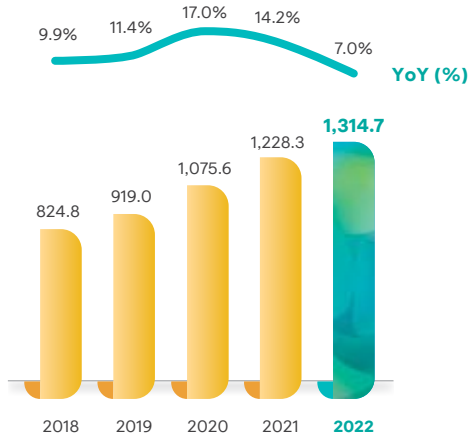




Financial Highlights

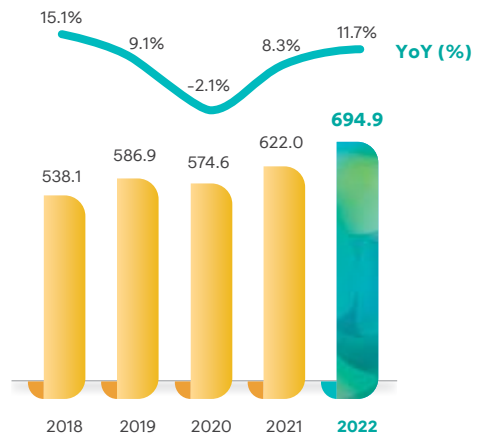
Total Assets

(in trillion Rupiah)



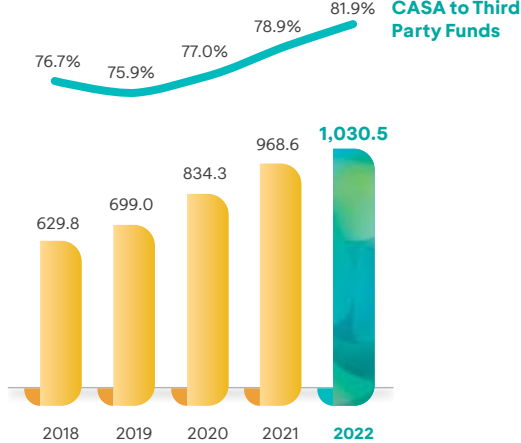
Loans - Gross

(in trillion Rupiah)



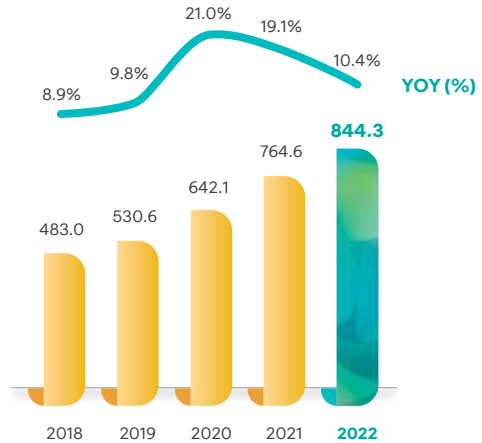
Third Party Funds

(in trillion Rupiah)



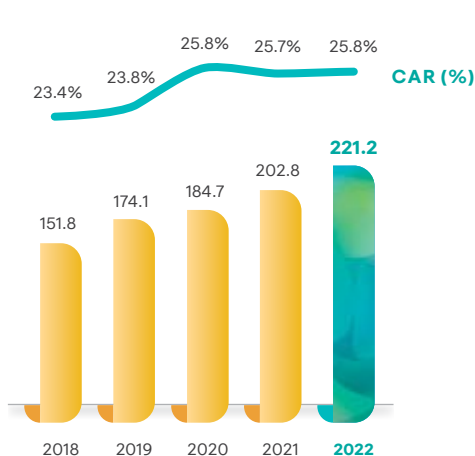
CASA

(in trillion Rupiah)



