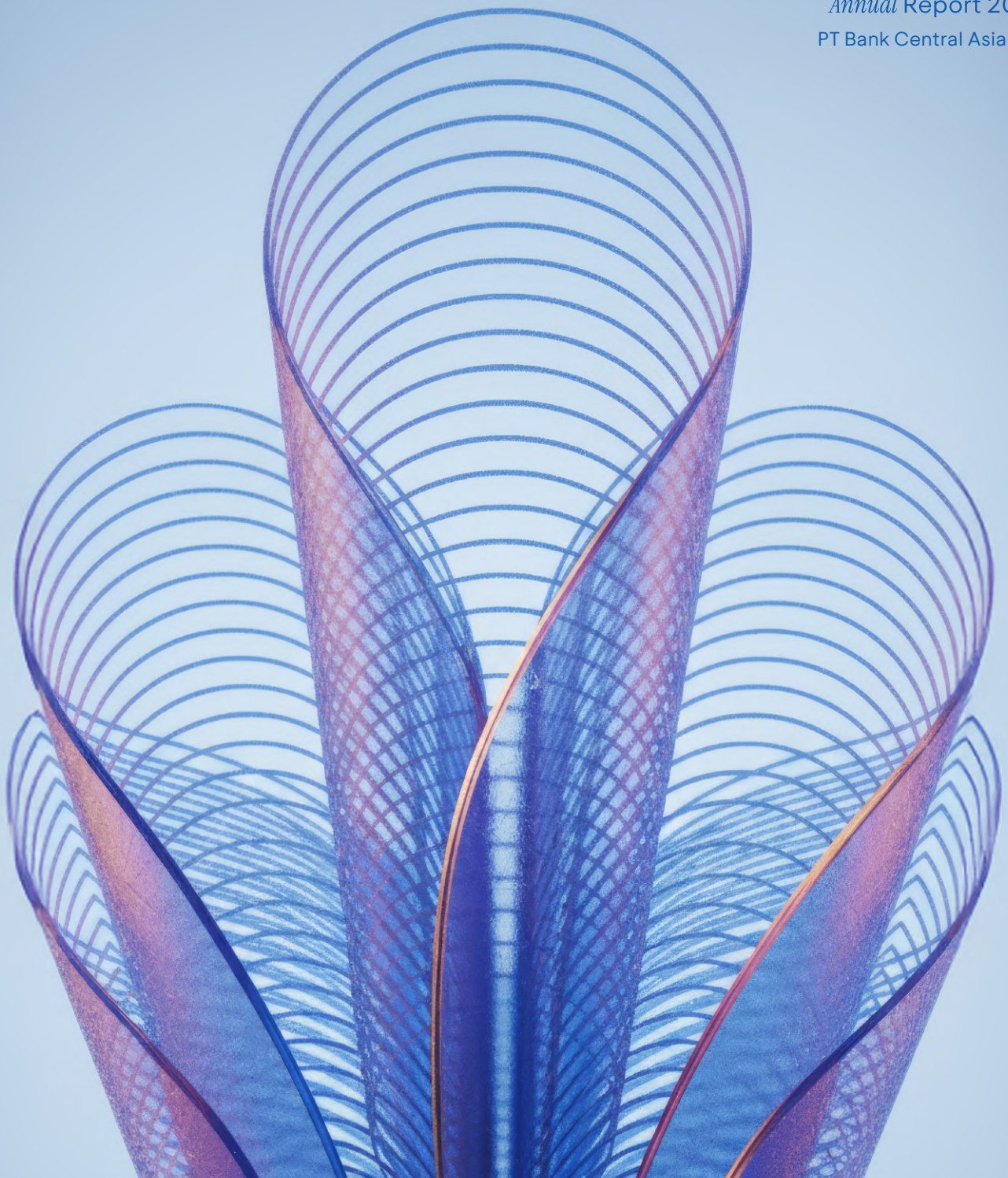
BCA

Always by your side

Unity for *a Better Future*

Annual Report 2025

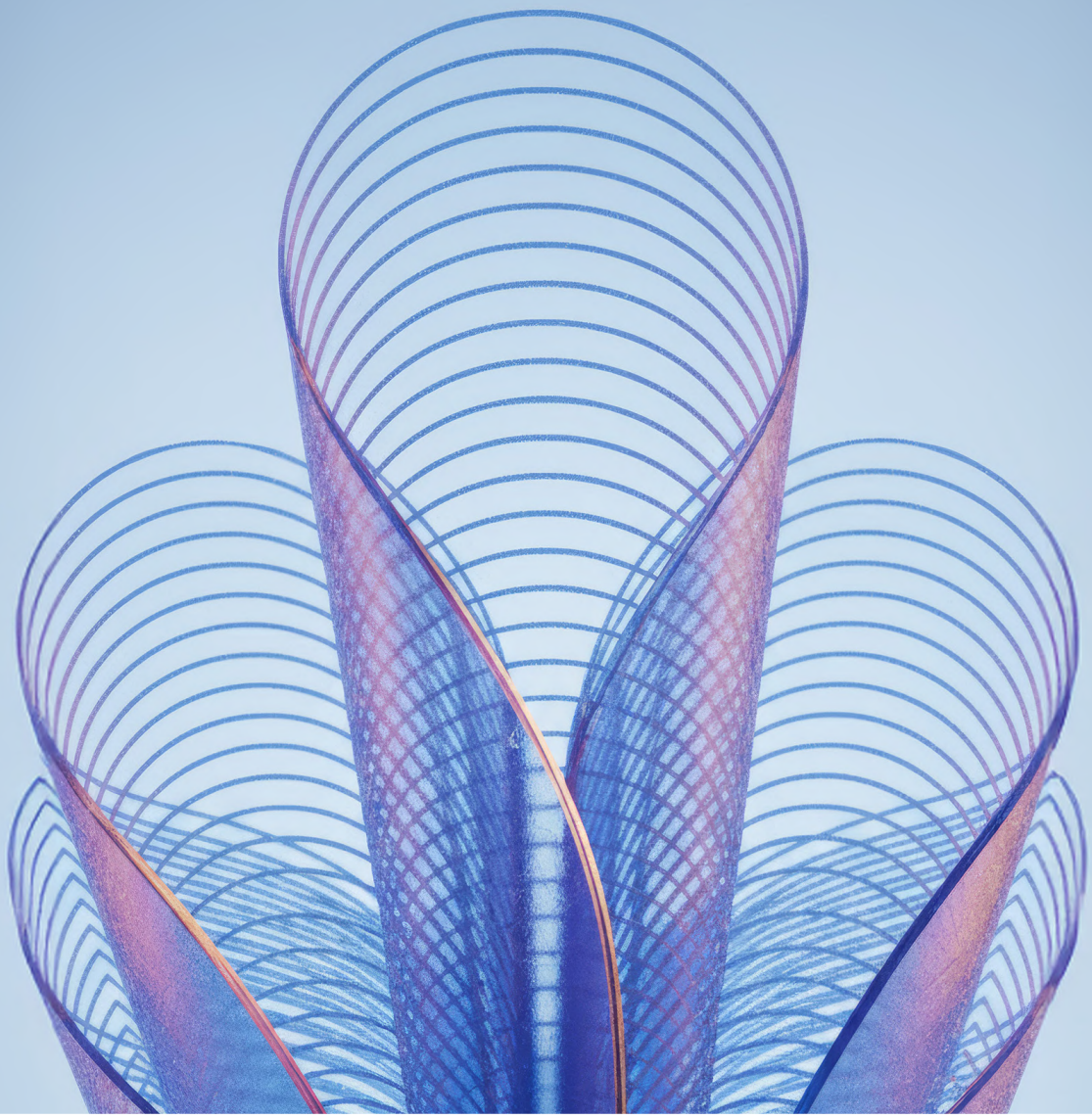
PT Bank Central Asia Tbk



Cloves are an indigenous Indonesian plant that symbolize sincerity, rooted in the Nation's history. They have proven resilient through ever changing weather, firmly grounded and mutually supporting one another to continue growing from season to season.

Much like the clove that symbolizes the Company, BCA continues to deliver sustainable growth amid shifting challenges and dynamics. This performance is rooted in the harmony of customer trust, innovation, and prudence—values that are consistently cultivated and embraced by everyone at BCA.

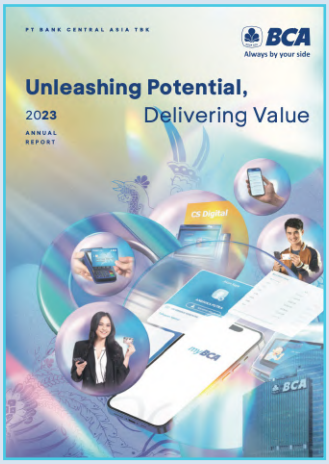
Recognizing its role as an important pillar of the economy in supporting the nation's progress, BCA embeds sustainability as a long term foundation. The integration of environmental, social, and governance values reflects its commitment to intergenerational responsibility. This principle serves as the basis for BCA's commitment to grow by aligning today's priorities with future aspirations, fostering meaningful and sustainable growth.



Theme Continuity







2021

Innovation and Collaboration for a Better Tomorrow

The year in review was marked by a higher level of economic activity than the previous year. We lent competitively to tap quality borrowers amid recovery in loan demand throughout the year. Treasuring long term relationships, BCA assisted its valued customers by extending credit restructuring in line with the applicable regulations.

The digital landscape has accelerated rapidly since the start of the pandemic. For a better tomorrow we stay innovative and relevant when it comes to our digital-based products and services.

We continue engaging in mutually beneficial collaboration with our business partners, across both the online and offline ecosystems, to fulfill diverse customer needs. With our strong foothold in transaction solutions and high customer loyalty, we recorded a new high in our online transaction volume and a robust growth of CASA funds in 2021.

As our support for community and environment, we are committed to implementing sustainability programs that promote alignment between our business and ESG aspects. Our sustainable finance portfolio grew positively and exceeded our expectations. As a responsible corporate citizen, BCA understood the importance of a concerted effort to manage the COVID-19 pandemic. We supported the government's vaccination program by establishing vaccination centers for the public while ensuring that our employees were also vaccinated. BCA adjusted its work from home policy in accordance with government regulations and promoted "Banking from Home". All in all, the continually improving mobility; economic rebound; a breakthrough of innovation and collaboration, lead us to a better tomorrow.

2022

Resilience, Regaining Momentum

The Indonesian economy showed resilient performance throughout 2022 supported by the reopening of business activities along with strong export performance. Private domestic consumption regains momentum following the lifting of mobility restrictions. BCA successfully took advantage of rising loan demand, across industries and segments from corporate, commercial, SME to consumer.

BCA posted another record high in transaction banking frequency and value in 2022, solidifying the CASA franchise as the Bank's core funding BCA consistently offers quality transaction banking services through a "hybrid" model, equipped with integrated multi-channel platform. BCA successfully recorded strong performance across various financial aspects in 2022.

2023

Unleashing Potential, Delivering Value

In 2023, amidst the global economic slowdown and high uncertainty, Indonesia's economy recovery continued to make progress and demonstrated commendable performance. The growth of the Indonesian economy was supported by strong domestic demand and high investment inflows.

Leveraging this momentum, BCA successfully recorded solid performance, marked by sound growth of loans and third-party funds. BCA upholds its commitment to always being by customers' side and growing together with customers by providing a range of quality banking products and services to meet a wide array of customers' needs. A series of banking product and service innovations were carried out by leveraging the latest technological advancements and taking into consideration 'excellent customer experience' as a top priority. We also maintained our commitment to executing sustainability programs that support the alignment between business and ESG aspects.

Investments in human resources and technologies have been key to BCA's success in leveraging its existing potential and growing the business sustainably for the long run, aiming for to add value to all stakeholders.



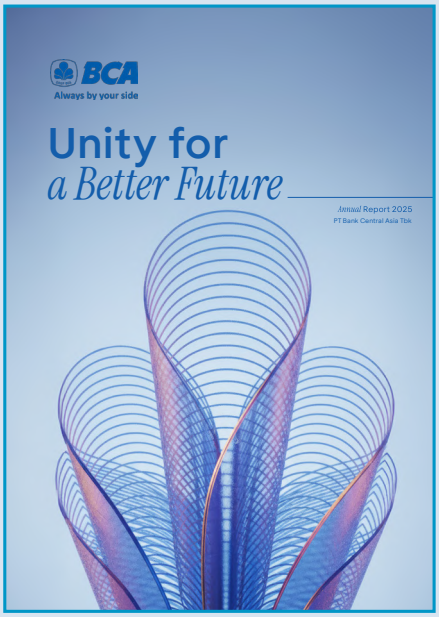
2024

Propelled by Trust

Indonesia's economy remained resilient amid the ongoing global economic uncertainty in 2024. Foreign and domestic investments, along with the government's down streaming initiative, have contributed to the Indonesia's economic growth, creating opportunities for the banking sector to expand its credit.

Throughout 2024, BCA delivered solid loan disbursement performance, posting positive growth in all segments. CASA remained as core deposits, contributing to more than 80% of total third party funds, a proportion that was indicative of high public trust in BCA as the transaction bank of choice.

With the trust that it commands, BCA is committed to consistently provide customers with convenient, reliable and secured transaction services. Innovation of various products and services continues to be developed to maintain the Bank's competitive advantage in the Indonesia's transaction banking landscape. BCA consistently invests in information technology and human resources as essential factors to support business growth in the long run, while aligning business with ESG principles for sustainability.



2025

Unity for a Better Future

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451 Corporate Social and Environmental Responsibility

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Recognition of Our Excellence

Corporate

World's Best Bank 2025
#1 World's Best Bank 2025 in Indonesia

World's Best Companies 2025
#1 Indonesia, #527 Global

Newsweek: World's Most Trustworthy Companies 2025
#1 in Banking Sector (Global)

World's Strongest Banking Brand 2025
Strongest Banking Brands 2025, #1 in APAC (score: 97.1/100)

Product & Services

Anugerah Produk Indonesia
Favorite Banking Application Products - myBCA

The 22nd International Business Awards 2025
Marketing Campaign of The Year - Industry Categories (Don't Know Kasih No - Gold)

Bank Indonesia Award 2025
The Best Payment Service Provider as a Digital Payment Connectivity Mover (Bank and Non-Bank Institutions)

WOW Brand 2025
ATM, Mortgage, Digital Branch, Credit Card, Mobile Banking, Saving Account



ESG, CSR, GCG

15th Asian Excellence Award 2025
Asia's Best CSR
Sustainable Asia Award

ABF Retail Banking Awards 2025
External Social Initiative of the Year - Indonesia

Annual Report Award (ARA) 2024
Grand Champion
Grand Champion of Cluster 5T
Grand Champion of GoPublik Finance
1st Place in the Non-State/Non-Regional-Owned Enterprise Category of GoPublik Finance

2025 Asia Executive Team
#1 Best ESG (Buy Side dan Combined) dan #2 Best ESG (Sell-side)

Employee

HR Asia Award 2025
Best Companies to Work for in Asia, Most Caring Companies

Dream Workplace for Learning
Overall Champion

Stellar Workplace Awards 2025
Top 5 Companies with Most Innovative Well-Being Program
Top 10 Organizations with Best Future-Ready Workplace Program

Employee Experience Awards 2025
Best Career Development Programme (Gold)
Best Learning Culture Journey (Bronze)

Driving Solid Loan Growth

Loan Growth

Loan Portfolio	**7.7%** YoY	**(Rp992.9 trillion)**
RPIM (Macroprudential Inclusive Financing Ratio)	**22.8%**	↑ 1.3%

Loan Quality

Loan at Risk (LAR)	**4.8%**	↓ 0.5%
Non-Performing Loan (NPL)	**1.7%**	↓ 0.1%

Strong Capital and Liquidity

Loan to Deposit Ratio (LDR)	**76.8%**
Capital Adequacy Ratio (CAR)	**29.8%**

Well-diversified sectors

Contribution to total loans*:

Financial Services **9%**	Transportation **6%**	Property & Construction **6%**	Infrastructure **5%**	Telco **4%**
Edible Oil **4%**	Power Energy **4%**	Building Materials **4%**	Distributor & Retailer **4%**	Automotive **4%**

*The remaining 50% had a proportion of less than 4%

Robust Transaction Banking Franchise

End-to-end Supply Chain

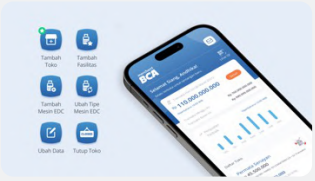
Supplier ··· Principal ··· Large-sized Distributor ··· Mid-sized Distributor ··· Retailer ··· End Customer

Powered by Integrated and Trusted Channels

1 Online ***Business Banking***



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



3 Two Leading **Mobile Banking Apps**

Next gen mobile apps — Classic mobile apps

4 **1,270 Branches**



5 **Cash Deposit & Withdrawal** Machines



6 24/7 **Contact Center**



Reliable Digital Capabilities

Number of Mobile & Internet Banking Transactions

4.1x

in 5 years

Number of Mobile Banking Users

1.8x

in 5 years

QRIS Transaction Value

1.9x

YoY

Sustainable Customer Growth

Number of Customers

34.3 million

3.6% YoY

Current Account & Saving Account (CASA)

Rp1,045.2

trillion

83.7%

of total Third Party Funds

Online Channels Reached New Records

Mobile & Internet Banking

Number of Transactions

37.5

billion

18.8% YoY

Transaction Value

32,566

trillion

15.2% YoY

Serving Customers through Integrated Multi-Channels with Various Features

myBCA & BCA Mobile
Mobile banking application to serve the needs of transactions for customers across generation

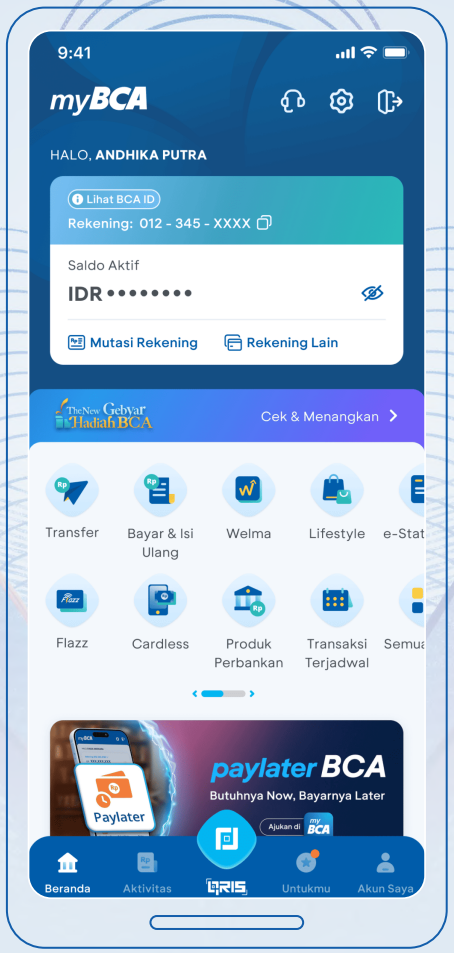
Forex Pocket
Money pocket for transactions with 18 foreign exchange currencies

Investment feature in MyBCA
Wealth management feature via online for mutual fund, obligation, SBN

Online Account Opening
Easy online account opening via myBCA and BCA mobile

QRIS
Bank Indonesia's standardized QR code for facilitating national & crossborder payment

Contactless
Faster and more convenient payment via credit and debit cards on BCA EDC



myBCA Smartwatch
Access myBCA through your smartwatch with several features such as checking your balance, checking transactions, and making transactions with cardless and QRIS.

Halo BCA
Supporting app to connect with Halo BCA contact center 24/7

Merchant BCA
An app for easy access to merchant services starting from on-boarding to support service, connected with the extensive EDC/QR network

EDC APOS BCA
Android based payment point of sales

New Branch Model
A hybrid branch banking, facilitated by a combination of digital channels and in person services.

Ocean
Integrated digital platform designed for business customers that brings together a wide range of BCA banking services and partner solutions into a single, centralized platform.

myBCA Bisnis
Internet banking services for business customer that can be used on various devices to conduct transactions, authorizations, status checks, and various other cash management needs.

KlikBCA
Internet banking for individual or business

ATM CRM
ATM offering for both cash withdrawal and deposit facilities

OneKlik
Online payment feature - embedded in co-partner's app

BI-Fast
Transfer channel, realtime, 24/7, set by Bank Indonesia

KeyBCA App
Digitalized KeyBCA token that allows customers to authorize transactions via smartphone

Flazz
A multifunctional transaction card with RFID (Radio Frequency Identification) chip technology for non-cash payment process

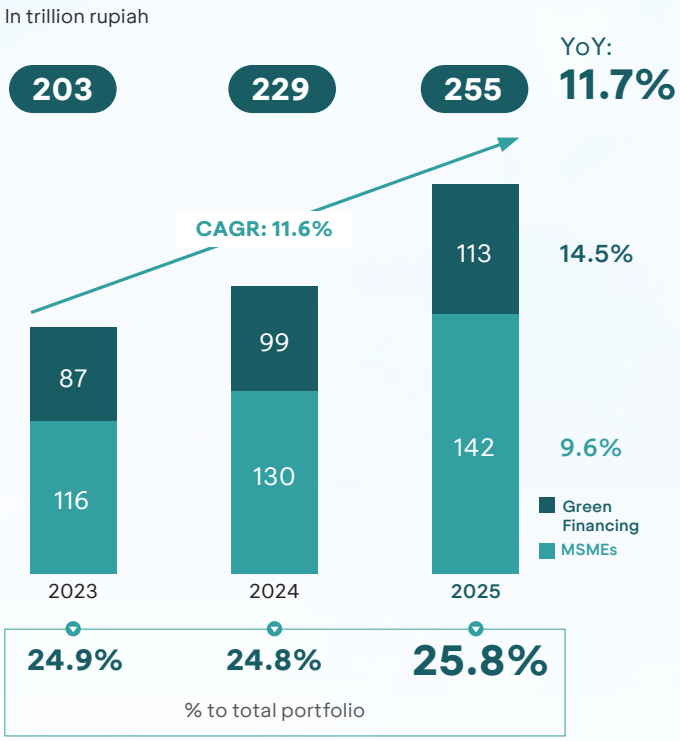
Paylater BCA
A credit facility that can be used as an alternative payment method by scanning QRIS in 'myBCA' application

eBranch BCA
A complementary app for branch banking service

Sustainability Achievement and Highlight

Economic Performance

SOLID SUSTAINABILITY PERFORMANCE IMPACTS COMPANY VALUE



Contributing to the SDGs



SOCIAL & SUSTAINABILITY SUPPORT FOR MSMEs

Bangga Lokal

Total	Total Sales
1,615 merchants	Rp603 billion

UMKM Fest

Total Participants
1,400 MSMEs

Women MSME Debtors

Total Debtors	Outstanding
43 thousand	Rp18.2 trillion

GREEN FINANCING & INVESTMENT

Renewable Energy Financing

Total Capacity

323 MW
Outstanding **Rp6.2 trillion**

Sustainability-Linked Loan (SLL) Scheme

Outstanding

Rp2,705 billion

Participating in the development of Indonesia's electric vehicle ecosystem

Outstanding

Rp3,609 billion

Green bond investment towards the implementation of Sustainable Finance

Green Bonds

Rp1,839 billion

Sustainable Palm Oil Financing

Palm oil certification	2024	2025
ISPO and RSPO certified	32	28
RSPO certified	20	18
ISPO certified	16	34
# of certified corporate debtors in the palm oil sector	**68**	**80**
% of certified OS financing in the palm oil sector	**69%**	**70%**

Environmental Performance

MEASURING AND MANAGING CARBON FOOTPRINT

Total operation emission

298,067
Ton CO_2e

Total financed emission (2024)

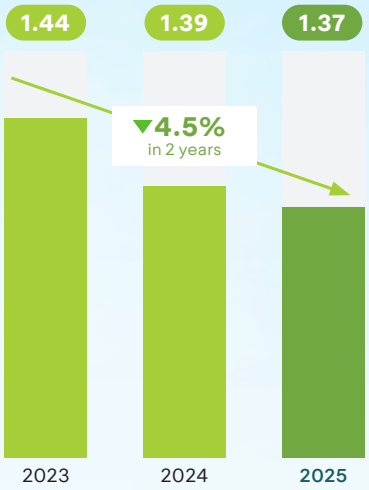
37.4
million Ton CO_2e

Scope of emissions calculation

100%
operational and productive loan portfolio

Scope 1 & 2 Emission Intensity

(Ton CO_2e/billion Rupiah operating income)



IDXCarbon
Indonesia Carbon Exchange

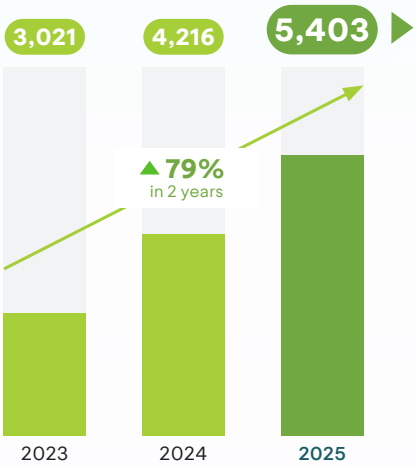
96,500
Ton CO_2e

Participating in Indonesia's carbon trade

ENVIRONMENTALLY FRIENDLY OPERATIONS INITIATIVES

Total Potential Emission Avoidance

Ton CO_2e



Digital Banking Products and Solutions
3,140 Ton CO_2e

Environmentally-Friendly Buildings
1,033 Ton CO_2e

Waste Management & Recycling Initiative
1,047 Ton CO_2e

Biodiversity Conservation
183 Ton CO_2e

Transaction carried out digitally
99.8%

Reducing energy intensity
11.7%
YoY

Waste Managed
656.8
Ton

Planted
51,000
trees

Contributing to the SDGs



Social Performance

PEOPLE, EQUALITY, & CAPABILITY

Total BCA Employees 26,435

Female Employees	Female Managers
61.1%	61.6%

Team Engagement Score (scale 5)	Turnover Rate	Absentee Rate
4.67	3.4%	1.2%

ENHANCING SERVICE EXCELLENCE

Number of received customers' report
>1.1 million

Customers' report solved
97.7%

Whistleblowing Resolution Rate
98.2%

GALLUP Global Customer Engagement
91st Percentile

Customer Engagement (CE) Index
4.78 / 5.0

Branch Service Quality (BSQ) Index
4.88 / 5.0

CREATING SHARED VALUES IN COMMUNITIES

bakti BCA untuk Indonesia

Rp159.5 billion
Corporate Social Responsibility funds disbursed

MSMEs and Bakti BCA Villages

28 Bakti BCA Villages

194 development programs for tourism villages

1,593 employment in Bakti BCA Assisted Villages

>5,000 total participants in MSMEs development programs

Rp110.9 billion potential export value from Bakti BCA assisted MSMEs

Bakti Kesehatan

815 patients underwent cataract surgery

2,100 blood bags donation

6,070 beneficiary Infants from Stunting Reduction Program (2023 - 2025)

10,468 individuals received healthcare service subsidies at the Bakti BCA Clinic

Bakti Pendidikan

700 Awardees of Bakti BCA Scholarship

15 people with disability received MUA training and BNSP certificate

>169,000 participants of financial literacy activities

32 Bakti BCA assisted schools

Bakti Lingkungan

24,161 hatchlings released

6 orangutans rehabilitated

11 water spring restoration

Bakti Budaya

32 participants in natural dyeing for woven fabric training

>Rp367 million Local revenues generating from natural dye woven

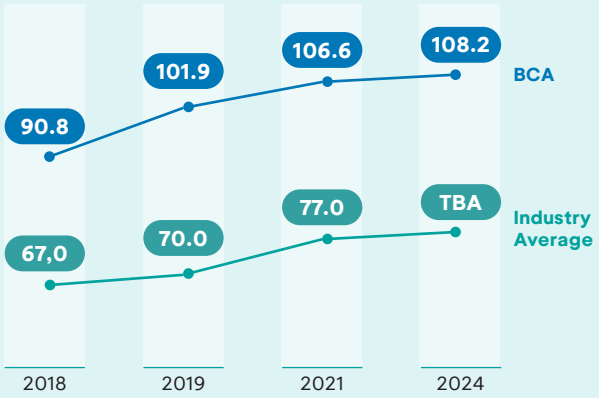
Contributing to the SDGs



Sustainability Governance Performance

ENSURING RESILIENT CORPORATE GOVERNANCE

ASEAN Corprate Governance Scorecard
Rating



MSCI Indonesia Index
Top 10 Constituents

MSCI ESG RATINGS

A

CCC	B	BB	BBB	A	AA	AAA

Annual Report Award
National Committee on Governance Policy

Grand Champion of ARA 2024

ANNUAL REPORT AWARD 2024

- Grand Champion of Public Finance Companies
- Grand Champion of the Rp5 trillion Cluster
- 1st Place Non-State/Non-Regional-Owned Enterprises in Public Finance

LSEG
ESG Scores

Score 84
Top 25%
Global

LSEG DATA & ANALYTICS

S&P Global
CSA Score

Score 62
"Rating"
87th

S&P Global

FTSE4 Good ASEAN 5 Index
Top 10 Constituents

FTSE4Good

IT Certifications and Data Security

ISO/IEC 27001:2013
Data center operation services

ISO/IEC 27001:2022
IT security management system

ISO/IEC 9001:2015
Data center network services

ISO/IEC 27701:2019
Data privacy & security management system

ISO/IEC 20000-1:2018
Data center system

PCI DSS 3.2.1
Payment card data security

IDX Indonesia Stock Exchange

KEHATI

BCA constituents of

- IDX ESG Leaders Index
- SRI – KEHATI Index
- ESG Quality 45 IDX – KEHATI
- ESG Sector Leaders IDX – KEHATI

The Indonesian Institute for Corporate Directorship (IICD)
Corporate Governance Award

16 The 16th IICD CORPORATE GOVERNANCE CONFERENCE AND AWARD

Leadership in Corporate Governance

Contributing to the SDGs

16 PEACE, JUSTICE AND STRONG INSTITUTIONS

Financial Highlights

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

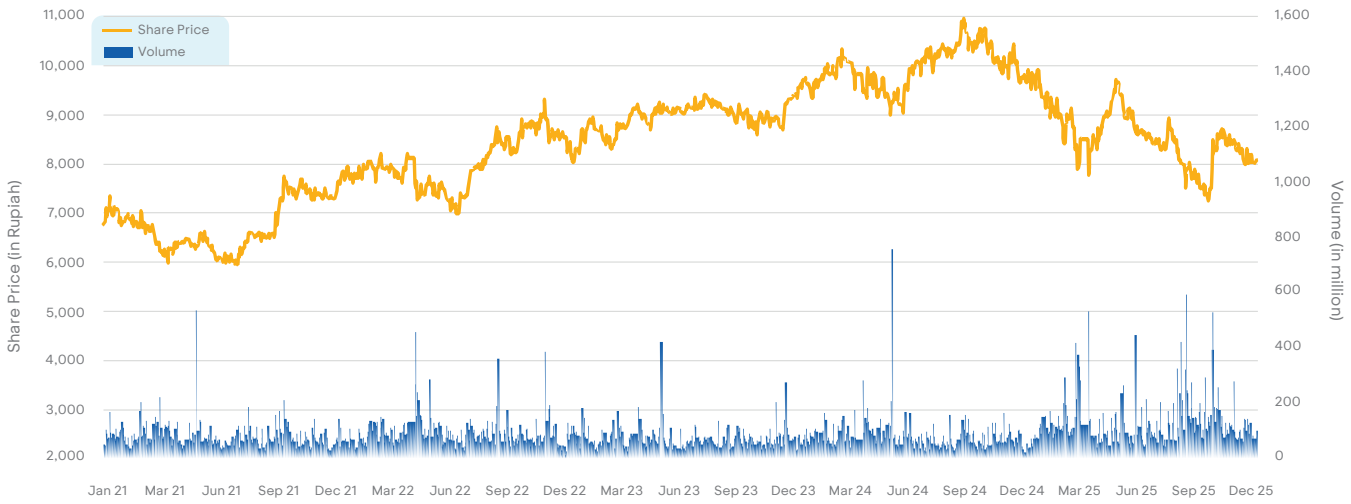
(in Billion Rupiah)	2025	2024	2023	2022	2021
Financial Position					
Total Asset	1,586,829	1,449,301	1,408,107	1,314,732	1,228,345
Total Earning Assets	1,479,307	1,354,435	1,266,223	1,173,144	1,125,418
Total Loans[1]	992,901	921,878	810,392	711,262	636,987
Placements with Bank Indonesia & Other Banks and Securities	424,520	388,316	410,351	434,237	458,163
Total Liabilities	1,305,141	1,186,467	1,165,570	1,093,550	1,025,496
Third Party Funds[2]	1,249,044	1,133,612	1,101,673	1,039,718	975,949
CASA (Current Account Saving Account)	1,045,239	923,977	884,641	847,938	767,012
Current Accounts	434,453	361,883	348,457	323,924	285,640
Saving Accounts	610,786	562,094	536,184	524,014	481,373
Time Deposits	203,805	209,635	217,032	191,780	208,937
Borrowings and Deposits from Other Banks	6,014	5,899	11,700	9,253	10,993
Debt Securities Issued[3]	-	-	-	-	482
Subordinated Bonds	65	500	500	500	500
Total Equity	281,688	262,835	242,538	221,182	202,849
Comprehensive Income					
Operating Income	112,006	106,552	96,728	83,981	75,430
Net Interest and Sharia Income	85,548	82,264	74,938	63,863	55,987
Net Insurance Income and Interest	145	1,356	1,235	1,095	841
Operating Income other than Interest	26,313	22,932	20,555	19,024	18,602
Operating Expenses	(36,734)	(36,300)	(35,492)	(30,200)	(28,346)
Impairment Losses on Financial Assets	(4,011)	(2,034)	(1,056)	(3,314)	(8,243)
Income Before Tax	71,261	68,218	60,180	50,467	38,841
Net Income	57,563	54,851	48,458	40,756	31,440
Other Comprehensive Income	1,346	(345)	(1,106)	(3,323)	427
Total Comprehensive Income	58,909	54,506	47,552	37,433	31,867
Net Income Attributable to:					
Equity Holders of Parent Entity	57,537	54,836	48,639	40,736	31,423
Non-Controlling Interest	26	15	19	20	17
Comprehensive Income Attributable to:					
Equity Holders of Parent Entity	58,882	54,493	47,534	37,413	31,849
Non-Controlling Interest	27	13	18	19	18
Earnings per Share (in Rupiah, full amount)[4]	467	445	395	330	255
Financial Ratios[5]					
Capital					
Capital Adequacy Ratio (CAR)[6]	29.8%	29.4%	29.4%	25.8%	25.7%
CAR Tier 1	28.6%	28.2%	28.3%	24.8%	24.7%
CAR Tier 2	1.1%	1.1%	1.1%	1.0%	1.0%
Fixed Assets to Capital	14.5%	14.7%	15.7%	16.3%	15.9%
Assets Quality					
Non Performing Earning Assets and Non Earning Assets to Total Earning Assets and Non Earning Assets	1.0%	1.0%	1.0%	0.9%	1.1%
Non Performing Earning Assets to Total Earning Assets	0.8%	0.9%	0.9%	0.8%	1.0%
Allowance Provision on Earning Assets to Total Earning Assets	2.1%	2.5%	2.7%	3.0%	3.0%

	2025	2024	2023	2022	2021
Non-Performing Loans - NPL - gross[7]	1.7%	1.8%	1.9%	1.8%	2.2%
Non-Performing Loans - NPL - net	0.7%	0.6%	0.6%	0.6%	0.8%
Loan at Risk (LAR)[8]	4.8%	5.3%	6.9%	10.4%	15.2%
Rentability					
Return on Assets (ROA)[9]	3.9%	3.9%	3.6%	3.2%	2.8%
Return on Equity (ROE)[10]	23.3%	24.6%	23.5%	21.7%	18.3%
Net Interest Margin (NIM)[11]	5.7%	5.8%	5.5%	5.3%	5.1%
Cost to Income Ratio - CIR[12]	30.7%	31.3%	33.9%	34.9%	34.8%
Operating Expenses to Operating Income (BOPO)	41.6%	41.7%	43.7%	46.1%	54.2%
Liquidity					
Loan to Deposit Ratio (LDR)[13]	76.8%	78.4%	70.2%	65.2%	62.0%
Macroprudential Intermediation Ratio (MIR) (consolidated)[14]	79.9%	81.5%	73.2%	68.4%	65.0%
Net Stable Funding Ratio - NSFR (consolidated)[15]	159.9%	157.3%	168.6%	171.1%	180.7%
CASA to Third Party Funds Ratio (consolidated)	83.7%	81.5%	80.3%	81.6%	78.6%
Liabilities to Equity Ratio (consolidated)	463.3%	451.4%	480.6%	494.4%	505.5%
Liabilities to Assets Ratio (consolidated)	82.2%	81.9%	82.8%	83.2%	83.5%
Liquidity Coverage Ratio (LCR)[16]	310.8%	323.0%	357.8%	393.5%	396.3%
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	4.6%	5.0%	6.4%	7.5%	3.2%
b. Primary Reserve Requirement - Foreign Currency	2.0%	2.0%	2.0%	2.0%	2.0%
Net Open Position (NOP)	0.1%	0.3%	0.1%	0.1%	0.1%
Other Key Indicators					
Number of Accounts (in thousands)	43,476	41,321	38,258	34,680	28,505
Number of Branches	1,270	1,264	1,258	1,247	1,242
Number of ATMs	20,163	19,543	19,047	18,268	18,034
Number of ATM Cards (in thousands)	37,644	36,401	33,822	30,552	24,577
Number of Credit Cards (in thousands)	5,157	4,966	4,634	4,379	4,112

All figures in this annual report are in Indonesian formatting, unless otherwise stated.
1. Includes assets from sharia transactions, consumer financing receivables, and lease financing receivables.
2. Includes sharia deposit funds.
3. Debt securities issued are bonds and medium-term notes issued by BCA Finance, a subsidiary of BCA engaged in four-wheeled motor vehicle financing.
4. The figures have been adjusted after a 1:5 stock split on October 15, 2021.
5. For the parent company only, the financial ratios are presented in accordance with Financial Services Authority Circular Letter No.9/SEOJK.03/2020 dated June 30, 2020 concerning Transparency and Publication of Conventional Bank Reports.
6. 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 January 27, 2009, which was later replaced by Financial Services Authority Circular Letter No. 06/SEOJK.03/2020 concerning the Calculation of Risk-Weighted Assets (ATMR) for Operational Risk Using the Standard Approach for Commercial Banks; and calculated in accordance with Financial Services Authority Regulation No. 11/POJK.03/2016 dated February 2, 2016 concerning Minimum Capital Requirements for Commercial Banks, which has been amended several times, most recently by POJK No. 27 of 2022.
7. Calculated from total non-performing loans (substandard, doubtful, loss) divided by total loans.
8. Consists of loans with collectibility ratings of "Special Mention," "Non-Performing," and restructured loans with collectibility ratings of "Performing."
9. Calculated from profit (loss) after tax divided by average 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 productive assets.
12. Operating income includes net gains and losses from trading and foreign exchange transactions in accordance with accounting standards and internal calculations.
13. Calculated from total non-bank loans divided by third-party funds.
14. RIM ratio in accordance with Bank Indonesia Regulation No. 20/4/PBI/2018, which has been amended several times, most recently by BI Regulation No. 24/16/PBI/2022.
15. NSFR ratio in accordance with Financial Services Authority Regulation No. 50/POJK/2017
16. Calculated from the total High Quality Liquid Assets (HQLA) divided by the total net cash outflow, in accordance with Financial Services Authority Regulation No. 42/POJK.03/2015 concerning the Obligation to Meet the Liquidity Coverage Ratio for Commercial Banks.

Stock and Bond Highlights

BCA Share Performance 2021-2025



	2025	2024	2023	2022	2021
Highest Price (in Rupiah)	9,925	10,950	9,450	9,400	8,250
Lowest Price (in Rupiah)	7,225	8,775	8,000	7,000	5,905
Closing Price (in Rupiah)	8,075	9,675	9,400	8,550	7,300
Market Capitalization (in trillion Rupiah)	995	1,193	1,159	1,054	900
Earnings per Share (in Rupiah)*	467	445	395	330	255
Book Value per Share (in Rupiah)*	2,288	2,131	1,966	1,794	1,645
P/E (x)	17.3	21.7	23.8	25.9	28.6
P/BV (x)	3.8	4.5	4.8	4.8	4.4

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

BCA Share Price, Volume & Market Capitalization in 2021 - 2025

Year	Quarter	Price			Transaction Volume (in thousands)	Market Capitalization (in billion Rupiah)
		Highest (in Rupiah)	Lowest (in Rupiah)	Closing (in Rupiah)		
2025	I	9,925	7,625	8,500	7,403,244	1,047,838
	II	9,800	7,275	8,675	5,856,434	1,069,411
	III	8,975	7,475	7,625	8,778,752	939,972
	IV	8,750	7,225	8,075	8,691,441	995,446
2024	I	10,400	9,300	10,075	4,534,247	1,241,996
	II	10,100	8,775	9,925	5,896,590	1,223,505
	III	10,950	9,800	10,325	4,346,292	1,272,815
	IV	10,875	9,550	9,675	4,388,680	1,192,686
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

Source: Bloomberg

BCA Capital Structure in 2021-2025*

	2025	2024	2023	2022	2021
Authorized Capital					
Number of Shares	440,000,000,000	440,000,000,000	440,000,000,000	440,000,000,000	440,000,000,000
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	316,724,950,000	316,724,950,000	316,724,950,000
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	123,275,050,000	123,275,050,000	123,275,050,000
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	123,275,050,000	123,275,050,000	123,275,050,000
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.

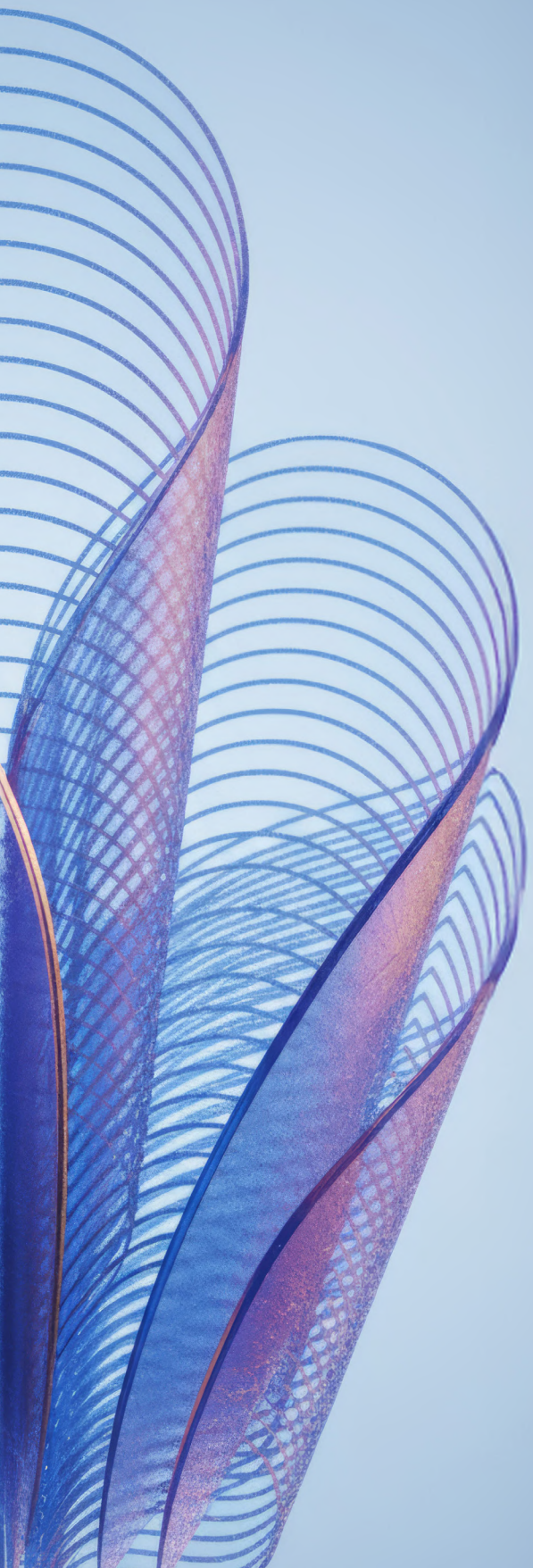
BCA Cash Dividends in 2021-2025*

	2025	2024	2023	2022	2021
Earnings per Share (in Rupiah)	467	445	395	330	255
Cash Dividends per Share (in Rupiah)	**n.a**	**300.0**	**270.0**	**205.0**	**145.0**
Cash Dividends Amount (in Rupiah)	n.a	36,982,515,000,000	33,284,263,500,000	25,271,385,250,000	17,874,882,250,000
Interim Dividend (in Rupiah)	55.0	50.0	42.5	35.0	25.0
Cum Dividend for Trading in:					
Regular and Negotiated Market	2 Dec 2025	20 Nov 2024	1 Dec 2023	1 Dec 2022	16 Nov 2021
Cash Market	4 Dec 2025	22 Nov 2024	5 Dec 2023	5 Dec 2022	18 Nov 2021
Recording Date	4 Dec 2025	22 Nov 2024	5 Dec 2023	5 Dec 2022	18 Nov 2021
Payment Date	22 Dec 2025	11 Dec 2024	20 Dec 2023	20 Dec 2022	7 Dec 2021
Final Dividend (in Rupiah)	n.a	250.0	227.5	170.0	120.0
Cum Dividend for Trading in:					
Regular and Negotiated Market	n.a	20 Mar 2025	22 Mar 2024	28 Mar 2023	25 Mar 2022
Cash Market	n.a	24 Mar 2025	26 Mar 2024	30 Mar 2023	29 Mar 2022
Recording Date	n.a	24 Mar 2025	26 Mar 2024	30 Mar 2023	29 Mar 2022
Payment Date	n.a	11 Apr 2025	4 Apr 2024	14 Apr 2023	19 Apr 2022
Dividend Payout Ratio	n.a	67.4%	68.4%	62.0%	56.9%

* Figures have been adjusted after 1:5 stock split 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 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



01

Management *Report*



Gregory Hendra Lembong
President Director

Report of the Board of Directors

"Resilient performance with continuous investment in technology and network capabilities"

DEAR SHAREHOLDERS,

BCA delivered solid performance for the year ended 31 December 2025, posting positive earnings growth with continuous investment in technology and network capabilities. Amid fluctuating business condition, we are pleased to report profit attributable to shareholders of Rp57.5 trillion, an increase of 4.9% YoY, accompanied by high rate of return on shareholders' funds at 23.3%.

The operating environment in 2025 was shaped by heightened global trade tension. The effect amplified in various countries but Indonesia showed resilience by fostering stronger bilateral trades and supported by large contribution of domestic economy. The Government aims for stronger economic growth, rolling out free nutritious meal program, 3 million housing, establishment of red white cooperatives for villages empowerment, while sovereign wealth fund agency Danantara pursues strategic programs.

Concurrently, Central Bank (Bank Indonesia) adapted an accommodative stance for growth, cutting its policy rate by 125 basis points in 2025 to 4.75%. Ministry of Finance injected liquidity in the banking system for supporting real sector. Indonesia has successfully preserved financial system stability while supporting economic growth.

Against this backdrop, BCA recorded positive business performance in 2025, marked by solid CASA growth of 13.1% on an annual basis, and loan expansion reached 7.7%. Operating expenses were well managed, while transaction banking volume continued rising across multiple channels. By year-end, BCA successfully met and exceeded most of its key financial targets, as outlined below:

BCA Performance Highlights in 2025

Financial Metrics	2025 Target	Realization
Loan Growth	6%-8%	7.7%
Cost to Income Ratio (CIR)	33%-34%	30.7%
Return on Asset (ROA)	3.6%-3.8%	3.9%
Return on Equity (ROE)	21%-23%	23.3%

STRATEGIC PRIORITIES

BCA remains as a customer-oriented organization as the underlying for long term business growth. Customer trust and commitment to service excellence is reflected by growing customer base. BCA constantly launching innovative products and services for both online and offline, reinforcing its position as a hybrid ecosystem powerhouse that integrates digital platform, physical networks and partnerships seamlessly.

We are delighted to see mobile banking users have grown, supported by two flagship apps: 'BCA mobile', favored for its simplicity and 'myBCA' which offers advanced features and the later has about doubled its user base compared to a year ago. Despite the digital surge, BCA continues to maintain branch services to support cash transactions and provide in-person services, ensuring a balanced approach for customer engagement. Additionally, our contact center namely Halo BCA, bolsters BCA's frontline communication and customers support, ensuring customers receive reliable banking service.

To strengthen its ecosystem, BCA expands strategic partnerships and exploring untapped communities. BCA aligns closely with regulatory initiatives such as 'BI-FAST' fund transfer and 'QRIS' QR-code payment & transfer module, enhancing interoperability and driving transaction growth. For business customers, BCA offers a new gen online platform 'Ocean' and 'myBCA Bisnis' alongside with larger EDC network. 'Ocean' is an integrated digital platform designed for business customers - brings together a wide range of BCA banking services and partner solutions into a single, centralized platform.

To provide comprehensive customer needs, BCA always enriches investment products, accessible offline and online. BCA's services are also bolstered by a wide range of BCA's subsidiaries products and services including Sharia banking (BCA Syariah), digital banking (BCA Digital), general insurance (BCA Insurance), life insurance (BCA Life), securities brokerage & underwriting (BCA Sekuritas), and auto financing (BCA Finance).

The robust multiple customer touch points accompanied with enriched products and services sustainably drive overall transaction volume and expand customer base. BCA has nearly doubled its customer base over the past five years to around 34 million. We are pleased to see 16.5% growth in transaction volume compared to a year ago, enabling BCA to grow its core fund, CASA, reaching Rp 1,045.2 trillion at the end of 2025, rose remarkably 13.1% YoY, with relatively stable CASA interest rates.

In the area of lending, BCA remains committed to meeting financing needs across all segments from corporate, commercial, SME, and consumer. In 2025, total loans grew by 7.7% year-on-year to reach Rp992,9 trillion. Corporate loans accounted for the largest share at 48.2%, followed by consumer loans (22.6%), commercial loans (14.8%), and SME loans (13.2%). Sharia financing, though smaller in size, posted an impressive 23.1% growth. In relation to Sustainable Finance, loan portfolio grew by 11.7% to Rp255.4 trillion, representing 25.8% of total loans.

We adopt cautiously optimistic stance to grow our loan book over the course of 2025 in line with the operating environment dynamic. Loan diversification discipline is upheld with business loan growth spanning from utilities, telecommunications, information technology, financial services, and food and beverage.

Loan quality in the industry saw some deterioration particularly in retail loans, both SME and consumer book. Discipline in prudent banking is a must. Particularly on auto loans, banking industry saw falling collateral value due to the emergence of cheaper electric vehicles. Despite worsening asset quality, overall non performing loan ratio and loan at risk ratio are manageable with adequate loan loss reserve. Expanding horizons, BCA continues to pursue new opportunities across all segments, harnessing data-driven insights while reinforcing strong risk management.

To ensure sustainable growth and build a stronger organization for the future, BCA continues to make significant investments in both its workforce and IT capabilities. New hires and existing staff undergo comprehensive training, upskilling, and reskilling programs to equip them with the skills, knowledge, and behaviors needed to excel BCA's performance. With majority of employees under the age of 35, various initiatives were designed to prepare future leaders who will sustain BCA's legacy as the bank of choice.

In parallel, BCA is committed to enhancing its technological capabilities for upgrading digital services and strengthening security systems. Core systems and infrastructure are continuously modernized to boost transaction speed and security. Significant IT investments, including in a state-of-the-art data center, reinforce BCA's position at the forefront of banking technology. Advanced technologies such as Artificial Intelligence (AI) and Machine Learning (ML) have been deployed. BCA leverages AI to boost operational efficiency, foster innovation, and customer experience while enhancing fraud detection. AI assists coding to speed up IT development, while reducing risk and cost. We believe solid & agile human capital and advanced technology will enable BCA to provide secure, reliable, and excellent services to drive sustainable success.

