 Interim	Rp35.0	23 Nov 2022	Regular and Negotiation Market Cash Market	1 Dec 2022 5 Dec 2022	5 Dec 2022 20 Dec 2022
2021 Final	Rp120.0	21 Mar 2022	Regular and Negotiation Market Cash Market	25 Mar 2022 29 Mar 2022	29 Mar 2022 19 Apr 2022
2021 Interim	Rp25.0	8 Nov 2021	Regular and Negotiation Market Cash Market	16 Nov 2021 18 Nov 2021	18 Nov 2021 7 Dec 2021
2020 Final	Rp86.4	31 Mar 2021	Regular and Negotiation Market Cash Market	7 Apr 2021 9 Apr 2021	9 Apr 2021 28 Apr 2021
2020 Interim	Rp19.6	1 Dec 2020	Regular and Negotiation Market Cash Market	7 Dec 2020 10 Dec 2020	10 Dec 2020 22 Dec 2020
2019 Final	Rp19.0	14 Apr 2020	Regular and Negotiation Market Cash Market	20 Apr 2020 22 Apr 2020	22 Apr 2020 11 May 2020
2019 Interim	Rp20.0	29 Nov 2019	Regular and Negotiation Market Cash Market	5 Dec 2019 9 Dec 2019	9 Dec 2019 20 Dec 2019

\* BCA conducted a 1:2 stock split, or splitting 1 share into 2 shares, effective on May 15, 2001, June 8, 2004 and January 31, 2008. BCA also conducted a 1:5 stock split, or splitting 1 share into 5 shares, effective on October 15, 2021

## Bonds Highlights

Instrument	Recording Date	Currency	Nominal Value of the Bond	Tenor	Maturity Date	Interest Rate	Rating	Trustee	Underwriter
<b>Bank Central Asia Continuous Subordinated Bonds I Phase I 2018</b>									
- Seri A	6 July 2018	Rupiah	Rp435 billion	7 years	5 July 2025	7.75% p.a	idAA (Pefindo)	PT Bank Rakyat Indonesia (Persero) Tbk	PT BCA Sekuritas
- Seri B	6 July 2018	Rupiah	Rp65 billion	12 years	5 July 2030	8.00% p.a	idAA (Pefindo)	PT Bank Rakyat Indonesia (Persero) Tbk	PT BCA Sekuritas