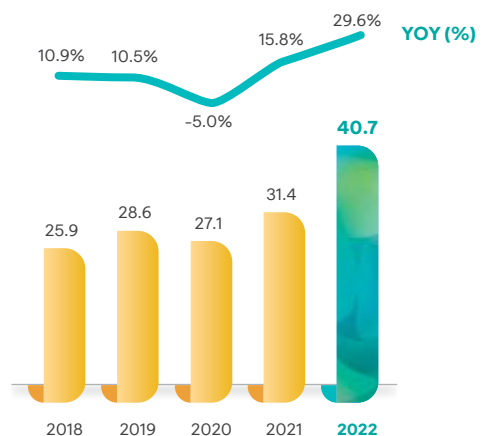
Total Equity

(in trillion Rupiah)

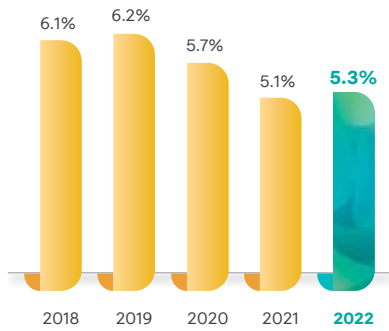


Net Income

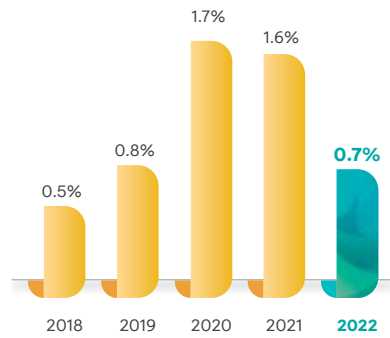
Attributable to Equity Holders of Parent Entity (in trillion Rupiah)



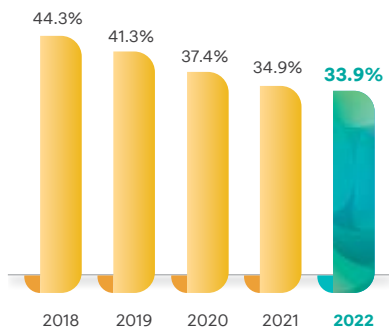
Net Interest Margin (NIM)



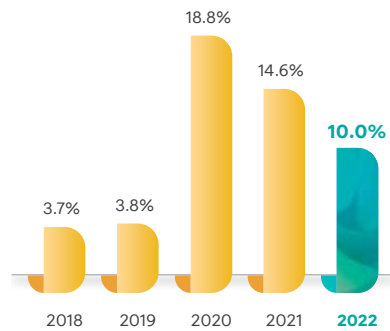
Cost of Credit (CoC)



Cost to Income (CIR)

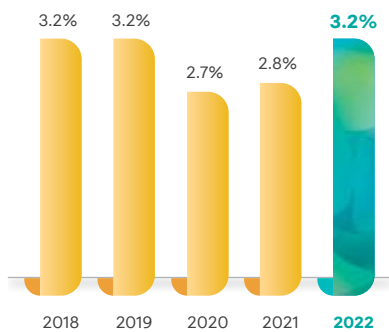


Loan at Risk (LAR)*



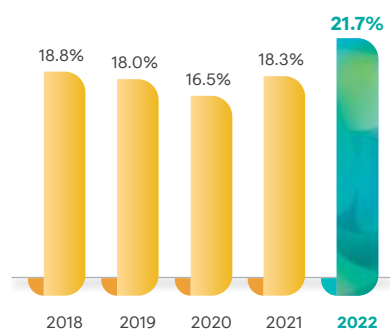
* Consisting of loans under 'Current Restructured Loans', 'Special Mention', and 'Non Performing Loan'.