COMMITMENT TO ENVIRONMENTAL, SOCIAL AND GOOD CORPORATE GOVERNANCE

In 2025, BCA widened its responsible lending policies, adding oil & gas sector to the existing five ESG sensitive sectors of palm oil; coal mining; toll road construction; forestry; cement & basic steel. Climate risk analysis is now integrated into the Bank's enterprise risk management framework. BCA conducts climate risk mapping, stress testing, and integrates climate change risk assessments into its financing decision-making process to enhance portfolio resilience against extreme climate-related events.

We express our condolence and deep concern over the recent flooding disaster in Sumatra. BCA has extended support by providing water, food, and medicines, reaffirming its strong commitment to community recovery. BCA affirms our support for the national low-carbon transition agenda by supporting the Net Zero Emission target in line with the government's goal to achieve net-zero emissions by 2060. BCA is consistently pursuing environmentally friendly operations through energy efficiency at branch operation, process digitalization, responsible waste management and support nature conservation.

As a socially responsible corporation, we are proud to support Government's initiative to improve social welfare. In 2025, BCA has launched an affordable housing program independent of government subsidies, making it the first private bank to do so. Overall, BCA is committed to adhering to the implementation of Good Corporate Governance (GCG) principles. BCA regularly evaluates and strengthens our oversight structures, internal policies, and procedures to ensure integrity, transparency, and accountability across all business lines. More information about the GCG program and implementation are available in the Good Corporate Governance Chapter of this report on pages 228-450 and our 2025 Sustainable Report.

ROLE OF THE BOARD OF DIRECTORS IN FORMULATING STRATEGY & POLICY AND ENSURING EFFECTIVE EXECUTION

The Board of Directors plays a central role in shaping BCA's strategy and policies to ensure alignment with the Bank's Vision and Mission. It sets clear strategic directions and collaborates with all business units to develop a comprehensive business plan, supported by key enablers such as staffing, technology, infrastructure, and risk management.

To drive effective execution, the Board establishes measurable targets and cascades them through defined key performance indicators (KPIs) and aligned initiatives across business units. Strategy implementation is monitored through regular reviews and ongoing communication with business units, support functions, branches, and subsidiaries. Necessary adjustments are made considering market dynamics. The Board also reinforces corporate culture and values to strengthen teamwork and ensure effective execution of the Bank's business plan.

PERFORMANCE OF COMMITTEES UNDER THE BOARD OF DIRECTORS

The Board of Directors is supported by seven specialized committees—Asset and Liability Committee (ALCO), Risk Management Committee, Integrated Risk Management Committee, Credit Policy Committee, Credit Committee, Information Technology Steering Committee, and Employee Relationship Committee—which all play a critical role in ensuring effective governance and strategic execution. These committees convene regularly to review and align their work programs with prevailing economic conditions, technological advancements, and regulatory requirements. Throughout the year, these committees have successfully fulfilled their mandates, enabling the Board to make informed decisions that strengthen operational resilience and support sustainable growth.

MANAGEMENT SUCCESSION

The leadership of BCA underwent several changes in 2025 as approved at the AGMS held on 12 March 2025. The AGMS accepted the resignation of Mr. Djohan Emir Setijoso as President Commissioner, effective 1 June 2025. Concurrently, Mr. Jahja Setiaatmadja was honorably relieved of his position as President Director and was appointed as President Commissioner.

I am honored to take on the role of President Director of BCA. Having previously served as Deputy President Director, in this new role, my focus will be on strengthening BCA's position in the financial industry and delivering added value to all stakeholders.

Mr. John Kosasih, who previously served as Director of Commercial and SME Banking since 2021 was appointed as the new Deputy President Director. Additionally, we welcome a new member of Board of Directors namely Mr. Hendra Tanumihardja who previously held the position of the Head of the Transaction Banking Partnership Solution Development Division. All of the above changes took effect on 1 June 2025 and have obtained approvals from the Financial Services Authority (OJK).

BUSINESS PROSPECTS, CHALLENGES AND SHARES BUYBACK

BCA and its subsidiaries aim to grow alongside Indonesia's long-term economic prospect. The following targets are set for 2026:

Financial Metrics	2026 Target
Loan Growth	8%-10%
Cost to Income Ratio (CIR)	31%-33%
Cost of Credit (COC)	0.4%-0.5%
Return on Asset (ROA)	3.5%-3.7%
Return on Equity (ROE)	21.5%-23.5%

Our balance sheet strength is a valuable asset to capture growth opportunities, and at the same time embrace market volatility as the major challenge. BCA will continue to monitor asset quality trends in the banking system, market dynamics and adjust business assumptions as necessary, while maintaining strong risk governance.

To support the shareholders return and the domestic capital market, BCA has conducted two share buyback programs in 2025. The first program was a maximum of Rp1 trillion, involving the repurchase of own shares between March 2025 and June 2025. The second buyback program was carried out between October 2025 and January 2026, with a maximum amount of Rp5 trillion. Total share buyback from both programs amounted to Rp3.3 trillion or 399 million shares, were acquired. The buyback program enhanced rate of return to equity of the Bank.

PARTNERSHIP AND TRUST FOR A SUSTAINABLE FUTURE

On behalf of the Board of Directors, we extend our sincere appreciation to our customers, employees, business partners and regulators-Bank Indonesia (BI) and OJK-for their continued trust and collaboration.

The Board of Directors wishes to express our deepest gratitude to the Board of Commissioners for their invaluable guidance and strategic counsel, which have strengthened our governance and shaped our direction. We wish to convey our sincere appreciation to Mr. D.E. Setijoso for his exemplary contributions throughout his tenure as President Commissioner. The Board of Directors also extends our deepest gratitude to Mr. Jahja Setiaatmadja for his exceptional leadership as President Director since 2011.

Guided by our promise to be "Always by Your Side", BCA remains steadfast in its commitment to service excellence, innovation, and responsible banking. Thank you for your trust and partnership we look forward to achieving new milestones together.

Jakarta, February 2026
On behalf of the Board of Directors,



GREGORY HENDRA LEMBONG
President Director

Member of the Board of Directors



SANTOSO
Director

LIANAWATY SUWONO
Director

GREGORY HENDRA LEMBONG
President Director

FRENGKY CHANDRA KUSUMA
Director

SUBUR TAN
Director

JOHN KOSASIH
Deputy President Director



VERA EVE LIM
Director

HARYANTO TIARA BUDIMAN
Director

HENDRA TANUMIHARDJA
Director

ARMAND WAHYUDI HARTONO
Deputy President Director

RUDY SUSANTO
Director

ANTONIUS WIDODO MULYONO
Director



Jahja Setiaatmadja
President Commissioner

Supervisory Report of The Board of Commissioners

"BCA concluded the year with solid financial performance, and maintaining its commitment to good corporate governance practices"

RESPECTED STAKEHOLDERS,

BCA recorded resilient financial performance with respectable return on assets and return on shareholders' funds of 3.9% and 23.3% respectively. Earnings per share was reported at Rp467, 4.9% higher compared to Rp445 per share in the previous year. These achievements reflect the successful execution of strategic initiatives, disciplined liquidity management and continuous investment in technology and multiple customer touchpoints to strengthen BCA's hybrid banking model.

The Board of Commissioners commends the Board of Directors and employees for sustaining a robust funding franchise, driving quality loan growth, and reinforcing BCA's role as a trusted partner in Indonesia's banking industry. We remain confident that BCA's customer-centric approach and commitment to good corporate governance will continue to generate long-term value to our shareholders.

ASSESSMENT OF THE PERFORMANCE OF THE BOARD OF DIRECTORS

Throughout 2025, ongoing volatility in global capital flows amid uncertainties in global monetary policies had exerted pressure on the Rupiah. Bank Indonesia maintained a balanced stance between growth and macroeconomic stability, after 5 policy rate cuts in 2025 from 6% to 4.75%. Inflation stayed within Bank Indonesia's target range of 2.5 ± 1%, while foreign exchange reserves remained adequate to cushion external shocks. Indonesia's economy demonstrated resilience, posting real growth of around 5% in 2025, supported by accelerated fiscal spending particularly in the second half of 2025. Government stimulus programs, such as social assistance and workers' tax incentives (PPh DTP) for several industries, were introduced to maintain household purchasing power particularly for middle- to lower-income groups. The Indonesian banking sector remained resilient, underpinned by adequate capital and liquidity level, aided by the placement of government funds in the banking system in the second half of 2025.

The Board of Commissioners commends the Board of Directors for navigating the Bank and delivering sound financial results in 2025. By leveraging strong transaction banking franchise, BCA grew CASA by 13.1%, which contributed 83.7% of total third-party funds, enabling the Bank to maintain a strong liquidity position and delivered overall loan growth of 7.7%. Net interest income increased by 4.0% to Rp 85.5 trillion, accounting for 76.4% of total operating income. Asset quality remained sound with disciplined practices in prudent risk management. Loan at Risk (LAR) ratio and NPL ratio are manageable. Cost discipline was maintained, reflected in a Cost-to-Income Ratio of 30.7%. These factors collectively supported resilient BCA's financial performance at the bottom line. Net profit after tax reached Rp 57.5 trillion, up 4.9% YoY.

We recognize that these accomplishments were not without challenges, including worsening asset quality in the banking system, rapid technological advancements, heightened cybersecurity threats, evolving customer expectations, and the ongoing need for talent development. The Board of Commissioners is pleased to note that the Board of Directors has managed these challenges effectively while successfully executing key initiatives in-line with the BCA's long-term vision.

Throughout the year, BCA continued to enhance its transaction banking capabilities, including launching new features and improving customer experience across all channels. Leveraging its extensive customer base, BCA expanded its ecosystem through wider connectivity and partnerships, reaching new customers while maintaining service excellence.

Notable investments were made to strengthen IT infrastructure, transaction channels, cybersecurity, and human capital. These investments reinforce BCA's hybrid business model and commitment to operational resilience.

BCA pursued opportunities to grow loans across economic sectors despite moderate operating environment. Business loans contributed the majority of BCA's loan growth in 2025, enabled by enhanced data analytics, targeted outreach, and quality loan underwriting.

SUSTAINABILITY AND ESG

In 2025, BCA maintained its commitment to sustainability and ESG principles in its strategic direction, lending policies, and environmentally friendly operations. The Bank's Sustainable Finance portfolio grew by 11.7% to Rp 255 trillion, representing 25.8% of total loans. This expansion reflects BCA's focus on financing sectors that support environmentally friendly industries and inclusive economic development particularly empowering small businesses including women-led businesses.

BCA promotes environmentally friendly operations by reducing its carbon footprint through energy-efficient branches, digitalization to cut paper use, waste management, and nature conservation. The Bank also works with regulators and industry associations on green taxonomy, climate-risk stress testing, and emission data frameworks. These initiatives align with Indonesia's sustainability goals and industry best practices.

OVERSIGHT OF BCA'S STRATEGY & IMPLEMENTATION

Throughout 2025, the Board of Commissioners maintained active oversight of BCA's strategic direction and execution to ensure the Bank remained on course toward sustainable growth in a rapidly evolving environment. The Board provided input on key matters, including business strategy, risk management, audit, and compliance, while continuing to monitor progress against long-term objectives. Feedback was delivered through structured review and ongoing dialogue, enabling timely adjustments where needed.

The Board of Commissioners convened 39 meetings and 8 joint sessions with the Board of Directors during the year. The following summarizes the area of discussions with the Board of Directors:

Topic	Actions by the Board of Commissioners
Business Strategy & Management	• Oversee BCA's business and operational performance and continuously monitor the condition of the Indonesian banking industry through 2025, including macroeconomy, geopolitical issues, interest rate movement, and business competition. • Provide direction and approval regarding business development and the implementation of corporate actions such as dividend distribution, shares buyback, and subsidiary divestment. • Provide input to management on liquidity optimization, credit distribution, asset allocation and management.
Risk Management	• Directing efforts to strengthen credit risk management by reviewing the credit granting process for high-risk borrowers, including exposure to volatile commodity sectors. • Providing direction and review for the use of independent surveyors or appraisers for project financing loans. • Monitoring and assessing risk profile, the implementation of integrated risk management, and capital structure. • Monitoring current industry condition and identifying potential future events to anticipate increases in NPLs, and reviewing write-off and asset quality. • Provide advice to support public relations activities and media collaborations to maintain the company's reputation. • Hold regular discussions with the IT division and the Risk Management Unit to ensure the implementation of cyber risk.
Audit & Compliance	• Conduct regular discussions with the Compliance Division regarding the implementation of AML, CFT, and PPPSPM. • Monitor and review audit scope. • Monitor internal audit assessments of work unit and branch performance.

EVALUATION OF CORPORATE GOVERNANCE IMPLEMENTATION & OBSERVATIONS ON THE WHISTLEBLOWING SYSTEM

The Board of Commissioners affirms that BCA consistently applied strong corporate governance principles throughout 2025, embedding transparency, accountability, and fairness in all aspects of its operations. These practices remain fundamental to maintaining stakeholder trust and ensuring sustainable business growth.

The Board of Directors demonstrated commitment to compliance with regulatory requirements and industry best practices, while proactively refining governance framework to address emerging risks and evolving market conditions. BCA's governance practices earned a "Very Good" rating under the ASEAN Corporate Governance Scorecard (ACGS), reaffirming its position among leading institutions in the region.

BCA's whistleblowing system provides a secure and confidential channel for internal and external stakeholders to report suspected fraud or violations through the Bank's website. Supervised by the Board of Commissioners, the system is regularly socialized to employees to ensure awareness and early detection of risks, reinforcing BCA's commitment to ethical conduct and good corporate governance.

ASSESSMENT OF COMMITTEES UNDER THE BOARD OF COMMISSIONERS

The Board of Commissioners was supported by four committees that played an essential role in strengthening governance across the organization: the Audit Committee, the Risk Oversight Committee, the Remuneration and Nomination Committee, and the Integrated Governance Committee.

Each committee fulfilled its mandate satisfactorily in alignment with good corporate governance.

More information on these committees is available in the Good Corporate Governance Chapter of this report on pages 316-340.

COMPOSITION OF THE BOARD OF COMMISSIONERS

In the Annual General Meeting of Shareholders (AGMS) in 2025, I am honored to be appointed as President Commissioner of BCA, succeeding Mr. Djohan Emir Setijoso, who has retired after serving as President Commissioner for 14 years. The rest of the Board of Commissioners remain unchanged.

BCA extends the deepest gratitude to Mr. Setijoso for his exceptional leadership, dedication, and contributions throughout his tenure. His long-standing service, including his role as President Director between 1999 - 2011, has been instrumental in driving BCA's growth and strengthening its position as a leading financial institution.

Concurrently, AGMS 2025 made several changes to the Board of Directors. On behalf of all members of the Board of Commissioners, I congratulate Mr. Hendra Lembong as President Director, Mr. John Kosasih as Deputy President Director and Mr. Hendra Tanumihardja as a new member of the Board of Directors. The rest of the Board of Directors remained unchanged. I'm confident the BCA will continue to excel in the next chapter under the new leadership.

ASSESSMENT OF THE BOARD OF DIRECTORS' EVALUATION OF BUSINESS PROSPECTS

The Board of Commissioners supports the Board of Directors' view for 2026 outlook, which reflects a balanced approach of pursuing opportunities and mitigating risks. We expect financial authorities to remain proactive in managing inflation, currency stability, and liquidity condition to sustain positive economic growth.

We concur with the Board of Directors' decision to adopt realistic assumptions in the Bank's Business Plan (RBB), ensuring targets are achievable while maintaining strong risk management. The Board of Commissioners advises the Board of Directors to maintain strong capital and liquidity buffer as a strong base to navigate dynamic operating environment.

Agility will be essential to navigate global uncertainties and domestic dynamics, while on the other hand to capitalize on upside opportunities, should economic outcome improve beyond expectation over the course of 2026.

Strategic priorities for the coming year include maintaining quality lending, expanding the transaction banking ecosystem, continuous investment in technology for operational excellence, strengthening cybersecurity and nurturing talents for leadership continuity. These initiatives will reinforce BCA's competitive edge and its position as a leading financial institution in Indonesia.

CLOSING REMARKS

On behalf of the Board of Commissioners, we extend our sincere appreciation to our customers, OJK, Bank Indonesia, the Board of Directors, employees and all stakeholders for their trust and unwavering support throughout the year. Your contributions have been instrumental in sustaining BCA's performance and resilience amid a dynamic operating environment.

We remain confident that BCA is well-positioned to embrace future challenges and seize opportunities for growth, innovation, and collaboration. Guided by prudent governance and sound risk management, the Bank will continue to deliver considerable value for all stakeholders and contribute positively to Indonesia's economy.

Jakarta, February 2026
On behalf of the Board of Commissioners,



JAHJA SETIAATMADJA
President Commissioner

Member of the Board of Commissioners



RADEN PARDEDE
Independent Commissioner

JAHJA SETIAATMADJA
President Commissioner

SUMANTRI SLAMET
Independent Commissioner

CYRILLUS HARINOWO
Independent Commissioner

TONNY KUSNADI
Commissioner



02

Corporate *Profile*

Company General Information

Name

PT Bank Central Asia Tbk

Establishment
October 10, 1955

Line of Business
Commercial Bank

Total Employees
26,435

Networks

1,270 Branches

20,163 ATM

1,270 branches, 20,163 ATMs, and hundreds of thousands of EDCs (Information of branch locations can be found in the Branches section of this report, on pages 42 -43)

Legal Basis for Establishment
Deed of Establishment of the Company No. 38 by Notarial Deed Raden Mas Soeprapto dated August 10, 1955. Approved by the Justice Minister with Decree No. J.A.5/89/19 dated October 10, 1955.

Authorized Capital
Rp5,500,000,000,000
(440,000,000,000 shares)

Issued and Fully Paid Up Capital
Rp1,540,938,125,000
(123,275,050,000 shares)

Ownership



PT Dwimuria Investama Andalan
54.94%

Public
45.06%*

*2.49% is owned by parties affiliated with PT Dwimuria Investama Andalan.

Stock Exchange
The shares of PT Bank Central Asia Tbk are listed and traded on the Indonesia Stock Exchange (IDX)

Listing Date
May 31, 2000

Share Code
BBCA

ISIN Code
ID1000109507

SWIFT Code
CENAIDJA

Subsidaries
- PT BCA Finance
- PT Bank BCA Syariah
- PT Bank Digital BCA
- PT BCA Sekuritas
- PT Asuransi Umum BCA
- PT Asuransi Jiwa BCA
- PT Central Capital Ventura
- BCA Finance Limited*

(Information of subsidiaries address can be found in the Information on Subsidiaries section on pages 70)

*effectively liquidated by January 3, 2026

Change of Name
Previously, the Company was named NV Perusahaan Dagang Dan Industrie Semarang Knitting Factory. Effective since September 2, 1975, the Bank's name was changed to PT Bank Central Asia (BCA).

Company Information
Company Website:
www.bca.co.id
www.klikbca.com

Call Center:
Halo BCA 1500888
halobca@bca.co.id

Corporate Communication, Investor Relations, Corporate Secretary
- **Corporate Communications**
- **Investor Relations**
- **Corporate Secretary**

Menara BCA, 20th Floor,
Grand Indonesia,
Jl. M.H. Thamrin No. 1
Jakarta 10310, Indonesia
Tel. (+62 21) 2358 8000
Fax. (+62 21) 2358 8300

E-mail:
corcom_BCA@bca.co.id
investor_relations@bca.co.id
corporate_secretary@bca.co.id

Line of Business

In 2025, BCA carried out banking business and activities in accordance with BCA Articles of Association. Based on Article 3 of its Articles of Association, BCA as a Commercial Bank may engage in the following business activities:

a. to raise public funds in the forms of deposits such as checking accounts *(giro)*, time deposits *(sertifikat deposito)*, deposit certificates, savings and/or any other deposits of similar nature;
b. to provide credit facilities;
c. to issue debt acknowledgement letters;
d. to purchase, sell or underwrite, whether at its own risk or for the benefit of or at the request of its customers, the following:
    i. Drafts, including drafts accepted by a bank with a validity period not more than the period generally applicable in normal practice for the trading of such instruments;
    ii. Debt acknowledgement letters and other commercial papers, with a validity period not exceeding the period generally applicable in normal practice for the trading of such instruments;
    iii. State treasury notes and government guarantees;
    iv. Bank Indonesia Certificates (SBI);
    v. Bonds;
    vi. Commercial papers with maturity periods, in accordance with the prevailing laws and regulations;
    vii. Other negotiable papers with maturity periods, in accordance with the prevailing laws and regulations.
e. to transfer funds, whether for its own benefit or for the benefit of its customers;
f. to place funds at, to borrow funds from, or to lend funds to other banks, whether by letter, by telecommunication equipment, or by bearer draft, cheque or by any other means;
g. to receive payments of receivables from commercial papers and make calculations with or among third parties;
h. to provide a safe deposit box facility for safekeeping of valuable goods or documents;
i. to engage in custodial activities for the benefit of other parties under a contract;
j. to conduct a placement of funds from one customer with another customer in the form of commercial papers not listed on the stock exchange;
k. to provide factoring *(anjak piutang)*, credit card and trusteeship services;
l. to provide financing and/or conduct business activities under the Sharia Principle, whether through the establishment of a subsidiary or through formation of a Sharia Business Unit in accordance with the rules and regulations issued by the central bank (Bank Indonesia) or the Financial Services Authority or any other competent authorities.
m. to carry out foreign exchange activities in accordance with the rules and regulations issued by the central bank (Bank Indonesia) or the Financial Services Authority or any other competent authorities;
n. to conduct capital participation in a bank or any other company in the financial sector, such as a leasing company, venture capital company, securities company, insurance company, and the clearing, depository and settlement institution, by fulfilling the the provisions of rules and regulations issued by the central bank (Bank Indonesia) or the Financial Services Authority or any other competent authorities;
o. to conduct temporary capital participation for the purpose of dealing with credit failures, provided that such participation must be later withdrawn, by fulfilling the rules and regulations issued by the central bank (Bank Indonesia) or the Financial Services Authority or any other competent authorities;
p. to act as the founder *(pendiri)* and manager *(pengurus)* of a pension fund in accordance with the existing rules and regulations on pension funds; and
q. to engage in other activities generally conducted by banks to the extent permitted by the prevailing laws and regulations, including among others, any measures for the purpose of restructuring or credit rescue, such as acquiring collateral, whether in part or in whole, by auction or by other means, if a debtor defaults on its obligations to the bank, provided that the collateral so acquired must be realized upon as soon as practicable.

Corporate Culture

Vision

To be the bank of choice and a major pillar of the Indonesian economy

Mission

To build centers of excellence in payment settlements and financial solutions for businesses and individuals

To understand diverse customer needs and provide the right financial services to optimize customer satisfaction

To enhance our corporate franchise and stakeholders value

Core Values

1 **Customer Focus**

2 **Integrity**

3 **Teamwork**

4 **Continuous Pursuit of Excellence**

More detailed information of corporate culture can be found in the Corporate Governance section on pages 413-414.

Milestones

1955
Bank Central Asia (BCA) founded as "NV Perseroan Dagang Dan Industrie Semarang Knitting Factory."

1957
BCA commenced operations on 21 February 1957 with Head Office located in Jakarta.

1970's
Effective on 2 September 1975 the name of the Bank was changed to PT Bank Central Asia (BCA).

BCA strengthens its delivery channels and obtained a license to open as a Foreign Exchange Bank in 1977.

1980's
BCA aggressively expanded its branch network in line with the deregulation of the Indonesian banking sector.

BCA developed its information technology capacity, by establishing an online system for its branch office network, and launches new products and services including the Tabungan Hari Depan (Tahapan) BCA savings accounts product.

1990's
BCA develops the Automated Teller Machine (ATM) network as an alternative delivery channel.

In 1991, BCA installed 50 ATM units in various locations in Jakarta. BCA intensively develops the ATM network and features.

BCA works with well-known institutions, such as PT Telkom and Citibank, allowing BCA's customers to pay their Telkom phone bill or Citibank credit card bill through BCA ATMs.

1997-1998
BCA experiences a bank rush during the Indonesian economic crisis.

In 1998, BCA became a Bank Take Over (BTO) and was placed under the recapitalization and restructuring program operated by the Indonesian Bank Restructuring Agency (IBRA), a Government Institution.

1999
BCA was fully recapitalized with the Government of Indonesia, through IBRA, assuming ownership of 92.8% of BCA shares in exchange for liquidity support from Bank Indonesia and a swap of related-party loans for Government Bonds.

CORPORATE ACTIONS HIGHLIGHTS IN 2000-2005

2000
IBRA divested 22.5% of its BCA shares through an Initial Public Offering, reducing its ownership of BCA to 70.3%.

2001
In a Secondary Public Offering, 10% of BCA's total shares were made available to the market. IBRA's ownership of BCA decreased to 60.3%.

2002
FarIndo Investment (Mauritius) Limited acquired 51% of BCA's shares through a strategic private placement.

2004
IBRA divested a further 1.4% of its BCA shares to domestic investors through a private placement.

2005
The Government of Indonesia through PT Perusahaan Pengelola Aset (PPA), divested the remaining 5.02% of its BCA shares and no longer has share ownership in BCA.

Note: There has been dilution effect to existing shareholders as new shares were issued in accordance with the Management Stock Option Plan, in which stock options were executable in the period from November 2001 to November 2006.

BUSINESS DEVELOPMENT IN 2000-2005
BCA strengthens and develops its products and services, especially in electronic banking, by launching Debit BCA, Tunai BCA, KlikBCA internet banking, m-BCA mobile banking, EDCBIZZ, etc.

BCA establishes a Disaster Recovery Center in Singapore.

BCA develops expertise in lending, including expansion into vehicle financing through its subsidiary, BCA Finance.

2007-2010
BCA became a pioneer in introducing fixed-rate mortgage products. BCA launches its stored-value card, Flazz Card, and introduced Weekend Banking.

BCA proactively manages its lending and liquidity position in the face of unprecedented global financial crisis (2008), continuing to strengthen the core transaction banking franchise.

BCA introduces Solitaire, a new banking service for high net-worth individual customers.

2011-2014
BCA entered new lines of business including Sharia banking, motorcycle financing, general insurance and the capital markets business.

BCA strengthened its transaction banking through further development of innovative products and services, notably with mobile banking applications in the latest smartphones, with payment settlement services through e-commerce, and through a new concept of Electronic Banking Center which equips ATM Centers with additional technology-backed features.

Enhancing the reliability of its banking services, BCA completes a new Disaster Recovery Center (DRC) facility in Surabaya which functions as a disaster recovery backup data center, integrated with the current two mirroring data centers. The new DRC replaced the previous DRC in Singapore.

2015-2019

BCA developed a self-service digital banking outlet (myBCA), expanded cash recycling machine-based ATM networks; and launched the Sakuku app-based electronic wallet.

The Bank's cash management services for institutional customers were enriched on internet banking platforms, the KlikBCA integrated business solution. This service provides features to meet the needs of business customers.

In its role as a major gateway and perception bank, BCA participated in the successful implementation of the government's tax amnesty program from July 2016 to March 2017.

BCA fostered collaboration with fintech and e-commerce companies through its Application Programming Interface (API) platform, enabling seamless connectivity between partner systems and BCA's systems.

BCA continuously innovated to simplify customer transactions via applications such as BCA Mobile, online account opening services, Sakuku, OneKlik, Welma Digital services, Flazz 2.0, and QR Code-based peer-to-peer transfer features.

Leveraging artificial intelligence technology, BCA developed 'VIRA,' a Virtual Assistant accessible through popular chat applications.

BCA renewed its agreement with PT AIA Financial (AIA Indonesia) in 2017, to expand the scope of collaboration in the bancassurance sector.

BCA increased its ownership in subsidiaries such as BCA Sekuritas, and BCA Life during 2017, to strengthen integration and enhance business collaboration with these subsidiaries.

2020-2022

BCA's online account opening services transformed how the bank operates in the midst of COVID-19. In addition, BCA also launched Lifestyle feature on its mobile app and BCA Virtual Showroom to facilitate customer interaction and information access.

BCA continued to implement the Future Branch business model and advanced service model to meet evolving customer needs.

BCA introduced the myBCA application, a digital platform allowing customers to perform seamless banking transactions via smartphones or desktop websites. In addition, BCA also launched the Merchant BCA application to help merchants monitor and manage their businesses, as well as the HaloBCA application, enabling customers to contact HaloBCA online via VoIP, email, chat, and social media. In 2022, BCA enhanced the security of myBCA with biometric features and added an instant top-up feature for mortgage (KPR).

In 2020, BCA established Bank Digital BCA, known through its application, blu by BCA Digital (formerly Bank Royal, which was acquired by BCA in 2019).

The bank completed a 100% acquisition of Rabobank shares (direct and indirect) and subsequently merged Rabobank with BCA Syariah.

2023-now

BCA continues to develop the super app myBCA to strengthen digital transactions and provide a holistic customer experience through an omni-channel approach. In 2023, BCA integrated the WELMA application into myBCA. In addition, the BCA Mastercard Debit Card has been equipped with contactless features, enabling customers to make transactions without requiring a PIN.

In 2024, BCA launched the Forex Pocket digital service in the myBCA application, which currently offers access to 18 foreign currencies. Other than that, the BCA Merchant app continues to be developed, where funds from payments via QRIS can now be disbursed four times a day.

Merger of BCA Multi Finance with BCA Finance brings together the best potentials of both companies to strengthen the BCA Group's position in Indonesia's financing sector.

To support the expansion and strengthening of the ecosystem, BCA launched Ocean in 2025, a one-stop solution platform designed to meet all customer financial needs. Features in myBCA are also continuously being developed and enhanced, with myBCA now accessible via smartwatches, which is expected to make transactions even easier for customers.

Supporting regulatory initiatives to collaborate on building payment connectivity in ASEAN, BCA has introduced QRIS cross-border services in BCA mobile, which are currently available in three countries: Thailand, Malaysia, and Singapore, which is expanded also to Japan in 2025. In addition, BCA also supports government initiatives in developing payment methods, with myBCA now equipped with the QRIS Tap feature, which aims to make transportation payments more seamless, secure, and efficient.

BCA also strengthened its credit infrastructure through human resource development, various automation initiatives, and adjustments to credit procedures. BCA is committed to support infrastructure development in Indonesia through syndicated loans.

Products and Services

As of December 31, 2025

Products and Services	Description
Deposits Accounts	Tahapan Tahapan Xpresi Tahapan Gold Tahapan Berjangka Tahapan Berjangka SiMuda Tapres Simpanan Pelajar TabunganKu BCA Dollar Deposito Berjangka Giro e-deposito Forex Pocket Rupiah Pocket
Transaction Banking Services	Safe Deposit Box Transfer Remittance Collection and Clearing Bank Notes Travellers' Cheque Virtual Account Sub Account Payment Auto Debit Payroll Services Cash Pick Up Custodian Service Business Debit Card (BDC) Payment Gateway STAR Teller eBranch eService Modul Penerimaan Negara Generasi 3 (MPN G3) e-Billing (local tax payment: PPN, PPh, and others) Electronic Payment Intructions
Electronic Banking	ATM BCA (multifunction, non cash and cash recycling machine) EDC BCA Debit BCA Tunai BCA Flazz BCA mobile m-BCA Internet Banking KlikBCA Individu KlikBCA Bisnis API BCA OneKlik Welma VIRA Sakuku BCA KlikPay WhatsApp Bank BCA Vindi myBCA BCA by Phone Info SMS/Email Video Banking CS Digital Call Center (Halo BCA) Host to Host (H2H) ERP Integration Paylater myBCA Bisnis Ocean Merchant BCA

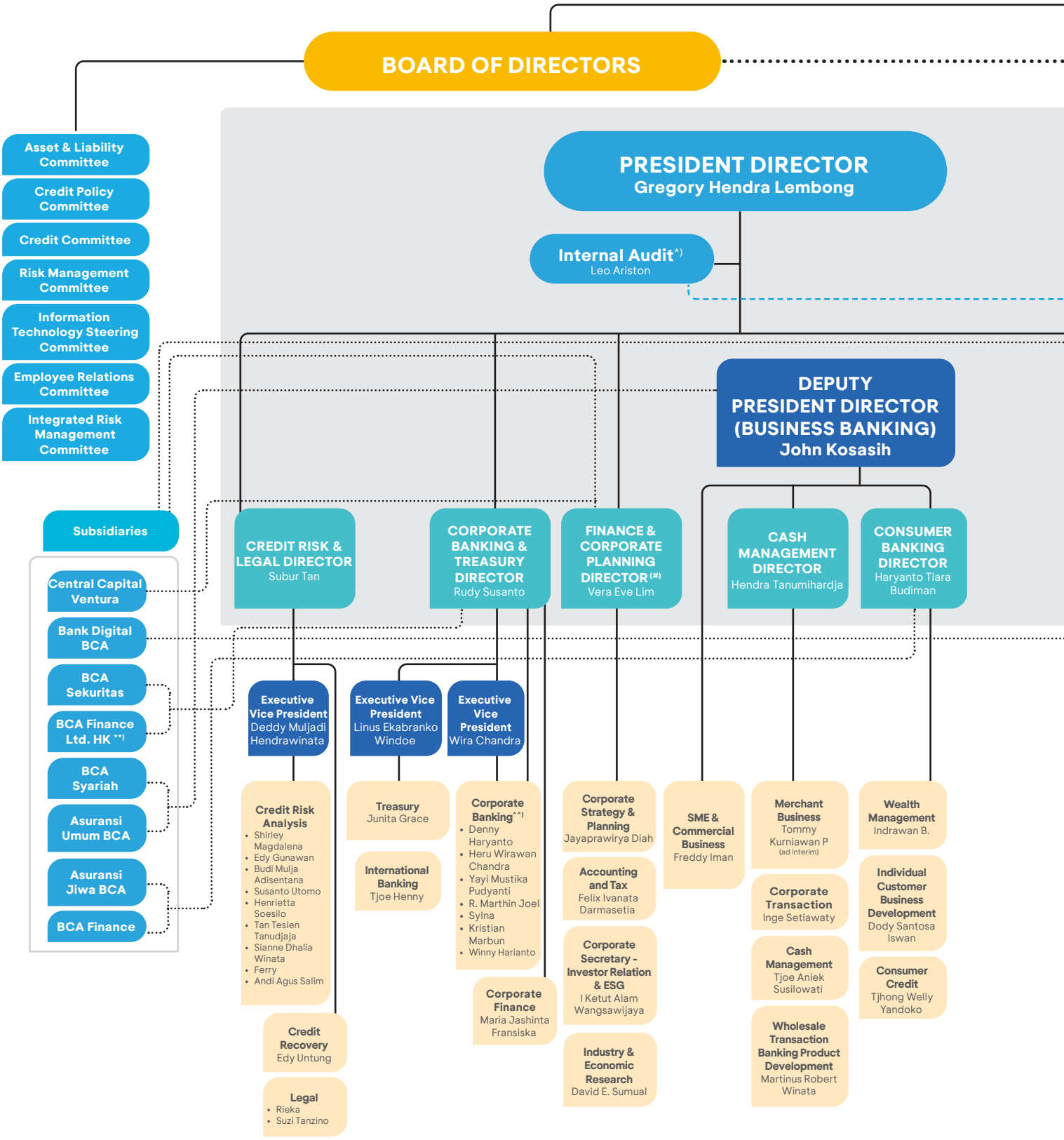
Products and Services	Description
Cash Management Services	Payable Management/Disbursement Receivable Management/Collection (including B2B & B2C) Account and Liquidity Management (including RDN and RDL)
Credit Cards	BCA Card BCA Mastercard BCA Visa BCA Amex BCA JCB BCA UnionPay
Bancassurance Products	Regular Premium Unit Link Health Protection Life Protection Digital Insurance Education Plan Retirement Plan Corporate Solutions Program Pensiun DPLK Health Corporate Insurance Life Corporate Insurance General Insurance Electronic Equipment Insurance (EEI) Fire Insurance Property All Risks/Industrial All Risks (PAR/IAR) Vehicle Insurance Travel Insurance
Mutual Fund Investment Products	Money Market Mutual Funds USD Money Market Mutual Funds IDR Fixed Income Mutual Funds USD Fixed Income Mutual Funds Fixed Income Index Mutual Funds Balanced Mutual Funds IDR Equity Mutual Funds USD Equity Mutual Funds Equity Index Mutual Funds Protected Mutual Funds

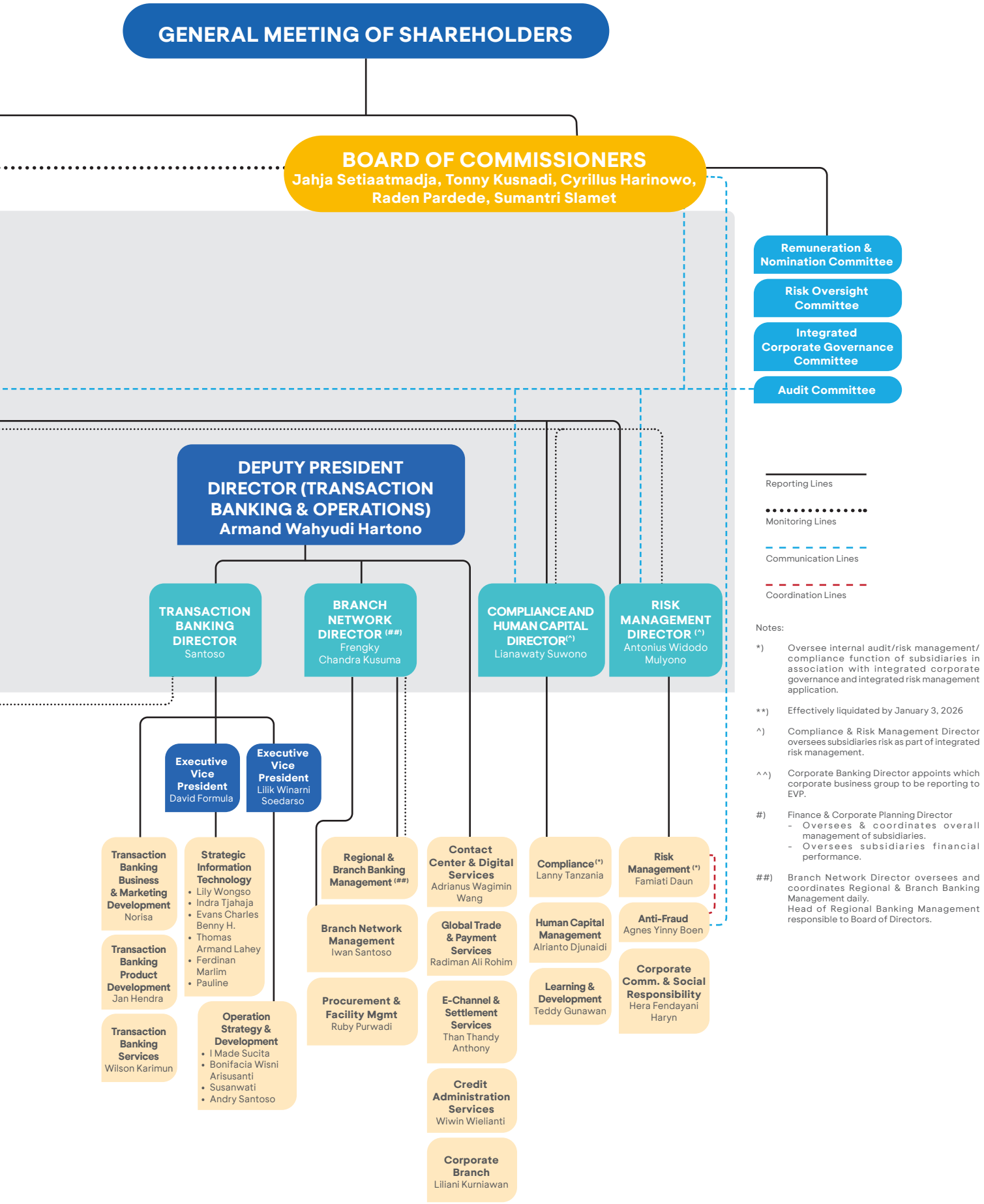
Products and Services	Description
Investment Products	Money Market Fixed Income SBN SUN SBSN Structured Product
Loan Facilities	Mortgage Vehicle Loan Syndication Loan Working Capital Loan Export Loan Trust Receipt Investment Loan Distributor Financing Supplier Financing Dealer Financing Franchise Financing Showroom Financing Investment Financing Business Partner Loan People's Business Credit (KUR) Personal Loan Money Market Time Loan
Standby LC/ Bank Guarantees	Advance Payment Guarantee Bid Guarantee Counter Guarantee Custom Guarantee (P4BM) Direct Pay Guarantee Financial Guarantee Maintenance Guarantee Payment Guarantee Performance Guarantee

Products and Services	Description
Export Import Facilities (Trade Finance)	Inward Documentary Collection LC Issuance Trust Receipt LC Forfaiting LC Confirmation LC Discounting LC Negotiation Letter of Guarantee Outward Documentary Collection Pre Export Financing (Export Loan)
Local LC	SKBDN Issuance Trust Receipt SKBDN Forfaiting Letter of Guarantee SKBDN Discounting
Foreign Exchange Facilities	**Cash Transaction** FX TOD FX TOM FX SPOT Banknotes **Derivatives/Hedging/Structured Products** FX FORWARD FX SWAP DNDF (Domestic Non Deliverable Forward) FX OPTION CCS (Cross Currency Swap) IRS (Interest Rate Swap) OIS (Overnight Index Swap) CSO (Call Spread Option)

Organization Structure

As of December 31, 2025





Notes:

*) Oversee internal audit/risk management/ compliance function of subsidiaries in association with integrated corporate governance and integrated risk management application.

**) Effectively liquidated by January 3, 2026

^) Compliance & Risk Management Director oversees subsidiaries risk as part of integrated risk management.

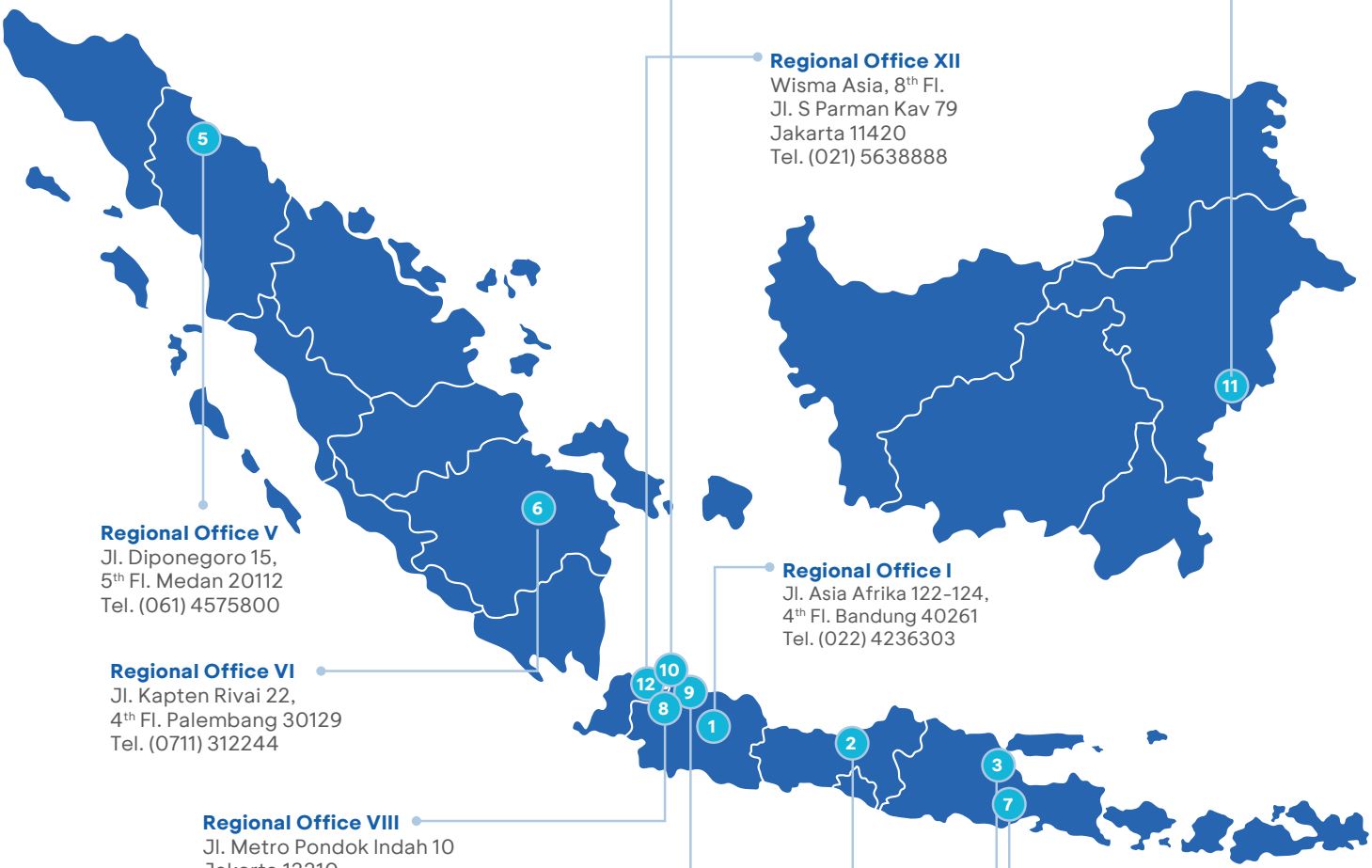
^^) Corporate Banking Director appoints which corporate business group to be reporting to EVP.

#) Finance & Corporate Planning Director
- Oversees & coordinates overall management of subsidiaries.
- Oversees subsidiaries financial performance.

##) Branch Network Director oversees and coordinates Regional & Branch Banking Management daily.
Head of Regional Banking Management responsible to Board of Directors.

Branches

As of December 31, 2025



Regional Office X
Jl. Pluit Selatan Raya,
Landmark Pluit A/8
Jakarta 14440
Tel. (021) 6601718

Regional Office XII
Wisma Asia, 8th Fl.
Jl. S Parman Kav 79
Jakarta 11420
Tel. (021) 5638888

Regional Office V
Jl. Diponegoro 15,
5th Fl. Medan 20112
Tel. (061) 4575800

Regional Office I
Jl. Asia Afrika 122-124,
4th Fl. Bandung 40261
Tel. (022) 4236303

Regional Office VI
Jl. Kapten Rivai 22,
4th Fl. Palembang 30129
Tel. (0711) 312244

Regional Office VIII
Jl. Metro Pondok Indah 10
Jakarta 12310
Tel. (021) 29973488

Regional Office VII
Jl. Jend. Basuki Rachmat
70-74,3rd Fl.
Malang 65111
Tel. (0341) 358500

Regional Office IX
Jl. Matraman Raya 14-16,
3rd Fl. Jakarta 13150
Tel. (021) 8581966

Regional Office III
Wisma BCA Bukit Darmo,
Jl. Mayjend Jonosewojo
No. 14 Surabaya 60225
Tel. (031) 29718888

Regional Office II
Jl. Pemuda 90-92, 4th Fl.
Semarang 50133
Tel. (024) 3510575 / 3510582

Regional Office XI
Jl. Jend. Sudirman 139,
4th Fl, Balikpapan 76112
Tel. (0542) 737133 / 735252

Regional Office IV
Jl. Boulevard Blok F5 No. 5,
Makassar 90231
Tel. (0411) 453355



Region	Main Branches	Branches	Branches Hub
Regional Office I	11	70	13
Regional Office II	13	86	29
Regional Office III	14	93	27
Regional Office IV	13	76	18
Regional Office V	11	58	20
Regional Office VI	10	43	28
Regional Office VII	11	52	10

Region	Main Branches	Branches	Branches Hub
Regional Office VIII	11	96	20
Regional Office IX	14	110	16
Regional Office X	10	91	1
Regional Office XI	8	41	6
Regional Office XII	12	97	30
Non-Regional Office	1	-	-
Singapore Representative Office			

For more information: https://www.bca.co.id/lokasi-bca

Board of Directors Profile



Gregory Hendra Lembong
President Director
53 Years old

Brief Profile
- Indonesian Citizen
- Domiciled in Indonesia
- Appointment: 2025 Annual GMS
- OJK Approval: April 9, 2025
- Effectively appointed from June 1, 2025 until the close of the 2026 Annual GMS.

Duties and Responsibilities
Responsible for general coordination, as well as overseeing the Internal Audit Division.

Career History
- Deputy President Director of BCA (2022-2025) in charge of:
  - » Finance & Corporate Planning Director;
  - » Transaction Banking Director;
  - » Strategic Information Technology Group; and
  - » Operation Strategy & Development Group;
  - » Monitoring the development of PT Central Capital Ventura and PT Bank Digital BCA.
- Chief Transformation Officer of PT Bank CIMB Niaga Tbk Indonesia (January 2019 – March 2020)
- Chief Fintech Officer of CIMB Group Malaysia (June – December 2018)
- CEO Group of Transaction Banking CIMB Group Malaysia (July 2016 – December 2018)
- Chief of Transaction Banking PT Bank CIMB Niaga Tbk (August 2013 – December 2018)
- Regional Head of Transaction Services (cash, liquidity, FX), Asia Pacific at J.P. Morgan Asia Pacific in Singapore (2010-2013)
- Global COO & Head of Business Development at Deutsche Bank London (2009-2010)
- Citibank (1994-2009)

Education, Certification, and Training in 2025
- Education
  - » Bachelor of Science in Chemical Engineering from University of Washington
  - » Master of Science in Engineering Economic Systems from Stanford University
- Banking Risk Management Certification:
  - » Level 7 Banking Risk Management Certification Program held by BNSP/LSPP (2024)
- Training, seminars, and conferences in 2025 are presented on page 280 of this Annual Report

Affiliations
He has no financial, stock ownership, and/or family affiliations with members of the Board of Commissioners, fellow members of the Board of Directors, and/or the controlling shareholders of BCA.

Concurrent Positions
Concurrent positions in 2025 can be found on page 287 of this Annual Report.

Expertise
Throughout his career, he has had experience in various fields and assignments including transformation strategy & implementation, transaction banking and services, global trade finance & corporate cash management business development, regional strategy & planning, and product solution management.



John Kosasih
Deputy President Director
56 Years old

Brief Profile
- Indonesian Citizen
- Domiciled in Indonesia
- Appointment: 2025 Annual GMS
- OJK Approval: April 9, 2025
- Effectively appointed from June 1, 2025 until the close of the 2026 Annual GMS.

Duties and Responsibilities
Performs general supervision over the Cash Management Director and the Consumer Banking Director, and is responsible for the Commercial & SME Division. Additionally, he monitors the development of BCA's wholly-owned subsidiaries, namely PT Asuransi Umum BCA (BCA Insurance) and PT Bank BCA Syariah (BCA Syariah).

Career History
- Director of BCA (2021–2025) responsible for:
  - » Commercial & SME Division, Cash Management, and Credit Administration Services.
  - » Monitoring of PT Asuransi Umum BCA (BCA Insurance) and PT Bank BCA Syariah.
- President Director of PT Bank BCA Syariah (2016–2021)
- Director and Deputy President Director of PT Bank BCA Syariah (2010–2016)
- Head of Individual Banking Sales Development, Senior Adviser for the Regional Planning and Development Unit, and Marketing Strategy Development Consultant, BCA (2005–2010)
- Head of Business Development and Business Planning, Consumer Mass Marketing, Head of Consumer Banking Strategic Planning & Marketing Communication, Head of Liability Product & Marketing Communication, and Head of Jakarta Region at PT Bank Danamon Indonesia Tbk (2000–2005)
- Finance and Loan Administration Manager at PT Bank Risjad Salim Internasional, as well as Central Coordinator and Member of IBRA Management Team for PT Bank Risjad Salim Internasional (1997–2000)

Association/Institutional Experience:
- Active as an Executive of Perbanas (2020–2024)
- Executive Board Member of the Indonesian Bankers Association (2019-2023)

Education, Certification, and Training in 2025
- Education
  - » Bachelor of Economics from Murdoch University, Perth, Western Australia
  - » Pacific RIM Bankers Program – University of Washington, Foster School of Business, Seattle, USA (2012)
  - » ASEAN Global Leadership Program, UC Berkeley, California, USA (2017)
  - » ASEAN Global Leadership Program, University of Chicago Booth School of Business, USA (2023)
- Banking Risk Management Certification:
  - » Level 7 Certification held by BNSP/LSPP (2024).
- Training, seminars, and conferences attended in 2025 are presented on page 281 of this Annual Report.

Affiliations
He has no financial, stock ownership, and/or family affiliations with members of the Board of Commissioners, fellow members of the Board of Directors, and/or the controlling shareholders of BCA.

Concurrent Positions
Concurrent positions in 2025 can be found on page 287 of this Annual Report.

Expertise
Throughout his career, he has gained extensive experience across various fields and assignments, including Consumer Banking, Wealth Management, Commercial & SME Banking, Micro Business, Sharia/Islamic Banking Strategy, as well as Accounting & Financial Management, Mergers & Acquisitions.



Armand Wahyudi Hartono
Deputy President Director
50 Years old

Brief Profile
- Indonesian Citizen
- Domiciled in Indonesia
- Appointment: 2016 Annual GMS
- OJK Approval: June 21, 2016
- Effectively appointed since the 2021 Annual GMS, until the close of the 2026 Annual GMS.

Duties and Responsibilities
Performs general supervision over the Branch Network Director and the Transaction Banking Director, and is responsible for operational business units including E-Channel & Settlement Services, International Banking Services, Credit Administration Services, the Corporate Branch, as well as Contact Center and Digital Services.

Career History
- Director of BCA (since 2009)
- Head of Regional Planning and Development at BCA (2004-2009)
- Several executive positions, including Finance Director, Deputy Purchasing Director, and Head of Human Resources at PT Djarum (1998-2004)
- Analyst at Global Credit Research and Investment Banking, JP Morgan Singapore (1997-1998)

Education, Certification, and Training in 2025
- Education
  - » Bachelor of Science from the University of California, San Diego, USA (1996)
  - » Master of Science in Engineering Economic Systems and Operations Research (1997) from Stanford University, USA
- Banking Risk Management Certification:
  - » Level 7 Banking Risk Management Certification Program held by BNSP/LSPP (2024)
- Training, seminars, and conferences attended in 2025 are presented on page 281 of this Annual Report

Affiliations
He has financial and family affiliations with Robert Budi Hartono and Bambang Hartono, the controlling shareholders of BCA, however, he has no financial, stock ownership, and/or family affiliations with members of the Board of Commissioners and/or fellow members of the Board of Directors.

Concurrent Positions
Concurrent positions in 2025 can be found on page 287 of this Annual Report.

Expertise
Throughout his career, he has gained extensive experience across various fields and assignments, including IT & digital transformation, change management, banking operations & service excellence, as well as network distribution & delivery channels.



Subur Tan
Director
65 Years old

Brief Profile
- Indonesian Citizen
- Domiciled in Indonesia
- Appointment: 2002 Annual GMS
- Bank Indonesia Approval: August 13, 2002
- Effectively appointed since the 2021 Annual GMS, until the close of the 2026 Annual GMS.

Duties and Responsibilities
Director of BCA in charge of Credit Risk Analysis, Credit Recovery, as well as the Legal Division.

Career History
- Head of Legal Unit, Deputy Head of Legal Division (1999–2000)
- Head of Legal Bureau (1995–1999)
- Head of Credit for the Head Office Operations (1991–1995)
- Joined BCA in 1986.

Education, Certification, and Training in 2025
- Education
  - » A Bachelor of Laws from Universitas Jenderal Soedirman (1986)
  - » Notary Specialist Program, Faculty of Law, Universitas Indonesia (2002)
- Banking Risk Management Certification:
  - » Level 7 Banking Risk Management Certification held by BNSP/LSPP (2024)
- Training, Seminars, and Conferences in 2025 are presented on page 281 of this Annual Report

Affiliations
He has no financial, stock ownership, and/or family affiliations with members of the Board of Commissioners, fellow members of the Board of Directors, and/or the controlling shareholders of BCA.

Concurrent Positions
Concurrent positions in 2025 can be found on page 287 of this Annual Report.

Expertise
Throughout his career, he has gained extensive experience across various fields and assignments, including legal & litigation, enterprise & credit risk management, human capital management, credit restructuring, compliance, divestment and IPOs, as well as mergers and acquisitions.



Rudy Susanto
Director
63 Years old

Brief Profile
- Indonesian Citizen
- Domiciled in Indonesia
- Appointment: 2014 Annual GMS
- OJK Approval: July 21, 2014
- Effectively appointed since the 2021 Annual GMS, until the close of the 2026 Annual GMS.

Duties and Responsibilities
Director of BCA responsible for the Corporate Banking Group, Finance Group, Treasury Division, and International Banking Division. He also monitors the business development of the subsidiary engaged in remittance services in Hong Kong, BCA Finance Limited, and the securities subsidiary, PT BCA Sekuritas.

Career History
- Executive Vice President of Credit Risk Analysis Group, BCA (2011–2014)
- Head of Credit Risk Analysis Group, BCA (2004–2011)
- Head of Credit Division, BCA (2002–2004)
- Head of Loan Work Out II Division, Indonesian Bank Restructuring Agency (IBRA/BPPN) (2001–2002)
- Senior Credit Officer, Indonesian Bank Restructuring Agency (IBRA/BPPN) (1999–2001)
- Vice President of Corporate Finance, Bank LTCB Central Asia (1998–1999)
- Senior Manager of Corporate Finance, Bank LTCB Central Asia (1996–1998)
- Manager of Corporate Finance, Bank LTCB Central Asia (1995)
- Assistant Manager of Corporate Finance, Bank LTCB Central Asia (1994)
- Trainee in Credit Marketing Program, PT Bank Danamon Indonesia Tbk (1992).

Education, Certification, and Training in 2025
- Education
  - » Bachelor of Civil Engineering from Universitas Tarumanagara (1989)
  - » MBA in Finance from University of Tennessee, Knoxville, USA (1992)
- Banking Risk Management Certification:
  - » Level 7 Banking Risk Management Certification held by BNSP/LSPP (2024)
- Training, Seminars, and Conferences in 2025 are presented on page 282 of this Annual Report

Affiliations
He has no financial, stock ownership, and/or family affiliations with members of the Board of Commissioners, fellow members of the Board of Directors, and/or the controlling shareholders of BCA.

Concurrent Positions
Concurrent positions in 2025 can be found on page 287 of this Annual Report.

Expertise
Throughout his career, he has gained extensive experience across various fields and assignments, including corporate lending business, syndicated loans, credit restructuring, corporate banking operations & services, treasury, international banking business, as well as mergers & acquisitions.



Lianawaty Suwono
Director
59 Years old

Brief Profile
- Indonesian Citizen
- Domiciled in Indonesia
- Appointment as Director: 2016 Annual GMS
- Appointed as Compliance Director from the 2022 Annual GMS until the close of the 2026 Annual GMS and approved by the Financial Services Authority on April 22, 2022.

Duties and Responsibilities
Director of BCA responsible for the Management of Bank Compliance Strategy and Policy, Human Resources, as well as Learning & Development.

Career History
- President Commissioner of PT Asuransi Jiwa BCA (BCA Life) (2014–2016)
- Head of Human Capital Management Division, BCA (2006–2016)
- Member of Remuneration and Nomination Committee, BCA (2007–2016)
- Deputy Head of Human Resources Division, BCA (2002–2006)
- Head of HR Resourcing & Development Bureau, BCA (2000–2002)
- Head of Management Development Program Bureau & Head of Career Development Bureau, BCA (1999–2000)
- Head of HR Operation Systems & Support Bureau, BCA (1998–1999)
- Head of HR Operations Support, BCA (1996–1998)
- Business Analyst in Information Systems Division, handling Integrated Banking Systems Project for Integrated Deposit Systems & Integrated Loan Systems (1992–1996)
- Management Trainee in BCA Management Development Program (1991).

Education, Certification, and Training in 2025
- Education
  - » Business Information Computing Systems, San Francisco State University, California
- Banking Risk Management Certification:
  - » Level 7 Banking Risk Management Certification held by BNSP/LSPP (2024)
- Training, Seminars, and Conferences in 2025 are presented on page 282 of this Annual Report

Affiliations
She has no financial, stock ownership, and/or family affiliations with members of the Board of Commissioners, fellow members of the Board of Directors, and/or the controlling shareholders of BCA.

Concurrent Positions
Concurrent positions in 2025 can be found on page 287 of this Annual Report.

Expertise
Throughout her career, she has gained extensive experience across various fields and assignments, including human capital management, talent management, corporate culture, employee training & development, information systems & technology, and compliance.

Santoso
Director
59 Years old



Brief Profile
- Indonesian Citizen
- Domiciled in Indonesia
- Appointment: 2016 Annual GMS
- OJK Approval: August 8, 2016
- Effectively appointed since the 2021 Annual GMS, until the close of the 2026 Annual GMS.

Duties and Responsibilities
Responsible for Transaction Banking Business Development, Transaction Banking Product Development, and Transaction Banking Business Services, as well as overseeing the Strategic Information Technology Group and the Operation Strategy & Development Group. Additionally, he monitors the business development of PT Bank Digital BCA (BCA Digital), a subsidiary engaged in digital banking.

Career History
- Head of Consumer Card Business Service & Support Group, BCA (2015–2016)
- Head of Consumer Card Merchant & Credit Group, BCA (2012–2014)
- Commissioner of PT Abacus Cash Solution (2010–2016)
- Head of Credit Card Business Unit, BCA (2009–2012)
- Head of Small & Medium Enterprise (SME) Business Division, BCA (2005–2009)
- Chairman of BCA Pension Fund (2003–2016)
- Deputy Head of Consumer Network Division, Deputy Head of Service Network Division, and Deputy Head of Network & Sales Division, BCA (2000–2005)
- Head of Area Marketing Bureau, BCA (1998–2000)
- Head of Non-Jabodetabek II Area Marketing, BCA (1996–1998)
- Head of Administrative Support, BCA (1992)

Association/Institutional Experience
- Deputy Secretary General of ASPI (August 2020–June 2021)
- Head of Research, Assessment, and Publication (RPP) Division at IBI (2019–2023)
- Chairman of Committee VII of ASPI (2016–2020)

Education, Certification, and Training in 2025
- Education
  - » Faculty of Engineering, Universitas Trisakti, Jakarta (1989)
  - » University of Chicago Booth School of Business, USA (2023)
- Banking Risk Management Certification:
  - » Level 7 Certification held by BNSP/LSPP (2024)
- Training, Seminars, and Conferences in 2025 are presented on page 282 of this Annual Report

Affiliations
He has no financial, stock ownership, and/or family affiliations with members of the Board of Commissioners, fellow members of the Board of Directors, and/or the controlling shareholders of BCA.

Concurrent Positions
Concurrent positions in 2025 can be found on page 287 of this Annual Report.

Expertise
Throughout his career, he has gained extensive experience across various fields and assignments, including transaction banking business development, retail payment settlement, business partnerships, consumer card issuance & acquisition, and digital banking & financial technology.

Vera Eve Lim
Director
60 Years old



Brief Profile
- Indonesian Citizen
- Domiciled in Indonesia
- Appointment: 2018 Annual GMS
- OJK Approval: April 20, 2018
- Effectively appointed since the 2021 Annual GMS, until the close of the 2026 Annual GMS.

Duties and Responsibilities
Responsible for overseeing Corporate Strategy and Planning, Accounting & Tax, Corporate Secretary – Investor Relations & ESG, as well as Industry & Economic Research. She also monitors the business development of PT Central Capital Ventura, a subsidiary engaged in the venture capital sector.

Career History
- Executive Vice President of Finance and Planning & Corporate Secretariat, BCA (2018)
- Commissioner of PT Adira Dinamika Multi Finance, concurrently serving as Director of PT Bank Danamon Indonesia Tbk (2010–2017)
- Vice President Commissioner of PT Asuransi Adira Dinamika, concurrently serving as Director of PT Bank Danamon Indonesia Tbk (2008–2013)
- Director and Chief Financial Officer of PT Bank Danamon Indonesia Tbk (2006–2017)
- Chief Financial Officer of PT Bank Danamon Indonesia Tbk (2003–2006)
- Head of Division, Deputy Head of Division, and Department Head of Bank Danamon Indonesia Tbk (1990–2003)
- Finance Assistant Manager of PT Asuransi Sinarmas (1987–1988)
- Accounting & Finance Assistant Manager of PT MBF Leasing (1988–1990)

Education, Certification, and Training in 2025
- Education
  - » Bachelor of Economics/Accounting, Universitas Tarumanagara (1989)
  - » Education and Executive Programs, Stanford Graduate School of Business (2008)
- Banking Risk Management Certification:
  - » Level 7 Banking Risk Management Certification held by BNSP/LSPP (2024)
- Training, Seminars, and Conferences in 2025 are presented on page 283 of this Annual Report

Affiliations
She has no financial, stock ownership, and/or family affiliations with members of the Board of Commissioners, fellow members of the Board of Directors, and/or the controlling shareholders of BCA.

Concurrent Positions
Concurrent positions in 2025 can be found on page 287 of this Annual Report.

Expertise
Throughout her career, she has gained extensive experience across various fields and assignments, including mergers and acquisitions, divestments and IPOs, capital market funding/capital raising, transformation management office, operational excellence, corporate strategy and planning, procurement, real estate management, investor relations, financial accounting & tax, regulatory reporting, management information systems (MIS), and others.



Haryanto Tiara Budiman
Director
57 Years old

Brief Profile
- Indonesian Citizen
- Domiciled in Indonesia
- Appointment: 2020 Annual GMS
- OJK Approval: May 14, 2020
- Effectively appointed since the 2021 Annual GMS, until the close of the 2026 Annual GMS.

Duties and Responsibilities
Responsible for Consumer Credit Business Division, Individual Customer Business Development Division, and Wealth Management Division. Additionally, he monitors the business development of PT Asuransi Jiwa BCA (BCA Life), which operates in life insurance sector, and PT BCA Finance, which operates in financing sector.

Career History
- Managing Director & Senior Country Officer (Chief Executive), J.P. Morgan Indonesia (2012–2020)
- Senior Executive Vice President and Head of Change Management Office, PT Bank Mandiri (Persero) Tbk (2006–2011)
- Began his career at McKinsey & Company, with his last position as Associate Partner and Director of PT McKinsey Indonesia (1996–2006).

Association/Institutional Experience:
- Chairman of Ikatan Bankir Indonesia (2019–2023)
- Chair of B20 Indonesia Task Force on Integrity & Compliance during Indonesia's 2022 G20 Presidency.

Education, Certification, and Training in 2025
- Education
  - » Bachelor of Science from Texas A&M University
  - » Master of Science (M.Sc) from Virginia Polytechnic Institute & State University
  - » Doctor of Philosophy (Ph.D.) from Massachusetts Institute of Technology (MIT)
- Banking Risk Management Certification:
  - » Level 7 Banking Risk Management Certification held by BNSP/ LSPP (2024)
- Training, Seminars, and Conferences in 2025 are presented on page 283 of this Annual Report

Affiliations
He has no financial, stock ownership, and/or family affiliations with members of the Board of Commissioners, fellow members of the Board of Directors, and/or the controlling shareholders of BCA.

Concurrent Positions
Concurrent positions in 2025 can be found on page 287 of this Annual Report.

Expertise
Throughout his career, he has gained extensive experience across various fields and assignments, including strategic planning, corporate & investment banking, risk management, compliance, mergers & acquisitions, capital markets, and consumer banking.



Frengky Chandra Kusuma
Director
59 Years old

Brief Profile
- Indonesian Citizen
- Domiciled in Indonesia
- Appointment: 2021 Annual GMS
- OJK Approval: April 26, 2021
- Effectively appointed since the 2021 Annual GMS, until the close of the 2026 Annual GMS.

Duties and Responsibilities
Responsible for daily operations, oversight, and monitoring of network management & regional development, as well as overseeing the Procurement & Facilities Management Division and the Branch Network Division.

Career History
- Head of BCA Surabaya Regional Office III, and Member of Steering Committee of the East Java Regional Banking Consultative Body (2018–2021)
- Head of Main Branch Offices (KCU) in Sidoarjo, Diponegoro, Solo, and Veteran Surabaya, before being appointed as Head of Regional Office IV East Indonesia in 2012.
- Head of Main Branch Office (KCU) Cakranegara (2001)
- Began career at BCA in 1989 as a Credit Analyst.

Education, Certification, and Training in 2025
- Education
  - » Bachelor of Accounting from STIE Yayasan Pendidikan Ujung Pandang (STIE YPUP)
  - » Master of Financial Management from Universitas Katolik Widya Mandala
- Banking Risk Management Certification:
  - » Level 7 Banking Risk Management Certification held by BNSP/ LSPP (2024)
- Training, Seminars, and Conferences in 2025 are presented on page 283 of this Annual Report

Affiliations
He has no financial, stock ownership, and/or family affiliations with members of the Board of Commissioners, fellow members of the Board of Directors, and/or the controlling shareholders of BCA.

Concurrent Positions
Concurrent positions in 2025 can be found on page 287 of this Annual Report.

Expertise
Throughout his career, he has gained extensive experience across various fields and assignments, including SME & commercial banking, branch banking management, network distribution & delivery channels, and procurement & property management.



Antonius Widodo Mulyono
Director
62 Years old

Brief Profile
- Indonesian Citizen
- Domiciled in Indonesia
- Appointment: 2022 Annual GMS
- OJK Approval: April 22, 2022
- Effectively appointed since the 2022 Annual GMS, until the close of the 2026 Annual GMS.

Duties and Responsibilities
Responsible for Risk Management, Corporate Communication & Social Responsibility, and Anti-Fraud.

Career History
- Director of PT Asuransi Jiwa BCA (BCA Life) (2019–2022)
- Business Director of PT Bank DKI (2015–2018)
- Commissioner of PT Asuransi Umum BCA (BCA Insurance) (2014–2015)
- Head of Commercial and SME Division, BCA (2011–2015)
- Head of Regional Office II Central Java & Special Region of Yogyakarta, BCA (2009–2011)
- Head of Regional Office IV Denpasar Bali, BCA (2008–2009)
- Head of BCA Malang Main Branch Office (2006–2008)
- Deputy Head of Retail Banking Division, BCA (2003–2006)
- Head of BCA Yogyakarta Main Branch Office (2000–2003)
- Head of Branch Credit Bureau, BCA (1994–1999)

Education, Certification, and Training in 2025
- Education
  - » Bachelor of Economics, Universitas Gadjah Mada, Yogyakarta
  - » Master of Management, Universitas Gadjah Mada, Yogyakarta
- Banking Risk Management Certification:
  - » Level 7 Banking Risk Management Certification held by BNSP/LSPP (2024)
- Training, Seminars, and Conferences in 2025 are presented on page 284 of this Annual Report

Affiliations
He has no financial, stock ownership, and/or family affiliations with members of the Board of Commissioners, fellow members of the Board of Directors, and/or the controlling shareholders of BCA.

Concurrent Positions
Concurrent positions in 2025 can be found on page 287 of this Annual Report.

Expertise
Throughout his career, he has gained extensive experience and expertise across various fields, including commercial & SME banking, retail banking, branch banking management, marketing strategy, general insurance, life insurance, community development management, and corporate communication.



Hendra Tanumihardja
Director
53 Years old

Brief Profile
- Indonesian Citizen
- Domiciled in Indonesia
- Appointment: 2025 Annual GMS
- OJK Approval: April 9, 2025
- Effectively appointed from June 1, 2025 until the close of the 2026 Annual GMS.

Duties and Responsibilities
Responsible for Corporate Transaction, Cash Management, Transaction Banking Partnership Solution Development, and Wholesale Transaction Banking Product Development.

Career History
- Head of Transaction Banking Partnership Solutions Development Division, BCA (2022–2025)
- Head of Corporate Strategy & Planning Division, BCA (2021–2022)
- Head of Human Capital Management Division, BCA (2016–2020)
- Head of Network Management and Regional Planning Unit, BCA (2015–2016)
- Sub-Division Head of Learning and Development, BCA (2011–2015)
- Deputy Head of Training and Development Division, BCA (2009–2011)
- HR Senior Manager, PT Kalbe Farma Tbk (2006–2008).

Education, Certification, and Training in 2025
- Education
  - » Bachelor of Accounting, Universitas Tarumanagara (1995)
  - » Master of Finance, Universitas Indonesia (2002)
- Banking Risk Management Certification:
  - » Level 7 Banking Risk Management Certification held by BNSP/LSPP (2025)
- Training, Seminars, and Conferences in 2025 are presented on page 284 of this Annual Report

Affiliations
He has no financial, stock ownership, and/or family affiliations with members of the Board of Commissioners, fellow members of the Board of Directors, and/or the controlling shareholders of BCA.

Concurrent Positions
Concurrent positions in 2025 can be found on page 288 of this Annual Report.

Expertise
Throughout his career, he has gained extensive experience across various fields and assignments, including transaction banking business development, corporate planning & strategy, human capital management, regional planning & network management, talent management, corporate culture, people development, and branch banking transactions.

Board of Commissioners Profile



Jahja Setiaatmadja
President Commissioner
70 Years old

Brief Profile
- Indonesian Citizen
- Domiciled in Indonesia
- Appointment: 2025 Annual GMS
- OJK Approval: April 9, 2025
- Effectively appointed from June 1, 2025 until the close of the 2026 Annual GMS.

Career History
- President Director of BCA (2011-2025)
- Deputy President Director of BCA (2005-2011) in charge of:
  - Branch Banking Business;
  - Treasury Division;
  - International Banking Division; and
  - Overseas Representative Offices.
- Director of BCA in charge of: (1999-2005)
  - Finance Division;
  - Logistics Division; and
  - Corporate Secretary.
- Finance Director of PT Indomobil Sukses Internasional Tbk. (1989-1990)
- Finance Director of PT Kalbe Farma (1980-1989)
- Accountant of Pricewaterhouse (1979-1980)

Education, Certification, and Training in 2025
- Education
  - Bachelor's Degree in Accounting from Universitas Indonesia (1982)
- Banking Risk Management Certification:
  - Level 7 Banking Risk Management Certification held by BNSP/ LSPP (2024)
- Training, Seminars, and Conferences in 2025 are presented on page 264 of this Annual Report

Affiliations
He has no financial, stock ownership, and/or family affiliations with fellow members of the Board of Commissioners, members of the Board of Directors, and/or the controlling shareholders of BCA.

Concurrent Positions
Concurrent positions in 2025 can be found on page 267 of this Annual Report.

Expertise
Throughout his career, he has gained extensive experience across various fields and assignments, including change management, banking strategy, treasury, accounting & financial management, corporate banking, international banking, risk management, and digital banking.



Tonny Kusnadi
Commissioner
78 Years old

Brief Profile
- Indonesian Citizen
- Domiciled in Indonesia
- Appointment: 2003 Annual GMS
- BI Approval: September 4, 2003
- Last reappointed at the 2021 Annual GMS until the close of the 2026 Annual GMS.

Career History
- President Commissioner of PT Sarana Menara Nusantara Tbk (2011-2025)
- Director of PT Cipta Karya Bumi Indah (2001-2002)
- Chief Manager of BCA Corporate Banking (1992-1998)
- President Director of PT Sarana Kencana Mulya (1991-2001)
- General Manager of PT Tamara Indah (1988-1992)
- General Manager of PT Indomobil (1987)

Education, Certification, and Training in 2025
- Education
  - Engineer's Degree in Mechanical Engineering, Universitas Brawijaya (1978)
- Banking Risk Management Certification:
  - Level 6 Banking Risk Management Certification held by BNSP/ LSPP (2025)
- Training, Seminars, and Conferences in 2025 are presented on page 264 of this Annual Report

Affiliations
He has no financial, stock ownership, and/or family affiliations with fellow members of the Board of Commissioners, members of the Board of Directors, and/or the controlling shareholders of BCA.

Concurrent Positions
Concurrent positions in 2025 can be found on page 268 of this Annual Report.

Expertise
Throughout his career, he has gained extensive experience across various fields and assignments, including corporate banking, banking operations & services, and corporate planning.

Cyrillus Harinowo
Independent Commissioner
72 Years old



Brief Profile
- Indonesian Citizen
- Domiciled in Indonesia
- Appointment: 2003 Annual GMS
- BI Approval: September 4, 2003
- Last reappointed at 2021 Annual GMS until the close of the 2026 Annual GMS.

Career History
- Alternate Executive Director and Technical Assistance Advisor at Monetary and Exchange Affairs Department of IMF (1998-2003)
- Head of Money Market and Giralisation, and Head of Monetary Control Operations at Bank Indonesia (1994-1998)
- Staff to the Trade Minister (1988-1989)

Education, Certification, and Training in 2025
- Education
  - » Drs. (Bachelor's Degree) in Accounting from Universitas Gadjah Mada (1977)
  - » Master of Development Economics, Center for Development Economics from Williams College, Massachusetts (1981)
  - » Doctorate in Monetary and International Economics from Vanderbilt University, Nashville, Tennessee, USA (1985)
- Banking Risk Management Certification:
  - » Level 6 Banking Risk Management Certification Program held by BNSP/LSPP (2025)
- Training, Seminars, and Conferences in 2025 are presented on page 265 of this Annual Report

Affiliations
He has no financial, stock ownership, and/or family affiliations with fellow members of the Board of Commissioners, members of the Board of Directors, and/or the controlling shareholders of BCA.

Concurrent Positions
Concurrent positions in 2025 can be found on page 268 of this Annual Report.

Expertise
Throughout his career, he has gained extensive experience across various fields and assignments, including monetary economics, macro & international economics, banking & finance, and renewable energy.

Raden Pardede
Independent Commissioner
65 Years old



Brief Profile
- Indonesian Citizen
- Domiciled in Indonesia
- Appointment: 2004 Annual GMS
- BI Approval: June 14, 2004
- Last reappointed at the 2021 Annual GMS until the close of the 2026 Annual GMS.

Career History
- Independent Commissioner of PT Global Digital Niaga Tbk (2021-2025)
- Committee for COVID-19 Handling and National Economic Recovery (KPCPEN) (2020-2023)
- Independent Commissioner of PT Adaro Energy Indonesia Tbk (2010-2022)
- Deputy Chairman of the National Economic Committee (KEN) (2010- 2014)
- Special Staff to the Finance Minister (2008-2010)
- President Commissioner of PT Perusahaan Pengelola Aset (PPA) (2008-2009)
- Secretary of the Financial System Stability Committee (KSSK) (2008-2009)
- Chairman of the Indonesian Financial System Stability Forum (FSSK) (2007-2009)
- Deputy President Director of PT Perusahaan Pengelola Aset (PPA) (2004-2008)
- Chairman of Indonesian Infrastructure Development Financing (2004-2005)
- Special Staff to the Coordinating Minister for Economic Affairs of the Republic of Indonesia (2004- 2005)
- Executive Director of PT Danareksa (2002-2004)
- Deputy Coordinator of the Assistance Team to the Finance Minister of the Republic of Indonesia (2000-2004)
- Chief Economist and Head of Division at PT Danareksa (1995-2002)
- Founder of Danareksa Research Institute (1995)
- Consultant at the World Bank (1994-1995)
- Planning Staff at the Department of Industry of the Republic of Indonesia (1985-1990)
- Process Engineer at PT Pupuk Kujang (1985)

Education, Certification, and Training in 2025
- Education
  - » Engineer's Degree in Chemical Engineering, from Institut Teknologi Bandung
  - » Ph.D. in Economics from Boston University, USA
- Banking Risk Management Certification:
  - » Level 6 Banking Risk Management Certification held by BNSP/LSPP (2025)
- Training, Seminars, and Conferences in 2025 are presented on page 265 of this Annual Report

Affiliations
He has no financial, stock ownership, and/or family affiliations with fellow members of the Board of Commissioners, members of the Board of Directors, and/or the controlling shareholders of BCA.

Concurrent Positions
Concurrent positions in 2025 can be found on page 268 of this Annual Report.

Expertise
Throughout his career, he has gained extensive experience across various fields and assignments, including monetary economics, economic development planning, scenario planning, banking & finance, and macroeconomic policy.



Sumantri Slamet
Independent Commissioner
71 Years old

Brief Profile
- Indonesian Citizen
- Domiciled in Indonesia
- Appointment: 2016 Annual GMS
- OJK Approval: July 11, 2016
- Last reappointed at the 2021 Annual GMS until the close of the 2026 Annual GMS.

Career History
- Independent Commissioner of PT Multi Bintang Indonesia Tbk (2014-2020)
- President Commissioner of PT Danakita Investama (2014-2016)
- Head of Project Finance and Investor Relations – Strategy and Business Development at PT Medco Energi Internasional Tbk (2008-2013)
- Managing Director of Medco subsidiaries in Singapore, USA, Oman, Yemen, and France (2008-2013)
- Independent Commissioner of PT Trimegah Securities Tbk (2007-2010)
- Director of PT Surya Citra Televisi (SCTV) (2005-2008)
- Director of PT Surya Citra Media Tbk (2004-2008)
- Deputy President Commissioner of PT Bank International Indonesia Tbk (2003-2005)
- Commissioner of PT Astra International (2000)
- Commissioner of BCA (2000)

Education, Certification, and Training in 2025
- Education
  - » Bachelor's Degree in Mathematics, Faculty of Mathematics and Natural Sciences (MIPA), Universitas Indonesia (1978)
  - » Master of Science (M.Sc.) in Computer Science from University of Illinois, Urbana-Champaign, USA (1981)
  - » Ph.D. in Computer Science from University of Illinois, Urbana-Champaign, USA (1983)
- Certification
  - » Level 6 Banking Risk Management Certification held by BNSP/LSPP (2025)
- Training, Seminars, and Conferences in 2025 are presented on page 265 of this Annual Report

Affiliations
He has no financial, stock ownership, and/or family affiliations with fellow members of the Board of Commissioners, members of the Board of Directors, and/or the controlling shareholders of BCA.

Concurrent Positions
Concurrent positions in 2025 can be found on page 268 of this Annual Report.

Expertise
Throughout his career, he has gained extensive experience across various fields and assignments, including IT, finance, capital markets, audit, risk management, and remuneration & nomination.

Audit Committee Profile



Sumantri Slamet
Chairman
71 Years old

Sumantri Slamet has served as Chairman of the BCA Audit Committee since April 22, 2021, in accordance with the Board of Directors Decision No. 073/SK/DIR/2021. Detailed information is presented in the Board of Commissioners Profile section on page 52.



Fanny Sagitadewi
Member
60 Years old

Brief Profile
- Indonesian Citizen
- Domiciled in Indonesia
- Appointment: Board of Directors Decision No. 073/SK/DIR/2021 dated April 22, 2021

Career History
- Head of the Business Finance & Planning Subdivision at PT BCA Tbk (2019-2020)
- Head of the Subsidiary Monitoring & Cost-Effectiveness Efficiency Subdivision at PT BCA Tbk (2015-2018)
- Senior Advisor for Effectiveness Evaluation at the Corporate Finance and Planning Division of PT BCA Tbk (2013-2014)
- Head of Branch Audit Subdivision of PT BCA Tbk (2004-2012)
- Head of Audit Bureau for Branches Area 1 of PT BCA Tbk (1999-2004)
- Head of Audit Bureau at the Head Office and Regional Offices of PT BCA Tbk (1997-1999)
- Head of General Audit Affairs at the Head Office and Regional Offices, Internal Auditor of PT BCA Tbk (1997-1997)

Education, Certifications, and Training in 2025
- Education
  - Bachelor's degree in Economics, Universitas Trisakti (1990)
  - Master's degree in Management, PPM School of Management (2005)
- Certifications and Training
  - Banking Risk Management Certification Level 6, issued by LSP-LSPP (2023)
- Training, seminars, and conferences in 2025 are presented on page 317 of this Annual Report.

Expertise
During her career, she has gained experience and expertise in various fields and assignments, including banking.



Rallyati A. Wibowo
Member
65 Years old

Brief Profile
- Indonesian Citizen
- Domiciled in Indonesia
- Appointment: Board of Directors Decision No. 073/SK/DIR/2021 dated April 22, 2021

Career History
- Independent Commissioner and Chairman of the Audit Committee of PT WOM Finance Tbk (October 2024 - present)
- Member of the Audit Committee of PT Mitrabara Adiperdana Tbk (October 2024 – September 2025)
- Member of the Indonesian Audit Committee Association (IKAI) (October 2019 – October 2025)
- Member of the Audit Committee at PT Krakatau Steel Tbk (2016-2023)
- Member of the Audit Committee at Universitas Indonesia (2014-2018)
- Director at PT Adi Sarana Armada Tbk (2012-2015)
- Finance and Administration Director at PT Indospec Asia (2012)
- Member of the Audit Committee at PT Tugu Pratama Indonesia (2010-2011)
- Head of Risk Management at PT Surya Citra Media Tbk (April-October 2009)
- Head of Finance, Accounting & Tax, Human Resources & GA Division at PT Surya Citra Media Tbk (2005-2009)
- Head of Finance and Accounting Division at PT Kustodian Sentral Efek Indonesia (KSEI), formerly PT Kustodian Depository Efek Indonesia (KDEI) (1995-2005)
- Auditor at PriceWaterhouse Melbourne (June-December 1989)
- Financial Controller Vice President at PT Sewu New York Life (1992-1995)
- Auditor at KAP Drs. Hadi Sutanto and Partners (PriceWaterhouse) (1986-1992)
- Lecturer at the Faculty of Economics and Business, University of Indonesia (1985 - present)

Education, Certifications, and Training in 2025
- Education
  - Bachelor's degree in Accounting from the Faculty of Economics, Universitas Indonesia (1985)
  - Master's degree in Accounting from the Faculty of Economics, Universitas Indonesia (2010)
- Certifications and Training
  - Certification in Audit Committee Practices (CACP) issued by the Indonesian Audit Committee Association (IKAI)
  - Chartered Accountant (CA) issued by the Institute of Indonesia Chartered Accountants (IAI)
- Training, seminars, and conferences in 2025 are presented on page 317 of this Annual Report

Expertise
During his career, he has gained experience and expertise in various fields and assignments, including Finance and Accounting.

Risk Oversight Committee Profile



Cyrillus Harinowo
Chairman
72 Years old

Cyrillus Harinowo has served as Chairman of BCA's Risk Oversight Committee since April 29, 2021, in accordance with the Board of Directors Decision No. 079/SK/DIR/2021. He also concurrently serves as Chairman of the Integrated Governance Committee. Detailed information is presented in the Board of Commissioners Profile section on page 51.



Endang Swasthika Wibowo
Member
64 Years old

Brief Profile
- Indonesian Citizen
- Domiciled in Indonesia
- Appointment: Board of Directors Decision No. 0212/SK/DIR/2023 dated December 18, 2023

Career History
- Head of the Center for Research and Community Service at Perbanas (2000-2006)
- Expert Staff in the field of Ekuinbank at the Legislation Body of the Indonesian House of Representatives (2000-2005)
- Commissioner of PT Putera Lintas Kemas, Air Forwarder Co (2000-2004)
- Head of the Management Department, STIE Perbanas (1990-1993)

Education, Certifications, and Training in 2025
- Education
  - » Graduate of the Faculty of Economics, Universitas Islam Indonesia, Yogyakarta (1985)
  - » Graduate Diploma in Banking & Finance (1996)
  - » Master's degree in Banking from Monash University, Australia (1998)
- Certifications and Training
  - » General Banking Trainer, issued by the Professional Banking Certification Institute (LSPP)
  - » Trainer for Payment Systems and Management of Rupiah (SPPUR) – Bank Indonesia
  - » Banking Risk Management Certification Level 7 issued by BNSP/BSMR
- Training, seminars, and conferences in 2025 are presented on page 323 of this Annual Report

Expertise
During her career, she has gained experience and expertise in various fields and assignments, including finance and banking.

Joanes Justira Gunawan
Member
60 Years old



Brief Profile
- Indonesian Citizen
- Domiciled in Indonesia
- Served as a member of the BCA Risk Oversight Committee since 2023
- Appointment: Board of Directors Decision No. 0212/SK/DIR/2023 dated December 18, 2023

Career History
- Member of the Risk Oversight Committee at PT BCA Tbk (2024-Present)
- President Commissioner of PT Abacus Dana Pensiuntama (2023-2024)
- Commissioner of PT Zeals Digital Asia (2022-Present)
- Commissioner at PT Abacus Teknika Solusindo (2021-2024)
- Commissioner at PT Abacus Cash Solution (2019-2023)
- Head of the Electronic Banking Services Center at PT BCA Tbk (2012-2020)
- Deputy Head of the Internal Audit Division at PT BCA Tbk (2001-2012)
- Head of Internal Audit Division Bureau at PT BCA Tbk (1997-2001)
- Audit Staff in the Internal Audit Division at PT BCA Tbk (1990-1996)
- Consultant at PT Bina Analisindo Semesta (1989-1990)

Education, Certifications, and Training in 2025
- Education
  - Bachelor's degree from Universitas Trisakti (1989).
  - Master's degree from Universitas Budi Luhur, Jakarta (2003)
- Certifications and Training
  - Banking Risk Management Certification Level 7, issued by LSPP (2024)
- Training, seminars, and conferences in 2025 are presented on page 324 of this Annual Report

Expertise
During his career, he has gained experience and expertise in auditing, particularly IT auditing and electronic-based operations.

Reinhard Harianja
Member
62 Years old



Brief Profile
- Indonesian citizen
- Domiciled in Indonesia
- Served as a member of the BCA Risk Oversight Committee since 2023
- Appointment: Board of Directors' Decision No. 0212/SK/DIR/2023

Career History
- Member of the BCA Risk Oversight Committee (2024-Present)
- Member of the Audit Committee, PT Perusahaan Perdagangan Indonesia (Persero) (June 2020-June 2025)
- Deputy Executive Director, Bankers Association for Risk Management (BARa) (2018-2021)
- Deputy Director of Liquidity Risk, Bankers Association for Risk Management (BARa) (2018)
- Head of Housing Finance Center (until Retirement Preparation Period) (2017-2018)
- Business Deputy Regional Manager, Surabaya Regional Office 2 (2015-2017)
- Vice President, Head of Risk Management Division (2013-2015)
- Commercial Deputy Branch Manager, KC Tangerang (2012-2013)
- Division/Branch Risk Management Coordinator (Feb 2012-July 2012)
- AVP Operational Risk of Risk Management Division (2010-2011)
- Branch Manager at the Mataram Branch Office of Bank BTN (2009-2010)
- Section Head of the Operational Risk Management in the Risk Management Division of Bank BTN (2005-2009)
- Section Head of the Officer Development Program at Samarinda Branch Office of Bank BTN (1994-1997)
- Staff Officer in the Officer Development Program at Jayapura Branch Office of Bank BTN (1991-1994)

Education, Certifications, and Training in 2025
- Education
  - Bachelor's degree from Institut Pertanian Bogor (1987)
  - Master's degree from Universitas Gadjah Mada (1999)
  - Currently pursuing a Doctoral Program (S3) in Communication & Leadership at the London School of Public Relations
- Certifications and Training
  - Level 7 Banking Risk Management Certification issued by LSP-LSPP (2024)
  - Rupiah Payment and Money Management System (SPPUR) qualification level 6 Sub-field of Cash Handling (2023)
  - Fund Transfer Management for Banks and Foreign Currency Exchange and Foreign Banknote Carriage Level 6 Qualification issued by LSP-LSPP (2023)
  - Certification in Audit Committee Practices (CACP) issued by the Indonesian Audit Committee Association (IKAI) (2023)
  - Competency Assessor Certificate issued by LSP-LSPP (2024), Certified Credit Manager issued by the Indonesian Bankers Association (2016)
- Training, seminars, and conferences in 2025 are presented on page 324 in this Annual Report

Expertise
During his career, he has gained experience and expertise in various fields and assignments in Risk Management.

Remuneration and Nomination Committee Profile



Raden Pardede
Chairman
65 Years old

Raden Pardede has served as Chairman of the BCA Remuneration and Nomination Committee since April 7, 2021, in accordance with the Board of Directors Decision No. 064B/SK/DIR/2021. Detailed information is presented in the Board of Commissioners Profile section on page 51.



Jahja Setiaatmadja
Member
70 Years old

Jahja Setiaatmadja has served as a Member of the BCA Remuneration and Nomination Committee since June 4, 2025, in accordance with the Board of Directors Decision No. 0102/SK/DIR/2025. Detailed information is presented in the Board of Commissioners Profile section on page 50.



Alrianto Djunaidi
Member
53 Years old

Brief Profile
- Indonesian Citizen
- Domiciled in Indonesia
- Appointment: Board of Directors Decision No. 0102/SK/DIR/2025 dated June 4, 2025

Career History
- Head of Human Capital Management Division (2025-Present)
- Head of Logistics and Building Division (2022-2025)
- Head of Learning and Partnership Subdivision (2015-2022)
- Head of Recruitment and Potential Development Bureau (2006-2015)
- Head of Operations Support at BCA KCU Wisma BNI 4 (2001-2005)
- Head of BCA KCP Cipanas (1997-2001)

Education, Certifications, and Training in 2025
- Education
  - » Bachelor's degree in Industrial Engineering, Faculty of Industrial Technology, Universitas Trisakti (1995)
  - » Master's degree in Management, Faculty of Economics, Universitas Indonesia (2007)
- Training, seminars, and conferences in 2025 are presented on page 329 of this Annual Report

Expertise
During his career, he has gained experience and expertise in various fields and assignments, including recruitment, talent management, learning materials development, and human resource development. Prior to his current position in Human Capital Management, he had experience in logistics, planning, and procurement of goods and services.

Integrated Governance Committee Profile



Cyrillus Harinowo
Chairman
72 Years old

Cyrillus Harinowo has served as Chairman of BCA Integrated Governance Committee since May 6, 2021, in accordance with Decision No. 088/SK/DIR/2021. He also concurrently serves as Chairman of the Risk Oversight Committee. Detailed information is presented in the Board of Commissioners Profile section on page 51.



Prabowo
Member
67 Years old

Brief Profile
- Indonesian Citizen
- Domiciled in Indonesia
- Appointment: Board of Directors Decision No. 088/SK/DIR/2021 dated May 6, 2021

Career History
- President Director of Dana Pensiun Otoritas Jasa Keuangan (2015-2019)
- Director of Market Conduct, Financial Services Authority (2014-2015)
- Various positions at Bank Indonesia (last position: Director of Banking Investigation and Mediation) (1985-2013)

Education, Certifications, and Training in 2025
- Education
  - » Bachelor's degree in Civil Law from the Faculty of Law, Universitas Gadjah Mada (1984)
  - » MBA (International Business) from the University of Stirling, Scotland, United Kingdom (1994)
- Training, seminars, and conferences in 2025 are presented on page 335 of this Annual Report.



Sulistiyowati
Member
66 Years old

Brief Profile
- Indonesian Citizen
- Domiciled in Indonesia
- Appointment: Board of Directors' Decision No. 088/SK/DIR/2021 dated May 6, 2021
- Independent Commissioner of PT BCA Finance

Career History
- Independent Commissioner of PT BCA Finance (2016-Present)
- Financial Trainer and Consultant, as well as a Partner at Elevasi Performa Insani (formerly Leny-Astrid & Associates) (2004-Present)
- Various positions at PT Bank Central Asia Tbk (last position: Head of Finance and Accounting Division) (1981-2004)
- Employee at an Export-Import Company (1978-1981)

Education, Certification, and Training in 2025
- Education
  - » Completed Accounting education at Indonesian Accounting Foundation (1983)
  - » PPM School of Management (1996)
- Training, seminars, and conferences in 2025 are presented on page 335 of this Annual Report



Gustiono Kustianto
Member
71 Years old

Brief Profile
- Indonesian Citizen
- Domiciled in Indonesia
- Appointment: Board of Directors Decision No. 088/SK/DIR/2021 dated May 6, 2021
- Independent Commissioner of PT Asuransi Umum BCA

Career History
- President Director, PT Indonesia Air Transport Tbk (2008-2009)
- Director, PT Global Transport Service (2007-2009)
- Chief Financial Officer, PT Broadband Multimedia Tbk (now PT First Media Tbk) (2005-2007)
- Director, PT Tri Polyta Indonesia Tbk (now PT Chandra Asri Pacific Tbk) (2002-2005)
- Vice President Director, PT Bank Internasional Indonesia Tbk (now PT Bank Maybank Indonesia Tbk) (2000-2001)
- Head of Division, Bank Restructuring Unit BPPN (1999-2000)
- Director, PT Bank Tiara Asia Tbk (merged with PT Bank Danamon Tbk) (1994-1999)
- Vice President, Citibank N.A. Jakarta (1989-1993)
- Various senior positions in the financial and non-financial industries

Education, Certification, and Training in 2025
- Education
  - » Bachelor's degree in Civil Engineering from the Faculty of Civil Engineering, Universitas Kristen Petra, Surabaya (1979)
  - » Master of Business Administration from Institute Pengembangan Indonesia (IPMI) in 1988
- Training, seminars, and conferences in 2025 are presented on page 335 of this Annual Report



Pudjianto
Member
69 Years old

Brief Profile
- Indonesian Citizen
- Domiciled in Indonesia
- Appointment: Board of Directors Decision No. 088/SK/DIR/2021 dated May 6, 2021
- Independent Commissioner of PT Asuransi Umum BCA

Career History
- Director of Finance, Human Resources and General Affairs of PT Asuransi Jiwa InHealth Indonesia, Jakarta (2009-2013)
- General Manager of Accounting of PT Asuransi Kesehatan Indonesia (PT Askes – Persero) (2000-2008)
- Accounting Manager of PT Asuransi Kesehatan Indonesia (PT Askes – Persero) (1988-1999)
- Assistant Manager of Finance, PT Asuransi Kesehatan Indonesia (PT Askes – Persero) (1983-1987)
- Finance Staff of PT Asuransi Kesehatan Indonesia (PT Askes – Persero), Jakarta (1977-1982)

Education, Certification, and Training in 2025
- Education
  - » Bachelor's degree in Business Administration from Universitas Terbuka Jakarta (1990)
  - » Master's degree in Financial Management from the IMMI School of Management (2002)
- Training, seminars, and conferences in 2025 are presented on page 335 of this Annual Report



Ratna Yanti
Member
62 Years old

Brief Profile
- Indonesian Citizen
- Domiciled in Indonesia
- Appointment: Board of Directors Decision No. 052/SK/DIR/2022 dated March 31, 2022
- Independent President Commissioner of PT Bank BCA Syariah

Career History
- Head of the BCA Representative Team in the acquisition process of Bank Royal Indonesia and Rabobank International Indonesia (2019-2020)
- Head of the Surabaya Regional Office, PT Bank Central Asia Tbk (2015-2018)
- Head of the Semarang Regional Office, PT Bank Central Asia Tbk (2011-2015)
- Head of Balikpapan Regional Office, PT Bank Central Asia Tbk (2010-2011)
- Head of several BCA Main Branches (Indrapura–Surabaya, Darmo–Surabaya, Veteran–Surabaya) (1997-2010)
- Human Resources Staff, Recruitment Division, PT Bank Central Asia Tbk (1988-1989)

Education, Certification, and Training in 2025
- Education
  - Bachelor's degree in Psychology, Universitas Surabaya (1987)
- Training, seminars, and conferences in 2025 are presented on page 336 of this Annual Report



Sutedjo Prihatono
Member
57 Years old

Brief Profile
- Indonesian Citizen
- Domiciled in Indonesia
- Appointment: Board of Directors Decision No. 088/SK/DIR/2021 dated May 6, 2021
- Member of the Sharia Supervisory Board of PT Bank BCA Syariah

Career History
- Member of the Audit Committee and Risk Oversight Committee, PT Bank BCA Syariah (2010-2015)
- Director, Karim Business Consultant (2004-2014)
- Senior Corporate Banking, PT Bank Muamalat Indonesia Tbk (1993-2004)

Education, Certification, and Training in 2025
- Education
  - Bachelor's degree in Management, Faculty of Economics, Universitas Krisnadwipayana (1993)
  - Master's degree in Management from Binus Business School (2014)
- Training, seminars, and conferences in 2025 are presented on page 336 of this Annual Report.



Hendra Iskandar Lubis
Member
59 Years old

Brief Profile
- Indonesian Citizen
- Domiciled in Indonesia
- Appointment: Board of Directors Decision No. 088/SK/DIR/2021 dated May 6, 2021
- Independent Commissioner of PT BCA Sekuritas

Career History
- Independent Commissioner, PT Hasnur International Shipping Tbk (2025-Present)
- President Director, PT Central Sudirman Development (2021-Present)
- Member of the Audit Committee, PT Hasnur International Shipping Tbk (2021-2025)
- Member of the Planning and Risk Oversight Committee, Perum Perumnas (2020-2025)
- Independent Consultant for Corporate Finance and Capital Markets (2016-Present)
- President Director, PT Pefindo Research Consulting (2014-2016)
- Independent Consultant for Corporate Finance and Capital Markets (2012-2014)
- Director of Investment Banking & Corporate Finance, PT OSK Nusadana Securities Indonesia (2006-2012)
- Director, PT Catunilai Finans Adhinarya (2002-2006)
- Advisor, Lippo Group (2000-2002)
- Group Head of Bank Restructuring and Division Head of Asset Management Investment, Indonesian Bank Restructuring Agency (1998-2000)

Education, Certification, and Training 2025
- Education
  - Bachelor's degree in Urban & Regional Planning Engineering from Bandung Institute of Technology (1990)
  - Master of Business Administration from George Washington University, United States (1994)
- Training, seminars, and conferences in 2025 can be seen on page 336 of this Annual Report



Janto Havianto
Member
57 Years old

Brief Profile
- Indonesian Citizen
- Domiciled in Indonesia
- Served as a member of BCA Integrated Governance Committee since 2024
- Appointment: Decision No. 0093/SK/DIR/2024
- Independent Director of BCA Finance Limited

Career History
- Head of Treasury Division at PT Bank Central Asia (2017)
- Treasury at PT Rabobank Indonesia (2002-2008)
- Treasury at PT Bank Credit Agricole Indonesia (1996-2002)
- Treasury at Bank Bali (1992-1996)

Education, Certification, and Training in 2025
- Education
  - Bachelor's degree in Electrical Engineering from the Faculty of Engineering, Universitas Indonesia (1992)
  - Master of Science (MSc) from PSKTTI, Universitas Indonesia, majoring in Islamic Banking (2010)
- Certification and Training
  - Treasury Dealer Competency Certificate Advanced Level 7 from LSPP (2022)
  - Assessor Competency Certification from LSPP (2021)
- Training, seminars, and conferences in 2025 are presented on page 337 of this Annual Report



Ina Suwandi
Member
60 Years old

Brief Profile
- Indonesian Citizen
- Domiciled in Indonesia
- Served as a member of BCA Integrated Governance Committee since 2023
- Appointment: Decision No. 0154/SK/DIR/2023
- Independent Commissioner of PT Bank Digital BCA

Career History
- BCA Consumer Banking since 1995, with the most recent position as Head of Banking Transaction Product Development Division (February 2020)
- BCA Internal Audit Division (1990)

Education, Certifications, and Training in 2025
- Education
  - Bachelor's degree in Food Technology from the Bogor Agricultural Institute (1988)
  - Master's degree in Management from IPMI International Business School (2006)
- Training, seminars, and conferences in 2025 are presented on page 337 of this Annual Report

Corporate Secretary Profile



I Ketut Alam Wangsawijaya
Corporate Secretary
50 Years old

Brief Profile
- Indonesian Citizen
- Domiciled in Indonesia
- Appointment: June 1, 2025
- Basis of Appointment: 2227/SK/HCM-KP/A/2025
- Executive Vice President responsible for Corporate Secretary, Investor Relations, and ESG (Environment, Social, and Governance)

Career History
- Head of Transaction Banking Business & Marketing Development Division (2019-2025)
- President Commissioner of PT Penyelesaian Transaksi Elektronik Nasional (2020-Present)
- Senior Vice President of Business Performance & Alignment of PT Bank Danamon Indonesia Tbk (2012–2015)
- PT Bank HSBC Indonesia
  - » Senior Vice President of Marketing, Research & Analytics (2009–2011)
  - » Vice President of Consumer Asset Marketing (2008–2009)
  - » Bank Vice President of Cards Portfolio and Segmented Usage (2007-2008)
- Assistant Vice President Cards and Personal Loan Portfolio Management at ABN AMRO (2006-2007)
- Standard Chartered Bank
  - » Credit Planning and Strategy Head at Standard Chartered Bank (2005-2006)
  - » Business Finance Officer (2000-2001)
- Branch Re-engineering Project Team Member Bank Bali (now PT Bank Permata Tbk) (1997-1999)

Education and Training in 2025
- Education
  - » Bachelor's degree in Metallurgical Engineering from Universitas Indonesia (1997)
  - » Executive Program at The Wharton School, University of Pennsylvania (2018)
  - » Master's degree in Marketing Management from Universitas Indonesia, Jakarta (2025)
- Training, seminars, and conferences in 2025 are presented on page 361 of this Annual Report

Expertise
Throughout his career, he has gained extensive experience across various fields and assignments, including Re-engineering Projects, Business Finance, Marketing Research & Analytics, Portfolio Management, Risk Management, Strategic Planning, Marketing Communication, and Business Development.