Return on Assets (ROA)*



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

Return on Equity (ROE)





Financial Highlights - continued

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

(in billion Rupiah)	2022	2021	2020	2019	2018
Financial Position					
Total Asset	1,314,732	1,228,345	1,075,570	918,989	824,788
Total Earning Assets	1,173,144	1,125,418	1,005,423	818,694	734,401
Loans - gross	694,937	622,013	574,590	586,940	538,100
Loans - net	660,989	589,814	547,644	572,034	524,531
Securities - net (including Securities Purchased Under Agreements to Resell)	402,860	371,297	339,372	152,559	118,294
Placements with Bank Indonesia and Other Banks	31,377	87,149	47,451	30,948	31,683
Total Liabilities¹	1,093,550	1,025,496	890,856	744,846	673,035
Third Party Funds ²	1,030,452	968,607	834,284	698,980	629,812
CASA (Current Account Saving Account)	844,316	764,594	642,146	530,552	483,004
Current Accounts	321,858	284,594	228,985	184,918	166,822
Saving Accounts	522,458	480,000	413,161	345,634	316,182
Time Deposits	186,136	204,013	192,138	168,428	146,808
Borrowings and Deposits from Other Banks	9,253	10,993	11,470	9,050	8,588
Debt Securities Issued ³	-	482	591	1,348	240
Subordinated Bonds	500	500	500	500	500
Total Equity	221,182	202,849	184,715	174,143	151,753
Comprehensive Income					
Operating Income	87,476	78,473	75,165	71,623	63,034
Net Interest Income	63,989	56,136	54,161	50,477	45,291
Operating Income other than Interest	23,487	22,337	21,004	21,145	17,743
Operating Expenses	(32,483)	(30,308)	(29,969)	(30,742)	(27,651)
Impairment Losses on Financial Assets	(4,526)	(9,324)	(11,628)	(4,591)	(2,676)
Income Before Tax	50,467	38,841	33,568	36,289	32,707
Net Income	40,756	31,440	27,147	28,570	25,852
Other Comprehensive Income	(3,323)	427	3,889	2,568	910
Total Comprehensive Income	37,433	31,867	31,036	31,138	26,762
Net Income Attributable to:					
Equity Holders of Parent Entity	40,736	31,423	27,131	28,565	25,855
Non-Controlling Interest	20	17	16	5	(3)
Comprehensive Income Attributable to:					
Equity Holders of Parent Entity	37,413	31,849	31,018	31,132	26,766
Non-Controlling Interest	19	18	18	6	(4)
Earnings per Share (in Rupiah, full amount) ⁴	330	255	220	232	210

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

- Including temporary syirkah funds of Rp6,440 billion in 2022, Rp5,722 billion in 2021, Rp5,318 billion in 2020, Rp4,779 billion in 2019 and Rp4,596 billion in 2018.
- Third party funds do not include deposits from other banks.
- 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".