Senior Executive

As of December 31, 2025

Name	Position
HIANNI	Head of Regional Office I, Bandung
ANDREAS ANDY CHRISTIANTO	Head of Regional Office II, Semarang
WIDJAJA STEPHEN	Head of Regional Office III, Surabaya
HARIJANTO	Head of Regional Office IV, Makassar
OMAR	Head of Regional Office V, Medan
SUHARDJO MOELIADI	Head of Regional Office VI, Palembang
LINDAWATI SUSANTO	Head of Regional Office VII, Malang
LILIANA	Head of Regional Office VIII, Pondok Indah, Jakarta
SEWAKA KOSASIH MULJADI	Head of Regional Office IX, Matraman, Jakarta
JUNIARTA	Head of Regional Office X, Pluit, Jakarta
SULASTRI	Head of Regional Office XI, Balikpapan
TITIANI	Head of Regional Office XII, Wisma Asia, Jakarta
WIRA CHANDRA	Executive Vice President Grup Corporate Banking, Transaction & Finance
LINUS EKABRANKO WINDOE	Executive Vice President Treasury Division & International Banking Division
LILIK WINARNI SOEDARSO	Executive Vice President Operation Strategy & Development Group
DAVID FORMULA	Executive Vice President Strategic Information Technology Group
DEDDY MULJADI HENDRAWINATA	Executive Vice President Credit Risk Analysis Group
HERA FENDAYANI HARYN	Head Of Corporate Communication & Social Responsibility - CSR
LEO ARISTON	Head of Internal Audit Division
FREDDY IMAN	Head of Commercial & SME Banking Division
TJHONG WELLY YANDOKO	Head of Consumer Credit Division
TJOE ANIEK SUSILOWATI	Head of Cash Management Division
JAYAPRAWIRYA DIAH	Head of Corporate Strategy & Planning Division
ALRIANTO DJUNAIDI	Head of Human Capital Management Division
DODY SANTOSA ISWAN	Head of Individual Customer Business Development Division
TEDDY GUNAWAN	Head of Learning & Development Division
RUBY PURWADI	Head of Procurement & Facility Management Division
IWAN SANTOSO NARTO	Head of Network Management & Regional Development Division
TJOE HENNY	Head of International Banking Division
JUNITA GRACE	Head of Treasury Division
INDRAWAN B	Head of Wealth Management Division
ANDI AGUS SALIM	Head of Corporate Credit Risk Analysis Group
EDY GUNAWAN	Head of Corporate Credit Risk Analysis Group
FERRY	Head of Corporate Credit Risk Analysis Group
TAN TESIEN TANUDJAJA	Head of Corporate Credit Risk Analysis Group
SHIRLEY MAGDALENA	Head of SME & Commercial Credit Risk Analysis Group
SUSANTO UTOMO	Head of SME & Commercial Credit Risk Analysis Group
BUDI MULIA ADISENTANA	Head of SME & Commercial Credit Risk Analysis Group
SIANNE DHALIA WINATA	Head of SME & Commercial Credit Risk Analysis Group
HENRIETTA SOESILO	Head of SME & Commercial Credit Risk Analysis Group

Name	Position
INGE SETIAWATY	Head of Corporate Transaction Group
SYLNA	Head of Corporate Banking Group
YAYI MUSTIKA PUDYANTI	Head of Corporate Banking Group
KRISTIAN MARBUN	Head of Corporate Banking Group
DENNY HARYANTO	Head of Corporate Banking Group
HERU WIRAWAN CHANDRA	Head of Corporate Banking Group
R. MARTHIN JOEL OPPUSUNGGU	Head of Corporate Banking Group
WINNY HARIANTO	Head of Corporate Support & Data Analytics
MARIA JASHINTA FRANSISKA	Head of Corporate Finance Group
LILIANI KURNIAWAN	Head of Corporate Branch Office
EVANS CHARLES BENNY H.	Head of Digital Innovation Solutions Group
INDRA TJAHAJA	Head of IT Infrastructure & Operations Group
LILY WONGSO	Head of Enterprise IT Architecture, Data Management & Service Quality
THOMAS ARMAND LAHEY	Head of Application Management Group
FERDINAN MARLIM H. S.	Head of IT Security Group
PAULINE	Head of Modernization Group
NORISA	Head of Transaction Banking Business Development & Marketing Division
JAN HENDRA	Head of Transaction Banking Product Development Division
WILSON KARIMUN	Head of Transaction Banking Services
MARTINUS ROBERT WINATA	Head of Wholesale Transaction Banking Product Development
TOMMY KURNIAWAN*	Merchant Business Division
I KETUT ALAM WANGSAWIJAYA	Head Corporate Secretary - Investor Relations & Environment Sustainability Governance
FELIX IVANATA DARMASETIA	Head of Accounting and Tax Divison
SUSANWATI	Head of Experience Design - Consumer & Wholesale Banking Group
BONIFACIA WISNI ARISUSANTI	Head of Experience Design- Branch & Shared Service Group
ANDRY SANTOSO	Head of Experience Design - Loan Operation and Credit Process Group
I MADE SUCITA	Head of Application & User Acceptance Test Group
THAN THANDY ANTHONY	Head of E-Channel & Settlement Services
LANNY TANZANIA	Head of Compliance Division
FAMIATI DAUN	Head of Risk Management Division
EDY UNTUNG	Head of Credit Recovery Group
RADIMAN ALI ROHIM	Head of Global Trade & Payment Services
ADRIANUS WAGIMIN WANG	Head of Contact Center & Digital Services
WIWIN WIELIANTI	Head of Credit Administration Services
SUZI TANZINO	Head of Legal Operation & Litigation Group
RIEKA	Head of Legal Operation &s Litigation Group
DAVID ERENST SUMUAL	Head of Economic & Industry Research
AGNES YINNY BOEN	Head of Anti Fraud Bureau

* Ad interim

Number of Employees and Competence Development

NUMBER OF EMPLOYEES

Employee by Organization Level

	2025	2024	2023
Non Staff	724	903	996
Staff	20,129	20,186	20,713
Managers	5,488	5,349	5,099
Senior Officers (Including the Board of Commissioners and Directors)	94	94	107
Total	**26,435**	**26,532**	**26,915**

Employee by Age

	2025	2024	2023
≤ 25 years old	4,592	4,377	4,978
> 25 – 30 years old	7,093	6,494	5,973
> 30 – 35 years old	5,228	5,430	5,565
> 35 – 40 years old	2,914	2,690	2,089
> 40 – 45 years old	915	899	999
> 45 – 50 years old	2,228	2,561	3,033
> 50 years	3,465	4,081	4,278
Total	**26,435**	**26,532**	**26,915**

Employee by Education Level

	2025	2024	2023
Up to Senior High School	1,780	2,108	2,460
Diploma and Undergraduate	23,300	23,155	23,282
Graduate and Doctorate	1,355	1,269	1,173
Total	**26,435**	**26,532**	**26,915**

Employee by Employment Status

	2025	2024	2023
Permanent (Include Probationary)	24,781	24,847	24,372
Non Permanent (Contract)	1,228	1,243	1,370
Trainee	426	442	1,173
Total	**26,435**	**26,532**	**26,915**

Employee by Gender

	2025	2024	2023
Male	10,294	10,312	10,559
Female	16,141	16,220	16,356
Total	**26,435**	**26,532**	**26,915**

COMPETENCY DEVELOPMENT

Employee Training

	2025			2024			2023		
	Number of Classes	Number of Days	Number of Participants	Number of Classes	Number of Days	Number of Participants	Number of Classes	Number of Days	Number of Participants
Managerial Leadership & Personal Development	479	30,331	11,940	467	51,303	12,430	420	30,907	11,371
Credit Management	83	8,712	1,950	82	40,105	2,020	190	12,202	4,140
Risk Management Certification Program	79	3,512	2,873	134	15,758	13,523	47	665	476
Sales	170	7,727	3,390	187	7,683	5,187	288	11,061	7,142
Service	51	9,448	3,360	49	4,317	2,306	32	6,951	1,584
Operations & Information Technology	848	84,071	18,080	866	122,368	18,610	856	80,993	18,503
Other	1,025	109.348	32,688	921	40,513	32,179	729	107,730	27,266
Total	**2,735**	**253,149**	**74,281**	**2,706**	**282,047**	**86,255**	**2,562**	**250,509**	**70,482**

Employee Training Expenses (in million Rupiah)

	2025	2024	2023
Total Employee Training Expenses	333,665	353,627	372,815

More detailed information regarding competency development can be seen in this Annual Report, Human Resources section on page 194-195.

Training and/or Education for the Board of Commissioners, Board of Directors, Committees, Corporate Secretary, and Internal Audit Unit

Information regarding the education and/or training of the Board of Directors, Board of Commissioners, Committees, Corporate Secretary, and Head of Internal Audit can be found in this Annual Report in the Company Profile section on page 44-61 and the Corporate Governance section on pages 264-265, 280-284, 317-337, and 361.

Changes in the Composition of the Board of Commissioners and Board of Directors

In 2025, there were changes in the composition of the members of the Board of Directors and the Board of Commissioners. Their composition can be seen in this Annual Report in the Board of Directors chapter on page 277 and the Board of Commissioners on page 263.

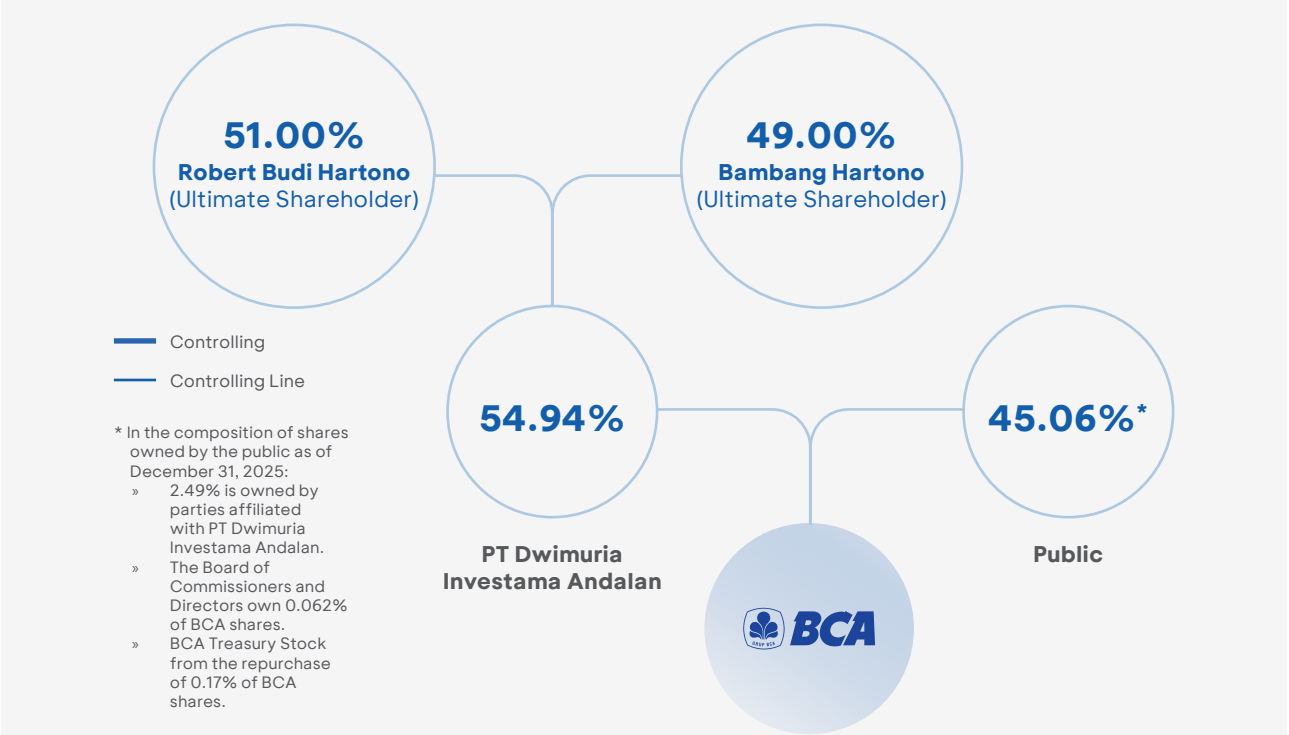
Statement of Independence of Independent Commissioners

The appointment and statement of the Independent Commissioner can be seen in this Annual Report in the Independent Commissioner chapter on page 270.

Shareholders Composition

BCA'S ULTIMATE/CONTROLLING SHAREHOLDER

From January 1, 2025 to December 31, 2025, there were no changes to BCA's controlling shareholders.



DETAILS OF THE 20 LARGEST SHAREHOLDERS

As of January 1, 2025

No.	Name	Number of Shares	%
1	PT DWIMURIA INVESTAMA ANDALAN	67,729,950,000	54.94
2	CITIBANK SINGAPORE S/A GOVERNMENT OF SINGAPORE	1,804,761,329	1.46
3	PT TRICIPTA MANDHALA GUMILANG	1,313,250,000	1.07
4	PT CATURGUWIRATNA SUMAPALA	1,261,750,000	1.02
5	BBH BOSTON S/A GQG PARTNERS EMERGING MARKETS EQUITY FUND	873,752,230	0.71
6	ANTHONI SALIM	855,239,635	0.69
7	JPMCB NA RE-VANGUARD TOTAL INTERNATIONAL STOCK INDEX FUND	777,666,397	0.63
8	BNYM RE BNYMLB RE EMPLOYEES PROVIDENTFD BOARD-2039927326	724,578,700	0.59
9	JPMCB NA RE-NEW WORLD FUND, INC	715,787,000	0.58
10	JPMCB NA RE - VANGUARD EMERGING MARKETS STOCK INDEX FUND	708,575,550	0.57
11	CITIBANK NEW YORK S/A GOVERNMENT OF NORWAY - 1	697,688,164	0.57
12	SSB 5826 GOLDMAN SACHS TST II-GOLD SA GQG PRTN IOF-2183964139	608,808,898	0.49
13	JPMCB NA RE-WELLCOME TRUST	521,550,100	0.42
14	JPMCB NA RE-EUROPACIFIC GROWTH FUND	516,745,500	0.42

As of December 31, 2025

No.	Name	Number of Shares	%
1	PT DWIMURIA INVESTAMA ANDALAN	67,729,950,000	54.94
2	PT TRICIPTA MANDHALA GUMILANG	1,313,250,000	1.07
3	PT CATURGUWIRATNA SUMAPALA	1,261,750,000	1.02
4	CITIBANK SINGAPORE S/A GOVERNMENT OF SINGAPORE	1,146,323,362	0.93
5	BNYM RE BNYMLB RE EMPLOYEES PROVIDENTFD BOARD-2039927326	800,764,700	0.65
6	JPMCB NA RE-VANGUARD TOTAL INTERNATIONAL STOCK INDEX FUND	717,754,697	0.58
7	JPMCB NA RE - VANGUARD EMERGING MARKETS STOCK INDEX FUND	662,411,450	0.54
8	ANTHONI SALIM	635,403,739	0.52
9	CITIBANK NEW YORK S/A GOVERNMENT OF NORWAY - 1	607,938,960	0.49
10	BBH BOSTON S/A GQG PARTNERS EMERGING MARKETS EQUITY FUND	570,142,230	0.46
11	CITIBANK NEW YORK S/A ISHARES CORE MSCI EMERGING MARKETS ETF	565,296,100	0.46
12	JPMCB NA RE-EUPAC FUND	485,959,500	0.39
13	HSBC-FUND SVS A/C PEOPLES BANK OF CHINA	484,117,700	0.39
14	DJS KETENAGAKERJAAN PROGRAM JP	458,723,800	0.37

As of January 1, 2025

No.	Name	Number of Shares	%
15	SSB 2Q27 ISHARES CORE MSCI EMERGING MARKETS ETF -2183966403	487,008,200	0.40
16	BNYMSANV RE BNYM RE PEOPLE'S BANK OF CHINA	476,417,900	0.39
17	PT LINGKARMULIA INDAH	450,000,000	0.37
18	JPMSE LUX RE UCITS CLT RE-JPMORGAN FUNDS	443,898,900	0.36
19	SSB KGZ3 INVESCO DEVELOPING MARKETS FUND -2183965924	423,372,600	0.34
20	CITIBANK SINGAPORE S/A MONETARY AUTHORITY OF SPORE	411,177,306	0.33
Total		**81,801,978,409**	**66.36**

As of December 31, 2025

No.	Name	Number of Shares	%
15	PT LINGKARMULIA INDAH	450,000,000	0.37
16	JPMCB NA RE - BLACKROCK INST TR CO N A INVESTMENT FDS FOR EMPLOYEE BENEFIT TRUSTS	428,228,125	0.35
17	BNYM RE FIDELITY INVESTMENT TR: FIDELITY EM M F	416,997,970	0.34
18	BNYM RE FRSTIISAFEMF	412,606,051	0.33
19	JPMCB NA RE-VANGUARD FIDUCIARY TRUST COMPANY INSTITUTIONAL TOTAL INTERNATIONAL STOCK MARKET IT II	371,843,742	0.30
20	JPMSE LUX RE UCITS CLT RE-JPMORGAN FUNDS	367,041,400	0.30
Total		**79,886,503,526**	**64.80**

Source: Indonesian Central Securities Depository (KSEI)
Note: Some institutions listed above act as custodians for shareholders.

DETAILS OF SHAREHOLDERS WITH SHARE OWNERSHIP OF MORE THAN 5%

From January 1, 2025 to December 31, 2025, there are no shareholders with more than 5% ownership, except for PT Dwimuria Investama Andalan, which is the Controlling Shareholder of BCA.

GROUPS/CLASSIFICATIONS OF PUBLIC SHAREHOLDERS WITH SHARE OWNERSHIP OF <5% EACH

As of January 1, 2025

	Composition*
Individual	
Local	4.12%
Foreign	0.004%
Institution	
Local	4.86%
Foreign	36.08%
Total	**45.06%**

As of December 31, 2025

	Composition*
Individual	
Local	6.36%
Foreign	0.007%
Institution	
Local	5.403%
Foreign	33.28%
Total	**45.06%**

As of January 1, 2025

	Composition*
Local Shareholders	**8.98%**
Individual	4.12%
Limited Liability Company	2.61%
Insurance	1.08%
Mutual Funds	0.72%
Foundation	0.45%
Cooperative	0.002%
Foreign Shareholders	**36.08%**
Individual	0.004%
Foreign Legal Entity	36.08%
Total	**45.06%**

As of December 31, 2025

	Composition*
Local Shareholders	**11.77%**
Individual	6.36%
Limited Liability Company	2.90%
Insurance	0.89%
Mutual Funds	0.74%
Foundation	0.87%
Cooperative	0.002%
Foreign Shareholders	**33.29%**
Individual	0.007%
Foreign Legal Entity	33.28%
Total	**45.06%**

* Calculated based on total number of BCA share outstanding amounting to 123,275,050,000 shares
Source: KSEI and PT Raya Saham Registra

PERCENTAGE OF SHARE OWNERSHIP BY THE BOARD OF COMMISSIONERS AND DIRECTORS

As of December 31, 2025, the Board of Commissioners and Directors of BCA cumulatively owned 0.062% of BCA shares. Details of the share ownership of each member of the Board of Commissioners and Directors of BCA can be found in this Annual Report on page 266-267 and 285-286.

TEMPORARY TRADING SUSPENSION AND/OR DELISTING OF SHARE LISTING

In 2024 and 2025, BCA was not subject to sanctions in the form of temporary suspension of stock trading (suspension) and/or delisting of shares during the fiscal year.

CORPORATE ACTIONS, MATERIAL INFORMATION, AND INFORMATION ON AFFILIATED TRANSACTIONS AND CONFLICT OF INTEREST TRANSACTIONS

Throughout 2025, BCA did not undertake corporate actions such as capital participation, stock split, reverse stock, bonus shares, or changes in the nominal value of shares. BCA also did not issue any new Bonds/Sukuk. Another corporate action undertaken was the Share Buyback, which can be seen on page 414-415.

Throughout 2025, BCA did not conduct any divestment, merger/consolidation of primary entities, acquisition, debt/capital restructuring, or others material transactions.

Information on affiliation transactions and conflict of interest transactions that occurred in the 2025 fiscal year can be seen on page 388-396.

MEMBERSHIP IN ASSOCIATIONS

No	Association Name
1	Perhimpunan Bank Nasional (Perbanas)
2	Asosiasi Bank Kustodian Indonesia (ABKI)
3	Asosiasi Pengelola Reksa Dana Indonesia (APRDI)
4	ACI Financial Market Association (ACI FMA)
5	Asosiasi Sistem Pembayaran Indonesia (ASPI)
6	Forum Komunikasi Direktur Kepatuhan Perbankan (FKDKP)
7	Perhimpunan Pedagang Surat Utang Negara (HIMDASUN)
8	Indonesia Contact Center Association (ICCA)
9	The Institute of Internal Auditors (IIA)
10	Indonesia Chapter Ikatan Komite Audit Indonesia (IKAI)
11	Securities Investor Protection Fund (SIPF)
12	Asia Pacific Loan Market Association (APLMA)
13	European ATM Security Team (EAST)
14	International Monetary Conference (IMC)
15	Certified Information System Audition - Information Systems Audit & Control Association (CISA)
16	Association of Certified Fraud Examiners (ACFE)
17	Konsorsium Data Kerugian Eksternal (KDKE)
18	Inisiatif Keuangan Berkelanjutan Indonesia (IKBI)
19	Asosiasi Emiten Indonesia (AEI)
20	Indonesian Corporate Secretary Association (ICSA)

Record of Share and Other Securities Listing

PT Bank Central Asia (BCA) conducted an Initial Public Offering (IPO) on May 11, 2000. This public offering was listed on the Jakarta Stock Exchange and the Surabaya Stock Exchange on May 31, 2000 (the two exchanges have since merged and are now called the Indonesia Stock Exchange).

RECORD OF SHARE LISTING AT THE INDONESIA STOCK EXCHANGE

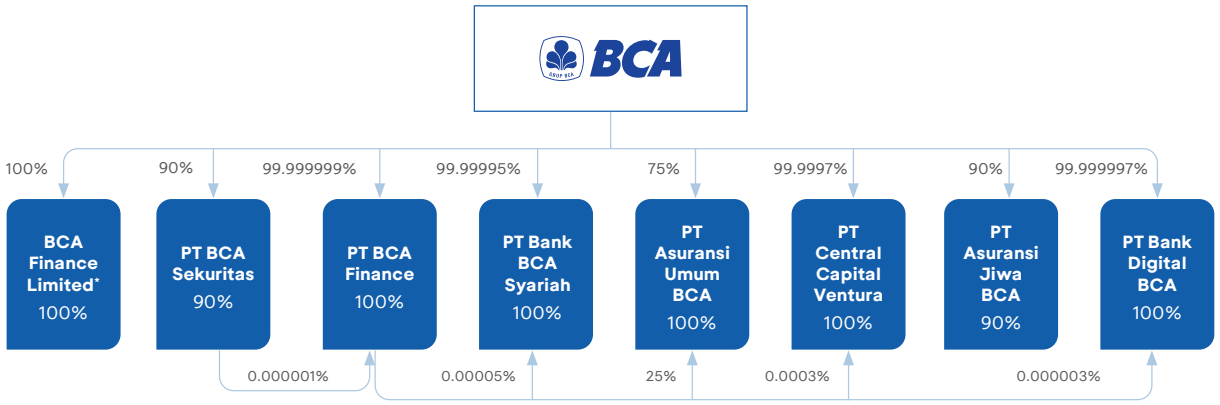
Time	Description		Total Outstanding Shares	Total Par Value (in Rupiah)
May 11, 2000	Initial Public Offering (IPO)	2,943,986,000	2,943,986,000	500
May 15,2001	Stock split I with ratio of 1:2, Price After Stock Split to Rp860	x 2	5,887,972,000	250
2001	Management Stock Option Plan (MSOP)	58,025,000	5,945,997,000	250
2002	Shares issued in accordance with the Management Stock Option Plan (MSOP)	71,526,000	6,017,523,000	250
2003	Shares issued in accordance with the Management Stock Option Plan (MSOP)	113,611,500	6,131,134,500	250
June 8, 2004	Stock split II with ratio of 1:2, Price After Stock Split to Rp1,750	x 2	12,262,269,000	125
2004	Shares issued in accordance with the Management Stock Option Plan (MSOP)	40,944,500	12,303,213,500	125
2005	Shares issued in accordance with the Management Stock Option Plan (MSOP)	15,888,000	12,319,101,500	125
2006	Shares issued in accordance with the Management Stock Option Plan (MSOP)	8,403,500	12,327,505,000	125
January 31, 2008	Stock split III with ratio of 1:2, Price After Stock Split to Rp3,525	x 2	24,655,010,000	62.5
October 15, 2021	Stock split IV with ratio 1:5, Price After Stock Split to Rp7,320	x 5	123,275,050,000	12.5

Note:
The Extraordinary General Meeting of Shareholders on 12 April 2001 decided to increase the issued capital by issuing 147,199,300 shares through the Management Stock Option Plan (MSOP). The Option was executable from November 10, 2001 up to November 9, 2006. Shares issued in accordance with the MSOP program above were taken into account for the effect of the stock split exercised by BCA.

RECORD OF OTHER SECURITIES LISTING

Since 2018, BCA has issued subordinated bonds, which detail can be seen in the Bonds Highlights on page 17.

Corporate Group Structure, Ownership, and Information of Subsidiaries



*Effectively liquidated by January 3, 2026

As of December 31, 2025

Company Name	Line of Business	Total Assets (in billions of Rupiah)	Address	Status
PT BCA Finance Effectively part of the BCA group since 2001 (formerly PT CSML) BCAfinance	Financing for new and used motorcycles.	10,371	Wisma BCA Pondok Indah 8th Floor, Jl. Metro Pondok Indah No.10 Jakarta 12310 Telp. : (021) 29973100	Operating
PT Bank BCA Syariah Effectively part of the BCA group since 2009 (formerly PT UIB) BCAsyariah	Sharia banking that collects funds, distributes financing, and provides other banking services based on sharia principles.	19,207	Jl. Jatinegara Timur No. 72, Jakarta 13310 Telp. : (021) 8505030, 8505035, 8190072	Operating
PT Bank Digital BCA Effectively part of the BCA group since 2019 (formerly PT Bank Royal Indonesia) BCAdigital	A commercial bank that focuses on providing digital banking solutions.	18,924	The City Tower 11th Floor Jl. M.H. Thamrin No. 81 Jakarta 10310 Telp. : (021) 50848010	Operating
PT Asuransi Umum BCA (BCA Insurance) Effectively part of the BCA group since 2013 (formerly PT CSI) BCAinsurance	General insurance that provides various protection products such as motor vehicle insurance, property insurance, travel insurance, and others.	3,454	Gedung Sahid Sudirman Center, 10th Floor Unit F Jl. Jend. Sudirman Kav.86, Jakarta 10220 Telp. : (021) 27889588	Operating
PT Asuransi Jiwa BCA (BCA Life) Established in 2013, with BCA becoming a majority stakeholder in 2017 BCAlife senantiasa melindungi anda	Life insurance that offers a variety of life, health, and inheritance protection products.	4,676	Chase Plaza 22nd Floor Jl. Jend. Sudirman Kav. 21 Jakarta 12920 Telp. : (021) 21888000	Operating
PT BCA Sekuritas Effectively part of the BCA group since 2011 (formerly PT DUJ) BCAsekuritas	Securities company that offers brokerage and investment banking services.	2,519	Menara BCA, Grand Indonesia, 41st Floor, Suite 4101 Jl. M.H. Thamrin No.1 Jakarta 10310 Telp. : (021) 23587222	Operating
PT Central Capital Ventura Established since 2017 central capital ventura	Venture capital focused on investing and collaborating with startups.	469	Gedung Office 8 16th Floor, Unit F, SCBD Lot 28 Jl. Jend. Sudirman Kav 52-53 Jakarta 12190	Operating
PT BCA Finance Limited BCAfl BCA Finance Limited	Money transfer and money lending services.	N.A.	Unit 4707, 47/F, The Center, 99 Queen's Road Central, Hong Kong Telp. : (852) 28474388	Non-Operating Effectively liquidated by January 3, 2026

Capital Market Supporting Professional Institutions

Public Accounting Firm

KAP Rintis, Jumadi, Rianto & Rekan
(a member firm of the PwC global network)
Jl. Jend. Sudirman Kav. 29-31
Jakarta 12920, Indonesia
Tel. (+62-21) 5099 2901, 3119 2901
Fax. (+62-21) 5290 5555, 5290 5050
Website: www.pwc.com/id

Share Registrar

PT Raya Saham Registra
Gedung Plaza Sentral, 2nd Floor
Jl. Jend. Sudirman Kav. 47-48
Jakarta 12930, Indonesia
Tel. (+62-21) 252 5666
Fax. (+62-21) 252 5028
Website: www.registra.co.id

Securities Rating Agency

Fitch Ratings Ltd
30 North Colonnade, Canary Wharf,
London E14 5GN
Tel. (+44-20) 3530 1000
Fax. (+44-20) 3530 1000
Website: www.fitchratings.com

PT Fitch Ratings Indonesia
DBS Bank Tower, 24th Floor, Suite 2403
Jl. Prof. Dr. Satrio Kav. 3-5
Jakarta 12940, Indonesia
Tel. (+62-21) 2988 6800
Fax. (+62-21) 2988 6822
Website: www.fitchratings.com

PT Pemeringkat Efek Indonesia (PEFINDO)
Equity Tower, 30th Floor
Sudirman Central Business District Lot 9
Jl. Jend. Sudirman Kav. 52-53
Jakarta 12190, Indonesia
Tel. (+62-21) 5096 8469
Fax. (+62-21) 5096 8468
Website: www.pefindo.com

Trustee

BCA Continuous Subordinated Bonds I
Phase I 2018
(A & B Series)

PT Bank Rakyat Indonesia (Persero) Tbk
Investment Services Division

Jl. Jend. Sudirman Kav. 44-46
Jakarta 10210, Indonesia
Tel. (+62-21) 251 0244, 251 0254, 251 0264,
251 0269, 251 0279
Fax. (+62-21) 250 0065, 250 0077

Notary

Christina Dwi Utami, S.H., M.Hum, M.Kn
Jl. K.H. Zainul Arifin No.2
Kompleks Ketapang Indah Blok B2 no. 4-5
Jakarta Barat 11140, Indonesia
Tel. (+62-21) 630 1511
Fax. (+62-21) 633 7851

Law Firm Consultant

Hadiputranto, Hadinoto & Partners
Pacific Century Place, Level 35
Sudirman Central Business District Lot 10
Jl. Jend. Sudirman Kav. 52-53
Jakarta 12190, Indonesia
Tel. (+62-21) 2960 8888
Fax. (+62-21) 2960 8999

Information on the Company Website

BCA provides a company website accessible via https://www.bca.co.id/ as a means for the public to obtain further information about the Company.

Information on The Company's Website

Individual

Information on banking products, services and solutions to meet individual needs (https://www.bca.co.id/en/individu)

Individual Products
- Individual Savings
- Individual Loans
- Wealth Management
- Electronic Money
- Credit Card
- Reward BCA

Individual Services
- Rencanakan Masa Depan
- e-Banking
- BCA Prioritas
- Convenience Branch For You
- Customer Service
- Remittance

Promo
- Promo BCA
- All Promo

Webform BCA

Chat
- Halo BCA Chat

Login

Business

Information on banking products, services and solutions to meet business needs (https://www.bca.co.id/en/bisnis)

Products
- Business Savings
- Business Collections
- Business Loan
- Business Credit Card
- Investment for Business Customers

Business Services
- e-Banking for Business
- Business e-Banking
- Treasury & Custodian

Business Solutions
- Cash Management
- API
- Business Debit Card
- Fire Cash BCA
- BCA Promotion Program

BCA Rate
- e-Rate BCA
- Rate Calculator

Chat
- Halo BCA Chat

Career

Information on working environment, career opportunities and other information about careers at BCA.

Daily Activities

Career

Bakti Internship

BCA Scholarships

Info & Article

About BCA

This section provides detailed information about the Company.

Corporation
- Vision, Mission, & Core Values
- BCA Management
- BCA Milestones
- Awards and Recognitions
- Subsidiaries

Investor Relations
- Stock Informations
- Financial Report & Corporate Presentations
- Investor News
- Corporate Ratings
- Economic Research Report

Good Corporate Governance
- ACGS, Policy, & Report
- Deed of Establishment
- Organization Structure
- Corporate Actions
- Whistleblowing system BCA
- Other Information

Sustainability
- Sustainability
- Environment
- Social
- Governance
- Laporan dan Kebijakan

Corporate Social Responsibility
- CSR Bakti BCA

Media & Research
- News and Features
- Pressroom
- Social Media
- BCA Economic Research
- Economic Research Report

Additionally, BCA's website offers a Halo BCA service which enables communication through chat media should there be inquiries regarding BCA's products or services or if feedback is needed for the Bank. Please get in touch with the following for more information regarding BCA:

- Corporate Communication
- Investor Relations
- Corporate Secretary

Menara BCA - Grand Indonesia 20th Floor
Jl. M.H. Thamrin No.1, Jakarta 10310, Indonesia
Tel. (+62 21) 2358 8000
Fax. (+62 21) 2358 8300
E-mail :
corcom_BCA@bca.co.id
investor_relations@bca.co.id
corporate_secretary@bca.co.id

Awards and Certifications



Stellar Workplace Award



Forbes



Corporate Governance Asia



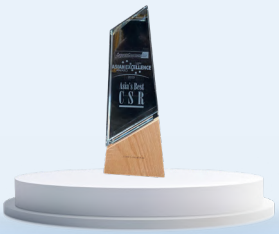
Extel



Anugerah Budaya Layanan Unggul



ARA 2024



15th Asian Excellence Awards

Category: Corporate		
Award Name	**Organizer**	**Category/Rating**
World's Strongest Banking Brand 2025	Brand Finance	Strongest Banking Brands 2025 #1 in APAC (score: 97.1 / 100)
World's Best Bank 2025	Forbes	#1 World's Best Bank 2025 in Indonesia
World's Best Companies 2025	Time Magazine	#1 Indonesia #527 Global
World's Most Trustworthy Companies 2025	Newsweek	#1 in Banking Sector (Global)
Gallup Global Customer Engagement	Gallup International	Customer Engagement Recognition - Customer Engagement achieved Customer Engagement Score threshold above the global average or 90th percentile
Asia-Pacific Best Companies of 2025	TIME Magazine	#196 in Asia Pacific
		#8 in Indonesia
Kementerian Keuangan RI	Kementerian Keuangan RI	Best Private Bank Partner Collecting Agent 2024
PR Awards 2025	Marketing Interactive	PR Team of the Year (Gold)
		Best Use of Celebrities/Influencers (Bronze) - Gebyar BCA Merah Putih: Indonesia Banget!
Top Ranking Performance Award	Global by ContactCenterWorld.com	38 Gold Medal (22 Company Awards, 4 Company - Best Team Awards, and 12 Individual Awards)
Top Ranking Performance Award	ContactCenterWorld.com	5 Certified World Class Awards
		17 Company Awards
		3 Company – Best Team Awards
Top 50 Global Banking Brands	The Banker Magazine	"#1 Indonesia #8 Global"
ESQR The Quality Choice Prize 2025	European Society for Quality Research (ESQR)	Gold Category
Fortune Southeast Asia 500	Fortune Southeast Asia	#36 Fortune Southeast Asia #6 Indonesia
TAB Excellence in Retail Finance Awards 2025	The Asian Banker	The Best Retail Bank in Indonesia

Category: Corporate		
Award Name	**Organizer**	**Category/Rating**
2025 Asia Executive Team	Extel	#2 Best Investor Relations Professional (Combined, Buy Side, Sell Side)
		#1 Best Investor Relations Program (Combined) and #2 Best Investor Relations Program (Buy Side, Sell Side)
		#1 Company Board (Combined) and #2 Company Board (Sell side and Buy Side)
Euromoney Private Banking Awards 2025	Euromoney	Indonesia's Best Private Bank
		Indonesia's Best for Next Gen
Bisnis Indonesia Award 2025	Bisnis Indonesia	National Private Bank Assets > Rp100 Trillion
Bisnis Indonesia Financial Award 2025	Bisnis Indonesia	Best Performance Bank KBMI IV
		Most Efficient Bank KBMI IV
		Excellence in Next-Gen Client Engagement
15th Asian Excellence Award 2025	Corporate Governance Asia	Best Investor Relations Company (Indonesia)
		Best Corporate Communication
Fortune Indonesia 100	100 Indonesia's Biggest Company 2025	100 Indonesia's Biggest Company 2025
		Outstanding Growth 2025 - The Biggest Company by Market Cap
		Outstanding Growth 2025 - The Highest Net Profit Margin
		Outstanding Growth 2025 - The Highest Net Profit
Indonesia Digital Media Awards 2025	Serikat Perusahaan Pers	Corporate Social Media Category
20 Top Companies to Watch in 2025	Bloomberg Technoz	20 Top Companies to Watch in 2025
Apresiasi Emiten 2025	Indonesian Institute for Corporate Directurship	Main Index High Dividend High Growth Hight Market Cap
The Best Contact Center Indonesia 2025	Indonesia Contact Center Association (ICCA)	21 Platinum (12 Individu, 6 Corporate and 3 Teamwork) 16 Gold (12 Individu, 2 Corporate and 2 Teamwork) 11 Silver (11 Individu) 4 Bronze (2 Individu and 2 Teamwork)
Anugerah Bakti Nusantara	Nusantara TV	Economic Driving Sectors
WOW Brand 2025	Markplus.Inc	Conventional Bank
PR Indonesia Award 2025	PR Indonesia	Digital PR - BCA's Proven Communication Strategy - Gold Winner
		Corporate PR - Communication of BCA Merah Putih Event - Gold Winner
		Corporate PR - Halal Certification Activity Communication - Bronze Winner
8th Infobank Satisfaction, Loyalty, and Engagement 2025	Infobank	Golden Champion in Satisfication, Loyalty and Engagement (2019 - 2024)
		The Best KBMI IV Bank In Customer Loyalty
		The Best KBMI IV Bank in Net Promoter Score
		The 2nd Best KBMI IV Bank in Customer Satisfaction
		The 2nd Best KBMI IV Bank in Customer Engagement
		The 2nd Best KBMI IV Bank in Brand Interactivity Index
		The 3rd Best KBMI IV Bank in Satisfaction, Loyalty, Engagement 2025
		The 3rd Best KBMI IV Bank in Marketing Customer Engagement
		The 3rd Best KBMI IV Bank in Customer Centricity Index
		The 3rd Best KBMI IV Bank in Customer Resilience Level
14th Infobank Digital Brand 2025	Infobank	Platinum - Conventional Bank In Digital Brand for 10 Consecutive Years (2016 - 2025): Conventional Bank
CSA Award 2025	Perkumpulan Analisis Efek Indonesia	Analyst Favourite Listed company in the Financial Sector
		CSA Award for Outstanding Company in Financial Sector on the Main Board

Category: Corporate		
Award Name	**Organizer**	**Category/Rating**
PR of The Year Award 2025	SWA Media Group	Indonesia PR Practitioners of The Year 2025 (Journalists Choice) Kategori: Corcomm Team In Bank & Financial Industry
		Indonesia PR Practitioners of The Year 2025 (Journalists Choice) Junior PR Practitioners In Banking & Financial Services Industry
Rankia Awards 2025	Rankia Indonesia	Excellence in PR & Investor Relations
Investortrust Best Bank Awards 2025	Investortrust	Bank Umum KBMI 4 : > Rp 70 Triliun
Indonesia Property&Bank Award XIX 2025	Property & Bank	PT Bank Central Asia Tbk

Category: Sustainability		
Award Name	**Organizer**	**Category/Rating**
2025 Asia Executive Team	Extel	#1 Best ESG (Buy Side and Combined) and #2 Best ESG (Sell – side)
ABF Retail Banking Awards 2025	Asian Banking & Finance	External Social Initiative of the Year - Indonesia
15th Asian Excellence Award 2025	Corporate Governance Asia	Asia's Best CSR
		Sustainable Asia Award
Annual Report Award (ARA) 2024	Komite Nasional Kebijakan Governance (KNKG)	Grand Champion
		Grand Champion of Cluster 5T
		Grand Champion of GoPublik Finance
		1st Place in the Non-State/Non Regional-Owned Enterprise Category of GoPublik Finance
Financial Literacy Award	Financial Services Authority (OJK)	Category: Best Financial Services Business Actor (FSBA) with the Best Financial Literacy Program, Best OJK Financial Literacy Ambassador Mobilizer (OJK PEDULI) in the FSBA segment, and GENCARKAN Jingle Video.
KEJAR Award 2025	Financial Services Authority (OJK)	Best KEJAR Implementation Bank – Subcategory: Conventional Commercial Bank
Wonderful Indonesia Award (WIA) 2025	Kementerian Pariwisata Republik Indonesia (Kemenpar RI)	Desa Wisata Berbasis Budaya - Kampung Wisata Pecinan Glodok, DKI Jakarta (Juara Harapan 3)
		Bilebante Green Tourism Village, West Nusa Tenggara (Overall Winner)
		Prai Ijing Tebara Tourism Awareness Group (Pokdarwis), East Nusa Tenggara (2nd place)
		Most Collaborative Tourism Village Partner
Institutional Investor Awards 2025	International Investor	Best of Community Development Program - Bakti BCA
The Best Corporate Transparency and Emission Reduction Awards 2025	Investor Trust	7th Indonesia CSR Brand Equity Awards 2025 In Bank Category
Investing on Climate by Editor's Choice Awards 2025	Indonesia Media Network	Best Emission Reduction Best Literacy for Climate Resilience Best Climate Financing
Mata Lokal Fest 2025	Tribunnews	Sustainable Impact in Grassroots Economic Enabler Category: Impact
Indonesia Green & Suistainable Companies Award 2025	SWA Media Group	Best Innovation in Sustainable Finance Implementation (Rating: Excellent)
ESG Award 2025	Katadata	Finance - Bank Sector
ESG Award 2025	Investor Trust	Impact Excellence Awards
The 16th IICD CG Conference and Award 2025	Indonesian Institute for Corporate Directorship	Top 50 Big Capitalization Public Listed Company
		Leadership in Corporate Governance Big Cap
CSR Awards 2025	The Iconomics	7th Indonesia CSR Brand Equity Awards 2025 In Bank Category
Indonesia Corporate Social and Environmental Responsibility Awards 2025	Warta Ekonomi	The Best Corporate Social Responsibility Award 2025 for Enabling Community Growth through Empowerment and Educational Support, (Category: Financials)

Category: HR		
Award Name	**Organizer**	**Category/Rating**
HR Asia Award 2025	HR Asia	HR Asia Best Companies to Work for in Asia
		HR Asia Most Caring Companies Award
2025 Asia Pacific Stevie Awards	The Stevie Awards	Thought Leadership Campaign of the Year (Silver)
HCM Excellence Awards	Brandon Hall Group	Best Succession and Career Management (Silver)
2025 GlobalCCU Awards	Global CCU	Best Corporate University - Culture (Silver)
Dream Workplace for Learning	MarkPlus Institute and Marketeers	Overall Champion
Stellar Workplace Awards 2025	One GML	Best of the Best Company in Stellar Workplace Award
		Top 5 Companies with Most Innovative Well-Being Program
		Top 10 Organizations with Best Future-Ready Workplace Program
		Top 5 Best Stellar Workplace Award in Large-Size Organizations Category
		Stellar Workplace Recognition in Employee Commitment
		Stellar Workplace Recognition in Employee Satisfaction
Qorus-Infosys Finacle Banking Innovation Awards 2025	Qorus - Infosys Finacle	Operations and Workforce Transformation (AROPIS Branch Project - Silver)
Employee Experience Awards 2025	HumanResourcesOnline.net	Best Career Development Programme (Gold)
		Best Learning Culture Journey (Bronze)
Indonesia Human Capital Awards 2025	Warta Ekonomi	The Best Human Capital 2025 for Strengthening Services Excellence through Leadership Development Initiatives, (Category: Conventional Bank)
Malam Apresiasi Berita Satu 2025	B-Universe	Social Inspiration & Leadership

Category: Individual		
Award Name	**Organizer**	**Category/Rating**
2025 Asia Executive Team	Extel	Bapak Jahja Setiaatmadja: #1 Best CEO (Combined), #2 Best CEO (Buy Side), #2 Best CEO (Sell Side)
		Ibu Vera Eve Lim: #1 Best CFO (Combined, Buy Side, Sell Side)
2025 Stevie Awards for Women in Business	The Stevie Awards	Female Executive of the Year in Asia, Australia or New Zealand (Lianawaty Suwono - Silver)
2025 Stevie Awards for Great Employers	The Stevie Awards	Human Resources Executive of the Year (Lianawaty Suwono - Bronze)
		HR Thought Leader of the Year (Lianawaty Suwono - Silver)
15th Asian Excellence Award 2025	Corporate Governance Asia	Asia's Best CEO (Investor Relations) – Bapak Jahja Setiaatmadja
		Asia's Best CFO (Investor Relations) - Ibu Vera Eve Lim
IDN Times Inspiring News Maker 2024	IDN Media	IDN Times Inspiring News Maker 2024 - Jahja Setiaatmadja
Top Ranking Performance Award	ContactCenterWorld.com	9 Individual Awards
Infobank Top 100 CEO And The Future Leaders Forum & Appreciation 2025	Majalah Infobank	Infobank Bankers of The Year 2025 (Hendra Lembong)
Indonesia Best 50 CEO Awards 2025 “Employees”	The Iconomics	Jahja Setiaatmadja
4th Anniversary Indonesia Inspiring Women Awards 2025	The Iconomics	Vera Eve Lim
Indonesia Property & Bank Award XIX 2025	Property & Bank	Life Achievement Banking Industry: Bapak Jahja Setiaatmadja

Category: Individual		
Award Name	**Organizer**	**Category/Rating**
Golden Property Awards 2025	Indonesia Property Watch	Most Influential Property Figure in Banking (Jahja Setiaatmadja)

Category: Products and Services		
Award Name	**Organizer**	**Category/Rating**
The 22nd International Business Awards 2025	The Stevie Awards	Marketing Campaign of The Year – Industry Categories (Don't Know Kasih No - Gold)
Technology Excellence Awards	Brandon Hall Group	Best Advance in Business Automation (ARCIS - Bronze)
		Best Advance in Business Automation (AROPIS Branch Project - Silver)
		Best Advance in Business Strategy and Technology Innovation (JARVIS - Bronze)
Anugerah Produk Indonesia	Bisnis Indonesia	Favorite Banking Application Product - myBCA
Bank Indonesia Award 2025	Bank Indonesia	Payment Service Providers Driving the Best Digital Payment Connectivity (Banks and Non-Bank Institutions)
WOW Brand 2025	Markplus.Inc	ATM
		Mortgage
		Digital Branch
		Credit Card
		Mobile Banking
		Saving Account
14th Infobank Digital Brand 2025	Infobank	Platinum - Deposit In Digital Brand For 10 Consecutive Years (2016-2025): Deposito
		Platinum - Vehicle Loan In Digital Brand For 10 Consecutive Years (2016-2025): KKB
		Platinum - Debit Card In Digital Brand For 10 Consecutive Years (2016-2025): Debit Card
		Platinum - Credit Card In Digital Brand For 10 Consecutive Years (2016-2025): Credit Card
		Platinum - Wealth Management In Digital Brand For 10 Consecutive Years (2016-2025): Wealth Management
		Golden - E-Money Business In Digital Brand For 5 Consecutive Years (2021-2025): Flazz
		The Highest Digital Index In Internet Banking: Overall Internal Banking
		The Highest Digital Index In Wealth Management: Overall WM
		The Highest Digital Index In E-Money Business (Flazz): Overall E-money
		The 2nd Highest Digital Index Conventional Bank: Overall Conventional Bank
		The 2nd Highest Digital Index In Mortgage Loan: Overall KPR
		The 2nd Highest Digital Index In Debit Card: Overall Debit Card
		The 3rd Highest Digital Index In Deposit: Overall Deposit
		The 3rd Highest Digital Index In Credit Card: Overal Credit Card
		The 2nd Best Conventional Bank: Conventional Bank
		The Best E-money Business: Flazz

Category: Products and Services		
Award Name	**Organizer**	**Category/Rating**
Banking Service Excellence Award 2025	Infobank Magazine	The Best Conventional Bank in Excellence Internet Banking
		The Best Conventional Bank in Excellence Digital Branch
		The Best Conventional Bank in Excellence Live Chat Service
		The Best Conventional Bank in Excellence Cash Recycling Machine (CRM)
		The 2nd Best Conventional Bank in Excellence Mobile Opening Account
Anugerah Budaya Layanan Unggul 2025	Asosiasi Service Quality Indonesia (ASQI)	Culture of Excellent Service
OPEXCON 2025	Shift Indonesia	Service (SUMIATY - Gold)
Indonesia Customer Service Quality	SWA Media Group	Application Mobile Banking - myBCA
		Credit Card - BCA
Indonesia Brand Communication Excellence 2025	SWA Media Group	Indonesia Brand Communication Excellence 2025 Category: Video Commercial in Banking Industry Video Commercial: Gebyar Hadiah BCA Predicate: The Best Product Knowledge Video Commercial (Good)
Most Trusted Financial Brands Awards 2025	Investor Trust	Internet Banking Application - Klik BCA
		ATM Bank - ATM BCA
		Conventional Bank - BCA
		Digital Wallet - Sakuku
		E-money Card - Flazz
		Credit Card - BCA
		Wealth Management Institution - BCA Priority
		Mobile Banking App - BCA Mobile
		Corporate Banking Services Products - BCA
		Mortgage Products from Banks - BCA
		SME Banking Solutions Products - BCA
		Conventional Bank Accounts - BCA
		SMS Banking - BCA
Banking Service Excellence Award 2025	Majalah Infobank	The Best Conventional Bank in Excellence E-Banking For 10 Consecutive Yeard (2015 - 2025)
		The Best Conventional Bank in Excellence for 5 Consecutive Year (2020 - 2024)
		The Best Conventional Bank in Excellence Digital Channel For 5 Consecutive Years (2020 - 2024)
		The Best Conventional Bank in Service Excellence 2025 (E-Banking)
Indonesia Customer Service Quality	SWA Media Group	Commercial Bank - BCA
		Contact Centre Bank Umum - Halo BCA
		PT Bank Central Asia Tbk - Excellent
Anugerah Insan Layanan	Asosiasi Sentra Quality Indonesia (ASQI)	
Indonesia Digital Innovation Awards 2025	Warta Ekonomi	The Most Innovative Digitalization of Conventional Bank 2025 for Creating Solid Digital Ecosystem to Encourage Business Process Automation, (Category: Conventional Bank)
8th Infobank Satisfaction, Loyalty, and Engagement 2025	Infobank	The Most Satisfying KBMI IV Bank in Branch Office
		The Most Satisfying KBMI IV Bank in ATM Service
		The 2nd Most Satisfying KBMI IV Bank in Teller Service
		The 2nd Most Satisfying KBMI IV Bank in Customer Service
		The 2nd Most Satisfying KBMI IV Bank in Mobile Banking
		The 3rd Most Satisfying KBMI IV Bank in Services

Event Highlights 2025

January 24th



Six Villages of Bakti BCA Won the ASEAN Tourism Awards (ATA) 2025

The achievements accomplished by the tourist villages (Desa Wisata) of Perkampungan Adat Nagari Sijunjung, Desa Wisata Kreatif Terong, Desa Wisata Semen, Desa Wisata Taro, Kampung Wisata Pecinan Glodok, and Desa Wisata Hijau Bilebante became a form of recognition for the success in developing the villages potential in a sustainable manner.

February 20th-23rd



BCA Expoversary 2025

Celebrating its 68th Anniversary, the BCA Expoversary 2025 offered a variety of promotions and special offers for customers, ranging from special interest rates for Home Ownership Loans (KPR), Motor Vehicle Loans (KKB), to Motorcycle Loans (KSM).

February 21st



BCA's 68th Anniversary

The ceremony was marked by a potong tumpeng at Menara BCA by BCA Commissioner Tonny Kusnadi, BCA President Director Jahja Setiaatmadja (currently President Commissioner), BCA Deputy President Director Hendra Lembong (currently President Director), and several other members of the BCA Board of Directors. The potong tumpeng was also held at all BCA Regional Offices throughout Indonesia.

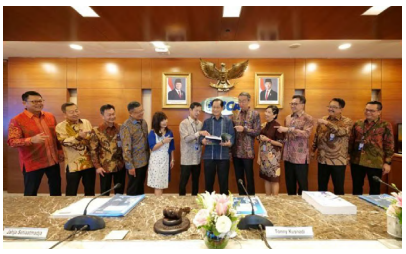
February 22nd



Winners of the BCA Prize Extravaganza (Gebyar Hadiah BCA) were Announced at the BCA Expoversary 2025

The BCA Prize Extravaganza program took place from October 1, 2024, to January 31, 2025, with prizes consisting of four units of the Mercedes-Benz E 200 Exclusive Line, 12 units of the Toyota Innova Zenix Q Hybrid, and 120 units of the Honda Vario 125 CBS ISS.

March 12th



Annual General Meeting of Shareholders (AGMS) 2025

In connection with the net profit obtained by the Company in the 2024 financial year, which amounted to Rp54.8 Trillion, the AGMS resolved the appropriation of the net profit to be distributed as a cash dividend of Rp300.00 per share, an increase of 11.1% compared to the cash dividend for the 2023 financial year.

March 20th & 22nd



BCA Collaborated with BAZNAS RI and LAZISNU to Provide Convenient Services for Zakat, Infak, and Sedekah (ZIS) Through myBCA Application

This collaboration is a manifestation of BCA's commitment to bridging the gap for customers to fulfill their ZIS obligations with a secure, convenient, and easy digital solution.

April 23rd



First Quarter 2025 Performance Presentation – Solid Performance Amidst Market Dynamics

BCA and its subsidiaries recorded total loans of Rp941 Trillion as of March 2025, an increase of 12.6% YoY. The loan growth was supported by the expansion of financing across various sectors, accompanied by sustainable funding growth. Meanwhile, BCA and its subsidiaries' net profit grew 9.8%, reaching Rp14.1 trillion in the first quarter of 2025.

April 23rd



BCA Shares Knowledge (BCA Berbagi Ilmu-BBI)" was Held at the Universitas Indonesia

The public lecture, titled 'Developing Effective Leadership Through Self-Development and Technology', featured BCA President Director Jahja Setiaatmadja (currently President Commissioner) and Bakti BCA Ambassador Nicholas Saputra, related to the major challenges faced by today's youth.

May 6th



BCA Assisted in Revitalization and Large-Scale Harvest, the Production of Coffee Farmers in Cikoneng Bogor Soared 350%

In this large-scale harvest, the coffee production of the fostered partners at the Cikoneng Coffee Plantation reached 47,640 kilograms as of April 2025. This amount increased 3.5 times compared to before the fostering was conducted, exceeding the initial production increase target of 120%.

June 5th



BCA Again Held the "Halal Certification Workshop 2025" Program at the BCA Main Branch Office (KCU) Kisaran, North Sumatra

Nearly 80 MSMEs (Micro, Small and Medium Enterprises) from Kisaran City and surrounding areas received assistance to meet halal standards, as well as support for the free issuance of halal certificates from BCA.

June 28th



Bakti BCA Announced Four Winning Teams of the Genera-Z Berbakti Award

The four winning university teams of the Genera-Z Berbakti program, which will implement innovative ideas in the Bakti BCA Villages, came from UI, UNSRAT, UNILA, and UGM. The program gathered more than 250 proposals from 98 public and private higher education institutions, both domestic and international.

July 31st



BCA Supported "Kawan Nusantara" by TULOLA, Involving Four Entrepreneurs Fostered by Bakti BCA

This event presented the HEROES OF HERITAGE exhibition, which featured a collection of works by two silver craftsmen from the Desa Wisata (Tourist Village) Taro, Bali, namely I Made Suama and Ketut Daging, in collaboration with TULOLA. Bakti BCA also presented four entrepreneurs providing goods and services fostered by Bakti BCA to display their work at the event.

August 13th



BCA Holds UMKM Fest 2025, a Hybrid Event Running from July 1 to August 17, 2025

More than 1,700 entrepreneurs participated in the hybrid BCA UMKM Fest 2025, which carried the tagline "Serba Serbu di BCA UMKM Fest 2025".

August 22nd-24th



BCA is holding BCA Expo 2025 Offline at ICE BSD City Tangerang on August 22–24, 2025, and Online via expo.bca.co.id on August 22–October 31, 2025.

The BCA Expo 2025 carried the tagline #JadiKejadian and offered special interest rates and various promotions for Home Ownership Loans (KPR), Motor Vehicle Loans (KKB), and Motorcycle Loans (KSM).

September 17th-18th



The BCA Wealth Summit Returned with the Theme "Strengthening Wealth Longevity"

This annual event serves as a form of BCA's commitment to provide inspiration and education related to long-term wealth management, while simultaneously introducing a variety of investment and protection solutions to customers.

September 22nd



Bakti BCA Organized the "Student Goes to Nature (SGTN) 2025"

The activity, which was held in Samboja Lestari, East Kalimantan, was a collaboration with the Borneo Orangutan Survival Foundation (BOSF), and involved 200 students from the Junior High School (SMP/MTS) and Senior High School (SMA/SMK/MA) levels across the Samboja and West Samboja Subdistricts.

October 17th



For the Third Time, Bakti BCA Invited Its Fostered SME's to Participate in the Trade Expo Indonesia (TEI)

BCA's participation in the TEI 2025, which ran from October 15–19, 2025, at ICE BSD Tangerang, is one of the continuation phases of the UMKM Bakti BCA Go Export program. This program focused on strengthening business capacity through incubation activities and assistance for international market access.

October 28th-29th



BCA Held the Indonesia Knowledge Forum (IKF) 2025

The forum, held on October 28–29, 2025, for the 14th time, serves as a form of BCA's ongoing commitment to encouraging the growth of knowledge, innovation, and cross-sector collaboration for a resilient and sustainable future for Indonesia.

November 2nd



Runvestasi 2025 Flag-Off

The opening of the virtual race was marked by a flag-off on Sunday (November 2nd), which featured 2K and 7K fun runs, as well as consultation services and investment promotions.

November 13th



BCA Held the National Summit Beasiswa Bakti BCA 2025

The event, which was held in a hybrid format, invited 700 Bakti Champions—students benefiting from the Bakti BCA Scholarship—and featured BCA Director Vera Eve Lim and Bakti BCA Ambassador Nicholas Saputra in an inspirational sharing session.

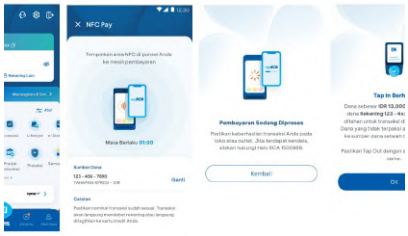
November 14th



BCA Launched myBCA App for Smartwatches

This feature allows customers to access various banking services directly through their smartwatches, such as balance information, transactions, cardless transactions, and the use of QRIS CPM and QRIS Tap.

December 8th



Pay for Public Transportation and Parking More Seamlessly with QRIS Tap from myBCA App

QRIS Tap in myBCA can be used on several public transportation modes, including TransJakarta, Jakarta LRT, Jakarta MRT, and Commuter Line. This feature also supports payments at various parking facilities from several operators.

December 12th



BCA Once Again Won Overall Champion Annual Report Award

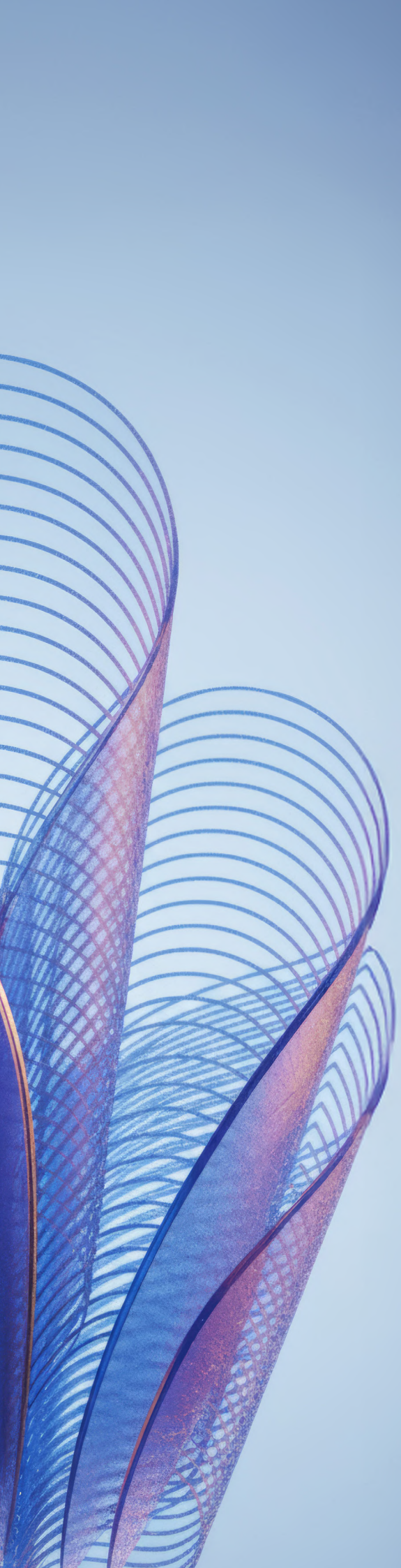
This second consecutive achievement for BCA was the result of a high-quality, transparent annual report demonstrating sustainable business growth, as per OJK Circular Letter No. 16/2021.

December 21st-24th



Bakti BCA Visited Medan, Langkat, Solok, Aceh Tamiang, and Batang Toru to Distribute Humanitarian Aids to Disaster Victims in Sumatra

Various forms of aids were distributed, including food and beverages, clothing, and toilet facilities (MCK), clean water well drilling, water tanks, and solar panel installations to power water pumps.



03

Management Discussion *and Analysis*

Business Segment Performance Overview

TRANSACTION BANKING

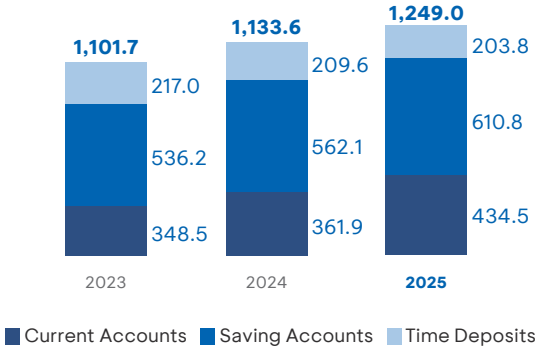
BCA continues to strengthen its position as customers' bank of choice through continuous innovation and collaboration, especially in the face of rapid changes in the financial landscape along with increasing digitalization.

To support the diverse and ever-evolving needs of its customers, BCA focuses on providing products and services and strengthening its ecosystem to be more integrated with one another. BCA continues to develop various applications, features, and touchpoints to accommodate the growth of digital transactions. BCA remains committed to providing secure, reliable, and convenient transaction solutions, both through digital and conventional channels, ensuring customers can transact seamlessly anytime and anywhere. Through the efforts made by BCA, BCA achieved growth of 16.5% YoY in transaction volume in 2025, reaching over 40 billion transactions.

CASA Growth (YoY)

13.1%

Third Party Funds by Products
(in trillion Rupiah)



CORPORATE BANKING

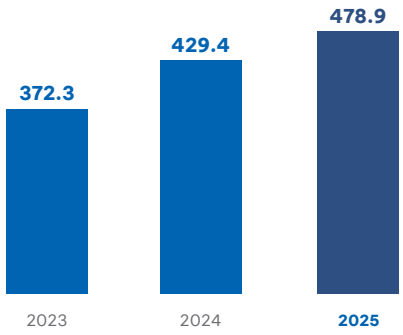
Corporate banking has achieved solid results. This growth is proof of BCA's commitment as a loyal partner to corporate customers by providing personalized financing and banking transaction solutions tailored to customer needs.

BCA is committed to diversifying its financing across various sectors while maintaining the principle of prudence to ensure credit quality. BCA also continues to support national strategic programs, including actively participating in the distribution of syndicated loans for infrastructure development in Indonesia.

Corporate Loan Portfolio Growth (YoY)

11.5%

Corporate Loan Portfolio
(in trillion Rupiah)



COMMERCIAL & SME BANKING

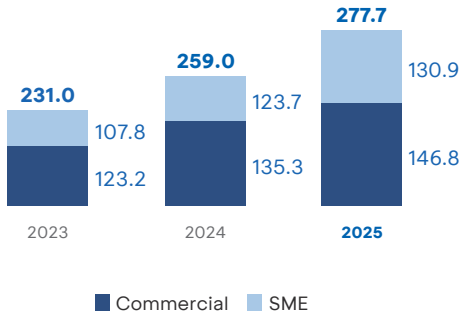
The Commercial & SME segment is an important pillar of the Indonesian economy. BCA continues to develop its Commercial Banking and SME segments through initiatives to provide a variety of financing solutions which bundled with cash management solution, deeper customer engagement, and improved products and services capabilities for Commercial and SME customers, including their ecosystems. These initiatives are supported by the development of human resource capabilities, the use of data analytics, and improvements to the credit infrastructure.

BCA also holds various events and programs, such as UMKM Fest, Bangga Lokal, Go Export, Go Halal, and Go Digital, which aim to support and empower MSME business players. As a result, BCA's Macroprudential Inclusive Financing Ratio (RPIM) in December 2025 reached 22.8%.

Commercial & SME Loan Portfolio Growth (YoY)

7.2%

Commercial & SME Loan Portfolio
(in trillion Rupiah)



INDIVIDUAL BANKING

BCA's relationship with individual customers is fundamental to drive sustainable business growth. BCA takes a data-driven approach to analyze customer behavior, enabling it to successfully navigate a dynamic market. In 2025, BCA will continue to improve the banking experience for its individual customers.

In consumer credit, which consists of mortgage, vehicle loans, and personal loans, the loan portfolio continues to grow, supported by various strategic events, one of which is through the BCA Expo held in February and August. However, particularly on auto loans, banking industry saw deterioration on loan quality and falling collateral value due to the emergence of cheaper electric vehicles. Despite that, overall non performing loan ratio and loan at risk ratio were manageable.

Wealth management also showed excellent results, supported by an increase in investors throughout the year, as well as a variety of wealth management products offered, such as investments and insurance. BCA also organized educational activities such as the BCA Wealth Summit and Runvestasi 2025.

Consumer Loan by Product
(in trillion Rupiah)

	2025	2024	2023	Increase/(Decrease) 2025	
				Nominal	(%)
KPR	142.3	135.5	121.8	6.8	5.0%
KKB	56.6	65.3	56.9	(8.7)	-13.3%
Personal Loan	21.8	19.5	17.0	2.2	11.4%
Total*	**224.1**	**223.8**	**199.1**	**0.3**	**0.2%**

*Including employee loan

Business Review

Transaction Banking

"Through continuous innovation and collaboration, BCA reinforces its role as a trusted partner by facilitating seamless and secure transactions across rapidly evolving digital ecosystem"

Indonesia's financial landscape continued its rapid transformation, characterized by accelerated digital adoption, evolving regulatory frameworks, and intensifying competition. Amid the dynamic environment, BCA's Transaction Banking managed to, not only maintained its market leadership, but also solidified its title as the leading transaction bank in the country. As a result, BCA recorded 13.1% growth in Current Account Saving Account (CASA) throughout 2025, reaching Rp1,045.2 trillion, which made up 84% of total third-party funds.

PIONEERING DIGITAL INNOVATION: CONTINUOUS IMPROVEMENT TO FULFILL BCA'S CUSTOMER'S NEEDS

Throughout 2025, transaction volumes continued to book solid growth, exceeding 40 billion transactions, an increase of 16.5% YoY, driven primarily by mobile banking, which contributed over 80% of total transactions. The growth reflects BCA's ongoing efforts to provide secure, convenient, and reliable transaction solutions through both digital and traditional channels, ensuring customers across all generations to transact seamlessly anytime, anywhere.

BCA's Transaction Banking focuses on moving beyond discrete products to creating integrated, platform-based ecosystems that cater to BCA's diverse customer needs. BCA continued to strengthen its digital channels: myBCA and BCA mobile for retail customers and launched myBCABisnis and Ocean - a web-based platform to cater for BCA's business customers.

To accommodate the evolving digital capabilities of transactions, BCA introduced new features in its mobile banking apps, aligning with the government plan as depicted in the *Blueprint Sistem Pembayaran Indonesia* (BSPI). BCA added more currencies to its Poket Valas - a Multi-Currency Account, totaling 18 different currencies to date. BCA also supported the government's initiatives by enabling QRIS Tap functionality for Android phone users in the first semester and QRIS Cross Border transactions in Japan and China in the second semester of 2025, leveraging competitive exchange rates and eliminating the reliance on physical cards.

In the last quarter of 2025, myBCA can also be accessed through a smartwatch, enabling payments and non-financial transactions under Internet of Things (IoT) concept.

For business customers, BCA introduced Ocean, a web-based platform that provides integrated services, catering business needs based on their respective line of businesses. BCA also introduced the new myBCABisnis, a revamped version of the former KlikBCABisnis, as the new channel for business customers. For merchants, BCA improved its Merchant BCA app as an all-in-one merchant care platform, adding various features to ensure seamless connectivity and ease of transactions. By December 2025, more than 300 thousands merchants had joined through the app, marking a significant leap from the previous year and reinforcing BCA's commitment to empower MSMEs through digitalization.

Complementing these advancements, BCA further expanded its Application Programming Interface (API) services, aligning with the National Open API Payment Standard (SNAP) to foster interoperability and integration across financial ecosystems. These APIs enable corporate customers and fintech partners to connect seamlessly with BCA's payment infrastructure, providing customized transaction solutions and strengthening its "Bank-as-a-Service" (BaaS) proposition.

STRENGTHENING MULTI-CHANNEL SYNERGIES AND CUSTOMER PROTECTION

In parallel with its digital initiatives, BCA continued to enhance its traditional channels, namely branches and ATMs, as integral touchpoints supporting more complex and personalized banking needs. BCA's Future Branch initiative, which incorporates digital service machines, biometric verification, and video banking consultation, was expanded to more than 200 locations nationwide in 2025. This initiative ensures consistent service quality while allowing human interaction to remain a key differentiator in the digital era.

To maintain customer trust and security, BCA intensified its digital literacy and fraud-prevention education programs. BCA extended its widely recognized campaigns such as "*Nurut Apa Kata Mama*" and "*Don't Know Kasih No*", and complemented them with the 2025 educational initiative "Do it Better with my BCA". This initiative combines educational message with product capability to help customers prevent fraud attempts. It allows customers to control and manage their accounts as well as transaction safely by highlighted the latest sub account feature with money lock, OTP enablement on mobile banking and secure my card. This educational campaign has reached 225 million views through social media and digital platforms, emphasizing cybersecurity awareness amid the growing prevalence of AI-based scams.

Customer service excellence remained central to BCA's operations. Halo BCA, an omnichannel service hub, enhanced its VoIP and in-app chat integration, now accessible through myBCA and Halo BCA App without additional communication costs. In 2025, customer interactions through Halo BCA exceeded 39 million engagements, reflecting its vital role in the Bank's digital transformation journey.

With the surge of digitalization and a strong multi-channel network, the growth of customer acquisition through digital channels shows a positive trend. In 2025, more than 60% of account opening was done through various digital channels. Since the first quarter of 2025, BCA customers residing overseas may open their account using an overseas phone number. This initiative helped to boost customer growth since BCA now caters for the needs of Indonesian citizens residing overseas.

SUPPORTING GOVERNMENT FOR FINANCIAL INCLUSION AND DIGITAL ECONOMY

BCA's transaction banking strategy in 2025 was anchored in the principles of integration, inclusion, and sustainability. The Bank actively supported BSPI 2025 through the expansion of BI-FAST, SNAP-based API services, and QRIS Cross Border payments with several countries within the Asia region, enabling real-time and low-cost fund transfers for both individual and corporate customers. Additionally, BCA strengthened its partnerships with fintechs, e-commerce players, and digital platforms to ensure inclusive access to financial services across Indonesia's diverse communities.

In line with BCA's sustainability agenda, transaction banking initiatives also contributed to reducing paper usage and carbon footprint through digital statements, e-receipts, and eco-friendly branch operations. Moreover, BCA's transaction platforms increasingly support social impact programs, such as digital donation features through myBCA, enabling customers to contribute to charitable causes directly within their banking app.

FUTURE PLANS

Looking ahead, BCA's Transaction Banking division remains agile and committed to continuous innovation in response to technological evolution, regulatory frameworks, and shifting customer behavior. BCA will continue to refine its personalization engine to cater for diverse customer needs, optimize transaction flows, and enhance fraud detection capabilities.

BCA continues to introduce embedded finance features across its corporate and retail ecosystems, enabling businesses to offer BCA's payment and credit solutions within their platforms. Simultaneously, BCA will deepen collaboration with regulators and industry players to strengthen interoperability, ensuring that Indonesia's payment landscape grows in a safe, efficient, and inclusive manner.

Through these strategic efforts, BCA reaffirms its commitment to becoming not only the transaction bank of choice, but also a trusted ecosystem enabler that supports Indonesia's sustainable digital economy.

Business Review

Corporate Banking

"BCA delivers integrated solutions for its corporate customers by leveraging its leading digital capabilities while maintaining prudent risk management"

As Indonesia's leading private bank, BCA served as a steadfast partner to corporate customers, facilitating growth through total solutions and strategic financing. BCA's Corporate Banking achieved a significant milestone, with the loan portfolio growing 11.5% YoY to Rp478.9 trillion. This performance was driven primarily by strong demand in investment and working capital loans across the financial institution, telecommunication, and forestry.

MAINTAINING ASSET QUALITY THROUGH PRUDENT RISK MANAGEMENT

Throughout 2025, BCA leverages ample liquidity and low cost of funds to offer competitive financing solutions. Our commitment to supporting national strategic programs remains a core driver, reflected in BCA's active participation in projects spanning from toll road construction to strategic mining initiatives in copper, gold, nickel, along with the development of the electric vehicle (EV) battery supply chain.

BCA's unwavering commitment to prudent credit risk management has been instrumental in maintaining a high-quality loan portfolio. Our strategy is built on sectoral diversification, exploration of emerging industries, and a rigorous selection process for creditworthy debtors. This diversification underscores BCA's balanced approach to capturing high-potential opportunities while managing risk.

As a result, BCA's corporate loan portfolio quality further strengthen in 2025, with the Loan at Risk (LAR) ratio improved to 4.0%, down from 4.6% in 2024, while the Non-Performing Loan (NPL) ratio remained sound at 1.4%.

DEEPENING ENGAGEMENT THROUGH DIGITAL TRANSACTION BANKING

Corporate customers are the cornerstone of BCA's transaction banking ecosystem. By capitalizing our advanced digital capabilities in collections, payments, and cash management, BCA have strengthened BCA's relationship with customers, which in turn drives growth in BCA's CASA and fee-based income.

BCA's digital flagship, KlikBCA Bisnis remains the primary platform serving our wholesale customers, delivering secure and seamless transaction experiences. Furthermore, the introduction of Ocean, BCA's digital B2B Ecosystem solution, continue to enhance customer stickiness by integrating banking solutions seamlessly into business workflows, creating a more connected and efficient ecosystem.

SYNDICATED LENDING: CATALYZING NATIONAL INFRASTRUCTURE

BCA is one of key lender in Indonesia's infrastructure development. In 2025, BCA actively participated in syndicated loans for financing, acquisitions, and business development in various sectors such as toll roads, mining, chemicals, polywood, telecommunications, water treatment, and energy.

BCA participated in syndicated loans amounting to Rp45.0 trillion, from a total portfolio exposure of Rp207.5 trillion. By acting as arranger, underwriter, participant, and agent, BCA solidifies its role as a top-tier bank in the syndication market.

FUTURE PLANS

BCA Corporate Banking remains committed to sustainable growth by proactively adapting to shifting macroeconomic dynamics, including the potential moderation of interest rates.

Looking ahead, BCA's focus will be on strengthening digital platforms, namely myBCA Bisnis and Ocean, to deliver integrated and secure banking experiences, while deepening ecosystem engagement across high potential sectors. BCA will also continue to optimize financing solutions for both local and foreign corporations to sustain BCA's market leadership.

Business Review

Commercial and Small & Medium Enterprise (SME) Banking

"BCA strengthens its connected ecosystem by harnessing data driven insights and enhancing cash management capabilities, driving a solid and sustainable growth"

BCA continued to advance the Commercial and SME Banking segment in 2025, supported by robust loan growth, deeper customer engagement, and stronger cash management capabilities. Throughout the year, BCA intensified efforts to broaden BCA ecosystem presence by optimizing data-driven insights, enhancing lending infrastructure, and strengthening the capabilities of relationship teams. These initiatives enabled BCA to deliver consistent, high-quality financial solutions while reinforcing BCA's position as a trusted banking partner for commercial enterprises and small and medium-sized businesses.

Total outstanding loans increased by 7.2% YoY to Rp277.7 trillion, supported by a healthy utilization rate of 59%. This performance reflects BCA's focus on responsible growth and long-term value creation for customers and stakeholders.

ENHANCING CASH MANAGEMENT SOLUTIONS

Cash management remains a key enabler in supporting customer transactions within BCA's ecosystem and driving CASA growth. The number of Commercial & SME customers using Cash Management services increased 10% YoY.

BCA continues to innovate across payable/receivable management, as well as account & liquidity management. Through online virtual account and API services, BCA enables streamlined operational workflows for customers. As a commitment to broaden BCA's customer base, BCA expands business community ecosystems and establishes strategic partnerships by delivering personalized and tailored solutions also running various bundling programs to answer specific customers' needs in specific lines of business.

During the year, BCA has developed several programs to strengthen payroll penetration and retention, such as Welcoming Payroll, Loyalty Payroll, and Payroll Executive, providing numerous benefits for companies and their employees. One of the benefits is payroll cash advance facility that allows employees to access immediate funds with automatic full repayment on the next payday.

BUILDING MSME CAPABILITY

MSMEs continue to serve as a critical pillar of Indonesia's economy and BCA is committed to supporting their long-term development through structured empowerment programs. One of the flagship initiatives in 2025 was the BCA UMKM Fest, a hybrid event executed through Blibli and Grab for online participation and held onsite at Gandaria City Mall. The program showcased MSME products and facilitated direct engagement with customers. More than 50 businesses joined the onsite exhibition, and over 1,400 entrepreneurs participated across both channels, aligning with the event's theme "Serba Serbu di BCA UMKM Fest 2025".

BCA also continued to expand the *Bangga Lokal* program, a sustainability-driven initiative aimed at strengthening market access for local brands. Through curated promotions, expanded exposure on digital platforms, and business-matching sessions, the program provided MSMEs with opportunities to reach wider domestic and international markets.

In parallel, BCA delivered the Go Export program, a structured business-coaching initiative designed to help qualified MSMEs become export-ready. In 2025, 27 MSMEs across sectors such as agriculture, F&B, arts, and handicraft from Jabodetabek and Lampung joined the Go Export Incubation Program held in Jakarta on 23–26 June 2025. This program equipped participants with practical insights on global standards, export documentation, and international-market entry strategies. BCA also expanded the Go Halal initiative, a business facilitation and certification program aimed at supporting MSMEs in obtaining halal accreditation. Through workshops and technical guidance, BCA supported government efforts to strengthen Indonesia's halal ecosystem and targeted the issuance of 2,000 halal certificates for MSMEs across various regions.

Meanwhile, the Go Digital program continued to accelerate MSME digital transformation by equipping business owners with knowledge on online marketing, digital operations, and technology adoption to enhance productivity and competitiveness. Complementing these initiatives, the *Desa Binaan* program continued its long-term focus on village empowerment through holistic economic, social, and educational support designed to uplift local communities through mentoring, funding, and capacity-building activities.

QUALITY LOAN GROWTH

BCA consistently upholds prudent lending principles, ensuring that each financing decision is grounded in a thorough assessment of customer needs, business prospects, and sectoral dynamics. Risk management discipline remains integral to the BCA's lending approach through stringent credit selection, on-going portfolio monitoring, minimizing concentration risks, proactive mitigation of early loan deterioration, and accelerating resolution of non-performing loans. These efforts supported improvements in asset quality, including a reduction in Loan at Risk (LAR) from 5.9% to 5.0%, while the NPL ratio remained at a prudent 2.1%.

To meet the diverse financing needs of MSMEs and commercial customers, BCA continued offering a wide range of working-capital and investment financing instruments. Products such as *Kredit Multiguna Usaha* (KMU), *Kredit Usaha Rakyat* (KUR), and *Kredit Kemitraan* supported businesses through competitive structures and value-chain-based approaches. BCA also developed special credit schemes to support government-prioritized sectors, women-led enterprises, and ESG-aligned businesses.

Throughout the year, BCA strengthened lending infrastructure through greater automation, enhanced data integration, and digital documentation. This enabled faster, more accurate processing while allowing deeper insights into customer behavior and financing requirements. BCA also expanded the MSME Loan Processing Unit to ten additional cities, bringing the total network to 72 cities across Indonesia and supporting broader lending penetration. As a result of these efforts, BCA's Macroprudential Inclusive Financing Ratio (RPIM) increased to 22.8% in December 2025, driven predominantly by direct and supply-chain financing.

FUTURE PLANS

Looking forward, BCA is embarking on a transformative journey to redefine the client experience by empowering BCA relationship teams with deeper insights and advanced tools, allowing for more proactive and personalized advisory. BCA will enhance market penetration of its loan products into new and existing markets, supported by prudent risk management. BCA's growth will be fueled by an acceleration in loan distribution and an expansion of BCA's market footprint, all while leveraging data analytics as the core of BCA operational and strategic decision-making.

BCA will also continue to expand valuable business ecosystems and fortify strategic partnerships. This focused approach allows us to deliver increasingly personalized and integrated solutions, which are fundamental to supporting both new customer acquisition and the deepening of BCA's existing client relationships.

Business Review

Individual Banking

"Our growth momentum reflects BCA's aspiration and commitment to go beyond banking—delivering seamless experiences and meaningful value to individual customers"

BCA's main strategy remains anchored on fostering sustainable growth and stability by deepening BCA's relationships with individual customers. Through advanced data analytics of customer behavior, transactions, and portfolios, BCA has successfully navigated market dynamics to enhance BCA's services and deliver exceptional value.

This unwavering focus on the customer journey propelled significant growth in BCA's customer base, which expanded to over 34 million by the end of 2025. BCA's hybrid service model seamlessly integrates digital convenience, along with the support of BCA's extensive branch network, playing a vital role for customer growth.

BCA SOLITAIRE AND PRIORITAS SERVICE

In 2025, BCA continued to elevate the banking experience for BCA's High Net Worth (HNWI) and Affluent customers through BCA Solitaire and Prioritas memberships, which currently have 200 thousand customers. As part of the Solitaire and Prioritas experience, customers enjoyed priority in branch and digital services, have a dedicated Personal Banker and Relationship PIC, which are trained wealth advisors who provide high quality banking solutions. BCA continues to enhance its value proposition through expansion of exclusive privileges such as airport transfer and medical checkup. During the annual BCA Expo 2025, Solitaire and Prioritas members enjoyed access to an exclusive lounge, special interest rates, and unique offers from BCA Prioritas partners.

Recognizing the importance of nurturing the next generation, BCA continues to invest in the BCA Young Community (BYC), a community for young entrepreneurs and inheritors within BCA's Solitaire and Prioritas families. The community provides a space for networking and gaining insights from seasoned business leaders, with various BYC events held throughout the year, serving as a cornerstone for engagement.

MORTGAGES

The mortgage portfolio grew by a healthy 5% YoY, reaching Rp142.3 trillion as of December 2025. This steady growth was significantly bolstered by BCA's annual events such as the BCA Expo, held every February and August. The event drew strong public interest with compelling offers, including a 3-year fixed, 5-year fixed, and tiered fixed schemes. This initiative helped in stimulating loan demand and reinforcing BCA's position as a market leader in the non-subsidized mortgage industry. Despite the challenging economic environment, BCA maintained prudent risk management, ensuring sustainable growth of BCA's mortgage portfolio.

VEHICLE LOANS

Loan quality in the industry saw some deterioration particularly in retail loans. Particularly on auto loans, banking industry saw falling collateral value due to the emergence of cheaper electric vehicles. Discipline in prudent banking is a must. Despite worsening asset quality, overall non performing loan ratio and loan at risk ratio are manageable with adequate loan loss reserve. Amidst these circumstances, BCA vehicle loan recorded a figure of Rp57 trillion at the end of 2025 (consolidated). Expanding horizons, BCA continues to pursue new opportunities across all segments, harnessing data-driven insights while reinforcing strong risk management. BCA remains positive and strengthens strategic collaborations with leading car brands and dealers across Indonesia. Synergies with BCA's subsidiaries, BCA Finance, remained a key pillar of BCA's strategy.

CREDIT CARDS

As a leading credit card provider, BCA continues to facilitate BCA's customers' diverse lifestyles through a wide range of proprietary and co-branded cards. BCA's partnerships with top international principals like Visa, Mastercard, American Express, UnionPay and JCB, along with collaborations with premier airlines and e-commerce leaders, offer convenience and value, both domestically and internationally. Credit card portfolio grew 11.4% YoY, together with other consumer loans, reaching Rp22 trillion as of December 2025. Various promotional programs and special events held throughout the year successfully boosted customer engagement and transaction volume.

WEALTH MANAGEMENT

Wealth management booked stellar performance during 2025, recording solid investment Assets Under Management (AUM) growth of 17% by the end of 2025. This was driven by a 31% YoY increase in the number of investors throughout 2025.

In 2025, BCA wealth management presented diverse new products in both Investments and Bancassurance. Now, customers can also design their investment goals through the “Investment Goal” feature on the myBCA application.

BCA commits to continuously educate its customers on wealth products, especially through its annual wealth event, BCA Wealth Summit 2025, held in September with the theme “Strengthening Wealth Longevity”. Additionally, for the second time, BCA held BCA Runvestasi 2025, themed “Wealth-Life Balance”, a virtual running event aimed at increasing awareness of the importance of both physical and financial health.

FUTURE PLANS

Looking ahead to 2026, Individual Banking will intensify its focus on personalization, as well as building and enriching BCA’s customer ecosystem. BCA will continue to harness data analytics to deeply understand customer needs and proactively offer tailored portfolio solutions.

Collaboration will still be BCA’s focus, strengthening partnerships with BCA’s subsidiaries and third parties to co-create unique products and integrated experiences within BCA’s platforms. Furthermore, BCA will enhance BCA’s customer relationship management systems to boost efficiency and elevate the customer experience, ensuring BCA remains the trusted transaction banking partner for BCA’s customers.

Business Review

Treasury and International Banking

"Delivering greater value for customers through seamless and integrated Treasury & International Banking solutions"

BCA is expanding its Treasury and International Banking business with a clear focus on prudent liquidity management, innovative financial solutions, and enhanced global capabilities to empower customer growth.

In response to the acceleration of global commerce, BCA is strengthening its international banking services to meet complex, real-time needs through a comprehensive ecosystem that includes cross-border remittances and trade finance. By connecting Indonesia with the global economy, BCA ensures customers enjoy seamless and secure access to the international financial system, allowing them to transact and invest with confidence.

In 2025, BCA managed Rp414.7 trillion in treasury assets, representing 26.1% of BCA total assets. This scale testifies to BCA commitment to strong liquidity management and disciplined asset allocation. Despite market volatility, BCA maintained a robust liquidity position by strategically allocating excess funds into risk-measurable and optimum return enhancing instruments, including BI monetary instruments, government bonds, and selected corporate bonds. This measured approach reflects BCA's dedication in creating returns while safeguarding liquidity.

DELIVERING COMPREHENSIVE TREASURY SOLUTIONS

BCA offers an extensive suite of treasury solutions designed to help customers manage risks, diversify investments, and seize market opportunities. These solutions include FX spot, FX forward, and FX swap transactions; cross-currency and interest rate swaps; and structured products. Complementing these are BCA alternative investment and hedging solutions, including Call Spread Options, FX Options, Swap-Linked Deposits, Dual Currency Investment, Domestic Non-Deliverable Forward (DNDF), BI FX Term Deposits, money market time deposits, and bonds. BCA also supports Local Currency Transactions (LCT) to facilitate smoother cross-border payments, helping customers reduce foreign currency exposure and supporting regional economic integration.

In custodial services, BCA strengthened its leadership position by managing Rp524 trillion in assets, an increase of 21% YoY, with more than 500 thousands registered securities accounts. This reflects the continued trust customers place in BCA to safeguard and manage their diverse financial assets.

TRADE FINANCE

To support Indonesia's growing international trade flows, BCA has rigorously refined and digitized its trade finance processes. BCA proprietary digital platform, Client Trade, empowers customers to apply for Letters of Credit (LC) and domestic letter of credit (SKBDN) through a simplified, secure, and fully transparent online portal. This digital transformation accelerated processing, reduced administrative burdens, and provided businesses with the agility and confidence needed to compete on the global stage.

REMITTANCE

In 2025, BCA continued to strengthen its remittance services through digital channel. Transaction conducted via e-channel recorded a 27% YoY increase, reflecting strong adoption of BCA's digital capabilities. As part of its commitment to supporting national economic resilience, BCA actively contributes in enhancing cross-border transaction efficiency, including through participation in the Local Currency Transaction (LCT) framework. This initiative enables BCA to facilitate international trade transactions using local currencies with Malaysia, Thailand, Japan, China, South Korea and the United Arab Emirates. These efforts help strengthen a more resilient regional payment ecosystem and support long-term economic cooperation.

FINANCIAL INSTITUTION PARTNERSHIPS

BCA relationships with global correspondent banks remain a cornerstone of its international banking services. By upholding stringent KYC (Know Your Customer) and AML (Anti-Money Laundering) standards, BCA maintains the reliability and integrity required to operate across diverse and evolving jurisdictions. BCA also continues to broaden its partnerships with Non-Bank Financial Institutions (NBFIs), including fintech, payment operators, migrant worker remittance providers, and business payment platforms.

Through the optimization of FIRE API as an international transfer facility to BCA accounts and cash integrated with BI-FAST, as well as support for QR Cross Border services in Thailand, Malaysia, Singapore, Japan and China, BCA provides secure, efficient, and real-time cross-border transaction solutions to strengthen economic activity and regional financial inclusion.

FUTURE PLANS

Looking ahead, BCA is committed to elevating Treasury and International Banking as key engines for customer value by optimizing digital channels to deliver integrated services for corporate and retail customers. BCA is reinforcing its cross-border payment infrastructure and broadening strategic partnerships with regional banks and fintech to enhance global reach and liquidity management. These efforts are supported by internal digital transformation, leveraging data and automation to ensure high efficiency, compliance, and resilience.

By embracing technological advancements and evolving global dynamics, BCA focuses on delivering solutions that meet current needs while anticipating future opportunities. Through these initiatives, BCA reaffirms its commitment to supporting Indonesia's economic progress and deepening financial connectivity. BCA continues to mainly focus on in creating sustainable value for customers, shareholders, and stakeholders within an increasingly interconnected global ecosystem.

Business Support
Risk Management

"BCA proactively manages risk to strengthen long-term value creation for stakeholders"

BCA implements risk management policies in accordance with prevailing regulations and international best practices. In addition, BCA continuously improves risk awareness through risk management training for all work units to ensure a strong understanding of risk and their roles in risk management.

RISK MANAGEMENT FOCUS IN 2025

In implementing its business strategies and activities, BCA continues to prioritize the principle of prudence through the application of sound risk management principles while adhering with applicable regulations and considering business environment developments. Throughout 2025, BCA's risk management system implementation focused on several key activities, including:

- Updating the policies and procedures for Corporate, Commercial, SME, Consumer, Credit Card, and BCA Paylater, as well as Interbank Loans.
- Adjusting policies and procedures related to compliance with Law No. 27 of 2022, dated October 17, 2022, concerning Personal Data Protection and ISO 27701, as well as policies regarding information security referring to ISO 27001, through the issuance of a personal data protection policy, including ensuring its implementation and disseminating information related to personal data protection.
- Adjusting policies for operational risk management activities using the Operational Risk Management Information System (ORMIS) application.
- Developing an Integrated Risk Management Information System (IRMIS) application to support the preparation of several reports related to risk management implementation for regulators.
- Conducting a market risk assessment on the implications of the transition from LIBOR to alternative reference interest rates (ARRs) and preparing a system to accommodate derivative transactions using alternative reference interest rates.
- Enhancing the implementation of risk management related to cybersecurity and information technology, referring to regulatory provisions and national/international standards, including adjusting policies, procedures, and tools used in risk management.

BCA considers the magnitude of risks and trends from the Bank Risk Profile Report as well as supporting factors in the capital adequacy analysis to determine the business model and its interaction with the overall risk profile.

Credit Quality

BCA consistently applies strict risk management discipline in managing its credit portfolio. This effort is reflected in the Non-Performing Loan (NPL) ratio of 1.7% as of December 2025. The portion of restructured loans to total loans decreased by 53 bps to 2.7%, compared to the previous year, in line with improving economic conditions and increased business activity among debtors. This was also reflected in a 50 bps decrease in the Loan at Risk (LAR) ratio to 4.8% of total loans at the end of 2025.

To anticipate potential credit risks, BCA has a total allowance for impairment losses of Rp32 trillion, which is considered adequate to anticipate potential future non-performing loans.

Liquidity

BCA is committed to maintaining an adequate liquidity position while monitoring the balance between short-term liabilities and the availability of short-term funds. BCA also ensures sufficient funds for liquid and low-risk short-term placements, particularly in securities issued by Bank Indonesia, which are relatively risk-free.

BCA's Loan-to-Deposit Ratio (LDR) in December 2025 was recorded at 76.75%. Meanwhile, the Liquidity Coverage Ratio (LCR) and Net Stable Funding Ratio (NSFR) remained solid, at 310.8% and 158.8%, respectively.

Capital Position

BCA always maintained adequate capital in 2025 to support the sustainable business growth of the Bank and its subsidiaries. In December 2025, BCA's consolidated Capital Adequacy Ratio (CAR) was 30.4%. The Bank's capital requirements were met through organic capital growth supported by healthy profitability.

In accordance with POJK No. 14/POJK.03/2017 regarding the Recovery Plan for Systemic Banks, which was updated through Chapter III concerning the Recovery Action Plan in POJK No. 5 of 2024 concerning Determination of Supervision Status and Handling of Commercial Bank Problems, BCA has:

- Issued subordinated bonds amounting to Rp500 billion in 2018 to fulfill its obligation to issue debt securities with capital characteristics, of which Rp435 billion matured in 2025.
- Prepared and submitted its first Recovery Plan Document in 2017 and has routinely submitted Recovery Action Plan Updates to the Financial Services Authority (OJK) annually (2018 to 2025).

Furthermore, in accordance with LPS Regulation No. 1 of 2021 concerning Resolution Plans for Commercial Banks, as amended by LPS Regulation No. 2 of 2024 concerning Resolution Plans for Commercial Banks, BCA has also submitted its Resolution Plan to the Deposit Insurance Corporation (LPS) for the first time in 2022 and updated it in 2024.

Exchange Rate Risk

Facing Rupiah exchange rate volatility due to global economic dynamics, BCA implements prudent exchange rate risk management through conservative management of its Net Open Position (NOP). As of December 2025, the Company's NOP was recorded at 0.1% to equity, well below the regulatory threshold of 20%.

Operational Risk

In implementing comprehensive operational risk management, BCA manages three main aspects: People, Process, and Technology, which are realized through an operational risk management framework of which includes the identification, measurement, monitoring, and control of risks across all bank operational activities.

As a form of operational risk management, BCA periodically calculates Risk-Weighted Assets (RWA) for Operational Risk in accordance with the methodology and standards established by the regulator. BCA also maintains the quality of operational risk incident data through regular evaluations of the mechanisms for identifying, collecting, and managing operational risk loss data, as well as disseminating information to work units to ensure understanding and implementation.

BCA implements an organizational structure and policies/regulations adhering to regulatory requirements to anticipate risks related to the implementation of information technology, including cybersecurity risks. Some of the policies/provisions implemented include:

- Basic IT Risk Management Policy (KDMRPTI), IT Implementation Policy (KPTI), Cybersecurity Risk Management Policy (KMRKS), and Information System Security and Cyber Resilience Policy (KKS).
- Provisions related to information asset protection
- Disaster Recovery Plan

BCA also implements Personal Data Protection in accordance with Law No. 27 of 2022, dated October 17, 2022, concerning Personal Data Protection. This includes appointing a Personal Data Protection Officer and adjusting policies and procedures.

RISK MANAGEMENT DISCLOSURE

Disclosure of risk management principles and risk exposure, including BCA's capital, refers to OJK Circular Letter No. 9/SEOJK.03/2020 dated June 30, 2020, concerning Transparency and Publication of Conventional Commercial Bank Reports.

I. Implementation of BCA Risk Management

BCA has implemented risk management in accordance with OJK Regulation No. 18/POJK.03/2016 dated March 16, 2016, concerning the Implementation of Risk Management for Commercial Banks, as follows:

I.A. Active Supervision of the Board of Commissioners and Directors

The Board of Commissioners and Directors are responsible for the effective implementation of risk management at BCA. The implementation of active supervision by the Board of Commissioners and Directors refers to the duties and responsibilities stipulated in the Articles of Association and applicable internal and external regulations.

Active supervision related to the implementation of risk management has been carried out by:

1. Board of Commissioners
   a. Approving and evaluating risk management policies, strategies, and frameworks.
   b. Ensuring the effective implementation of risk management policies and processes.
   c. Providing guidance for periodic improvements in the implementation of risk management policies.
   d. In performing its duties, the Board of Commissioners is supported by, among others, the Audit Committee, the Risk Oversight Committee, and the Remuneration and Nomination Committee.
2. Board of Directors
   a. Developing and evaluating risk management policies, strategies, and frameworks, by considering risk appetite and risk tolerance.
   b. Responsible for the implementation of risk management policies, strategies, and frameworks, including monitoring internal and external conditions directly or indirectly affecting BCA's business strategy.
   c. In performing its duties, the Board of Directors is supported by several committees, including the Risk Management Committee (RMC), the Integrated Risk Management Committee (IRMC), and other committees such as the Asset and Liability Committee (ALCO), the Credit Policy Committee (CPC), the Credit Committee (CC), the Information Technology Steering Committee (ITSC), and Employee Relations Committee.

BCA has also established a Risk Management Division (MRK) organizational structure with the mission of ensuring BCA and its subsidiaries effectively and efficiently mitigate risks through identification, measurement, monitoring, control, and reporting in accordance with the risk management framework; and are capable of responding to emergency situations threatening the bank's business continuity.

I.B. Adequacy of Risk Management Policies and Procedures, and Risk Limit Determination

The adequacy of risk management policies and procedures, and the determination of risk limits, is reflected in, among other things:

1. Having policies, procedures, and risk limit determination aligning with BCA's risk appetite, risk tolerance, and overall strategy, by considering BCA's capital capacity to absorb risk exposure or losses, past loss experience, human resource capabilities, and compliance with regulatory requirements.
2. Conducting periodic evaluations and updates, involving relevant work units, to ensure compliance with regulatory requirements and external and internal developments/ changes.

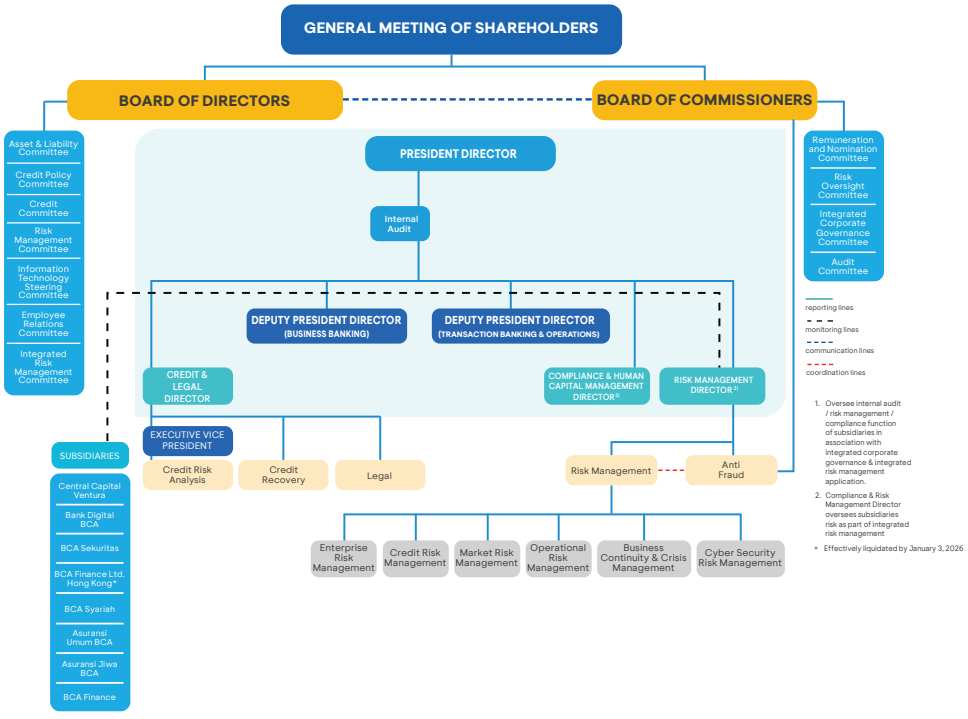
I.C. Adequacy of Risk Identification, Measurement, Monitoring, and Control Processes, and Risk Management Information Systems

The implementation of risk identification, measurement, monitoring, and control as part of the risk management implementation process is adequate, as evidenced by, among other things:

1. Identifying risks through analysis of all risk sources from the Bank's products and activities and undergoing a proper risk management process before implementation.
2. Periodically evaluating risk measurement systems and procedures to ensure the suitability of assumptions, measurement accuracy, and the fairness and integrity of data.
3. Monitoring and reporting risk exposures periodically and continuously to management by comparing actual risks with established risk limits to ensure the risk exposures are maintained within BCA risk tolerance limits.
4. Submitting reports, including Risk Profile Reports, Credit Portfolio Reports, and Company Work Plan Achievement Reports, to management on a regular, accurate, and timely basis.
5. Developing a risk management information system consistently aligning with business needs, complexity, and developments to provide accurate, complete, informative, timely, and reliable information to support the measurement, monitoring, and control of emerging risks.

I.D. Comprehensive Internal Control System

The implementation of the internal control system to support BCA's risk management is presented in full on page 377-380 in the Internal Control System section of this Annual Report.



REVIEW OF THE BANK'S RISK MANAGEMENT SYSTEM EFFECTIVENESS

The BCA Board of Commissioners and Directors evaluate the effectiveness of the Bank's risk management system, supported by subordinate committees. These committees meet regularly to discuss and provide input and recommendations to the Board of Commissioners and Directors.

BCA also periodically evaluates:
- Policies and methodologies used in assessing various types of risks
- The adequacy of policies, procedures, and limit setting
- The adequacy of risk identification, measurement, monitoring, and control processes
- The effectiveness of the overall internal control system

Policies, procedures, and methodologies are evaluated and updated periodically to maintain compliance with regulations and operational conditions. Evaluation of risk management effectiveness is also conducted through periodic reports sent to the Board of Commissioners and Directors, including the Risk Management Policy Implementation Report, Risk Profile Report, Risk Update, and other related reports.

In 2025, the Board of Commissioners and Directors declared that BCA's internal control and risk management systems were effective, adequate, and capable of managing business risks and opportunities to support BCA in achieving its business objectives without compromising financial performance, compliance, and/or reputation. BCA maintains internal control and risk management systems capable of anticipating and managing risks by considering risk profile changes resulting from business strategy shifts, external factors, and regulatory requirements.

Implementation of Basel

BCA continues to prepare for the implementation of Basel in Indonesia and and participates in supporting the implementation of Basel III, both in terms of capital and liquidity, which has been implemented through the implementation of SEOJK.

Risk Appetite

BCA defines risk appetite as the level and type of risk that BCA is willing to undertake to achieve its business objectives. The risk appetite established by BCA is reflected in the Bank's business strategies and objectives.