	2022	2021	2020	2019	2018
Financial Ratios⁵					
Capital					
Capital Adequacy Ratio (CAR) ⁶	25.8%	25.7%	25.8%	23.8%	23.4%
CAR Tier 1	24.8%	24.7%	24.8%	22.8%	22.4%
CAR Tier 2	1.0%	1.0%	1.0%	1.0%	1.0%
Fixed Assets to Capital	16.3%	15.9%	18.8%	18.5%	19.4%
Assets Quality					
Non Performing Earning Assets and Non Earning Assets to Total Earning Assets and Non Earning Assets	0.9%	1.1%	0.9%	0.9%	0.9%
Non Performing Earning Assets to Total Earning Assets	0.8%	1.0%	0.8%	1.0%	1.1%
Allowance Provision on Earning Assets to Total Earning Assets	3.0%	3.0%	2.8%	1.9%	1.9%
Non-Performing Loans - NPL - gross ⁷	1.7%	2.2%	1.8%	1.3%	1.4%
Non-Performing Loans - NPL - net	0.6%	0.8%	0.7%	0.5%	0.4%
Loan at Risk (LAR) ⁸	10.0%	14.6%	18.8%	3.8%	3.7%
Rentability					
Return on Assets (ROA) ⁹	3.2%	2.8%	2.7%	3.2%	3.2%
Return on Equity (ROE) ¹⁰	21.7%	18.3%	16.5%	18.0%	18.8%
Net Interest Margin (NIM) ¹¹	5.3%	5.1%	5.7%	6.2%	6.1%
Cost to Income Ratio - CIR ¹²	36.1%	36.3%	44.3%	43.3%	n.a
Cost to Income Ratio - CIR ¹³	33.9%	34.9%	37.4%	41.3%	44.3%
Operating Expenses to Operating Income (BOPO)	46.5%	54.2%	63.5%	59.1%	58.2%
Liquidity					
Loan to Deposit Ratio (LDR) ¹⁴	65.2%	62.0%	65.8%	80.5%	81.6%
Macroprudential Intermediation Ratio (RIM) (consolidated) ¹⁵	68.4%	65.0%	68.6%	83.3%	83.9%
Net Stable Funding Ratio - NSFR (consolidated) ¹⁶	171.1%	180.7%	171.8%	157.4%	152.9%
CASA to Third Party Funds Ratio (consolidated)	81.9%	78.9%	77.0%	75.9%	76.7%
Liabilities to Equity Ratio (consolidated)	494.4%	505.5%	482.3%	438.5%	454.2%
Liabilities to Assets Ratio (consolidated)	83.2%	83.5%	82.8%	81.4%	82.0%
Liquidity Coverage Ratio (LCR) ¹⁷	393.5%	396.3%	379.2%	276.3%	278.2%
Compliance					
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	7.5%	3.2%	3.2%	6.1%	6.6%
b. Primary Reserve Requirement - Foreign Currency ¹⁸	2.0%	2.0%	2.0%	8.5%	8.4%
Net Open Position (NOP)	0.1%	0.1%	0.4%	0.9%	0.5%
Other Key Indicators					
Number of Accounts (in thousands)	34,680	28,505	24,487	21,743	19,040
Number of Branches	1,247	1,242	1,248	1,256	1,249
Number of ATMs	18,268	18,034	17,623	17,928	17,778
Number of ATM Cards (in thousands)	30,552	24,577	22,533	20,069	17,594
Number of Credit Cards (in thousands)	4,232	4,112	4,186	4,029	3,609

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 profits from trade and foreign exchange transactions as operating income; and losses from trade and foreign exchange transactions as operating expenses, in accordance with SE OJK No.9/SEOJK.03/2020.

13. 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.

14. Calculated from total third party credit divided by third party funds.

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

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

17. 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.

18. 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 2018 – 2022



Source: Bloomberg

	2022	2021	2020	2019	2018
Highest Price (in Rupiah)	9,400	8,250	7,060	6,800	5,395
Lowest Price (in Rupiah)	7,000	5,905	4,325	5,115	4,120
Closing Price (in Rupiah)	8,550	7,300	6,770	6,685	5,200
Market Capitalization (in trillion Rupiah)	1,054	900	835	824	641
Earnings per Share (in Rupiah)*	330	255	220	232	210
Book Value per Share (in Rupiah)*	1,794	1,645	1,498	1,413	1,231
P/E (x)	25.9	28.6	30.8	28.8	24.8
P/BV (x)	4.8	4.4	4.5	4.7	4.2

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

BCA Share Price, Volume & Market Capitalization in 2018 – 2022

Year	Quarter	Price			Transaction Volume (in thousand)	Market Capitalization (in billion Rupiah)
		Highest (in Rupiah)	Lowest (in Rupiah)	Closing (in Rupiah)		
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
2018	I	4,940	4,265	4,660	5,011,639	574,461,71
	II	4,730	4,165	4,295	4,380,573	529,466
	III	5,095	4,120	4,830	4,596,986	595,418
	IV	5,395	4,435	5,200	5,081,452	641,030

Source: Bloomberg

BCA Capital Structure in 2018 – 2022

	2022*	2021*	2020	2019	2018
Authorized Capital					
Number of Shares	440,000,000,000	440,000,000,000	88,000,000,000	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
Unissued					
Number of Shares	316,724,950,000	316,724,950,000	63,344,990,000	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
Issued and Fully Paid Up Capital					
Number of Shares	123,275,050,000	123,275,050,000	24,655,010,000	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
Outstanding Shares					
Number of Shares	123,275,050,000	123,275,050,000	24,655,010,000	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 in 2022 & 2021 have been adjusted after 1:5 stock split on October 15, 2021.