Stress Test

BCA, both as a bank-only entity and integrated with its subsidiaries, regularly and continuously conducts stress tests for credit risk, market risk, and liquidity risk using various scenarios, including bank-specific stress scenarios and general market stress scenarios, including climate-related stress scenarios, and conducts in-depth analysis of the factors and parameters involved in the stress tests.

Stress test results conducted for credit, market, and liquidity risks are favorable, indicating capital and liquidity remains adequate to anticipate potential losses arising from the established scenarios.

II. BCA Capitalization

BCA's capital structure consists of:
- Core capital (Tier 1) reached 96.3% of total capital, or Rp273.9 trillion, an increase of 7.3% compared to the previous year.
- Additional core capital (Tier 2) constitutes 3.7% of BCA's total capital, or Rp10.5 trillion. This additional core capital largely consists of general reserves for Asset Quality Assessment (PPKA).

Capital Component (consolidated - in billion Rupiah)

	2025	2024	2023
Capital	284,352	265,198	242,694
Tier 1 Capital	273,829	255,311	233,702
Tier 2 Capital	10,523	9,887	8,992
Risk Weighted Assets (Credit, Operational and Market Risk)	936,368	910,184	825,611
Capital Adequacy Ratio (CAR) - consolidated	30.4%	29.1%	29.4%
Capital Adequacy Ratio (CAR) - non consolidated	29.8%	29.4%	29.4%

Management Policy on Capital Structure

BCA's capital adequacy is calculated using the Capital Adequacy Ratio (CAR) indicator. BCA maintains an adequate capital level with a CAR of 29.8%, exceeding the minimum requirement based on its risk profile, including an additional buffer of 2.5%. BCA has established buffers in compliance with Bank Indonesia (PBI) regulations regarding the mandatory fulfillment of the Capital Conservation Buffer, Countercyclical Buffer, and Capital Surcharge as a systemic bank.

BCA's capital requirements are fully met through healthy financial performance growth. A portion of BCA's net profit is retained annually to increase capital.

Basis for Establishing Management Policy on Capital and Debt Structure

BCA's capital policy is continuously adjusted to consider business potential while applying the prudential principle. Referring to OJK regulations, the Board of Directors prepares a capital plan and debt structure as part of the Bank's Business Plan, subject to the Board of Commissioners' approval. The capital structure policy refers to POJK No. 11/POJK.03/2016 dated February 2, 2016, POJK No. 34/POJK.03/2016 dated September 26, 2016, and POJK No. 27/POJK.03/2022 dated December 28, 2022 concerning Minimum Capital Adequacy Requirements for Commercial Banks.

III. Disclosure of Risk Exposure and Implementation of Risk Management

The following is an overview of the risk exposures faced by BCA in its operations and the risk management implementation designed to minimize the impact of such risks

III.A. Disclosure of Credit Risk Exposure and Implementation of Credit Risk Management

Credit Risk Management Organization

BCA has developed a structured credit risk management organization to support robust lending principles with strong internal controls. This involves the Board of Commissioners, Board of Directors, Chief Risk Officer, and business units performing credit risk management functions (credit business units and credit risk analysis units) as follows:

1. Board of Commissioners: Responsible for approving the Bank's credit plan and overseeing its implementation, approving the Bank's Basic Credit Policy, and seeking clarification from the Board of Directors regarding any deviations from established credit policies.
2. Board of Directors: Responsible for preparing credit plans and policies, ensuring the Bank's compliance with prevailing laws and regulations in the field of credit and credit policies, and reporting to the Board of Commissioners on matters such as the implementation of credit plans, deviations in the implementation of credit provision, developments in the quality of the credit portfolio, and credit under special supervision or non-performing loans.
3. Chief Risk Officer: A BCA Director responsible for managing credit, market, operational, and other risks within the Bank (hereinafter referred to as the Risk Management Director).
4. Credit Risk Management Units (Credit Business Unit and Credit Risk Analysis Unit): Serving as the risk owners responsible for credit risk management.

Additionally, BCA maintains dedicated committees supporting the Board of Directors in the credit process, such as the Credit Policy Committee (CPC), Credit Committee (CC), and Risk Management Committee.

Risk Management Strategy for Activities with Significant Credit Risk Exposure

BCA formulates its risk management strategy in alignment with the overall business strategy while considering risk appetite and risk tolerance. BCA also develops risk management strategies to ensure its risk exposure remains managed and controlled in accordance with credit policies, internal procedures, laws, and other applicable regulations.

BCA's risk management strategy is structured based on the following general principles:

- Long-term oriented to ensure BCA's business continuity considering economic cycles/conditions;
- Comprehensively controlling and managing risks for BCA and its Subsidiaries;
- Achieving expected capital adequacy accompanied by adequate resource allocation.

BCA's risk management strategy above is formulated considering the following factors:

- Economic and business developments and potential impacts resulting from risks faced by BCA;
- BCA's organizational structure, including the adequacy of human resources and supporting infrastructure;
- BCA's financial condition, including the ability to generate profit and BCA's capacity to manage risks arising from changes in external and internal factors;

Credit Concentration Risk Management Policy

BCA manages credit concentration risk by determining limits for, among others, industrial sectors, foreign currencies, specific credit facility types, as well as individual and business group exposures. Alongside developments in rating databases, technology, human resources, Bank complexity, markets, and existing regulations, the Bank actively manages the loan portfolio by optimizing capital allocation within acceptable risk appetite and risk tolerance levels.

Credit Risk Measurement and Control

For internal purposes, BCA utilizes measurements based on internal ratings serving as tools in the credit decision-making process. Credit risk control is conducted through the establishment of an independent internal credit review system for effective credit risk management implementation, including:

- Evaluation of credit administration processes;
- Assessment of internal risk rating accuracy or the use of other monitoring tools;
- Effectiveness of business units and Bank officers performing individual credit quality monitoring.

Additionally, the Bank implements an early detection system for non-performing or potentially problematic loans, enabling early mitigation efforts to minimize the impact of non-performing loans on the overall portfolio.

Through continuous identification, measurement, and monitoring, BCA manages and develops methodologies for controlling country risk and transfer risk.

Expected Credit Loss
In calculating expected credit losses, the Bank accounts for macroeconomic forecast influences and determines weighted probabilities regarding the likelihood of macro scenarios. Various Macroeconomic Variables (MEV) are utilized in PSAK 109 modeling based on statistical analysis results aligning MEVs with historical data for impairment model construction. The Bank reviews these expected credit loss calculations and macroeconomic forecasts periodically.

Policy Related to Wrong-Way Risk Exposure
In anticipating wrong-way risk exposure due to adverse market price movements, BCA adds a capital charge for weighted exposure from Credit Valuation Adjustment (CVA) risk-weighted assets in accordance with OJK Circular Letter No. 23/SEOJK.03/2022 concerning the Calculation of Risk-Weighted Assets for Market Risk for Commercial Banks.

Implementation of Credit Risk Measurement using the Standardized Approach
In calculating Risk-Weighted Assets (RWA) for credit risk, the Bank refers to OJK Circular Letter No. 24/SEOJK.03/2021 concerning the Calculation of Risk-Weighted Assets for Credit Risk Using the Standardized Approach for Commercial Banks, and OJK Circular Letter No. 48/SEOJK.03/2017 concerning Guidelines for the Calculation of Net Claims on Derivative Transactions in the Calculation of Risk-Weighted Assets for Credit Risk Using the Standardized Approach.

RWA for Credit Risk using the Basel III Standardized Approach is calculated based on ratings issued by OJK-recognized rating agencies as regulated in OJK Circular Letter No. 37/SEOJK.03/2016 regarding Rating Agencies and Ratings recognized by OJK.

Counterparty credit risk arises from Over the Counter (OTC) derivative transactions and repo/reverse repo transactions in both trading book and banking book positions. Credit limit determination related to counterparty credit risk is adjusted to counterparty needs, the Bank's risk appetite, and existing regulations, including POJK No. 32/POJK.03/2018 and POJK No. 38/POJK.03/2019 concerning Legal Lending Limits and Large Exposure for Commercial Banks.

Credit Risk Mitigation
Primary collateral accepted to mitigate credit risk consists of solid collateral in the form of cash collateral and/or land and buildings due to their relatively high liquidity and fixed nature, allowing for immediate liquidation should a debtor/debtor group's loan enter a non-performing category.

Collateral appraisal is generally conducted by an independent appraiser. If an independent appraiser is not available at the location, the collateral valuation will be conducted by internal appraisal staff not involved in the credit granting process. To monitor the physical condition of collateral pledged by debtors to BCA, collateral reviews are conducted periodically.

The main parties providing collateral/guarantee are analyzed during credit processing, and the creditworthiness is determined using the Four Eyes Principle. Credit decisions are made by two independent parties: business development and credit risk analysis.

Furthermore, to mitigate potential credit risk, BCA's credit portfolio is well diversified across credit categories and industries/economic sectors. It regularly monitors, validates, and fine-tunes credit scoring based on historical data, risk trends, and portfolio performance to ensure the model remains relevant, accurate, and aligned with the company's risk profile and credit policies.

III.B. Disclosure of Market Risk Exposure and Implementation of Market Risk Management

Market Risk Management Organization
The Board of Commissioners and Directors are responsible for ensuring the implementation of market risk management aligns with the strategic objectives, scale, business characteristics, and market risk profile potentially impacting the Bank's capital adequacy, as well as ensuring market risk management implementation is integrated with other risks to manage the Bank's overall risk profile effectively.

The Board of Directors delegates authority and responsibility to the following parties:

Parties	Authorities and Responsibilities
Asset Liability Committee (ALCO)	Determining exchange rate and interest rate policies and risks.
Risk Management Division	Supporting ALCO in monitoring and measuring exchange rate and interest rate risks.
Treasury Division	Managing the overall foreign exchange and interest rate transaction operations in the Bank's trading book, namely: • Responsible for maintaining the Net Open Position (NOP) and mitigating interest rate risk in the trading book, and ensuring the Bank complies with Bank Indonesia regulations regarding NOP. • Responsible for the operational management of securities trading and foreign exchange transactions to meet customer needs and/or generate income.
Regional and Branch Offices	Responsible for managing foreign exchange transactions in their respective regions/branches, in accordance with established limits. In principle, foreign exchange transactions in regions/branches are covered by the Treasury Division. Limits for each region/branch are set based on their operational requirements for managing foreign exchange transactions.

Trading and Banking Book Portfolio Management
Portfolios exposed to interest rate and exchange rate risk are managed by establishing and monitoring the use of Nominal Limits (Securities, Net Open Position), Value at Risk (VAR) Limits, and Stop Loss Limits. The valuation method used is based on the transaction price (close-out prices) or market price quotations from independent sources.

If market prices from independent sources are not available, pricing is based on the yield curve.

Market Risk Measurement
For daily market risk monitoring (exchange rate and interest rate), market risk is measured in the form of Value at Risk using the historical simulation method. For calculating the Minimum Capital Adequacy Requirement (CAR), market risk is calculated using the standard method established by the OJK.

Trading and Banking Book Portfolio Coverage Calculated in the CAR
The following is the portfolio coverage calculated in the CAR:
- Exchange rate risk, by considering the trading and banking books. Exchange rate risk may arise from Today (TOD), Tomorrow (TOM), Spot, Forward, Swap, Domestic Non-Delivery Forward (DNDF), Option, and Structured Product exchange rate transactions.
- Interest rate risk, by considering the trading book. Interest rate risk may arise from securities transactions, Forwards, and Swaps.
- Equity risk (for subsidiaries), by considering the trading book. Equity risk may arise from equity trading transactions the subsidiaries may engage in.

Interest Rate Risk in Banking Book (IRRBB)
Interest rate risk in the banking book (IRRBB) arises from movements in market interest rates contrary to the Bank's positions or transactions, which may impact the Bank's interest income and the economic value of the Bank's capital. The interest rate risk measurement method uses the earnings approach and economic value approach, in accordance with OJK Circular Letter No. 12/SEOJK.03/2018 concerning the Implementation of Risk Management and Standard Risk Measurement for Interest Rate Risk in the Banking Book.

Monitoring and measurement of interest rate risk exposure in the banking book are reported to the Board of Directors/ALCO monthly.

Anticipation of Market Risk for Foreign Currency Transactions and Securities Transactions
Steps and plans taken to anticipate market risk for transactions related to exchange rate and interest rate risk include establishing and controlling market risk limits, such as VaR Limits, Nominal Limits, and Stop Loss Limits, as well as conducting stress tests to measure risk.

III.C. Disclosure of Operational Risk Exposure and Implementation of Operational Risk Management

Operational Risk Management Organization
Bankwide Operational Risk Management implementation refers to the three lines model principles, comprising:
- Board of Commissioners and Directors
  Ensuring risk management implementation is adequate according to the Bank's characteristics, complexity, and risk profile, as well as maintaining a thorough understanding of the types and levels of risk inherent in the Bank's business activities.
- Risk Management Committee
  Ensuring the risk management framework provides adequate protection against risks faced by the Bank.
- Risk Management Division (MRK)
  Ensuring the Bank implements risk management correctly through identification, measurement, monitoring, control, and reporting in accordance with the risk management framework, while maintaining the capability to handle emergency situations threatening the Bank's business continuity.
- Internal Audit Division (DAI)
  Examining and assessing the adequacy and effectiveness of the Bank's risk management, internal control, and governance processes.
- Operation Strategy & Development Group (POL)
  Reviewing, formulating, and ensuring operating and service policies and procedures by considering business and operational needs, compliance with regulators and

other related institutions, risk management and controls, and communicating these to branches and related work units to ensure easy understanding and effective, efficient implementation.
- Work Units (Business and Support Units)
  Serving as risk owners responsible for day-to-day operational risk management and reporting operational risk issues and/or events to MRK.

Mechanism for Identifying and Measuring Operational Risk
The Bank implements Risk and Control Self-Assessment (RCSA) as a means of periodic risk identification, measurement, monitoring, and control across all branch offices, regional offices, and head office work units.

In addition to RCSA, the Bank utilizes a Loss Event Database (LED) and Key Risk Indicators (KRI). The LED aims to administer and analyze operational risk loss events occurring or potentially causing losses to the Bank, serving as a basis for operational risk capital charge calculations and event follow-up monitoring. Meanwhile, KRIs function as early warning signs for potential increases in operational risk within a work unit and as tools to identify weaknesses in processes, procedures, and controls.

The implementation of RCSA, LED, and KRI methodologies is conducted through the Operational Risk Management Information System (ORMIS) application.

Operational Risk Mitigation Mechanism
In mitigating operational risk, the Bank strengthens its people, process, and technology aspects through:
- Regular implementation of Risk Awareness Programs to foster a risk-aware culture among all BCA stakeholders.
- Formulating and updating policies, procedures, and limits to align with organizational developments and regulatory requirements.
- Implementing internal control systems, specifically observing principles such as dual control and segregation of duties to reduce fraud potential.
- Implementing the Occupational Health and Safety Management System (SMK3) to ensure a safe, efficient, and productive work environment.
- Implementing cyber security risk management aligned with the Bank's strategy and regulatory requirements.
- Implementing national and international-based IT security standards.
- Utilizing systems/technology to monitor, detect, and mitigate system disruptions, fraud threats, and cyberattacks on BCA's banking systems.
- Conducting vendor security due diligence to mitigate third-party security risks.

In ensuring operational continuity during disruptions, the Bank implements a Business Continuity Management framework through:
- Providing a Disaster Recovery Center (DRC) and Secondary Work Place (SWP) to support operational recovery.
- Executing the Business Continuity Plan (BCP), including BCP testing and awareness activities at least once a year.
- Providing a Command & Crisis Center at a separate location to serve as the coordination and decision-making hub during crises.
- Conducting evacuation drills and providing building protection facilities across all Bank operational locations.

New Product and Activity Risk Management
In developing new products (covering the provision of products, services, and/or facilities for the benefit of customers), the Bank considers the following aspects:
- Product issuance and activities are governed by internal regulations aligned with regulatory requirements, requiring Board of Directors' approval and reporting to the Board of Commissioners.
- Product development is executed through structured stages, from planning, development, and testing to implementation, accompanied by a risk assessment process and ensuring adequate accounting recording methods.
- Implemented products are evaluated periodically to ensure target achievement, risk mitigation adequacy, as well as the application of information transparency and good governance principles for customers.

III.D. Disclosure of Liquidity Risk Exposure and Implementation of Liquidity Risk Management

Liquidity Risk Management Organization
The Board of Commissioners and Directors are responsible for ensuring liquidity risk management implementation aligns with the Bank's strategic objectives, scale, business characteristics, and liquidity risk profile, including ensuring the integration of liquidity risk management with other risks potentially impacting the Bank's liquidity position.

The Board of Directors delegates authority and responsibility to the following parties:

Parties	Authorities and Responsibilities
Asset Liability Committee (ALCO)	Establishing liquidity policies and strategies.
Risk Management Division	Supporting ALCO in monitoring and measuring liquidity risk.
Treasury Division	Managing the Bank's overall liquidity operations, namely: • Responsible for maintaining the Minimum Reserve Requirement (GWM) and ensuring the Bank complies with Bank Indonesia's provisions regarding GWM. • Responsible for the operational management of secondary reserves in the context of liquidity management and identifying opportunities generating income for the Bank.
Regional Offices and Branches	Responsible for managing liquidity in each region and branch.

Funding Strategy
The funding strategy encompasses a diversification strategy for funding sources and maturities linked to the Bank's characteristics and Business Plan. BCA identifies and monitors key factors affecting the Bank's ability to obtain funds, including identifying and monitoring alternative funding sources to strengthen its capacity to withstand crises conditions.

Liquidity Risk Mitigation
In mitigating liquidity risk, the Bank maintains Rupiah and Foreign Currency liquidity (Minimum Reserves/GWM) and Macroprudential Liquidity Buffers (PLM) in accordance with regulatory requirements. The Bank also establishes guidelines for measuring and mitigating liquidity risk, including Secondary Reserve limits, Interbank Overnight Borrowing limits, Liquidity Coverage Ratio, and the Net Stable Funding Ratio. The Bank also identifies and develops Early Warning Indicators and implements a multi-tiered Contingency Funding Plan to mitigate risk.

Liquidity Risk Measurement and Control
BCA performs periodic and comprehensive liquidity risk measurement by monitoring cash flow projections, liquidity risk stress tests, and liquidity ratios. Liquidity risk monitoring aims to ensure any increase in potential liquidity risk can be promptly mitigated or timely adjusted, including adjustments to the liquidity risk management strategy.

Contingency Funding Plan
The Bank has established a contingency funding plan, serving as an action plan to address deteriorating liquidity conditions. The action plan is structured across several levels: level one (normal), level two (temporary liquidity squeeze), and level three (name crisis).

The action plan selected at each level is adjusted to the conditions occurring during a crisis and the priority of liquidity acquisition speed at a reasonable cost. The contingency funding plan must align with stress test results and be periodically evaluated, updated, and tested to ensure reliability.

III.E. Disclosure of Legal Risk Exposure and Implementation of Legal Risk Management

Legal risk is the risk resulting from lawsuits and/or legal weaknesses, arising from—among other factors—litigation processes involving third-party claims against the Bank or the Bank's claims against third parties, weak contractual agreements, or the absence and/or changes in laws and regulations causing previously executed transactions to become non-compliant with applicable provisions subsequently.

Legal Risk Management Organization
To control potential legal risks, BCA has established the Legal Group (GHK) at the head office and legal work units at regional offices to support BCA in conducting banking activities and performing legal risk mitigation. GHK is also tasked with securing BCA's legal interests in business activities while strictly observing prevailing legal provisions.

Legal Risk Control
To mitigate legal risk, BCA has, among others:
- Established Legal Risk Management Policies and formulated standard cooperation agreements to support BCA's operational activities, while reviewing cooperation agreements between BCA and other parties, including any amendments (addendums).
- Reviewed draft policies or procedures, particularly those related to operational and credit law.
- Measured and assessed risk based on potential losses from cases involving BCA and its Subsidiaries—whether ongoing or concluded in court—relative to BCA's capital and consolidated capital.
- Assessed legal risks regarding new products/activities.
- Inventoried legal case data and performed legal risk profile assessments based on historical quantitative case data.
- Monitored and analyzed cases currently in litigation:
  a. BCA and Subsidiary business activities, where BCA and its Subsidiaries and/or their officials act as plaintiff/defendant/reporter/reported party/suspect/defendant, while performing legal defense.

b. Non-performing loans and/or financing and human resources within BCA and its Subsidiaries.

- Conducted legal communication forums to enhance the competence of legal staff across BCA and its Subsidiaries.
- Disseminated information regarding the impact of newly effective regulations on BCA's banking activities, various modes of operation of banking crime, and their legal handling guidelines to relevant branches, regional offices, and head office work units, as well as legal risk control policies to all regional offices.
- Formulated credit security strategic plans (in collaboration with other work units, including the Credit Recovery Group) regarding non-performing loans.
- Registered Intellectual Property Rights for BCA's banking products and services with authorized agencies and secured asset ownership, including rights to BCA's land and buildings, while monitoring and taking legal action against any infringement of BCA's intellectual property rights.

III.F. Disclosure of Strategic Risk Exposure and Implementation of Strategic Risk Management

Strategic risk is the risk resulting from inaccurate decision-making and/or implementation of a strategic plan, as well as the inability to anticipate changes in the business environment.

Strategic Risk Management Organization
The Board of Directors provides direction in formulating strategic plans and business initiatives outlined in the 3 (three)-year business strategy blueprint, namely the Bank's Business Plan (RBB), aiming to control the direction of business activities and mitigate potential strategic risks.

Furthermore, the Board of Commissioners reviews and approves the RBB. The Corporate Strategy & Planning Division supports the formulation/preparation of the RBB, monitors its realization, and conducts reviews of business objectives.

Policies for Identifying and Responding to Business Environment Changes
The Board of Commissioners and Directors understand strategic risks potentially affecting BCA's financial condition. The Board of Directors plays an active role in monitoring internal conditions and external factor developments influencing BCA's business strategy, both directly and indirectly.

In identifying and responding to external and internal business environment changes, BCA performs:

- Periodic reviews of Corporate Plans and the RBB in accordance with business developments and the Indonesian economic situation. Should the strategic plans and business initiatives require updates in response to business environment changes, the Bank may formulate an RBB Revision while strictly observing applicable regulations.
- Target setting for business aspects by considering current year economic conditions and future year forecasts, emphasizing prudential principles, considering BCA's capacity/capabilities, and competition trends from both banking and non-banking sectors.

BCA's strategy formulation takes into account Bank Indonesia and Financial Services Authority (OJK) regulations as well as other related provisions. BCA's strategy accounts for strategic risk impacts on the Bank's capital and the Minimum Capital Adequacy Requirement (CAR) based on risk appetite, risk tolerance, and considerations of BCA's capabilities.

Strategic risk measurement and assessment are conducted by analyzing strategy suitability with business environment conditions and high-risk strategies, while measuring BCA's business position within the banking industry and the accomplishment of the Bank's Business Plan.

Procedures exist to monitor and measure corporate performance through financial controls aimed at monitoring the accomplishment of business plans and performance on a periodic basis.

Bank's Business Plan Measurement
In measuring the progress of business plan performance, BCA performs the following, among others:

- Identifying, measuring, and monitoring strategic risks, and preparing strategic risk profile reports on a quarterly basis.
- Preparing RBB realization reports, including financial performance (actual vs. budget), the realization of the Bank's work programs, and the progress of office network development/changes.
- Preparing RBB oversight reports, including supervision by the Board of Commissioners, covering the monitoring of alignment between business plan implementation and strategic policies, prudential principles, and applicable regulations.

III.G. Disclosure of Reputational Risk Exposure and Implementation of Reputational Risk Management

Reputational risk may arise from declining stakeholder trust levels stemming from negative perceptions of the Bank.

Reputational Risk Management Organization
BCA maintains a strong commitment to managing reputational risk. Regarding customer complaint management, BCA has established the Contact Center & Digital Services (CDG) Division, specifically handling customer complaints 24/7 via telephone, mail, email, WhatsApp (WA), web chat at www.bca.co.id, the haloBCA application, and social media.

In managing customer complaints, CDG coordinates with related work units to respond to events potentially creating reputational risk.

Meanwhile, BCA's Corporate Communication work unit functions to monitor and handle negative press in mass media and negative content on social media.

Reputational Risk Control Policies and Mechanisms
In managing reputational risk, BCA has implemented several measures, including:
- Maintaining customer complaint handling regulations, evaluated periodically, clearly governing policies, procedures, and work units performing monitoring and reporting on customer complaint handling, including reporting to regulators.
- Measuring reputational risk using periodically evaluated parameters such as negative publications, complaint volume, and complaint resolution performance.
- Monitoring mass media and social media using machine learning-based tools as a performance management implementation to facilitate processes, with routine reporting to respective work unit heads and specific submissions to the Board of Directors. Customer complaint reports are analyzed and used to support the Bank in developing systematic complaint-handling processes.
- Developing infrastructure involving the implementation of appropriate software and hardware (including HaloBCA-Telephone Service, 24-hour WhatsApp/WA Chat, BCA CRM Contact Center, Web Chat via www.bca.co.id, and the haloBCA application). The development of management information system infrastructure facilitates monitoring and supports organizational speed and work quality.

Reputational Risk Management During Crises
BCA maintains a crisis management framework to manage reputational risk during crises, encompassing:
- Crisis Management Policy
- Crisis Team Formation
- Crisis Communication Management
- Crisis Management Regulations
- Business Continuity Plan and Disaster Recovery Plan
- Secondary Work-Place
- Backup Systems

III.H. Disclosure of Compliance Risk Exposure and Implementation of Compliance Risk Management

Compliance risk is the risk arising from the Bank's failure to comply with and/or implement prevailing laws, regulations, and provisions.

Compliance Risk Management Organization
In minimizing potential compliance risks, all organizational lines are responsible for managing compliance risk across all bank activities in accordance with prevailing regulatory requirements. The Director overseeing the Compliance Function, supported by the independent Compliance Division (DCP), is responsible for ensuring compliance and minimizing compliance risks by formulating compliance risk management policies and procedures and monitoring their implementation.

The oversight results from the Director overseeing the Compliance Function are reported quarterly to the President Director, with a copy provided to the Board of Commissioners. Furthermore, DCP is responsible for implementing Anti-Money Laundering, Counter Terrorism Financing Prevention, and Preventing the Financing of Proliferation of Weapons of Mass Destruction (APU, PPT, and PPPSPM) programs at BCA, including risk assessments for program implementation as per regulatory requirements.

Risk Management Strategy related to Compliance Risk
BCA maintains a strong commitment to consistently complying with prevailing laws and regulations and taking steps to address compliance risks should they occur. This aligns with BCA's compliance risk management strategy, which prioritizes proactive prevention (ex-ante) to minimize violations and curative actions (ex-post) for improvement.

Compliance Risk Monitoring and Control
BCA has implemented measures to control and minimize compliance risk, including:
- Identifying compliance risk sources.
- Performing gap analysis, analyzing the impact of new regulations on Bank operations, and proposing adjustments to internal manuals, policies, and procedures.
- Measuring and monitoring compliance risk periodically, with results submitted to the Risk Management Division (MRK).
- Disseminating regulatory information and providing consultations on various regulatory implementations.
- Conducting compliance tests on the implementation of regulations.
- Formulating a compliance matrix diary as a monitoring tool to maintain commitment toward regulatory reporting obligations.
- Communicating regulations to relevant employees, reviewing new products/activities, conducting periodic compliance tests, and providing employee training.
- Utilizing information technology to enhance efficiency and effectiveness in managing regulatory requirements.
- Monitoring suspicious financial transactions using a web-based application called STIM (Suspicious Transaction Identification Model) while continuously developing system applications using the latest technology and updating parameters to detect suspicious transactions.
- Screening and monitoring customer data and transactions against the List of Suspected Terrorists and Terrorist Organizations (DTTOT), the List of Financing for Proliferation of Weapons of Mass Destruction (DPPSPM), the United Nations (UN) List, The Office of Foreign Assets Control (OFAC), the European Union (EU) List, The Office of Financial Sanctions Implementation (OFSI) List, and similar lists issued by authorities during the commencement of business relationships (account opening or adding other facilities), transactions, and whenever updates occur on such lists.

In enhancing internal control effectiveness, the MRK, DAI, and DCP work units coordinate through periodic meetings and intensive communication. Issues related to internal control, specifically potential compliance risks, are reviewed to formulate necessary corrective actions.

Integrated Risk Management Implementation

BCA, as the Main Entity of the BCA Financial Conglomerate (BCA FC), has implemented integrated risk management referring to OJK regulations to mitigate risks faced by the BCA FC. These include the eight risks faced by the Bank—credit, market, liquidity, operational, legal, reputational, strategic, and compliance risks—plus two additional risks: intra-group transaction risk and insurance risk.

BCA FC maintains adequate integrated minimum capital, with an Integrated Capital Adequacy Ratio (CAR) of 304.4% as of December 2025, exceeding the minimum requirement of 100%. Based on integrated risk assessments, this capital is sufficient to anticipate potential losses BCA FC might face in its business operations.

BCA implements integrated risk management referring to the four main pillars according to OJK provisions:

1. Active oversight by the Board of Directors and Board of Commissioners of the Main Entity.
2. Adequacy of integrated risk management policies, procedures, and limit setting.
3. Adequacy of integrated risk identification, measurement, monitoring, and control processes, as well as an Integrated Risk Management Information System.
4. Comprehensive internal control systems regarding integrated risk management implementation.

In implementing Integrated Risk Management, BCA as the Main Entity has:

- Appointed a Director overseeing the integrated risk management function.
- Established the Integrated Risk Management Committee.
- Adjusted the Risk Management Division's organizational structure to include integrated risk management functions.
- Reported the Main Entity and BCA FC members to OJK.
- Conducted dissemination and coordination with BCA FC members.
- Submitted Integrated Risk Profile Reports and Integrated Capital Adequacy Reports.
- Formulated several policies regarding integrated risk management implementation.
- Reviewed integrated risk management implementation and integrated stress tests.
- Assessed proposed new business lines of a strategic nature with a significant impact on Financial Conglomerate risk exposure.
- Developed an integrated risk management information system.

BCA FC members within the scope of integrated risk management implementation are PT BCA Finance, BCA Finance Limited (effectively liquidated in January 3, 2026), PT Bank BCA Syariah, PT BCA Sekuritas, PT Asuransi Umum BCA (BCA Insurance), PT Asuransi Jiwa BCA (BCA Life), PT Central Capital Ventura (CCV), and PT Bank Digital BCA.

Intra-Group Transaction Risk

BCA monitors Intra-Group Transaction Risk to ensure transactions align with the principles of fairness, normal business practices, and applicable regulations, and are well-documented. Based on assessment results, Intra-Group Transaction Risk has an insignificant impact on BCA FC's overall performance.

Insurance Risk

BCA monitors Insurance Risk due to FC members operating in the insurance sector. Based on assessment results, Insurance Risk has an insignificant impact on BCA FC's overall performance.

Each FC member has implemented risk management as follows:

Pillars	Implementation of Risk Management in Subsidiaries
Active supervision of the Board of Directors and Board of Commissioners	1. The Board of Commissioners actively oversees the performance and decisions of the Board of Directors. 2. The Board of Directors formulates, approves, and supervises the implementation of the Company's internal policies. 3. Risk management implementation is reported to the Board of Directors, the Board of Commissioners, and regulators through periodic reports. 4. Organizational structures are established in accordance with regulatory requirements (including the necessary committees at the Executive, Board of Directors, and Board of Commissioners levels).
Adequacy of policies, procedures, and limit implementation	1. Risk policies, procedures, and limit setting are adequate, disseminated internally, and reviewed periodically. 2. Basic Risk Management Policies (KDMR) and derivative policies are maintained in accordance with regulatory requirements. 3. Risk appetite and risk tolerance, along with risk limits for managed risks, are established.
Risk identification, measurement, monitoring, and control processes, as well as risk management information systems.	1. Performing processes: • Identification (including utilizing risk management information systems) of all products and transactions. • Measurement in accordance with type, characteristics, and complexity. • Monitoring in collaboration with relevant work units. • Controlling based on exposure/risk levels. 2. Risk management process implementation is outlined in risk profile reports, monitoring reports, limit review reports, and other periodic reports.
Comprehensive internal control systems	Implementation of internal control functions/internal audits/reviews regarding the effectiveness of policy and procedure execution is conducted independently and periodically.

Risk Management Table

1. General - Key Metrics - Bank as Consolidated with Subsidiaries

No	Description	
Available Capital (amounts)		
1	Common Equity Tier 1 (CET1)	
2	Tier 1	
3	Total Capital	
Risk-Weighted Assets (amounts)		
4	Total Risk-Weighted Assets (RWA)	
Risk-based Capital Ratios as a percentage of RWA		
5	CET1 Ratio (%)	
6	Tier 1 Ratio (%)	
7	Total Capital Ratio (%)	
Additional CET1 buffer requirements as a percentage of RWA		
8	Capital Conservation Buffer requirement (2.5% from RWA) (%)	
9	Countercyclical Buffer Requirement (0 - 2.5% dari RWA) (%)	
10	Bank G-SIB and/or D-SIB additional requirements (1% - 2.5%) (%)	
11	Total of bank CET1 specific buffer requirements (%) (Row 8 + Row 9 + Row 10)	
12	CET1 available after meeting the bank's minimum capital requirements (%)	
Basel III Leverage Ratio		
13	Total Basel III leverage ratio exposure measure	
14	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves)	
14b	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves)	
14c	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	
14d	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	
Liquidity Coverage Ratio (LCR)		
15	Total High-Quality Liquid Assets (HQLA)	
16	Total net cash outflow	
17	LCR Ratio (%)	
Net Stable Funding Ratio (NSFR)		
18	Total Available Stable Funding	
19	Total Required Stable Funding	
20	NSFR Ratio (%)	

(in million Rupiah)

	Period of				
	December 31, 2025	September 30, 2025	June 30, 2025	March 31, 2025	December 31, 2024
	273,828,527	269,050,868	254,936,797	239,748,210	255,311,302
	273,828,527	269,050,868	254,936,797	239,748,210	255,311,302
	284,351,775	279,161,270	265,178,159	249,895,706	265,198,025
	936,368,457	911,093,791	910,809,324	913,638,598	910,183,696
	29.24%	29.53%	27.99%	26.24%	28.05%
	29.24%	29.53%	27.99%	26.24%	28.05%
	30.36%	30.64%	29.11%	27.35%	29.14%
	2.500%	2.500%	2.500%	2.500%	2.500%
	0.000%	0.000%	0.000%	0.000%	0.000%
	2.500%	2.500%	2.500%	2.500%	2.500%
	5.000%	5.000%	5.000%	5.000%	5.000%
	20.37%	20.65%	19.12%	17.36%	19.15%
	1,739,736,652	1,697,586,494	1,651,047,540	1,682,143,904	1,587,197,376
	15.74%	15.85%	15.44%	14.25%	16.09%
	15.74%	15.85%	15.44%	14.25%	16.09%
	15.66%	15.87%	15.46%	14.35%	15.71%
	15.66%	15.87%	15.46%	14.35%	15.71%
	498,662,391	458,495,509	437,849,905	448,863,436	455,814,631
	160,376,849	149,374,726	149,156,949	146,257,922	138,375,584
	310.93%	306.94%	293.55%	306.90%	329.40%
	1,328,381,341	1,293,639,731	1,271,279,239	1,254,908,898	1,223,567,547
	831,031,561	801,349,444	806,715,504	804,436,048	777,730,080
	159.85%	161.43%	157.59%	156.00%	157.33%

2. General - Difference between consolidated scope and mapping in the financial statement in accordance with financial accounting standards by risk categories as reported by regulatory for risk categories (LI1) - as of December 31, 2025

	a	b	
	Carrying values as reported in published financial statements	Carrying values under scope of regulatory consolidation	
Assets			
Cash	25,305,031	25,304,972	
Placement with Bank Indonesia	52,078,654	52,078,654	
Placement with other banks	10,838,081	9,923,780	
Spot and derivative/forward receivables	118,068	118,068	
Securities	456,276,250	450,256,070	
Securities sold under repurchase agreement (repo)	-	-	
Claims on securities bought under reverse repo	5,286,449	5,286,449	
Acceptance receivables	9,694,943	9,694,943	
Loans and financing	979,699,732	979,698,911	
Sharia financing	13,190,859	13,190,859	
Equity investment	803,859	1,997,076	
Other financial assets	14,324,382	13,611,049	
Impairment on financial assets -/-	(31,597,199)	(31,555,859)	
Intangible assets	2,902,619	2,831,644	
Accumulated amortization on intangible asset -/-	(1,123,847)	(1,082,712)	
Fixed assets and equipment	40,354,254	40,128,953	
Accumulated depreciation on fixed assets and equipment -/-	(11,880,570)	(11,743,976)	
Non-earning assets	2,393,506	2,393,506	
Other assets	18,163,465	18,031,059	
Total Assets	**1,586,828,536**	**1,580,163,446**	
Liabilities			
Current account	434,453,871	434,477,921	
Saving account	610,785,794	610,785,794	
Time deposit	203,804,633	203,849,633	
Electronic money	1,494,432	1,494,432	
Liabilities to Bank Indonesia	577	577	
Liabilities to other banks	3,980,717	3,980,717	
Spot and derivative/forward liabilities	97,406	97,406	
Liabilities on securities sold under repurchase agreement (repo)	-	-	
Acceptance liabilities	4,733,862	4,733,862	
Issued securities	165,000	165,000	
Loans/financing received	2,046,859	2,046,859	
Margin deposit	308,366	308,366	
Interbranch liabilities	-	-	
Other liabilities	43,269,464	37,802,838	
Non-controlling interest	221,077	130,429	
Total Liabilities	**1,305,362,058**	**1,299,873,834**	

(in million Rupiah)

	c	d	e	f	g
	Carrying values of items				
	Subject to credit risk framework	Subject to counterparty credit risk framework	Subject to the securitisation framework	Subject to the market risk framework	Not subject to capital requirements or subject to deduction from capital
	25,304,972	-	-	984,277	-
	52,078,654	-	-	7,695,352	-
	9,923,780	-	-	9,221,616	-
	-	118,068	-	-	-
	450,256,070	-	-	52,125,139	-
	-	-	-	-	-
	-	5,286,449	-	-	-
	9,694,943	-	-	5,700,554	-
	979,698,911	-	-	49,870,703	-
	13,190,859	-	-	-	-
	798,970	-	-	120,152	1,198,106
	13,611,049	-	-	827,978	-
	(31,555,859)	-	-	(2,452,047)	-
	-	-	-	-	2,831,644
	-	-	-	-	(1,082,712)
	40,128,953	-	-	-	-
	(11,743,976)	-	-	-	-
	2,393,506	-	-	6,969	-
	12,260,136	-	-	2,704,645	5,770,923
	1,566,040,968	**5,404,517**	**-**	**126,805,338**	**8,717,961**
	-	-	-	45,739,195	434,477,921
	-	-	-	22,650,819	610,785,794
	-	-	-	15,224,668	203,849,633
	-	-	-	-	1,494,432
	-	-	-	-	577
	-	-	-	1,564,692	3,980,717
	-	-	-	-	97,406
	-	-	-	-	-
	-	-	-	3,523,882	4,733,862
	-	-	-	-	165,000
	-	-	-	1,525	2,046,859
	-	-	-	60,755	308,366
	-	-	-	-	-
	-	-	-	4,164,583	37,802,838
	-	-	-	-	130,429
	-	**-**	**-**	**92,930,119**	**1,299,873,834**

3. General - Differences between carrying value in accordance with Indonesian Financial Accounting Standards with exposure value in accordance with Financial Services Authority (LI2) - as of December 31, 2025

(in million Rupiah)

		a	b	c	d	e
		Total	Item subject to:			
			Credit risk framework	Counterparty credit risk framework	Securitization framework	Market risk framework
1	Asset carrying value amount under scope of regulatory consolidation (as per template LI1)	1,580,163,446	1,566,040,968	5,404,517	-	126,805,338
2	Liabilities carrying value amount under regulatory scope of consolidation (as per template LI1)	1,299,873,834	-	-	-	92,930,119
3	Total net amount under regulatory scope of consolidation	280,289,612	1,566,040,968	5,404,517	-	33,875,219
4	Off-balance sheet amounts	491,663,332	168,307,763	-	-	679,887
5	Differences in valuations	-	-	-	-	-
6	Differences due to different netting rules, other than those already included in row 2	-	-	-	-	-
7	Differences due to consideration of provisions	-	-	-	-	-
8	Differences due to prudential filters	-	-	-	-	-
Exposure amounts considered for regulatory purposes		**280,289,612**	**1,566,040,968**	**5,404,517**	**-**	**33,875,219**

4. General - Explanations of differences between accounting and regulatory exposure amounts (LIA) - As of December 31, 2025

Difference between carrying value as reported in published financial statements and carrying values under scope of regulatory consolidation because of the Bank has insurance subsidiaries.

The Group measures fair values using the following hierarchy of methods:

- Level 1: inputs that are quoted prices (unadjusted) in active markets for identical instruments that the Group can access at the measurement date;
- Level 2: inputs other than quoted prices included within level 1 that are observable either directly or indirectly. This category includes instruments valued using: quoted market prices in active markets for similar instruments; quoted prices for identical or similar instruments in markets that are not active; or other valuation techniques in which all significant inputs are directly or indirectly observable from market data;
- Level 3: inputs that are unobservable. This category includes all instruments for which the valuation technique includes inputs not based on observable data and the unobservable inputs have a significant effect on the instrument's valuation. This category includes instruments that are valued based on quoted prices for similar instruments for which significant unobservable adjustments or assumptions are required to reflect differences between the instruments.

Fair values of financial assets and financial liabilities that are traded in active market are based on quoted market prices. For all other financial instruments, the Bank determines fair values using valuation techniques.

Valuation techniques include net present value and discounted cash flow models, comparison with similar instruments for which market observable prices exist and other valuation models. Assumptions and inputs used in valuation techniques include risk-free interest rates, benchmark interest rate, credit spreads and other variables used in estimating discount rates, bond prices, foreign currency exchange rates, and expected price volatilities and correlations.

5. Capital - Composition of Capital (CC1) - as of December 31, 2025

(in million Rupiah)

No.	Component	Amount	Reference from Consolidated Statements of Financial Position
		Consolidated	
Common Equity Tier 1 Capital: Instruments and Reserves			
1.	Directly issued qualifying common share (and equivalent for non-joint stock companies) capital plus related stock surplus	5,099,792	f
2.	Retained earnings	262,029,623	i
3.	Accumulated other comprehensive income (and other reserves)	17,660,101	h
4.	Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)	N/A	
5.	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	-	
6.	**Common Equity Tier 1 capital before regulatory adjustments**	**284,789,516**	
Common Equity Tier 1 capital: Regulatory Adjustments			
7.	Prudential valuation adjustments	-	
8.	Goodwill (net of related tax liability)	(1,113,614)	a
9.	Other intangibles other than mortgage-servicing rights (net of related tax liability)	(635,318)	c
10.	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	N/A	
11.	Cash-flow hedge reserve	N/A	
12.	Shortfall on provisions to expected losses	N/A	
13.	Securitisation gain on sale (as set out in paragraph 562 of Basel II framework)	-	k
14.	Gains and losses due to changes in own credit risk on fair valued liabilities	-	j
15.	Defined-benefit pension fund net assets	N/A	
16.	Investments in own shares (if not already netted off paid-in capital on reported balance sheet)	N/A	
17.	Reciprocal cross-holdings in common equity	N/A	
18.	Investments in the capital of Banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the Bank does not own more than 10% of the issued share capital (amount above 10% threshold)	N/A	
19.	Significant investments in the common stock of Banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions (amount above 10% threshold)	N/A	
20.	Mortgage servicing rights (amount above 10% threshold)	-	b
21.	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	N/A	
22.	Amount exceeding the 15% threshold:		
23.	Significant investments in the common stock of financials	N/A	
24.	Mortgage servicing rights	N/A	
25.	Deferred tax assets arising from temporary differences	N/A	
26.	National specific regulatory adjustments		
	a. Difference between allowance for possible losses and allowance for impairment losses on earning assets	-	
	b. Allowance for losses on non productive assets required to be provided	(2,243,028)	
	c. Deferred tax asset	(5,770,923)	d
	d. Investments in shares of stock	(1,198,106)	
	e. Shortage of capital on insurance subsidiary company	-	
	f. Securitisation Exposure	-	
	g. Other deduction factor of common equity Tier 1	-	
27.	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	-	
28.	**Total regulatory adjustments to Common equity Tier 1**	**(10,960,989)**	
29.	**Common Equity Tier 1 capital (CET1)**	**273,828,527**	

5. Capital - Composition of Capital (CC1) - as of December 31, 2025

(in million Rupiah)

No.	Component	Amount	Reference from Consolidated Statements of Financial Position
		Consolidated	
Additional Tier 1 capital: instruments			
30.	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus		
31.	Classified as equity under applicable accounting standards	-	g
32.	Classified as liabilities under applicable accounting standards	-	e
33.	Directly issued capital instruments subject to phase out from Additional Tier 1	N/A	
34.	Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)	-	
35.	Instruments issued by subsidiaries subject to phase out	N/A	
36.	**Additional Tier 1 capital before regulatory adjustments**	**-**	
Additional Tier 1 capital: regulatory adjustments			
37.	Investments in own Additional Tier 1 instruments	N/A	
38.	Reciprocal cross-holdings in Additional Tier 1 instruments	N/A	
39.	Investments in the capital of Banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the Bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)	N/A	
40.	Significant investments in the capital of Banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	N/A	
41.	National specific regulatory adjustments		
	a. Investments in Instruments issued by the other bank that meet the criteria for inclusion in additional tier 1	-	
42.	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	-	
43.	**Total regulatory adjustments to Additional Tier 1 capital**	**-**	
44.	**Additional Tier 1 capital (AT1)**	**-**	
45.	**Tier 1 capital (T1 = CET 1 + AT 1)**	**273,828,527**	
Tier 2 capital: instruments and provisions			
46.	Directly issued qualifying Tier 2 instruments plus related stock surplus	59,583	
47.	Directly issued capital instruments subject to phase out from Tier 2	N/A	
48.	Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	-	
49.	Instruments issued by subsidiaries subject to phase out	N/A	
50.	General allowance for losses on earning assets that must be calculated with a maximum of 1.25% of RWA for Credit Risk	10,463,665	
51.	**Tier 2 capital before regulatory adjustments**	**10,523,248**	
Tier 2 capital: regulatory adjustments			
52.	Investments in own Tier 2 instruments	N/A	
53.	Reciprocal cross-holdings in Tier 2 instruments and other TLAC liabilities	N/A	
54.	Investments in the other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation and where the bank does not own more than 10% of the issued common share capital of the entity: amount previously designated for the 5% threshold but that no longer meets the conditions (for G-SIBs only)	N/A	
55.	Significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	N/A	
56.	National specific regulatory adjustments		
	a. Sinking fund	-	
	b. Investments in Instruments issued by the other bank that meet the criteria for inclusion in additional Tier 2	-	
57.	**Total regulatory adjustments to Tier 2 capital**	**-**	
58.	**Tier 2 capital (T2)**	**10,523,248**	
59.	**Total capital (TC = T1 + T2)**	**284,351,775**	
60.	**Total risk weighted assets**	**936,368,457**	

5. Capital - Composition of Capital (CC1) - as of December 31, 2025

(in million Rupiah)

No.	Component	Amount	Reference from Consolidated Statements of Financial Position
		Consolidated	
Capital ratios and buffers			
61.	**Common Equity Tier 1 (as a percentage of risk weighted assets)**	**29.24%**	
62.	**Tier 1 (as a percentage of risk weighted assets)**	**29.24%**	
63.	**Total capital (as a percentage of risk weighted assets)**	**30.36%**	
64.	**Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical buffer requirements plus G-SIB buffer requirement, expressed as a percentage of risk weighted assets)**	**5.000%**	
65.	Capital conservation buffer requirement	2.500%	
66.	Bank specific countercyclical buffer requirement	0.000%	
67.	Higher loss absorbency requirement	2.500%	
68.	**Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)**	**20.37%**	
National minimal (if different from Basel 3)			
69.	National Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum)	N/A	
70.	National Tier 1 minimum ratio (if different from Basel 3 minimum)	N/A	
71.	National total capital minimum ratio (if different from Basel 3 minimum)	N/A	
Amounts below the thresholds for deduction (before risk weighting)			
72.	Non-significant investments in the capital and other TLAC liabilities of other financial entities	N/A	
73.	Significant investments in the common stock of financial entities	N/A	
74.	Mortgage servicing rights (net of related tax liability)	N/A	
75.	Deferred tax assets arising from temporary differences (net of related tax liability)	N/A	
Applicable caps on the inclusion of provisions in Tier 2			
76.	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)	N/A	
77.	Cap on inclusion of provisions in Tier 2 under standardised approach	N/A	
78.	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)	N/A	
79.	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	N/A	
Capital instruments subject to phase-out arrangements (only applicable between January 1, 2018 and January 1, 2022)			
80.	Current cap on CET1 instruments subject to phase out arrangements	N/A	
81.	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	N/A	
82.	Current cap on AT1 instruments subject to phase out arrangements	N/A	
83.	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	N/A	
84.	Current cap on T2 instruments subject to phase out arrangements	N/A	
85.	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	N/A	

6. Capital - Reconciliation of Capital (CC2) - as of December 31, 2025

(in million Rupiah)

No.	Accounts	Published Statements of Financial Position	Consolidated Statements of Financial Position Under Regulatory Scope of Consolidation	Reference
		Consolidated		
ASSETS				
1.	Cash	25,305,031	25,304,972	
2.	Placement to Bank Indonesia	52,078,654	52,078,654	
3.	Interbank placement	10,838,081	9,923,780	
4.	Spot and derivative/forward receivables	118,068	118,068	
5	Securities	456,276,250	450,256,070	
6.	Securities sold under repurchase agreement(repo)	-	-	
7.	Claims on securities bought under reverse repo	5,286,449	5,286,449	
8.	Acceptance receivables	9,694,943	9,694,943	
9.	Loans and financing	979,699,732	979,698,911	
10.	Sharia financing	13,190,859	13,190,859	
11.	Equity investment	803,859	1,997,076	
12.	Other financial assets	14,324,382	13,611,049	
13.	Impairment on financial assets -/-	(31,597,199)	(31,555,859)	
	a. Securities	(525,707)	(484,460)	
	b. Loans and Sharia financing	(30,757,244)	(30,757,244)	
	c. Others	(314,248)	(314,155)	
14.	Intangible assets	2,902,619	2,831,644	
	Goodwill	1,158,201	1,157,121	a
	Mortgage servicing rights	-	-	b
	Other intangibles (excluding Mortgage servicing rights)	1,744,418	1,674,523	c
	Accumulated amortization on intangible asset -/-	(1,123,847)	(1,082,712)	
	Goodwill	(43,512)	(43,507)	a
	Mortgage servicing rights	-	-	b
	Other intangibles (excluding Mortgage servicing rights)	(1,080,335)	(1,039,205)	c
15.	Fixed assets and equipment	40,354,254	40,128,953	
	Accumulated depreciation on fixed assets and equipment -/-	(11,880,570)	(11,743,976)	
16.	Non productive asset	2,393,506	2,393,506	
	a. Abandoned property	38,969	38,969	
	b. Foreclosed accounts	2,250,820	2,250,820	
	c. Suspense accounts	11,024	11,024	
	d. Interbranch assets	92,693	92,693	
17.	Other assets	18,163,465	18,031,059	
	Deferred tax assets	5,852,206	5,770,923	d
	Others	12,311,259	12,260,136	
TOTAL ASET		**1,586,828,536**	**1,580,163,446**	

6. Capital - Reconciliation of Capital (CC2) - as of December 31, 2025

(in million Rupiah)

No.	Accounts	Published Statements of Financial Position	Consolidated Statements of Financial Position Under Regulatory Scope of Consolidation	Reference
		Consolidated		
LIABILITIES AND EQUITIES				
LIABILITIES				
1.	Current account	434,453,871	434,477,921	
2.	Saving account	610,785,794	610,785,794	
3.	Time deposit	203,804,633	203,849,633	
4.	Electronic money	1,494,432	1,494,432	
5.	Liabilities to Bank Indonesia	577	577	
6.	Interbank liabilities	3,980,717	3,980,717	
7.	Spot and derivative/forward liabilities	97,406	97,406	
8.	Liabilities on securities sold under repurchase agreement	-	-	
9.	Acceptance liabilities	4,733,862	4,733,862	
10.	Issued securities	165,000	165,000	
11.	Loans/financing received	2,046,859	2,046,859	
	Recognized in AT 1	-	-	e
	Not recognized in capital	2,046,859	2,046,859	
12.	Margin deposit	308,366	308,366	
13.	Interbranch liabilities	-	-	
14.	Other liabilities	43,269,464	37,802,838	
15.	Non-controlling interest	221,077	130,429	
TOTAL LIABILITIES		**1,305,362,058**	**1,299,873,834**	
EQUITIES				
16.	Paid in capital	1,537,663	1,537,663	
	a. Capital	5,500,000	5,500,000	
	a.1. amount eligible for CET 1	5,500,000	5,500,000	f
	a.2. amount eligible for AT 1	-	-	g
	b. Unpaid capital -/-	(3,959,062)	(3,959,062)	
	b.1. amount eligible for CET 1	(3,959,062)	(3,959,062)	f
	b.2. amount eligible for AT 1	-	-	g
	c. Treasury stock -/-	(3,275)	(3,275)	
	c.1. amount eligible for CET 1	(3,275)	(3,275)	f
	c.2. amount eligible for AT 1	-	-	g
17.	Additional paid in capital	3,343,079	3,412,639	
	a. Agio	3,562,129	3,562,129	f
	b. Disagio -/-	-	-	f
	c. Fund for paid up capital	-	-	f
	d. Others	(219,050)	(149,490)	
18.	Other comprehensive gain/(loss)	9,047,491	9,040,784	
	a. Gains	13,490,877	13,394,229	
	a.1. Translation of financial statements in foreign currency	-	-	h
	a.2. Unrealized gain on financial assets measured through other comprehensive income	2,111,904	2,015,499	h
	a.3. Revaluation surplus of fixed assets	11,378,973	11,378,730	h
	a.4. Others	-	-	
	b. Losses -/-	(4,443,386)	(4,353,445)	
	b.1. Actuarial Losses	(4,349,285)	(4,350,414)	
	b.2. Unrealized loss on financial assets measured through other comprehensive income	(3,031)	(3,031)	h
	b.3 Others	(91,070)	-	h

6. Capital - Reconciliation of Capital (CC2) - as of December 31, 2025

(in million Rupiah)

No.	Accounts	Published Statements of Financial Position	Consolidated Statements of Financial Position Under Regulatory Scope of Consolidation	Reference
		Consolidated		
19.	Reserves	4,268,903	4,268,903	h
	a. General reserves	4,268,903	4,268,903	
	b. Appropriated reserves	-	-	
20.	Gain/loss	263,269,342	262,029,623	
	a. Previous years	243,327,102	242,311,234	
	a.1. Gain/Loss previous years	243,327,102	242,311,234	i
	a.2. Gain/Loss due to changes in own credit risk on fair valued liabilities	-	-	j
	a.3. Securitisation gain on sale	-	-	k
	b. Current Year	57,537,287	57,313,436	
	b.1. Gain/Loss previous years	57,537,287	57,313,436	i
	b.2. Gain/Loss due to changes in own credit risk on fair valued liabilities	-	-	j
	b.3. Securitisation gain on salesekuritisasi	-	-	k
	c. Dividend paid -/-	(37,595,047)	(37,595,047)	i
TOTAL EQUITIES		**281,466,478**	**280,289,612**	
TOTAL LIABILITIES AND EQUITIES		**1,586,828,536**	**1,580,163,446**	

7. Capital - Main Features of Capital and TLAC - Eligible Instruments (CCA)
- as of December 31, 2025

No.	Question	Answer	Answer
1.	Issuer	PT Bank Central Asia Tbk	PT Bank Central Asia Tbk
2.	Unique identifier	BBCA	BBCA01ASBCN1
3.	Governing law(s) of the instrument	Indonesian Law	Indonesian Law
	Instrument Treatment based on CAR requirements		
4.	Transitional Basel III rules	N/A	N/A
5.	Post-transitional Basel III rules	CET 1	Tier 2
6.	Eligible at solo/group/Group and Solo	Solo	Solo
7.	Instrument type	Common Stock	Subordinated Loan
8.	Amount recognised in regulatory capital	5,099,792	65,000
9.	Par value of instrument	12.5	65,000
10.	Accounting classification	Equity	Liability - Amortised Cost
11.	Original date of issuance	May 31, 2000	July 5, 2018
12.	Perpetual or dated	Perpetual	With Maturity
13.	Original maturity date	N/A	July 5, 2025
14.	Issuer call subject to prior supervisory approval	No	No
15.	Optional call date, contingent call dates and redemption amount (if any)	N/A	N/A
16.	Subsequent call option	N/A	N/A
	Coupons / dividends		
17.	Fixed or floating	Floating	Fixed
18.	Coupon rate and any related index	N/A	N/A
19.	Existence of a dividend stopper	No	No
20.	Fully discretionary; partial or mandatory	Fully discretionary	Partial
21.	Existence of step up or other incentive to redeem	No	No
22.	Noncumulative or cumulative	Noncumulative	Cumulative
23.	Convertible or non-convertible	Non-convertible	Non-convertible
24.	If convertible, conversion trigger (s)	N/A	N/A
25.	If convertible, fully or partially	N/A	N/A
26.	If convertible, conversion rate	N/A	N/A
27.	If convertible, mandatory or optional conversion	N/A	N/A
28.	If convertible, specify instrument type convertible into	N/A	N/A
29.	If convertible, specify issuer of instrument it converts into	N/A	N/A
30.	Write-down feature	No	Yes
31.	If write-down, write-down trigger(s)	N/A	**)
32.	If write-down, full or partial	N/A	Full or partial
33.	If write-down, permanent or temporary	N/A	Permanent
34.	If temporary write-down, description of write-up mechanism	N/A	N/A
35.	Position in subordination hierarchy in liquidation	*)	***)
36.	Non-compliant transitioned features	No	No
37.	If yes, specify non-compliant features	N/A	N/A

Qualitative Analysis

*) In a liquidation, shareholders shall only receive the remaining proceeds, if any, after all existing creditors have been paid and there is still the remaining assets of the company.