BCA Cash Dividends in 2018 – 2022

	2022	2021	2020	2019	2018
Earnings per Share (in Rupiah)*	330	255	220	232	210
Cash Dividends per Share (in Rupiah)*	n.a	145.0	106.0	111.0	68.0
Cash Dividends Amount (in Rupiah)*	n.a	17,874,882,250,000	13,067,155,300,000	13,683,530,550,000	8,382,703,400,000
Interim Dividend (in Rupiah)	35.0	25.0	19.6	20.0	17.0
Cum Dividend for Trading in:					
Regular and Negotiated Market	1 Dec 2022	16 Nov 2021	7 Dec 2020	5 Dec 2019	30 Nov 2018
Cash Market	5 Dec 2022	18 Nov 2021	10 Dec 2020	9 Dec 2019	4 Dec 2018
Final Dividend (in Rupiah)*	n.a	120.0	86.4	91.0	51.0
Cum Dividend for Trading in:					
Regular and Negotiated Market	n.a	25 Mar 2022	7 Apr 2021	20 Apr 2020	23 Apr 2019
Cash Market	n.a	29 Mar 2022	9 Apr 2021	22 Apr 2020	25 Apr 2019
Dividend Payout Ratio	n.a	56.9%	48.2%	47.9%	32.4%

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



BCA Dividends History*

Description	Amount per Share	Declared	Cum-Dividend		Recording Date	Payment Date
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
2018 Final	Rp51.0	15 Apr 2019	Regular and Negotiation Market Cash Market	23 Apr 2019 25 Apr 2019	25 Apr 2019	30 Apr 2019
2018 Interim	Rp17.0	26 Nov 2018	Regular and Negotiation Market Cash Market	30 Nov 2018 4 Dec 2018	4 Dec 2018	21 Dec 2018
2017 Final	Rp35.0	9 Apr 2018	Regular and Negotiation Market Cash Market	12 Apr 2018 17 Apr 2018	17 Apr 2018	30 Apr 2018
2017 Interim	Rp16.0	23 Nov 2017	Regular and Negotiation Market Cash Market	28 Nov 2017 4 Dec 2017	4 Dec 2017	20 Dec 2017
2016 Final	Rp26.0	10 Apr 2017	Regular and Negotiation Market Cash Market	13 Apr 2017 20 Apr 2017	20 Apr 2017	28 Apr 2017
2016 Interim	Rp14.0	25 Nov 2016	Regular and Negotiation Market Cash Market	30 Nov 2016 5 Dec 2016	5 Dec 2016	22 Dec 2016
2015 Final	Rp21.0	11 Apr 2016	Regular and Negotiation Market Cash Market	14 Apr 2016 19 Apr 2016	19 Apr 2016	29 Apr 2016
2015 Interim	Rp11.0	9 Nov 2015	Regular and Negotiation Market Cash Market	12 Nov 2015 17 Nov 2015	17 Nov 2015	9 Dec 2015
2014 Final	Rp19.6	13 Apr 2015	Regular and Negotiation Market Cash Market	16 Apr 2015 21 Apr 2015	21 Apr 2015	13 May 2015
2014 Interim	Rp10.0	17 Nov 2014	Regular and Negotiation Market Cash Market	4 Dec 2014 9 Dec 2014	9 Dec 2014	23 Dec 2014
2013 Final	Rp15.0	10 Apr 2014	Regular and Negotiation Market Cash Market	29 Apr 2014 5 May 2014	5 May 2014	20 May 2014
2013 Interim	Rp9.0	11 Nov 2013	Regular and Negotiation Market Cash Market	28 Nov 2013 3 Dec 2013	3 Dec 2013	17 Dec 2013
2012 Final	Rp14.2	8 May 2013	Regular and Negotiation Market Cash Market	28 May 2013 31 May 2013	31 May 2013	17 Jun 2013
2012 Interim	Rp8.7	12 Nov 2012	Regular and Negotiation Market Cash Market	3 Dec 2012 6 Dec 2012	6 Dec 2012	20 Dec 2012
2011 Final	Rp14.0	22 May 2012	Regular and Negotiation Market Cash Market	8 Jun 2012 13 Jun 2012	13 Jun 2012	27 Jun 2012
2011 Interim	Rp8.7	17 Nov 2011	Regular and Negotiation Market Cash Market	6 Dec 2011 9 Dec 2011	9 Dec 2011	23 Dec 2011
2010 Final	Rp14.0	16 May 2011	Regular and Negotiation Market Cash Market	6 Jun 2011 9 Jun 2011	9 Jun 2011	23 Jun 2011
2010 Interim	Rp8.5	1 Nov 2010	Regular and Negotiation Market Cash Market	19 Nov 2010 24 Nov 2010	24 Nov 2010	9 Dec 2010
2009 Final	Rp14.0	7 May 2010	Regular and Negotiation Market Cash Market	31 May 2010 3 Jun 2010	3 Jun 2010	17 Jun 2010
2009 Interim	Rp8.0	26 Oct 2009	Regular and Negotiation Market Cash Market	12 Nov 2009 17 Nov 2009	17 Nov 2009	2 Dec 2009
2008 Final	Rp13.0	20 May 2009	Regular and Negotiation Market Cash Market	9 Jun 2009 12 Jun 2009	12 Jun 2009	26 Jun 2009