**) (i). Common Equity Tier 1 ratio lower or equal to 5.125% from risk weighted assets, both individually and consolidated with subsidiaries; and/or
(ii). There is a plan from authorized authority to make capital investment to the Entity which is considered to have the potential disrupt the continuity of its business; and
(iii). There is an order from Financial Services Authority (OJK) to write down.

If in the future the write down criteria are determined otherwise based on the provisions of the laws and regulations, the write down criteria will follow these provisions.

***) At the time of Liquidation, the subordinated bond holder will only get return on investment if all preferred creditors and senior debt holders of the company have received payment and there is still the remaining assets of the company.

10.a. Leverage Ratio - Exposure in Leverage Ratio Report and Report of Leverage Calculation - Bank Only

A. Exposure in Leverage Ratio Report

(in million Rupiah)

No	Information	As of December 31, 2025
1.	Total assets on the balance sheet in published financial statements (Gross value before deducting impairment provision)	1,567,515,683
2.	Adjustment for investment in Bank, Financial Institution, Insurance Company, and/or other entities that consolidated based on accounting standard yet out of scope consolidation based on Otoritas Jasa Keuangan	-
3.	Adjustment for portfolio of financial asset that have underlying which already transferred to without recourse securitization asset as stipulated in OJK's statutory regulations related to Prudential Principles in Securitization Asset Activity for General Bank In the event that the underlying financial asset has been deducted from the total assets in the statement of financial position, the number on this line is 0 (zero)	-
4.	Adjustment to temporary exception of Placement to Bank Indonesia in accordance Statutory Reserve Requirement (if any)	N/A
5.	Adjustment to fiduciary asset that recognized as balance sheet based on accounting standard yet excluded from total exposure in Leverage Ratio calculation	N/A
6.	Adjustment to acquisition cost or sales price of financial assets regularly using trade date accounting method	-
7.	Adjustment to qualified cash pooling transaction as stipulated in this OJK's regulation	-
8.	Adjustment to exposure of derivative transaction	936,640
9.	Adjustment to exposure of Securities Financing Transaction (SFT) as example reverse repo transaction	806,696
10.	Adjustment to exposure of Off Balance Sheet transaction that already multiply with Credit Conversion Factor	168,075,502
11.	Prudent valuation adjustments in form of capital deduction factor and impairment	(48,736,438)
12.	Other adjustments	-
13	**Total Exposure in Leverage Ratio Calculation**	**1,688,598,083**

B. Leverage Ratio Calculation Report

(in million Rupiah)

No	Information	Period	
		December 31, 2025	September 30, 2025
On-Balance Sheet Exposure			
1.	On-balance sheet exposure including collateral, but excluding derivatives and securities financing transaction (SFTs) (gross value before deducting impairment provisions)	1,562,966,998	1,509,733,465
2.	Gross-up for derivatives collateral provided where deducted from balance sheet assets pursuant to the accounting standard	-	-
3.	(Deductions of receivable assets for CVM provided in derivatives transactions)	-	-
4.	(Adjustment for securities received under securities financing transactions that are recognised as an asset)	-	-
5.	(Impairment provision those assets inline with accounting standard applied)	(30,144,220)	(31,879,788)
6.	(Asset amounts deducted in determining Basel III Tier 1 capital and regulatory adjustments)	(15,728,106)	(15,289,652)
7.	**Total On-Balance Sheet Exposure** Sum of rows 1 to 6	**1,517,094,672**	**1,462,564,025**
Derivative Exposure			
8.	Replacement cost associated with all derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)	165,295	224,888
9.	Add on amounts for PFE associated with all derivatives transactions	889,967	644,715
10.	(Exempted central counterparty (CCP) leg of client-cleared trade exposures)	(554)	(525)
11.	Adjusted effective notional amount of written credit derivatives	-	-
12.	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	-	-

B. Leverage Ratio Calculation Report

(in million Rupiah)

No	Information	Period	
		December 31, 2025	September 30, 2025
13.	**Total Derivative Exposure** Sum of rows 8 to 12	**1,054,708**	**869,078**
Securities Financing Transaction (SFT) Exposure			
14.	Gross SFT Assets	4,430,617	14,593,090
15.	(Netted amounts of cash payables and cash receivables of gross SFT assets)	-	-
16.	Counterparty credit risk exposure for SFT assets refers to current exposure calculation	806,696	2,346,636
17.	Agent transaction exposures	-	-
18.	**Total SFT Exposure** Sum of rows 14 to 17	**5,237,313**	**16,939,726**
Other Off-Balance Sheet Exposure			
19.	Off-balance sheet exposure at gross notional amount (gross value before deducting impairment provision)	489,501,093	498,510,249
20.	(Adjustment from the result of multiplying commitment payable or contingent payables with credit conversion factor and deducted with impairment provision)	(321,425,591)	(325,687,319)
21.	(Impairment provision for off balance sheet inline with accounting standard)	(2,864,112)	(3,134,726)
22.	**Total Other Off-Balance Sheet Exposure** Sum of rows 19 to 21	**165,211,390**	**169,688,204**
Capital and Total Exposure			
23.	**Tier 1 Capital**	**258,057,396**	**253,740,502**
24.	**Total Exposure** Sum of rows 7,13,18,22	**1,688,598,083**	**1,650,061,033**
Leverage Ratio			
25.	**Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)**	**15.28%**	**15.38%**
25a.	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	15.28%	15.38%
26.	National Minimum Leverage Ratio Requirement	3.00%	3.00%
27.	Applicable Leverage Buffer	N/A	N/A
Disclosures of Mean Values			
28.	Mean value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables	13,519,709	12,224,740
29.	Quarter-end value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables	4,430,617	14,593,090
30.	Total exposures (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets	1,697,687,175	1,647,692,683
30a.	Total exposures (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT asset	1,697,687,175	1,647,692,683
31.	Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets	15.20%	15.40%
31a.	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets	15.20%	15.40%

10.b. Leverage Ratio - Exposure in Leverage Ratio Report and Report of Leverage Calculation - Bank as Consolidated with Subsidiaries

A. Exposure in Leverage Ratio Report

(in million Rupiah)

No	Information	As of December 31, 2025
1.	Total assets on the balance sheet in published financial statements (Gross value before deducting impairment provision)	1,618,425,735
2.	Adjustment for investment in Bank, Financial Institution, Insurance Company, and/or other entities that consolidated based on accounting standard yet out of scope consolidation based on Otoritas Jasa Keuangan.	(6,665,089)
3.	Adjustment for portfolio of financial asset that have underlying which already transferred to without recourse securitization asset as stipulated in OJK's statutory regulations related to Prudential Principles in Securitization Asset Activity for General Bank In the event that the underlying financial asset has been deducted from the total assets in the statement of financial position, the number on this line is 0 (zero)	-
4.	Adjustment to temporary exception of Placement to Bank Indonesia in accordance Statutory Reserve Requirement (if any)	N/A
5.	Adjustment to fiduciary asset that recognized as balance sheet based on accounting standard yet excluded from total exposure in Leverage Ratio calculation	N/A
6.	Adjustment to acquisition cost or sales price of financial assets regularly using trade date accounting method	-
7.	Adjustment to qualified cash pooling transaction as stipulated in this OJK's regulation	-
8.	Adjustment to exposure of derivative transaction	936,640
9.	Adjustment to exposure of Securities Financing Transaction (SFT) as example: reverse repo transaction	1,660,656
10.	Adjustment to exposure of Off Balance Sheet transaction that already multiply with Credit Conversion Factor	168,559,843
11.	Prudent valuation adjustments in form of capital deduction factor and impairment	(43,181,133)
12.	Other adjustments	-
13.	**Total Exposure in Leverage Ratio Calculation**	**1,739,736,652**

B. Leverage Ratio Calculation Report

(in million Rupiah)

No	Information	Period	
		December 31, 2025	September 30, 2025
On-Balance Sheet Exposure			
1.	On-balance sheet exposure including collateral, but excluding derivatives and securities financing transaction (SFTs) (gross value before deducting impairment provisions)	1,606,356,129	1,550,237,005
2.	Gross-up for derivatives collateral provided where deducted from balance sheet assets pursuant to the accounting standard	-	-
3.	(Deductions of receivable assets for CVM provided in derivatives transactions)	-	-
4.	(Adjustment for securities received under securities financing transactions that are recognised as an asset)	-	-
5.	(Impairment provision those assets inline with accounting standard applied)	(31,596,263)	(33,280,491)
6.	(Asset amounts deducted in determining Basel III Tier 1 capital and regulatory adjustments)	(8,717,961)	(8,224,574)
7.	**Total On-Balance Sheet Exposure.** Sum of rows 1 to 6	**1,566,041,905**	**1,508,731,940**
Derivative Exposure			
8.	Replacement cost associated with all derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)	165,295	224,888
9.	Add on amounts for PFE associated with all derivatives transactions	889,967	644,715
10.	(Exempted central counterparty (CCP) leg of client-cleared trade exposures)	(554)	(525)
11.	Adjusted effective notional amount of written credit derivatives	-	-
12.	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	-	-
13.	**Total Derivative Exposure** Sum of rows 8 to 12	**1,054,708**	**869,078**

B.Leverage Ratio Calculation Report

(in million Rupiah)

No	Information	Period	
		December 31, 2025	September 30, 2025
Securities Financing Transaction (SFT) Exposure			
14.	Gross SFT Assets	5,285,513	14,974,431
15.	(Netted amounts of cash payables and cash receivables of gross SFT assets)	-	-
16.	Counterparty credit risk exposure for SFT assets refers to current exposure calculation	1,661,592	2,727,977
17.	Agent transaction exposures	-	-
18.	**Total SFT Exposure** Sum of rows 14 to 17	**6,947,105**	**17,702,408**
Other Off-Balance Sheet Exposure			
19.	Off-balance sheet exposure at gross notional amount (gross value before deducting impairment provision)	491,663,332	501,071,473
20.	(Adjustment from the result of multiplying commitment payable or contingent payables with credit conversion factor and deducted with impairment provision)	(323,103,489)	(327,649,946)
21.	(Impairment provision for off balance sheet inline with accounting standard)	(2,866,909)	(3,138,459)
22.	**Total Other Off-Balance Sheet Exposure** Sum of rows 19 to 21	**165,692,934**	**170,283,068**
Capital and Total Exposure			
23.	**Tier 1 Capital**	**273,828,527**	**269,050,868**
24.	**Total Exposure** Sum of rows 7,13,18,22	**1,739,736,652**	**1,697,586,494**
Leverage Ratio			
25.	**Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)**	**15.74%**	**15.85%**
25a.	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	15.74%	15.85%
26.	National Minimum Leverage Ratio Requirement	3.00%	3.00%
27.	Applicable Leverage Buffer	N/A	N/A
Disclosures of Mean Values			
28.	Mean value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables	13,957,999	12,566,261
29.	Quarter-end value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables	5,285,513	14,974,431
30.	Total exposures (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets	1,748,409,138	1,695,178,324
30a.	Total exposures (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT asset	1,748,409,138	1,695,178,324
31.	Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets	15.66%	15.87%
31a.	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets	15.66%	15.87%

11. Credit Risk - Risk Management Implementation Report for Credit Risk (CRA)

Disclosure of Qualitative Information related to Credit Risk in General has been submitted through the Risk Management Implementation Report for Credit Risk as part of the Bank's Health Level Report for the period December 31, 2025.

12.a. Credit Risk - Disclosure of Credit Quality over Asset (CR1) - Bank only

(in million Rupiah)

	As of December 31, 2025						
	Gross Carrying Value		Allowance for impairment losses	Allowance for impairment losses		Allowance for impairment losses (IRB Approach)	Net Receivables (a+b-c)
	Past Due Receivables	Non Past Due Receivables		Stage 2 and Stage 3	Stage 1		
	a	b	c	d	e	f	g
1. Credit	15,853,686	946,049,819	29,390,498	17,881,052	11,509,446		932,513,007
2. Securities	100,666	435,790,134	444,818	100,581	344,237		435,445,982
3. Other Off-Balance Sheet	38,719	390,380,193	2,864,112	124,402	2,739,710		387,554,800
4. Total	**15,993,071**	**1,772,220,146**	**32,699,428**	**18,106,035**	**14,593,393**		**1,755,513,789**

12.b. Credit Risk - Disclosure of Credit Quality over Asset (CR1) - Bank as Consolidated with Subsidiaries

(in million Rupiah)

	As of December 31, 2025						
	Gross Carrying Value		CKPN	CKPN		CKPN (Pendekatan IRB)	Nilai Bersih (a+b-c)
	Past Due Receivables	Non Past Due Receivables		Stage 2 and Stage 3	Stage 1		
	a	b	c	d	e	f	g
1. Credit	16,201,200	976,688,570	30,757,244	18,577,127	12,180,117		962,132,526
2. Securities	100,666	450,155,404	484,460	119,903	364,557		449,771,610
3. Other Off-Balance Sheet	40,738	391,171,565	2,866,909	124,402	2,742,507		388,345,394
4. Total	**16,342,604**	**1,818,015,539**	**34,108,613**	**18,821,432**	**15,287,181**		**1,800,249,530**

13.a. Credit Risk - Disclosures of Past Due Credit and Securities Movements (CR2) - Bank only

(in million Rupiah)

	As of December 31, 2025
	a
1. Past Due Credit and Securities in prior reporting	20,233,597
2. Past Due Credit and Securities since prior reporting	7,876,349
3. Credit and Securities Restated to Not Past Due Receivables	2,808,766
4. Written-Off	5,760,776
5. Other Changes	(3,586,052)
6. Past Due Credit and Securities for end of reporting period (1+2-3-4+5)	**15,954,352**

13.b. Credit Risk - Disclosures of Past Due Credit and Securities Movements (CR2) - Bank as Consolidated with Subsidiaries

(in million Rupiah)

		As of December 31, 2025
		a
1.	Past Due Credit and Securities in prior reporting	20,660,481
2.	Past Due Credit and Securities since prior reporting	8,355,628
3.	Credit and Securities Restated to Not Past Due Receivables	2,972,306
4.	Written-Off	6,306,472
5.	Other Changes	(3,435,465)
6.	**Past Due Credit and Securities for end of reporting period (1+2-3-4+5)**	**16,301,866**

14.a. Credit Risk - Disclosure of Quantitative Related to Credit Risk Mitigation Techniques (CR3) - Bank only

(in million Rupiah)

		As of December 31, 2025				
		Unsecured Receivables	Secured Receivables by Credit Risk Mitigation Techniques	Secured Receivables by Collateral	Secured Receivables by Warranty, Guarantee, and/or Credit Insurance	Secured Receivables by Credit Derivatives
		a	b	c	d	e
1.	Credit	895,148,452	37,364,555	37,334,222	30,333	-
2.	Securities	435,445,982	-	-	-	-
3.	**Total**	**1,330,594,434**	**37,364,555**	**37,334,222**	**30,333**	**-**
4.	Past Due Credit and Securities	6,243,032	3,298	3,298	-	-

14.b. Credit Risk - Disclosure of Quantitative Related to Credit Risk Mitigation Techniques (CR3) - Bank as Consolidated with Subsidiaries

(in million Rupiah)

		As of December 31, 2025				
		Unsecured Receivables	Secured Receivables by Credit Risk Mitigation Techniques	Secured Receivables by Collateral	Secured Receivables by Warranty, Guarantee, and/or Credit Insurance	Secured Receivables by Credit Derivatives
		a	b	c	d	e
1.	Credit	923,367,428	38,765,098	38,734,765	30,333	
2.	Securities	449,771,610	-	-	-	
3.	**Total**	**1,373,139,038**	**38,765,098**	**38,734,765**	**30,333**	
4.	Past Due Credit and Securities	6,325,134	3,298	3,298	-	

15.1a. Disclosure of Net Receivables by Region (CRB-1) - Bank Only

(in million Rupiah)

No.	Portfolio Category	As of December 31, 2025				
		Net Receivables by Region				
		Sumatra	Java	Borneo	Eastern Indonesia	Total
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1.	Receivables on Sovereigns	888	412,384,344	364	568	412,386,164
2.	Receivables on Public Sector Entities	282,243	44,016,722	-	-	44,298,965
3.	Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-
4.	Receivables on Banks	192,007	53,644,672	7,405	38,393	53,882,477
5.	Receivables by Covered Bond	-	-	-	-	-
6.	Receivables to Securities Companies and Other Financial Services Institutions	11,187	64,906,813	529,491	10,542	65,458,033
7.	Receivables in the Form of Subordinated Securities, Equity, and Other Capital Instruments	-	684,704	-	-	684,704
8.	Loans Secured by Residential Property	16,289,538	196,709,466	6,599,102	9,656,766	229,254,872
9.	Loans Secured by Commercial Real Estate	24,862,295	339,201,094	8,599,880	13,558,032	386,221,301
10.	Credit for Land Acquisition, Soil Processing, and Construction	-	-	-	-	-
11.	Employee/Retired Loans	-	-	-	-	-
12.	Receivables on Micro, Small Business & Retail Portfolio	3,925,046	89,791,072	2,400,797	3,745,953	99,862,868
13.	Receivables on Corporate	6,913,106	270,444,446	4,234,019	4,570,693	286,162,264
14.	Past Due Receivables	340,990	5,498,221	136,230	308,288	6,283,729
15.	Other Assets	3,336,051	59,633,460	1,189,056	3,419,035	67,577,602
Total		**56,153,351**	**1,536,915,014**	**23,696,344**	**35,308,270**	**1,652,072,979**

15.1a. Disclosure of Net Receivables by Region (CRB-1) - Bank Only

(in million Rupiah)

No.	Portfolio Category	As of December 31, 2024				
		Net Receivables by Region				
		Sumatra	Java	Borneo	Eastern Indonesia	Total
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1.	Receivables on Sovereigns	-	368,166,256	-	-	368,166,256
2.	Receivables on Public Sector Entities	313,604	42,199,324	-	-	42,512,928
3.	Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-
4.	Receivables on Banks	260,231	52,102,114	78,226	57,714	52,498,285
5.	Receivables by Covered Bond	-	-	-	-	-
6.	Receivables to Securities Companies and Other Financial Services Institutions	9,699	54,245,819	488,913	11,950	54,756,381
7.	Receivables in the Form of Subordinated Securities, Equity, and Other Capital Instruments	-	627,983	-	-	627,983
8.	Loans Secured by Residential Property	14,450,545	187,288,264	6,263,453	9,435,054	217,437,316
9.	Loans Secured by Commercial Real Estate	22,205,493	310,678,296	7,532,061	12,944,109	353,359,959
10.	Credit for Land Acquisition, Soil Processing, and Construction	-	-	-	-	-
11.	Employee/Retired Loans	-	-	-	-	-
12.	Receivables on Micro, Small Business & Retail Portfolio	3,775,001	87,147,016	2,153,413	3,498,945	96,574,375
13.	Receivables on Corporate	7,701,027	244,044,367	3,073,298	4,434,524	259,253,216
14.	Past Due Receivables	254,205	4,639,972	169,738	274,752	5,338,667
15.	Other Assets	4,442,645	59,345,655	1,034,432	3,709,309	68,532,041
Total		**53,412,450**	**1,410,485,066**	**20,793,534**	**34,366,357**	**1,519,057,407**

15.1b. Credit Risk - Disclosure of Net Receivables by Region (CRB-1) - Bank as Consolidated with Subsidiaries

(in million Rupiah)

No.	Portfolio Category	As of December 31, 2025				
		Net Receivables by Region				
		Sumatra	Java	Borneo	Eastern Indonesia	Total
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1.	Receivables on Sovereigns	888	421,535,595	364	568	421,537,415
2.	Receivables on Public Sector Entities	316,543	44,319,090	-	236,675	44,872,308
3.	Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-
4.	Receivables on Banks	192,007	55,632,131	7,405	160,272	55,991,815
5.	Receivables by Covered Bond	-	-	-	-	-
6.	Receivables to Securities Companies and Other Financial Services Institutions	11,187	64,521,629	529,491	10,542	65,072,849
7.	Receivables in the Form of Subordinated Securities, Equity, and Other Capital Instruments	-	789,700	-	-	789,700
8.	Loans Secured by Residential Property	16,353,730	198,080,879	6,600,110	9,705,381	230,740,100
9.	Loans Secured by Commercial Real Estate	24,865,838	339,370,072	8,599,880	13,561,027	386,396,817
10.	Credit for Land Acquisition, Soil Processing, and Construction	-	-	-	-	-
11.	Employee/Retired Loans	47,600	31,595	7,080	31,324	117,599
12.	Receivables on Micro, Small Business & Retail Portfolio	5,897,191	98,688,465	3,094,389	4,719,326	112,399,371
13.	Receivables on Corporate	8,724,056	289,662,371	5,217,501	5,663,734	309,267,662
14.	Past Due Receivables	352,832	5,555,760	143,719	313,924	6,366,235
15.	Other Assets	3,383,685	60,709,044	1,189,056	3,420,113	68,701,898
Total		**60,145,557**	**1,578,896,331**	**25,388,995**	**37,822,886**	**1,702,253,769**

15.1b. Credit Risk - Disclosure of Net Receivables by Region (CRB-1) - Bank as Consolidated with Subsidiaries

(in million Rupiah)

No.	Portfolio Category	As of December 31, 2024					
		Net Receivables by Region					
		Sumatra	Java	Borneo	Eastern Indonesia	Foreign Operation	Total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1.	Receivables on Sovereigns	-	378,037,874	-	-	-	378,037,874
2.	Receivables on Public Sector Entities	346,937	42,459,758	-	233,333	-	43,040,028
3.	Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-
4.	Receivables on Banks	260,231	54,174,271	78,226	57,714	345,285	54,915,727
5.	Receivables by Covered Bond	-	-	-	-	-	-
6.	Receivables to Securities Companies and Other Financial Services Institutions	9,699	53,928,029	488,913	11,950	-	54,438,591
7.	Receivables in the Form of Subordinated Securities, Equity, and Other Capital Instruments	-	600,017	-	-	59,109	659,126
8.	Loans Secured by Residential Property	14,494,023	188,393,579	6,264,528	9,476,912	-	218,629,042
9.	Loans Secured by Commercial Real Estate	22,210,582	310,791,336	7,532,061	12,949,390	-	353,483,369
10.	Credit for Land Acquisition, Soil Processing, and Construction	-	-	-	-	-	-
11.	Employee/Retired Loans	77,950	57,296	12,376	53,387	-	201,009
12.	Receivables on Micro, Small Business & Retail Portfolio	5,795,060	96,295,259	2,842,230	4,518,449	-	109,450,998
13.	Receivables on Corporate	9,318,475	258,023,419	3,927,856	5,001,871	-	276,271,621
14.	Past Due Receivables	274,445	4,723,792	178,095	281,286	-	5,457,618
15.	Other Assets	4,489,109	60,956,954	1,034,432	3,709,533	4,035	70,194,063
Total		**57,276,511**	**1,448,441,584**	**22,358,717**	**36,293,825**	**408,429**	**1,564,779,066**

15.2a.Credit Risk - Disclosure of Net Receivables by Economic Sectors (CRB-2) - Bank Only

No.	Economic Sectors	Receivables on Sovereigns	Receivables on Public Sector Entities	Receivables on Multilateral Development Banks and International Institutions	Receivables on Banks	Receivables by Covered Bond	Receivables to Securities Companies and Other Financial Services Institutions	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	
As of December 31, 2025								
1.	Agriculture, Forestry, and Fisheries	-	-	-	-	-	230,523	
2.	Mining and Quarrying Industries	-	2,598,438	-	-	-	-	
3.	Processing Industries	-	1,410,228	-	-	-	503	
4.	Procurement of Electricity, Gas, Steam/Hot Water and Cold Water	-	25,048,729	-	-	-	-	
5.	Water Management, Waste Water Management, Waste Management and Recycling	-	-	-	-	-	-	
6.	Construction	-	97,559	-	-	-	3,768	
7.	Wholesale and Retail Trade; Car and Motorcycle Repair and Maintenance	-	15,875	-	-	-	5,031	
8.	Transportation and Warehousing	-	6,975,235	-	-	-	-	
9.	Hotel and Food & Beverage	-	-	-	-	-	-	
10.	Information and Communication	-	7,646,352	-	-	-	-	
11.	Financial and Insurance Activities	5,324,038	-	-	53,882,477	-	65,209,913	
12.	Real Estate	-	-	-	-	-	-	
13.	Professional, Scientific, and Technical Activities	-	-	-	-	-	4,090	
14.	Leasing and Leasing Without Option Right, Employment, Travel Agencies, and Other Business Support Activities	-	-	-	-	-	3,993	
15.	Public Administration, Defense And Compulsory Social Security	404,363,519	-	-	-	-	-	
16.	Education Services	-	-	-	-	-	-	
17.	Human Health and Social Work Activities	-	-	-	-	-	-	
18.	Art, Entertainment, and Leisure Activities	-	-	-	-	-	-	
19.	Other Service Activities	-	-	-	-	-	205	
20.	Household Activities as Employer; Activities which Generate Products or Services by Household, Use for Fulfilling Self-Needs	-	-	-	-	-	-	
21.	International institution and Other Extra International Agency Activities	-	-	-	-	-	-	
22.	Household Activities	-	-	-	-	-	-	
23.	Non-Business Field	-	-	-	-	-	7	
24.	Others	2,698,607	506,549	-	-	-	-	
Total		**412,386,164**	**44,298,965**	**-**	**53,882,477**	**-**	**65,458,033**	

(in million Rupiah)

	Receivables in the Form of Subordinated Securities, Equity, and Other Capital Instruments	Loans Secured by Residential Property	Loans Secured by Commercial Real Estate	Credit for Land Acquisition, Soil Processing, and Construction	Employee/ Retired Loans	Receivables on Micro, Small Business & Retail Portfolio	Receivables on Corporate	Past Due Receivables	Other Assets
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
	-	2,545,569	31,815,989	-	-	1,521,033	10,407,161	61,181	-
	-	719,458	8,276,408	-	-	249,771	30,894,729	8,189	-
	-	26,714,039	145,345,710	-	-	3,569,693	67,239,702	1,818,831	-
	-	246,386	6,073,831	-	-	60,947	2,663,596	2,040	-
	-	219,781	3,080,610	-	-	87,377	2,210,706	5,859	-
	-	3,397,999	6,705,354	-	-	1,214,201	35,114,680	195,083	-
	-	70,654,307	100,554,997	-	-	11,586,824	27,164,263	1,740,807	-
	-	7,706,582	16,148,211	-	-	1,684,139	15,975,818	91,104	-
	-	2,448,311	13,027,775	-	-	1,593,838	2,803,997	281,106	-
	80	841,077	2,378,225	-	-	328,301	24,105,338	38,147	-
	684,624	185,262	372,433	-	-	4,075,924	2,679,611	34	20,802
	-	3,368,695	26,840,647	-	-	1,588,462	8,479,561	77,731	-
	-	1,589,813	2,822,600	-	-	1,176,226	994,044	165,470	-
	-	1,925,700	8,310,477	-	-	787,649	2,124,753	65,304	-
	-	-	-	-	-	-	-	-	-
	-	218,547	960,585	-	-	420,200	366,846	4,240	-
	-	1,024,590	5,119,907	-	-	345,854	278,638	11,945	-
	-	129,775	404,519	-	-	107,781	247,621	2,356	-
	-	632,396	1,782,825	-	-	707,680	176,966	26,473	-
	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	105	-	-	-
	-	104,686,585	6,200,198	-	-	45,072,839	-	1,597,688	-
	-	-	-	-	-	22,557,370	270	59,609	-
	-	-	-	-	-	1,126,654	52,233,964	30,532	67,556,800
	684,704	**229,254,872**	**386,221,301**	**-**	**-**	**99,862,868**	**286,162,264**	**6,283,729**	**67,577,602**

15.2a. Credit Risk - Disclosure of Net Receivables by Economic Sectors (CRB-2) - Bank Only

No.	Economic Sectors	Receivables on Sovereigns	Receivables on Public Sector Entities	Receivables on Multilateral Development Banks and International Institutions	Receivables on Banks	Receivables by Covered Bond	Receivables to Securities Companies and Other Financial Services Institutions	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	
As of December 31, 2024								
1.	Agriculture, Forestry, and Fisheries	-	-	-	-	-	206,306	
2.	Mining and Quarrying Industries	-	2,464,263	-	-	-	-	
3.	Processing Industries	-	1,451,472	-	-	-	43,760	
4.	Procurement of Electricity, Gas, Steam/Hot Water and Cold Water	-	19,542,010	-	-	-	-	
5.	Water Management, Waste Water Management, Waste Management and Recycling	-	-	-	-	-	-	
6.	Construction	-	923,629	-	-	-	-	
7.	Wholesale and Retail Trade; Car and Motorcycle Repair and Maintenance	-	51,391	-	-	-	6,463	
8.	Transportation and Warehousing	-	7,602,426	-	-	-	-	
9.	Hotel and Food & Beverage	-	-	-	-	-	-	
10.	Information and Communication	-	9,575,496	-	-	-	-	
11.	Financial and Insurance Activities	6,116,796	-	-	52,498,285	-	54,493,132	
12.	Real Estate	-	-	-	-	-	-	
13.	Professional, Scientific, and Technical Activities	-	-	-	-	-	6,391	
14.	Leasing and Leasing Without Option Right, Employment, Travel Agencies, and Other Business Support Activities	-	-	-	-	-	-	
15.	Public Administration, Defense And Compulsory Social Security	358,964,489	-	-	-	-	-	
16.	Education Services	-	-	-	-	-	-	
17.	Human Health and Social Work Activities	-	-	-	-	-	-	
18.	Art, Entertainment, and Leisure Activities	-	-	-	-	-	-	
19.	Other Service Activities	-	-	-	-	-	322	
20.	Household Activities as Employer; Activities which Generate Products or Services by Household, Use for Fulfilling Self-Needs	-	-	-	-	-	-	
21.	International institution and Other Extra International Agency Activities	-	-	-	-	-	-	
22.	Household Activities	-	-	-	-	-	-	
23.	Non-Business Field	-	-	-	-	-	7	
24.	Others	3,084,971	902,241	-	-	-	-	
Total		**368,166,256**	**42,512,928**	**-**	**52,498,285**	**-**	**54,756,381**	

(in million Rupiah)

	Receivables in the Form of Subordinated Securities, Equity, and Other Capital Instruments	Loans Secured by Residential Property	Loans Secured by Commercial Real Estate	Credit for Land Acquisition, Soil Processing, and Construction	Employee/ Retired Loans	Receivables on Micro, Small Business & Retail Portfolio	Receivables on Corporate	Past Due Receivables	Other Assets
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
	-	2,539,663	28,392,033	-	-	1,558,971	8,344,760	78,315	-
	-	917,426	5,791,945	-	-	262,346	23,271,270	22,172	-
	-	24,527,673	135,472,122	-	-	3,048,247	62,202,313	2,096,355	-
	-	262,092	6,273,436	-	-	74,487	5,566,707	2,836	-
	-	202,352	2,777,980	-	-	87,955	2,365,182	6,586	-
	-	3,287,358	5,437,572	-	-	986,197	32,271,268	82,458	-
	-	67,996,489	98,355,707	-	-	9,907,505	26,113,882	1,386,961	-
	-	6,469,953	14,275,418	-	-	1,382,229	13,707,041	34,591	-
	-	2,041,698	10,443,724	-	-	1,296,432	1,926,797	112,200	-
	80	684,646	1,852,168	-	-	240,341	19,017,415	12,862	-
	627,903	164,358	352,938	-	-	141,594	2,011,826	827	7,018
	-	2,445,617	21,375,176	-	-	1,100,462	11,164,299	113,387	-
	-	1,632,016	3,020,868	-	-	851,248	483,061	25,679	-
	-	1,785,898	6,998,376	-	-	679,663	2,138,532	27,442	-
	-	-	-	-	-	-	-	-	-
	-	151,839	891,383	-	-	209,391	319,298	4,533	-
	-	872,696	3,901,189	-	-	324,588	410,317	9,135	-
	-	101,962	358,629	-	-	116,824	240,092	154	-
	-	576,036	1,628,763	-	-	467,598	113,303	7,832	-
	-	-	-	-	-	-	-	-	-
	-	15	-	-	-	175	-	-	-
	-	100,777,529	5,760,532	-	-	52,070,777	-	1,209,586	-
	-	-	-	-	-	20,648,784	307	46,570	-
	-	-	-	-	-	1,118,561	47,585,546	58,186	68,525,023
	627,983	**217,437,316**	**353,359,959**	**-**	**-**	**96,574,375**	**259,253,216**	**5,338,667**	**68,532,041**

15.2b Credit Risk - Disclosure of Net Receivables by Economic Sectors (CRB-2) - Bank as Consolidated with Subsidiaries

No.	Economic Sectors	Receivables on Sovereigns	Receivables on Public Sector Entities	Receivables on Multilateral Development Banks and International Institutions	Receivables on Banks	Receivables by Covered Bond	Receivables to Securities Companies and Other Financial Services Institutions	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	
As of December 31, 2025								
1.	Agriculture, Forestry, and Fisheries	-	-	-	-	-	230,523	
2.	Mining and Quarrying Industries	-	2,598,438	-	-	-	-	
3.	Processing Industries	-	1,410,228	-	-	-	503	
4.	Procurement of Electricity, Gas, Steam/Hot Water and Cold Water	-	25,483,237	-	-	-	-	
5.	Water Management, Waste Water Management, Waste Management and Recycling	-	-	-	-	-	-	
6.	Construction	-	170,219	-	-	-	3,768	
7.	Wholesale and Retail Trade; Car and Motorcycle Repair and Maintenance	-	15,875	-	-	-	5,031	
8.	Transportation and Warehousing	-	6,975,235	-	-	-	-	
9.	Hotel and Food & Beverage	-	66,084	-	-	-	-	
10.	Information and Communication	-	7,646,352	-	-	-	-	
11.	Financial and Insurance Activities	10,158,220	-	-	55,991,815	-	64,824,729	
12.	Real Estate	-	-	-	-	-	-	
13.	Professional, Scientific, and Technical Activities	-	-	-	-	-	4,090	
14.	Leasing and Leasing Without Option Right, Employment, Travel Agencies, and Other Business Support Activities	-	91	-	-	-	3,993	
15.	Public Administration, Defense And Compulsory Social Security	408,680,588	-	-	-	-	-	
16.	Education Services	-	-	-	-	-	-	
17.	Human Health and Social Work Activities	-	-	-	-	-	-	
18.	Art, Entertainment, and Leisure Activities	-	-	-	-	-	-	
19.	Other Service Activities	-	-	-	-	-	205	
20.	Household Activities as Employer; Activities which Generate Products or Services by Household, Use for Fulfilling Self-Needs	-	-	-	-	-	-	
21.	International institution and Other Extra International Agency Activities	-	-	-	-	-	-	
22.	Household Activities	-	-	-	-	-	-	
23.	Non-Business Field	-	-	-	-	-	7	
24.	Others	2,698,607	506,549	-	-	-	-	
Total		**421,537,415**	**44,872,308**	**-**	**55,991,815**	**-**	**65,072,849**	

(in million Rupiah)

	Receivables in the Form of Subordinated Securities, Equity, and Other Capital Instruments	Loans Secured by Residential Property	Loans Secured by Commercial Real Estate	Credit for Land Acquisition, Soil Processing, and Construction	Employee/ Retired Loans	Receivables on Micro, Small Business & Retail Portfolio	Receivables on Corporate	Past Due Receivables	Other Assets
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
	-	2,545,569	31,815,989	-	115,476	2,091,127	11,352,574	68,633	-
	-	719,458	8,276,408	-	-	434,755	32,867,159	9,335	-
	-	26,714,039	145,345,710	-	-	4,842,698	72,291,147	1,829,607	-
	-	246,386	6,073,831	-	-	90,742	3,774,459	2,245	-
	-	219,781	3,080,610	-	-	125,471	2,338,934	6,102	-
	-	3,398,349	6,705,354	-	-	1,594,819	35,610,608	198,039	-
	13,200	70,654,307	100,555,637	-	-	14,014,139	30,219,554	1,761,907	-
	-	7,706,582	16,153,250	-	-	2,026,727	16,964,822	93,627	-
	-	2,448,311	13,029,323	-	-	2,155,344	2,902,639	287,115	-
	80	841,077	2,378,225	-	-	492,759	25,452,446	39,114	-
	776,420	185,262	372,433	-	-	4,462,471	8,695,044	1,938	20,802
	-	3,368,695	26,995,301	-	-	1,735,381	9,430,658	78,719	-
	-	1,589,813	2,822,600	-	-	1,393,828	1,013,577	167,138	-
	-	1,925,700	8,310,477	-	-	1,075,660	2,908,454	67,661	-
	-	-	-	-	-	465,656	939	3,059	-
	-	218,547	962,443	-	-	767,116	412,824	6,496	-
	-	1,025,582	5,119,907	-	-	840,056	289,771	14,831	-
	-	129,775	404,519	-	-	192,556	257,821	2,910	-
	-	632,396	1,782,825	-	-	1,495,171	182,985	30,630	-
	-	-	-	-	-	529	55	-	-
	-	-	-	-	-	105	-	-	-
	-	106,170,471	6,211,975	-	2,123	47,542,178	66,311	1,606,988	-
	-	-	-	-	-	23,081,269	917	59,609	-
	-	-	-	-	-	1,478,814	52,233,964	30,532	68,681,096
	789,700	**230,740,100**	**386,396,817**	**-**	**117,599**	**112,399,371**	**309,267,662**	**6,366,235**	**68,701,898**

15.2b. Credit Risk - Disclosure of Net Receivables by Economic Sectors (CRB-2) - Bank as Consolidated with Subsidiaries

No.	Economic Sectors	Receivables on Sovereigns	Receivables on Public Sector Entities	Receivables on Multilateral Development Banks and International Institutions	Receivables on Banks	Receivables by Covered Bond	Receivables to Securities Companies and Other Financial Services Institutions	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	
As of December 31, 2024								
1.	Agriculture, Forestry, and Fisheries	-	-	-	-	-	206,306	
2.	Mining and Quarrying Industries	-	2,464,263	-	-	-	-	
3.	Processing Industries	-	1,451,472	-	-	-	43,760	
4.	Procurement of Electricity, Gas, Steam/Hot Water and Cold Water	-	19,983,313	-	-	-	-	
5.	Water Management, Waste Water Management, Waste Management and Recycling	-	-	-	-	-	-	
6.	Construction	-	994,827	-	-	-	-	
7.	Wholesale and Retail Trade; Car and Motorcycle Repair and Maintenance	-	51,391	-	-	-	6,463	
8.	Transportation and Warehousing	-	7,602,426	-	-	-	-	
9.	Hotel and Food & Beverage	-	-	-	-	-	-	
10.	Information and Communication	-	9,575,496	-	-	-	-	
11.	Financial and Insurance Activities	10,632,048	4,319	-	54,915,727	-	54,175,342	
12.	Real Estate	-	-	-	-	-	-	
13.	Professional, Scientific, and Technical Activities	-	-	-	-	-	6,391	
14.	Leasing and Leasing Without Option Right, Employment, Travel Agencies, and Other Business Support Activities	-	135	-	-	-	-	
15.	Public Administration, Defense And Compulsory Social Security	364,320,855	-	-	-	-	-	
16.	Education Services	-	10,145	-	-	-	-	
17.	Human Health and Social Work Activities	-	-	-	-	-	-	
18.	Art, Entertainment, and Leisure Activities	-	-	-	-	-	-	
19.	Other Service Activities	-	-	-	-	-	322	
20.	Household Activities as Employer; Activities which Generate Products or Services by Household, Use for Fulfilling Self-Needs	-	-	-	-	-	-	
21.	International institution and Other Extra International Agency Activities	-	-	-	-	-	-	
22.	Household Activities	-	-	-	-	-	-	
23.	Non-Business Field	-	-	-	-	-	7	
24.	Others	3,084,971	902,241	-	-	-	-	
Total		**378,037,874**	**43,040,028**	**-**	**54,915,727**	**-**	**54,438,591**	

(in million Rupiah)

	Receivables in the Form of Subordinated Securities, Equity, and Other Capital Instruments	Loans Secured by Residential Property	Loans Secured by Commercial Real Estate	Credit for Land Acquisition, Soil Processing, and Construction	Employee/ Retired Loans	Receivables on Micro, Small Business & Retail Portfolio	Receivables on Corporate	Past Due Receivables	Other Assets
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
	-	2,539,663	28,392,033	-	196,483	2,090,101	9,402,255	85,873	-
	-	917,426	5,791,945	-	-	474,331	24,576,891	23,997	-
	-	24,527,673	135,472,122	-	-	4,250,347	67,101,275	2,110,537	-
	-	262,092	6,273,436	-	-	101,245	5,752,941	3,132	-
	-	202,352	2,777,980	-	-	121,667	2,367,998	7,034	-
	-	3,287,831	5,437,572	-	-	1,352,433	32,736,868	86,955	-
	-	67,997,027	98,357,285	-	-	12,830,245	28,451,791	1,420,999	-
	-	6,469,953	14,284,537	-	-	1,668,302	14,464,320	37,340	-
	-	2,042,153	10,445,614	-	-	1,804,399	2,102,651	119,799	-
	80	684,646	1,852,168	-	-	406,603	19,887,438	14,154	-
	659,046	164,358	352,938	-	-	509,853	5,836,160	3,023	7,018
	-	2,445,617	21,471,969	-	-	1,223,557	11,577,227	114,287	-
	-	1,632,016	3,020,868	-	-	1,060,818	501,680	26,959	-
	-	1,785,898	6,998,376	-	-	966,898	2,719,755	31,038	-
	-	-	-	-	-	396,764	1,081	4,620	-
	-	151,839	891,383	-	-	544,629	359,226	7,335	-
	-	873,964	3,901,189	-	-	846,141	425,775	13,762	-
	-	101,962	358,629	-	-	196,576	244,056	1,315	-
	-	576,036	1,628,763	-	-	1,936,784	116,645	21,212	-
	-	-	-	-	-	794	90	18	-
	-	15	-	-	-	175	-	-	-
	-	101,966,411	5,774,562	-	4,526	54,290,404	59,029	1,219,427	-
	-	110	-	-	-	20,805,086	923	46,616	-
	-	-	-	-	-	1,572,846	47,585,546	58,186	70,187,045
	659,126	**218,629,042**	**353,483,369**	**-**	**201,009**	**109,450,998**	**276,271,621**	**5,457,618**	**70,194,063**

15.3a. Credit Risk - Disclosure of Net Receivables by Contractual Maturity (CRB-3) - Bank Only

(in million Rupiah)

No.	Portfolio Category	As of December 31, 2025					
		Net Receivables by Contractual Maturity					
		≤ 1 year	>1 year to 3 years	>3 year to 5 years	> 5 years	Non-Contractual	Total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1.	Receivables on Sovereigns	193,818,221	82,125,364	84,211,030	52,231,549	-	412,386,164
2.	Receivables on Public Sector Entities	4,331,380	2,748,054	7,833,012	29,386,519	-	44,298,965
3.	Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-
4.	Receivables on Banks	40,856,514	10,927,088	2,098,875	-	-	53,882,477
5.	Receivables by Covered Bond	-	-	-	-	-	-
6.	Receivables to Securities Companies and Other Financial Services Institutions	35,815,470	27,888,689	1,753,874	-	-	65,458,033
7.	Receivables in the Form of Subordinated Securities, Equity, and Other Capital Instruments	-	-	-	-	684,704	684,704
8.	Loans Secured by Residential Property	92,938,534	19,307,685	27,508,242	89,500,411	-	229,254,872
9.	Loans Secured by Commercial Real Estate	190,172,194	29,136,034	48,771,290	118,141,783	-	386,221,301
10.	Credit for Land Acquisition, Soil Processing, and Construction	-	-	-	-	-	-
11.	Employee/Retired Loans	-	-	-	-	-	-
12.	Receivables on Micro, Small Business & Retail Portfolio	27,449,355	33,063,887	27,183,543	12,166,083	-	99,862,868
13.	Receivables on Corporate	116,436,552	41,690,092	43,718,119	84,317,501	-	286,162,264
14.	Past Due Receivables	2,342,726	580,630	1,680,656	1,679,717	-	6,283,729
15.	Other Assets	-	-	-	-	67,577,602	67,577,602
Total		**704,160,946**	**247,467,523**	**244,758,641**	**387,423,563**	**68,262,306**	**1,652,072,979**

15.3a. Credit Risk - Disclosure of Net Receivables by Contractual Maturity (CRB-3) - Bank Only

(in million Rupiah)

No,	Portfolio Category	As of December 31, 2024					
		Net Receivables by Contractual Maturity					
		≤ 1 year	>1 year to 3 years	>3 year to 5 years	> 5 years	Non-Contractual	Total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1.	Receivables on Sovereigns	170,512,358	81,728,621	91,516,636	24,408,641	-	368,166,256
2.	Receivables on Public Sector Entities	4,566,666	5,234,754	2,777,797	29,933,711	-	42,512,928
3.	Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-
4.	Receivables on Banks	38,510,699	12,904,435	989,604	93,547	-	52,498,285
5.	Receivables by Covered Bond	-	-	-	-	-	-
6.	Receivables to Securities Companies and Other Financial Services Institutions	22,794,960	31,217,684	743,737	-	-	54,756,381
7.	Receivables in the Form of Subordinated Securities, Equity, and Other Capital Instruments	-	-	-	-	627,983	627,983
8.	Loans Secured by Residential Property	88,480,417	19,592,016	25,467,710	83,897,173	-	217,437,316
9.	Loans Secured by Commercial Real Estate	174,334,232	30,488,077	46,011,168	102,526,482	-	353,359,959
10.	Credit for Land Acquisition, Soil Processing, and Construction	-	-	-	-	-	-
11.	Employee/Retired Loans	-	-	-	-	-	-
12.	Receivables on Micro, Small Business & Retail Portfolio	17,846,096	34,735,526	30,939,563	13,053,190	-	96,574,375
13.	Receivables on Corporate	108,480,772	37,646,129	38,078,905	75,047,410	-	259,253,216
14.	Past Due Receivables	1,981,364	607,027	585,587	2,164,689	-	5,338,667
15.	Other Assets	-	-	-	-	68,532,041	68,532,041
Total		**627,507,564**	**254,154,269**	**237,110,707**	**331,124,843**	**69,160,024**	**1,519,057,407**

15.3b. Credit Risk - Disclosure of Net Receivables by Contractual Maturity (CRB-3) - Bank as Consolidated with Subsidiaries