Description	Amount per Share	Declared	Cum-Dividend		Recording Date	Payment Date
2008 Interim	Rp7.0	22 Dec 2008	Regular and Negotiation Market Cash Market	15 Jan 2009 20 Jan 2009	20 Jan 2009	30 Jan 2009
2007 Final	Rp12.7	26 May 2008	Regular and Negotiation Market Cash Market	12 Jun 2008 17 Jun 2008	17 Jun 2008	1 Jul 2008
2007 Interim	Rp11.0	12 Nov 2007	Regular and Negotiation Market Cash Market	29 Nov 2007 4 Dec 2007	4 Dec 2007	18 Dec 2007
2006 Final	Rp23.0	21 May 2007	Regular and Negotiation Market Cash Market	8 Jun 2007 13 Jun 2007	13 Jun 2007	27 Jun 2007
2006 Interim	Rp11.0	21 Sep 2006	Regular and Negotiation Market Cash Market	10 Oct 2006 13 Oct 2006	13 Oct 2006	3 Nov 2006
2005 Final	Rp18.0	17 May 2006	Regular and Negotiation Market Cash Market	6 Jun 2006 9 Jun 2006	9 Jun 2006	23 Jun 2006
2005 Interim	Rp10.0	15 Sep 2005	Regular and Negotiation Market Cash Market	6 Oct 2005 11 Oct 2005	11 Oct 2005	25 Oct 2005
2004 Final	Rp16.0	28 Jun 2005	Regular and Negotiation Market Cash Market	19 Jul 2005 22 Jul 2005	22 Jul 2005	5 Aug 2005
2004 Interim	Rp10.0	27 Oct 2004	Regular and Negotiation Market Cash Market	22 Nov 2004 25 Nov 2004	25 Nov 2004	8 Dec 2004
2003 Final	Rp22.5	8 Jun 2004	Regular and Negotiation Market Cash Market	30 Jun 2004 6 Jul 2004	6 Jul 2004	20 Jul 2004
2002 Final	Rp45.0	7 Nov 2003	Regular and Negotiation Market Cash Market	3 Dec 2003 8 Dec 2003	8 Dec 2003	19 Dec 2003
2001 Final	Rp28.0	10 Oct 2002	Regular and Negotiation Market Cash Market	29 Oct 2002 1 Nov 2002	1 Nov 2002	15 Nov 2002
2001 Interim	Rp17.0	29 Oct 2001	Regular and Negotiation Market Cash Market	14 Nov 2001 20 Nov 2001	20 Nov 2001	4 Dec 2001

* 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
Bank Central Asia Continuous Subordinated Bonds I Phase I 2018									
- 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