(in million Rupiah)

No.	Portfolio Category	As of December 31, 2025					
		Net Receivables by Contractual Maturity					
		≤ 1 year	>1 year to 3 years"	">3 year to 5 years	> 5 years	Non-Contractual	Total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1.	Receivables on Sovereigns	200,763,112	82,445,278	84,748,934	53,580,091	-	421,537,415
2.	Receivables on Public Sector Entities	4,667,729	2,779,246	8,038,814	29,386,519	-	44,872,308
3.	Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-
4.	Receivables on Banks	41,996,110	11,308,316	2,687,389	-	-	55,991,815
5.	Receivables by Covered Bond	-	-	-	-	-	-
6.	Receivables to Securities Companies and Other Financial Services Institutions	35,430,286	27,888,689	1,753,874	-	-	65,072,849
7.	Receivables in the Form of Subordinated Securities, Equity, and Other Capital Instruments	-	-	-	-	789,700	789,700
8.	Loans Secured by Residential Property	94,224,329	19,347,572	27,576,078	89,592,121	-	230,740,100
9.	Loans Secured by Commercial Real Estate	190,289,571	29,163,880	48,801,182	118,142,184	-	386,396,817
10.	Credit for Land Acquisition, Soil Processing, and Construction	-	-	-	-	-	-
11.	Employee/Retired Loans	82,482	9,039	10,730	15,348	-	117,599
12.	Receivables on Micro, Small Business & Retail Portfolio	31,151,602	37,705,792	30,650,533	12,891,444	-	112,399,371
13.	Receivables on Corporate	127,255,534	46,928,335	47,979,130	87,104,663	-	309,267,662
14.	Past Due Receivables	2,352,450	608,131	1,714,496	1,691,158	-	6,366,235
15.	Other Assets	23,962	342,656	-	-	68,335,280	68,701,898
Total		**728,237,167**	**258,526,934**	**253,961,160**	**392,403,528**	**69,124,980**	**1,702,253,769**

15.3b. Credit Risk - Disclosure of Net Receivables by Contractual Maturity (CRB-3) - Bank as Consolidated with Subsidiaries

(in million Rupiah)

No,	Portfolio Category	As of December 31, 2024					
		Net Receivables by Contractual Maturity					
		≤ 1 year	>1 year to 3 years	">3 year to 5 years	> 5 years	Non-Contractual	Total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1.	Receivables on Sovereigns	178,669,930	82,725,065	91,641,323	25,001,556	-	378,037,874
2.	Receivables on Public Sector Entities	4,784,264	5,283,542	2,838,511	30,133,711	-	43,040,028
3.	Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-
4.	Receivables on Banks	40,699,895	13,056,693	1,065,592	93,547	-	54,915,727
5.	Receivables by Covered Bond	-	-	-	-	-	-
6.	Receivables to Securities Companies and Other Financial Services Institutions	22,477,170	31,217,684	743,737	-	-	54,438,591
7.	Receivables in the Form of Subordinated Securities, Equity, and Other Capital Instruments	-	-	-	-	659,126	659,126
8.	Loans Secured by Residential Property	89,540,921	19,602,656	25,541,245	83,944,220	-	218,629,042
9.	Loans Secured by Commercial Real Estate	174,403,575	30,490,588	46,013,058	102,576,148	-	353,483,369
10.	Credit for Land Acquisition, Soil Processing, and Construction	-	-	-	-	-	-
11.	Employee/Retired Loans	139,484	14,485	27,462	19,578	-	201,009
12.	Receivables on Micro, Small Business & Retail Portfolio	22,430,921	39,018,471	34,280,785	13,720,821	-	109,450,998
13.	Receivables on Corporate	116,944,073	41,836,231	40,904,278	76,587,039	-	276,271,621
14.	Past Due Receivables	2,019,970	638,733	626,420	2,172,495	-	5,457,618
15.	Other Assets	103,501	382,081	-	-	69,708,481	70,194,063
Total		**652,213,704**	**264,266,229**	**243,682,411**	**334,249,115**	**70,367,607**	**1,564,779,066**

15.4a. Credit Risk - Disclosure of Receivables and Provisioning by Region (CRB-4) - Bank Only

(in million Rupiah)

No.	Description	As of December 31, 2025				
		Region				
		Sumatera	Java	Borneo	Eastern Indonesia	Total
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1.	Receivables	66,544,932	1,849,976,994	26,760,110	37,392,666	1,980,674,702
2.	Increased and impaired credit risk receivables (Stage 2 and Stage 3)					
	a. Non Past Due	1,250,925	18,459,999	460,977	282,470	20,454,371
	b. Past due	569,356	14,753,237	200,061	547,855	16,070,509
3.	Allowance for Impairment Losses - Stage 1	825,038	13,065,667	320,033	531,592	14,742,330
4.	Allowance for Impairment Losses - Stage 2	636,878	7,368,783	321,513	66,653	8,393,827
5.	Allowance for Impairment Losses - Stage 3	230,854	9,334,131	65,393	241,797	9,872,175
6.	Written-Off Receivables	102,805	6,914,796	275,724	72,430	7,365,755

15.4a.Credit Risk - Disclosure of Receivables and Provisioning by Region (CRB-4) - Bank Only

(in million Rupiah)

No,	Description	As of December 31, 2024				
		Region				
		Sumatera	Java	Borneo	Eastern Indonesia	Total
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1.	Receivables	61,563,591	1,687,650,926	23,609,909	35,762,609	1,808,587,035
2.	Increased and impaired credit risk receivables (Stage 2 and Stage 3)					
	a. Non Past Due	1,051,647	19,750,623	273,517	218,250	21,294,037
	b. Past due	444,470	15,255,601	417,075	497,406	16,614,552
3.	Allowance for Impairment Losses - Stage 1	926,490	13,132,988	278,683	546,011	14,884,172
4.	Allowance for Impairment Losses - Stage 2	502,540	9,361,692	110,737	31,646	10,006,615
5.	Allowance for Impairment Losses - Stage 3	191,594	10,721,580	247,513	224,859	11,385,546
6.	Written-Off Receivables	19,973	3,213,645	36,923	24,705	3,295,246

15.4b. Credit Risk - Disclosure of Receivables and Provisioning by Region (CRB-4) - Bank as Consolidated with Subsidiaries

(in million Rupiah)

No.	Description	As of December 31, 2025				
		Region				
		Sumatera	Java	Borneo	Eastern Indonesia	Total
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1.	Receivables	71,027,977	1,884,496,240	28,494,387	40,000,851	2,024,019,455
2.	Increased and impaired credit risk receivables (Stage 2 and Stage 3)					
	a. Non Past Due	1,400,307	19,182,119	494,033	306,262	21,382,721
	b. Past due	624,937	15,006,810	219,937	570,602	16,422,286
3.	Allowance for Impairment Losses - Stage 1	926,488	13,576,743	350,750	585,141	15,439,122
4.	Allowance for Impairment Losses - Stage 2	647,751	7,405,206	324,916	70,766	8,448,639
5.	Allowance for Impairment Losses - Stage 3	357,938	9,836,149	80,133	260,786	10,535,006
6.	Written-Off Receivables	247,504	7,547,611	332,960	131,118	8,259,193

15.4b. Credit Risk - Disclosure of Receivables and Provisioning by Region (CRB-4) - Bank as Consolidated with Subsidiaries

(in million Rupiah)

No.	Description	As of December 31, 2024					
		Region					
		Sumatera	Java	Borneo	Eastern Indonesia	Foreign Operation	Total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1.	Receivables	65,591,336	1,718,602,552	25,194,340	37,725,478	404,394	1,847,518,100
2.	Increased and impaired credit risk receivables (Stage 2 and Stage 3)						
	a. Non Past Due	1,182,752	20,430,731	291,312	237,747		22,142,542
	b. Past due	504,570	15,578,190	439,148	515,405		17,037,313
3.	Allowance for Impairment Losses - Stage 1	975,321	13,461,986	296,938	572,054		15,306,299
4.	Allowance for Impairment Losses - Stage 2	511,083	9,399,192	114,052	35,222		10,059,549
5.	Allowance for Impairment Losses - Stage 3	271,542	11,319,428	263,150	239,257		12,093,377
6.	Written-Off Receivables	123,891	3,655,923	67,076	56,577		3,903,467

15.5a. Credit Risk - Disclosure of Receivables and Provisioning based on Economic Sectors (CRB-5) - Bank Only

(in million Rupiah)

No.	Economic Sectors	Receivables	Impaired Loss Receivables		Allowance for Impairment Losses - Stage 1	Allowance for Impairment Losses - Stage 2	Allowance for Impairment Losses - Stage 3	Written-Off Receivables
			Non Past Due	Past due				
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
As of December 31, 2025								
1.	Agriculture, Forestry, and Fisheries	54,998,634	74,299	107,997	525,022	5,646	47,100	224,953
2.	Mining and Quarrying Industries	66,288,388	92,964	12,607	416,345	57,943	4,439	1,425
3.	Processing Industries	349,990,240	7,724,368	6,723,880	3,845,410	3,612,809	4,902,700	2,092,199
4.	Procurement of Electricity, Gas, Steam/Hot Water and Cold Water	38,921,122	10,283	4,030	216,288	2,010	1,990	395
5.	Water Management, Waste Water Management, Waste Management and Recycling	6,395,289	3,690	9,518	71,010	373	3,670	5,064
6.	Construction	53,081,882	446,051	328,738	869,711	304,428	135,074	50,514
7.	Wholesale and Retail Trade; Car and Motorcycle Repair and Maintenance	291,201,252	2,266,481	3,816,950	4,043,683	1,088,745	2,083,957	1,351,285
8.	Transportation and Warehousing	58,120,051	215,498	125,006	699,872	124,312	34,667	11,471
9.	Hotel and Food & Beverage	24,815,187	2,975,097	1,093,042	655,632	1,084,736	812,038	50,479
10.	Information and Communication	42,836,415	427,935	51,751	174,416	233,694	13,782	3,707
11.	Financial and Insurance Activities	193,269,309	3,573	66	488,113	258	1,826	308
12.	Real Estate	46,730,573	2,596,274	127,222	896,778	1,269,436	49,493	42,856
13.	Professional, Scientific, and Technical Activities	8,134,392	35,180	272,088	92,111	4,222	106,913	9,587
14.	Leasing and Leasing Without Option Right, Employment, Travel Agencies, and Other Business Support Activities	15,788,916	133,467	89,098	203,365	56,276	23,890	7,732
15.	Public Administration, Defense And Compulsory Social Security	436,805,128	-	-	-	-	-	20
16.	Education Services	2,363,227	7,017	5,492	28,024	845	1,252	1,852
17.	Human Health and Social Work Activities	9,415,761	25,047	17,477	104,371	5,230	5,537	1,371
18.	Art, Entertainment, and Leisure Activities	984,624	226	3,184	18,847	16	890	4,071
19.	Other Service Activities	4,059,241	23,264	39,024	60,601	2,306	12,798	6,199
20.	Household Activities as Employer; Activities which Generate Products or Services by Household, Use for Fulfilling Self-Needs	-	-	-	-	-	-	-
21.	International institution and Other Extra International Agency Activities	105	-	-	-	-	-	-
22.	Household Activities	160,168,534	2,829,019	2,794,852	552,163	377,355	1,250,550	1,944,060
23.	Non-Business Field	50,926,656	294,470	234,983	439,320	63,565	191,246	447,490
24.	Others	65,379,776	270,168	213,504	341,248	99,622	188,363	1,108,717
Total		**1,980,674,702**	**20,454,371**	**16,070,509**	**14,742,330**	**8,393,827**	**9,872,175**	**7,365,755**

15.5a. Credit Risk - Disclosure of Receivables and Provisioning based on Economic Sectors (CRB-5) - Bank Only

(in million Rupiah)

No.	Economic Sectors	Receivables	Impaired Loss Receivables		Allowance for Impairment Losses - Stage 1	Allowance for Impairment Losses - Stage 2	Allowance for Impairment Losses - Stage 3	Written-Off Receivables
			Non Past Due	Past due				
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
As of December 31, 2024								
1.	Agriculture, Forestry, and Fisheries	47,554,246	47,478	276,658	724,085	3,660	198,590	18,550
2.	Mining and Quarrying Industries	51,647,233	139,221	30,803	273,186	94,639	8,631	801
3.	Processing Industries	324,501,867	4,178,365	8,652,768	4,069,001	2,481,361	6,556,366	738,207
4.	Procurement of Electricity, Gas, Steam/Hot Water and Cold Water	38,565,449	1,172	4,057	241,783	189	1,221	285
5.	Water Management, Waste Water Management, Waste Management and Recycling	6,873,598	3,060	10,458	74,342	200	3,885	4,754
6.	Construction	51,198,374	256,320	213,782	798,050	138,257	131,531	41,544
7.	Wholesale and Retail Trade; Car and Motorcycle Repair and Maintenance	275,683,423	2,794,602	3,500,692	4,350,064	1,557,051	2,117,956	663,504
8.	Transportation and Werehousing	53,001,857	38,278	51,729	672,965	2,837	17,464	7,749
9.	Hotel and Food & Beverage	20,630,843	5,056,276	240,593	361,616	2,277,608	128,501	15,826
10.	Information and Communication	39,783,855	776,743	32,747	255,620	401,470	19,955	1,637
11.	Financial and Insurance Activities	171,747,430	2,277	2,099	595,642	52	3,073	2,960
12.	Real Estate	41,569,632	4,509,898	231,895	603,752	2,354,384	118,512	4,812
13.	Professional, Scientific, and Technical Activities	7,598,428	242,576	39,995	96,955	103,976	15,613	5,105
14.	Leasing and Leasing Without Option Right, Employment, Travel Agencies, and Other Business Support Activities	13,462,787	66,319	40,505	249,694	38,345	13,115	4,793
15.	Public Administration, Defense And Compulsory Social Security	379,652,045	-	-	96	-	-	314
16.	Education Services	1,914,995	465	6,897	25,672	82	2,377	722
17.	Human Health and Social Work Activities	6,262,885	1,618	14,319	90,991	119	5,228	615
18.	Art, Entertainment, and Leisure Activities	938,927	1,900	4,488	18,991	304	4,334	873
19.	Other Service Activities	3,385,600	17,464	14,576	64,493	1,841	7,121	4,692
20.	Household Activities as Employer; Activities which Generate Products or Services by Household, Use for Fulfilling Self-Needs	-	-	-	-	-	-	-
21.	International institution and Other Extra International Agency Activities	190	-	-	-	-	-	-
22.	Household Activities	162,084,497	2,542,221	2,605,150	493,574	362,797	1,443,153	1,096,154
23.	Non-Business Field	48,792,318	269,320	191,166	538,426	65,326	155,428	295,178
24.	Others	61,736,556	348,464	449,175	285,174	122,117	433,492	386,171
Total		**1,808,587,035**	**21,294,037**	**16,614,552**	**14,884,172**	**10,006,615**	**11,385,546**	**3,295,246**

15.5b. Credit Risk - Disclosure of Receivables and Provisioning based on Economic Sectors (CRB-5) - Bank as Consolidated with Subsidiaries

(in million Rupiah)

No.	Economic Sectors	Receivables	Impaired Loss Receivables		Allowance for Impairment Losses - Stage 1	Allowance for Impairment Losses - Stage 2	Allowance for Impairment Losses - Stage 3	Written-Off Receivables
			Non Past Due	Past due				
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
As of December 31, 2025								
1.	Agriculture, Forestry, and Fisheries	56,667,885	91,738	127,026	553,492	7,729	61,082	271,644
2.	Mining and Quarrying Industries	68,473,614	107,404	16,009	435,973	58,345	7,278	9,971
3.	Processing Industries	356,885,137	7,895,580	6,753,198	3,920,173	3,616,878	5,021,695	2,183,922
4.	Procurement of Electricity, Gas, Steam/Hot Water and Cold Water	40,497,138	11,230	4,457	222,848	2,222	2,421	2,014
5.	Water Management, Waste Water Management, Waste Management and Recycling	6,755,736	4,572	10,170	73,527	481	4,202	7,540
6.	Construction	54,319,210	455,154	337,775	888,973	305,938	161,504	70,168
7.	Wholesale and Retail Trade; Car and Motorcycle Repair and Maintenance	297,390,591	2,509,637	3,934,973	4,155,822	1,097,898	2,274,338	1,513,621
8.	Transportation and Werehousing	59,605,871	361,029	132,169	717,519	125,253	152,560	24,246
9.	Hotel and Food & Beverage	25,577,005	3,007,010	1,109,867	675,412	1,086,303	824,340	89,852
10.	Information and Communication	44,462,675	429,975	54,214	208,011	234,013	15,489	10,136
11.	Financial and Insurance Activities	194,546,305	8,252	7,005	534,696	1,168	7,557	12,245
12.	Real Estate	47,777,769	2,642,470	129,761	905,879	1,269,985	66,220	48,540
13.	Professional, Scientific, and Technical Activities	8,381,582	39,547	277,258	101,515	4,730	111,560	16,468
14.	Leasing and Leasing Without Option Right, Employment, Travel Agencies, and Other Business Support Activities	16,893,597	139,887	95,322	220,783	57,077	28,627	25,578
15.	Public Administration, Defense And Compulsory Social Security	444,258,227	10,944	8,134	15,915	1,687	6,666	19,441
16.	Education Services	2,841,032	46,756	12,114	38,927	2,039	21,856	17,482
17.	Human Health and Social Work Activities	9,937,730	32,553	30,731	126,607	6,643	16,881	23,286
18.	Art, Entertainment, and Leisure Activities	1,088,939	1,453	4,781	21,449	129	2,123	9,019
19.	Other Service Activities	4,888,094	46,298	66,891	99,154	8,551	37,741	71,902
20.	Household Activities as Employer; Activities which Generate Products or Services by Household, Use for Fulfilling Self-Needs	753	13	162	65	1	169	84
21.	International institution and Other Extra International Agency Activities	105	-	-	-	-	-	-
22.	Household Activities	164,312,814	2,976,542	2,861,670	738,066	398,382	1,330,974	2,275,773
23.	Non-Business Field	51,451,316	294,509	235,095	440,249	63,565	191,360	447,544
24.	Others	67,006,330	270,168	213,504	344,067	99,622	188,363	1,108,717
Total		**2,024,019,455**	**21,382,721**	**16,422,286**	**15,439,122**	**8,448,639**	**10,535,006**	**8,259,193**

15.5b. Credit Risk - Disclosure of Receivables and Provisioning based on Economic Sectors (CRB-5) - Bank as Consolidated with Subsidiaries

(in million Rupiah)

No.	Economic Sectors	Receivables	Impaired Loss Receivables		Allowance for Impairment Losses - Stage 1	Allowance for Impairment Losses - Stage 2	Allowance for Impairment Losses - Stage 3	Written-Off Receivables
			Non Past Due	Past due				
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
As of December 31, 2024								
1.	Agriculture, Forestry, and Fisheries	49,381,277	62,602	299,376	755,695	5,575	216,840	42,533
2.	Mining and Quarrying Industries	53,365,111	142,512	35,212	296,545	95,187	11,564	4,509
3.	Processing Industries	331,539,724	4,478,523	8,693,801	4,114,700	2,483,799	6,782,925	790,168
4.	Procurement of Electricity, Gas, Steam/Hot Water and Cold Water	39,220,851	1,739	5,028	246,287	224	1,995	1,146
5.	Water Management, Waste Water Management, Waste Management and Recycling	6,911,742	3,600	11,920	74,800	255	4,957	6,862
6.	Construction	52,198,055	263,545	227,291	808,342	139,149	142,020	52,423
7.	Wholesale and Retail Trade; Car and Motorcycle Repair and Maintenance	281,527,044	2,983,906	3,638,653	4,408,823	1,563,974	2,288,375	799,860
8.	Transportation and Werehousing	54,279,635	156,844	60,693	681,894	4,118	131,897	14,774
9.	Hotel and Food & Beverage	21,342,451	5,068,769	262,594	370,503	2,279,424	144,409	38,132
10.	Information and Communication	41,078,855	779,255	36,951	277,080	401,787	23,218	5,156
11.	Financial and Insurance Activities	172,384,159	6,759	9,563	624,529	746	8,884	8,355
12.	Real Estate	42,182,043	4,511,708	234,453	625,356	2,354,657	120,382	8,370
13.	Professional, Scientific, and Technical Activities	7,835,395	245,178	44,894	100,441	104,330	19,594	8,890
14.	Leasing and Leasing Without Option Right, Employment, Travel Agencies, and Other Business Support Activities	14,586,050	71,979	51,251	259,249	39,020	21,102	15,579
15.	Public Administration, Defense And Compulsory Social Security	387,786,370	7,600	11,899	5,614	1,235	7,943	13,443
16.	Education Services	2,317,802	25,962	15,761	31,864	713	16,441	11,056
17.	Human Health and Social Work Activities	6,819,923	11,819	30,061	98,585	1,633	17,847	10,318
18.	Art, Entertainment, and Leisure Activities	1,026,669	3,282	8,155	20,030	506	6,996	3,504
19.	Other Service Activities	4,891,093	42,437	42,890	81,794	5,756	22,791	67,021
20.	Household Activities as Employer; Activities which Generate Products or Services by Household, Use for Fulfilling Self-Needs	1,099	30	205	19	5	192	32
21.	International institution and Other Extra International Agency Activities	190	-	-	-	-	-	-
22.	Household Activities	165,678,896	2,656,682	2,676,180	597,470	390,012	1,513,990	1,319,981
23.	Non-Business Field	48,949,488	269,347	191,307	538,738	65,327	155,523	295,184
24.	Others	62,214,178	348,464	449,175	287,941	122,117	433,492	386,171
Total		**1,847,518,100**	**22,142,542**	**17,037,313**	**15,306,299**	**10,059,549**	**12,093,377**	**3,903,467**

15.6a. Credit Risk - Disclosure of Receivables by Due Date (CRB-6) - Bank Only

(in million Rupiah)

No.	Exposure Class	As of December 31, 2025			
		Receivables by Due Date			
		> 90 days to 120 days	> 120 days to 180 days	> 180 days	Total
a	b	c	d	e	f
1.	Credit include to Past Due Receivables	914,542	2,772,277	12,166,867	15,853,686
2.	Securities include to Past Due Receivables	-	-	100,666	100,666
TOTAL		**914,542**	**2,772,277**	**12,267,533**	**15,954,352**

15.6b. Credit Risk - Disclosure of Receivables by Due Date (CRB-6) - Bank as Consolidated with Subsidiaries

(in million Rupiah)

No.	Exposure Class	As of December 31, 2025			
		Receivables by Due Date			
		> 90 days to 120 days	> 120 days to 180 days	> 180 days	Total
a	b	c	d	e	f
1.	Credit include to Past Due Receivables	1,039,215	2,875,008	12,286,977	16,201,200
2.	Securities include to Past Due Receivables	-	-	100,666	100,666
TOTAL		**1,039,215**	**2,875,008**	**12,387,643**	**16,301,866**

17.1a. Credit Risk - Disclosure of Performing and Non Performing Asset (CRB-A1) - Bank only

(in million Rupiah)

		As of December 31, 2025							
		Performing (Current and Special Mention Quality)		Non Performing (Substandard, Doubtful, and Loss Quality)					
				Impaired Loss Receivables		Unimpaired Loss Receivables			
						Due date > 90 days		Due date ≤ 90 days	
		Gross Carrying Value	Allowance for impairment losses	Gross Carrying Value	Allowance for impairment losses	Gross Carrying Value	Allowance for impairment losses	Gross Carrying Value	Allowance for impairment losses
		a	b	c	d	e	f	g	h
1.	Securities	435,790,134	344,237	100,666	100,581	-	-	-	-
2.	Credit	945,938,069	19,738,662	15,965,436	9,651,836	-	-	-	-
	a. Corporate	467,694,748	10,602,937	6,399,747	5,025,532	-	-	-	-
	b. Retail	335,074,464	4,253,150	6,502,593	2,529,148	-	-	-	-
	c. Commercial	143,168,857	4,882,575	3,063,096	2,097,156	-	-	-	-
3.	Other Off-Balance Sheet	390,380,193	2,856,011	38,719	8,101	-	-	-	-

17.1b. Credit Risk - Disclosure of Performing and Non Performing Asset (CRB-A1) - Bank as Consolidated with Subsidiaries

(in million Rupiah)

		As of December 31, 2025							
		Performing (Current and Special Mention Quality)		Non Performing (Substandard, Doubtful, and Loss Quality)					
				Impaired Loss Receivables		Unimpaired Loss Receivables			
						Due date > 90 days		Due date ≤ 90 days	
		Gross Carrying Value	Allowance for impairment losses	Gross Carrying Value	Allowance for impairment losses	Gross Carrying Value	Allowance for impairment losses	Gross Carrying Value	Allowance for impairment losses
		a	b	c	d	e	f	g	h
1.	Securities	450,136,082	364,557	119,988	119,903	-	-	-	-
2.	Credit	976,413,619	20,705,303	16,476,151	10,051,941	-	-	-	-
	a. Corporate	483,058,579	10,831,696	6,563,191	5,170,031	-	-	-	-
	b. Retail	348,579,675	4,849,882	6,824,636	2,763,494	-	-	-	-
	c. Commercial	144,775,365	5,023,725	3,088,324	2,118,416	-	-	-	-
3.	Other Off-Balance Sheet	391,173,584	2,858,808	38,719	8,101	-	-	-	-

17.2a. Credit Risk - Disclosure of Performing and Non-Performing of Restructured Assets (CRB-A2) - Bank only

		As of December 31, 2025			
		Performing (Current and Special Mention Quality)		Non Performing (Kualitas KL, D, M)	
		Gross Carrying Value	Allowance for impairment losses	Gross Carrying Value	Allowance for impairment losses
		a	b	c	d
1.	Securities	-	-	-	-
2.	Credit	17,302,758	6,352,955	8,548,321	6,126,346
	a. Corporate	11,315,813	4,792,249	5,556,146	4,276,141
	b. Retail	2,584,919	196,839	690,055	244,328
	c. Commercial	3,402,026	1,363,867	2,302,120	1,605,877
3.	Other Off-Balance Sheet	404,332	37,075	10,921	-

17.2b. Credit Risk - Disclosure of Performing and Non-Performing of Restructured Assets (CRB-A2) - Bank as Consolidated with Subsidiaries

		As of December 31, 2025			
		Performing (Current and Special Mention Quality)		Non Performing (Kualitas KL, D, M)	
		Gross Carrying Value	Allowance for impairment losses	Gross Carrying Value	Allowance for impairment losses
		a	b	c	d
1.	Securities	-	-	-	-
2.	Credit	17,700,325	6,557,976	8,701,626	6,263,718
	a. Corporate	11,600,161	4,979,034	5,654,311	4,374,306
	b. Retail	2,631,240	204,396	695,324	248,427
	c. Commercial	3,468,924	1,374,546	2,351,991	1,640,985
3.	Other Off-Balance Sheet	404,332	37,075	10,921	-

(in million Rupiah)

	As of December 31, 2025					
	Stage 1		Stage 2		Stage 3	
	Gross Carrying Value	Allowance for impairment losses	Nilai Tercatat Bruto	Allowance for impairment losses	Gross Carrying Value	Allowance for impairment losses
	e	f	g	h	i	j
	-	-	-	-	-	-
	4,625,145	383,280	12,675,012	5,969,124	8,550,922	6,126,897
	1,292,044	90,361	10,023,769	4,701,888	5,556,146	4,276,141
	2,321,780	151,320	260,538	44,968	692,656	244,879
	1,011,321	141,599	2,390,705	1,222,268	2,302,120	1,605,877
	352,758	15,042	55,129	22,033	7,366	-

(in million Rupiah)

	As of December 31, 2025					
	Stage 1		Stage 2		Stage 3	
	Gross Carrying Value	Allowance for impairment losses	Gross Carrying Value	Allowance for impairment losses	Gross Carrying Value	Allowance for impairment losses
	e	f	g	h	i	j
	-	-	-	-	-	-
	4,715,036	388,942	12,676,061	5,969,270	9,010,854	6,463,482
	1,310,799	90,549	10,023,769	4,701,888	5,919,904	4,560,903
	2,346,669	152,029	261,587	45,114	718,308	255,680
	1,057,568	146,364	2,390,705	1,222,268	2,372,642	1,646,899
	352,758	15,042	55,129	22,033	7,366	-

19.a. Credit Risk - Disclosure of Credit Risk Exposure and Credit Risk Mitigation Techniques Impact (CR4) - Bank only

(in million Rupiah)

Portfolio Category / Transaction Type		As of December 31, 2025					
		Net Receivable before Credit Conversion Factor and Credit Risk Mitigation Techniques		Net Receivable after Credit Conversion Factor and Credit Risk Mitigation Techniques		RWA and Risk Weight Average	
		Balance Sheet	Off-Balance Sheet	Balance Sheet	Off-Balance Sheet	RWA	Risk Weight Average (e/(c+d))
		a	b	c	d	e	f
1.	Receivables on Sovereigns	407,571,141	6,133,025	407,571,141	953,210	-	0%
2.	Receivables on Public Sector Entities	39,585,815	25,555,162	39,585,815	4,711,401	10,087,839	23%
3.	Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-
4.	Receivables on Banks	51,044,248	3,505,499	51,015,538	1,828,074	14,992,035	28%
	Receivables to Securities Companies and Other Financial Services Institutions	56,562,599	34,246,313	56,393,716	8,833,671	17,904,549	27%
5.	Receivables by Covered Bond	-	-	-	-	-	-
6.	Receivables on Corporate - General Corporate Exposure	194,511,280	180,526,467	175,010,256	60,865,258	187,896,627	80%
	Receivables to Securities Companies and Other Financial Services Institutions	-	-	-	-	-	-
	Special Financing Exposure	23,064,511	4,149,406	23,064,511	1,659,763	27,514,179	111%
7.	Receivables in the Form of Subordinated Securities, Equity, and Other Capital Instruments	684,704	-	684,704	-	1,681,759	246%
8.	Receivables on Micro, Small Business & Retail Portfolio	91,618,511	42,713,617	75,317,238	4,849,733	59,558,588	74%
9.	Loans Secured by Residential Property						
	Loans Secured by Residential Property which is Not Materially Dependent on Property Cash Flow	207,811,165	53,751,687	206,985,319	21,300,608	126,457,065	55%
	Loans Secured by Residential Property which is Materially Dependent on Property Cash Flow	-	-	-	-	-	-
	Loans Secured by Commercial Real Estate which is Not Materially Dependent on Property Cash Flow	312,473,846	134,929,532	311,433,153	52,226,248	316,793,849	87%
	Loans Secured by Commercial Real Estate which is Materially Dependent on Property Cash Flow	19,842,459	3,835,364	19,835,422	1,534,146	23,131,269	108%
	Credit for Land Acquisition, Soil Processing, and Construction	-	-	-	-	-	-
10.	Past Due Receivables	6,268,872	30,619	6,256,398	14,292	5,516,617	88%
11.	Other Assets	67,577,602	-	67,577,602	-	43,381,797	64%
12.	Employee/Retired Loans	-	-	-	-	-	-
Total		**1,478,616,753**	**489,376,691**	**1,440,730,813**	**158,776,404**	**834,916,173**	**53%**

19.b. Disclosure of Credit Risk Exposure and Credit Risk Mitigation Techniques Impact (CR4) - Bank as Consolidated with Subsidiaries

(in million Rupiah)

Portfolio Category / Transaction Type		As of December 31, 2025					
		Net Receivable before Credit Conversion Factor and Credit Risk Mitigation Techniques		Net Receivable after Credit Conversion Factor and Credit Risk Mitigation Techniques		RWA and Risk Weight Average	
		Balance Sheet	Off-Balance Sheet	Balance Sheet	Off-Balance Sheet	RWA	Risk Weight Average (e/(c+d))
		a	b	c	d	e	f
1.	Receivables on Sovereigns	412,671,649	6,133,025	411,888,210	953,210	-	0%
2.	Receivables on Public Sector Entities	39,585,815	25,555,162	39,585,815	4,711,401	10,087,839	23%
3.	Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-
4.	Receivables on Banks	52,399,764	3,505,475	52,371,054	1,828,072	15,263,156	28%
	Receivables to Securities Companies and Other Financial Services Institutions	56,321,542	33,585,293	56,152,659	8,689,544	17,810,986	27%
5.	Receivables by Covered Bond	-	-	-	-	-	-
	Receivables on Corporate - General Corporate Exposure	205,495,010	181,630,309	185,993,986	61,171,795	196,363,918	79%
6.	Receivables to Securities Companies and Other Financial Services Institutions	-	-	-	-	-	-
	Special Financing Exposure	23,064,511	4,149,406	23,064,511	1,659,763	27,514,179	111%
7.	Receivables in the Form of Subordinated Securities, Equity, and Other Capital Instruments	789,700	-	789,700	-	1,839,254	233%
8.	Receivables on Micro, Small Business & Retail Portfolio	103,333,921	42,713,617	87,032,647	4,849,733	71,191,927	77%
	Loans Secured by Residential Property						
	Loans Secured by Residential Property which is Not Materially Dependent on Property Cash Flow	207,811,505	53,751,687	206,985,660	21,300,608	126,457,321	55%
	Loans Secured by Residential Property which is Materially Dependent on Property Cash Flow	-	-	-	-	-	-
9.	Loans Secured by Commercial Real Estate which is Not Materially Dependent on Property Cash Flow	312,473,846	134,929,532	311,433,153	52,226,248	316,793,849	87%
	Loans Secured by Commercial Real Estate which is Materially Dependent on Property Cash Flow	19,842,459	3,835,364	19,835,422	1,534,146	23,131,269	108%
	Credit for Land Acquisition, Soil Processing, and Construction	-	-	-	-	-	-
10.	Past Due Receivables	6,350,660	30,619	6,338,186	14,292	5,634,498	89%
11.	Other Assets	68,317,114	-	68,317,114	-	44,129,784	65%
12.	Employee/Retired Loans	-	-	-	-	-	-
	Subtotal	**1,508,457,496**	**489,819,489**	**1,469,788,117**	**158,938,812**	**856,217,980**	**53%**
13.	Exposures in Subsidiary Company That Carry Out Business Activities Based on Sharia Principles (if any)	19,201,940	1,719,442	17,425,389	111,092	10,985,470	63%
Total		**1,527,659,436**	**491,538,931**	**1,487,213,506**	**159,049,904**	**867,203,450**	**53%**

20.a. Credit Risk - Disclosure of Exposure Based On Asset Class and Weight Risk (CR5) - Bank only

	Portfolio Category	0%	20%	50%	
1	Receivables on Sovereigns	408,524,351	-	-	

	Portfolio Category	20%	50%	
2	Receivables on Public Sector Entities	40,202,564	4,094,652	

	Portfolio Category	0%	20%	30%	50%
3	Receivables on Multilateral Development Banks and International Institutions	-	-	-	

	Portfolio Category	20%	30%	40%	50%	75%
4	Tagihan kepada Bank	39,643,072	679,582	7,666,040	309,761	
	Receivables to Securities Companies and Other Financial Services Institutions	54,570,037	2,593,844	-	166,039	

	Portfolio Category	10%	15%	20%	25%	35%
5	Receivables by Covered Bond	-	-	-	-	-

	Portfolio Category	20%	50%	65%	75%	80%	
6	Receivables on Corporate - General Corporate Exposure	33,560,747	29,509,961	-	951,255	-	
	Receivables to Securities Companies and Other Financial Services Institutions	-	-	-	-		
	Special Financing Exposure	-	-		-	-	

	Portfolio Category	100%	150%	
7	Receivables in the Form of Subordinated Securities, Equity, and Other Capital Instruments	20,000	-	

	Portfolio Category	45%	75%	
8	Receivables on Micro, Small Business & Retail Portfolio	9,103,630	61,539,419	

	Portfolio Category	0%	20%	25%	30%	35%	40%	45%	50%	60%	
9	Loans Secured by Residential Property										
	Loans Secured by Residential Property which is Not Materially Dependent on Property Cash Flow	-	15,538,776	12,276,315	53,688,000		16,346,107		3,946,277		
	Without Credit Allocation Approach	-	-	-	-		-		-		
	With Credit Allocation Approach (Secured)		-								
	With Credit Allocation Approach (Secured)	-	-		-		-		-		
	Loans Secured by Residential Property which is Materially Dependent on Property Cash Flow				-	-		-		-	
	Loans Secured by Commercial Real Estate which is Not Materially Dependent on Property Cash Flow	-	3,415,765		-		-		15,458,107	15,910,641	
	Without Credit Allocation Approach	-	-		-		-		-	-	
	With Credit Allocation Approach (Secured)									-	
	With Credit Allocation Approach (Secured)	-	-		-		-		-		
	Loans Secured by Commercial Real Estate which is Materially Dependent on Property Cash Flow										
	Credit for Land Acquisition, Soil Processing, and Construction										

	Portfolio Category	50%	100%
10	Past Due Receivables	1,684,361	

	Portfolio Category	0%	20%	
11	Other Assets	25,295,847	-	

	Portfolio Category	0%	20%	25%	30%	35%	40%	45%	50%	60%	
12	Employee/Retired Loans								-		

(in million Rupiah)

100%	150%	Others	Net Receivable after Credit Conversion Factor and Credit Risk Mitigation Techniques
-	-	-	408,524,351

100%	150%	Others	Net Receivable after Credit Conversion Factor and Credit Risk Mitigation Techniques
-	-	-	44,297,216

	100%	150%	Others	Net Receivable after Credit Conversion Factor and Credit Risk Mitigation Techniques
-	-	-	-	-

	100%	150%	Others	Net Receivable after Credit Conversion Factor and Credit Risk Mitigation Techniques
3,637,051	903,395	4,711	-	52,843,612
7,185,628	658,746	53,093	-	65,227,387

	50%	100%	Others	Net Receivable after Credit Conversion Factor and Credit Risk Mitigation Techniques
	-	-	-	-

85%	100%	130%	150%	Others	Net Receivable after Credit Conversion Factor and Credit Risk Mitigation Techniques
42,894,496	128,371,918	-	587,137	-	235,875,514
-	-		-	-	-
	15,424,590	9,299,684	-	-	24,724,274

250%	400%	Others	Net Receivable after Credit Conversion Factor and Credit Risk Mitigation Techniques
664,704	-	-	684,704

85%	100%	Others	Net Receivable after Credit Conversion Factor and Credit Risk Mitigation Techniques
1,555,946	7,949,803	18,173	80,166,971

65%	70%	75%	85%	90%	100%	105%	110%	150%	Others	Net Receivable after Credit Conversion Factor and Credit Risk Mitigation Techniques
-	61,832,779	37,039,252	20,414,689		7,183,741			-	19,991	228,285,927
-	-	-	-		-			-	-	-
									-	-
-	-	-	-		-			-	-	-
		-				-		-	-	-
-		40,077,424	133,557,807		155,239,657			-	-	363,659,401
									-	-
									-	-
-		-	-		-			-	-	-
	2,430,111			4,740,610			10,336,573	3,862,274	-	21,369,568
					-			-	-	-

	150%	Others	Net Receivable after Credit Conversion Factor and Credit Risk Mitigation Techniques
4,409,253	177,076	-	6,270,690

100%	150%	1250%	Others	Net Receivable after Credit Conversion Factor and Credit Risk Mitigation Techniques
40,081,672	2,200,083	-	-	67,577,602

65%	70%	75%	85%	90%	100%	105%	110%	150%	Others	Net Receivable after Credit Conversion Factor and Credit Risk Mitigation Techniques
									-	-

20.b. Credit Risk - Disclosure of Exposure Based On Asset Class and Weight Risk (CR5) - Bank as Consolidated with Subsidiaries

	Portfolio Category	0%	20%	50%	
1	Receivables on Sovereigns	412,841,420	-	-	

	Portfolio Category	20%	50%	
2	Receivables on Public Sector Entities	40,202,564	4,094,652	

	Portfolio Category	0%	20%	30%	50%
3	Receivables on Multilateral Development Banks and International Institutions	-	-	-	

	Portfolio Category	20%	30%	40%	50%	75%
4	Receivables on Banks	40,998,490	679,582	7,666,138	309,761	
	Receivables to Securities Companies and Other Financial Services Institutions	54,214,900	2,593,844	-	166,039	

	Portfolio Category	10%	15%	20%	25%	35%
5	Receivables by Covered Bond	-	-	-	-	-

	Portfolio Category	20%	50%	65%	75%	80%	
6	Receivables on Corporate - General Corporate Exposure	36,458,022	30,210,196	-	951,255	-	
	Receivables to Securities Companies and Other Financial Services Institutions	-	-	-	-		
	Special Financing Exposure	-	-		-	-	

	Portfolio Category	100%	150%	
7	Receivables in the Form of Subordinated Securities, Equity, and Other Capital Instruments	20,000	104,996	

	Portfolio Category	45%	75%	
8	Receivables on Micro, Small Business & Retail Portfolio	9,103,630	61,539,419	

	Portfolio Category	0%	20%	25%	30%	35%	40%	45%	50%	60%	
9	Loans Secured by Residential Property										
	Loans Secured by Residential Property which is Not Materially Dependent on Property Cash Flow	-	15,538,776	12,276,315	53,688,000		16,346,107		3,946,277		
	Without Credit Allocation Approach	-	-	-	-		-		-		
	With Credit Allocation Approach (Secured)		-								
	With Credit Allocation Approach (Secured)	-	-		-		-		-		
	Loans Secured by Residential Property which is Materially Dependent on Property Cash Flow				-	-		-		-	
	Loans Secured by Commercial Real Estate which is Not Materially Dependent on Property Cash Flow	-	3,415,765		-		-		15,458,107	15,910,641	
	Without Credit Allocation Approach	-	-		-		-		-	-	
	With Credit Allocation Approach (Secured)									-	
	With Credit Allocation Approach (Secured)	-	-		-		-		-		
	Loans Secured by Commercial Real Estate which is Materially Dependent on Property Cash Flow										
	Credit for Land Acquisition, Soil Processing, and Construction										

	Portfolio Category	50%	100%
10	Past Due Receivables	1,684,361	

	Portfolio Category	0%	20%	
11	Other Assets	25,296,791	-	

	Portfolio Category	0%	20%	25%	30%	35%	40%	45%	50%	60%	
12	Employee/Retired Loans								-		

	Portfolio Category	0%	20%	25%	35%	50%
13	Exposures in Subsidiary Company That Carry Out Business Activities Based on Sharia Principles (if any)	4,050,743	1,501,953	537,452	701,161	

(in million Rupiah)

100%	150%	Others	Net Receivable after Credit Conversion Factor and Credit Risk Mitigation Techniques
-	-	-	412,841,420

100%	150%	Others	Net Receivable after Credit Conversion Factor and Credit Risk Mitigation Techniques
-	-	-	44,297,216

	100%	150%	Others	Net Receivable after Credit Conversion Factor and Credit Risk Mitigation Techniques
-	-	-	-	-

	100%	150%	Others	Net Receivable after Credit Conversion Factor and Credit Risk Mitigation Techniques
3,637,048	903,396	4,711	-	54,199,126
7,155,580	658,747	53,093	-	64,842,203

	50%	100%	Others	Net Receivable after Credit Conversion Factor and Credit Risk Mitigation Techniques
-	-	-	-	-

85%	100%	130%	150%	Others	Net Receivable after Credit Conversion Factor and Credit Risk Mitigation Techniques
43,928,088	135,031,083	-	587,137	-	247,165,781
-	-		-	-	-
	15,424,590	9,299,684	-	-	24,724,274

250%	400%	Others	Net Receivable after Credit Conversion Factor and Credit Risk Mitigation Techniques
664,704	-	-	789,700

	85%	100%	Others	Net Receivable after Credit Conversion Factor and Credit Risk Mitigation Techniques
	2,103,087	19,118,071	18,173	91,882,380

65%	70%	75%	85%	90%	100%	105%	110%	150%	Others	Net Receivable after Credit Conversion Factor and Credit Risk Mitigation Techniques
-	61,832,779	37,039,593	20,414,689		7,183,741			-	19,991	228,286,268
-	-	-	-		-			-	-	-
									-	-
-	-	-	-		-			-	-	-
		-				-		-	-	-
-		40,077,424	133,557,807		155,239,657			-	-	363,659,401
									-	-
									-	-
-		-	-		-			-	-	-
	2,430,111			4,740,610			10,336,573	3,862,274	-	21,369,568
					-			-	-	-

	150%	Others	Net Receivable after Credit Conversion Factor and Credit Risk Mitigation Techniques
4,418,854	249,263	-	6,352,478

100%	150%	1250%	Others	Net Receivable after Credit Conversion Factor and Credit Risk Mitigation Techniques
40,801,401	2,218,922	-	-	68,317,114

65%	70%	75%	85%	90%	100%	105%	110%	150%	Others	Net Receivable after Credit Conversion Factor and Credit Risk Mitigation Techniques
									-	-

	75%	100%	150%	Others	Net Receivable after Credit Conversion Factor and Credit Risk Mitigation Techniques
1,443,559	295,533	9,006,080	-	-	17,536,481

20.a. Credit Risk - Disclosure of Exposure Based On Asset Class and Weight Risk (CR5) - Bank only

(in million Rupiah)

No	Weight Risk	On Balance Sheet Net Receivable	Off Balance Sheet Net Receivable (before Credit Conversion Factor)	Credit Conversion Factor Average	Net Receivable (after Credit Conversion Factor and Credit Risk Mitigation Techniques)
1	<40%	671,926,608	69,446,172	26%	689,988,900
2	40%-70%	147,380,932	73,511,002	30%	168,466,854
3	75%	144,802,142	49,636,803	23%	150,430,029
4	80%	-	-	-	-
5	85%	173,435,401	101,786,925	41%	198,422,938
6	90%-100%	313,425,228	186,573,916	33%	364,983,385
7	105%-130%	17,152,286	6,416,147	40%	19,665,073
8	150%	9,829,452	2,005,726	38%	6,885,334
9	250%	664,704	-	-	664,704
10	400%	-	-	-	-
11	1250%	-	-	-	-
12	**Total Net Receivable**	**1,478,616,753**	**489,376,691**	**32%**	**1,599,507,217**

20.b. Credit Risk - Disclosure of Exposure Based On Asset Class and Weight Risk (CR5) - Bank as Consolidated with Subsidiaries

(in million Rupiah)

No	Weight Risk	On Balance Sheet Net Receivable	Off Balance Sheet Net Receivable (before Credit Conversion Factor)	Credit Conversion Factor Average	Net Receivable (after Credit Conversion Factor and Credit Risk Mitigation Techniques)
1	<40%	687,860,783	69,217,589	26%	704,995,778
2	40%-70%	149,534,324	73,543,355	30%	170,610,746
3	75%	145,611,700	49,260,052	23%	150,695,852
4	80%	-	-	-	-
5	85%	175,016,134	101,786,925	41%	200,003,671
6	90%-100%	341,794,031	189,309,137	33%	392,546,230
7	105%-130%	17,152,286	6,416,147	40%	19,665,073
8	150%	10,025,474	2,005,726	38%	7,081,356
9	250%	664,704	-	-	664,704
10	400%	-	-	-	-
11	1250%	-	-	-	-
12	**Total Net Receivable**	**1,527,659,436**	**491,538,931**	**32%**	**1,646,263,410**

22. Credit Risk - Counterparty Credit Risk (CCR1) Exposure Analysis - Bank as Consolidated with Subsidiaries - as of December 31, 2025

(in million Rupiah)

No	Description	a	b	c	d	e	f
		Replacement Cost (RC)	Potential Future Exposure (SFT)	EEPE	Alpha used to calculate regulatory EAD	Net Receivables	RWA
1	SA-CCR (for derivative)	117,672	596,701		1.4	1,000,122	679,887
2	Internal model method (for derivative and SFTs)					N/A	N/A
3	Simple approach for credit risk mitigation (for SFTs)					N/A	N/A
4	Comprehensive approach for credit risk mitigation (for SFTs)					N/A	N/A
5	VaR for SFTs					N/A	N/A
Total		**117,672**	**596,701**			**1,000,122**	**679,887**

23. Credit Risk - CCR Exposure based on Portfolio Category and Risk Weighting (CCR3) - Bank as Consolidated with Subsidiaries - as of December 31, 2025

No	Weighted Risk / Portfolio Category	a	b	c	d	
		0%	20%	30%	40%	
1	Receivables on Sovereigns	3,822,008	-	-	-	
2	Receivables on Public Sector Entities	-	-	-	-	
3	Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	
4	Receivables on Banks	-	610,213	-	-	
5	Receivables to Securities Companies and Other Financial Services Institutions	-	-	-	-	
6	Receivables on Micro, Small Business & Retail Portfolio	-	-	-	-	
7	Receivables on Corporate	-	-	-	-	
Total		**3,822,008**	**610,213**	**-**	**-**	

(in million Rupiah)

	e	f	g	h	i	j	k	l
	45%	50%	75%	85%	100%	150%	Others	Total Net Receivables
	-	-	-	-	-	-	-	3,822,008
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	-	603,720	-	-	-	-	-	1,213,933
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	-	-	-	250,508	-	-	-	250,508
	-	**603,720**	**-**	**250,508**	**-**	**-**	**-**	**5,286,449**

24.a. Credit Risk - Exposure Report Related to Transaction with CCP - Bank only

(in million Rupiah)

		a	b
		Net Receivable (after Credit Conversion Factor and Credit Risk Mitigation Techniques)	RWA
1	**Total Exposure to QCCP**	**17,255**	**298**
2	Transaction involving exposure with QCCP (excluding initial margin and default fund contribution)	934	19
	(i) OTC derivative	934	19
	(ii) Derivative transactions through market		
	(iii) Securities financing transactions		
	(iv) Netting set (regarding netting of cross-product is allowed)		
3	Segregated initial margin	2,334	
4	Nonsegregated initial margin		
5	Prefunded default fund contribution	13,987	280
6	Unfunded default fund contribution		
7	**Total Exposure to Non-QCCP**	-	-
8	Transaction involving exposure through nonQCCP (excluding initial margin and default fund contribution)		
	(i) OTC derivative		
	(ii) Derivative transactions through market		
	(iii) Securities financing transactions		
	(iv) Netting set (regarding netting of cross-product is allowed)		
9	Segregated initial margin		
10	Nonsegregated initial margin		
11	Prefunded default fund contribution		
12	Unfunded default fund contribution		
13	**Total Exposure to QCCP and Non-QCCP**	**17,255**	**298**

24.b. Credit Risk - Exposure Report Related to Transaction with CCP - Bank as Consolidated with Subsidiaries

(in million Rupiah)

		a	b
		Net Receivable (after Credit Conversion Factor and Credit Risk Mitigation Techniques)	RWA
1	**Total Exposure to QCCP**	**17,255**	**298**
2	Transaction involving exposure with QCCP (excluding initial margin and default fund contribution)	934	19
	(i) OTC derivative	934	19
	(ii) Derivative transactions through market		
	(iii) Securities financing transactions		
	(iv) Netting set (regarding netting of cross-product is allowed)		
3	Segregated initial margin	2,334	
4	Nonsegregated initial margin		
5	Prefunded default fund contribution	13,987	280
6	Unfunded default fund contribution		
7	**Total Exposure to Non-QCCP**	**-**	**-**
8	Transaction involving exposure through nonQCCP (excluding initial margin and default fund contribution)		
	(i) OTC derivative		
	(ii) Derivative transactions through market		
	(iii) Securities financing transactions		
	(iv) Netting set (regarding netting of cross-product is allowed)		
9	Segregated initial margin		
10	Nonsegregated initial margin		
11	Prefunded default fund contribution		
12	Unfunded default fund contribution		
13	**Total Exposure to QCCP and Non-QCCP**	**17,255**	**298**

25. Credit Risk - Net Credit Derivative Claims (CCR6)
BCA has no exposure to net credit derivative receivables

26. Credit Risk - Qualitative Disclosure of Securitization Exposure (SECA)
To diversify risks and maximize returns, BCA has placed several portfolios in the form of securitization or Asset Backed Securities Collective Investment Contracts (KIK EBA). BCA acts as an investor and invests in EBA products with investment grade ratings and conducts placement in class (tranche) senior to receive the first claim rights against the entire collection of financial assets.

27. Credit Risk - Securitization Exposure in the Banking Book (SEC1) - as of December 31, 2025
BCA has no exposure to securitization exposure in the banking book

28. Credit Risk - Securitization Exposure Components in the Trading Book (SEC2) - Bank as Consolidated with Subsidiaries - as of December 31, 2025

(in million rupiah)

		Bank as originator				Bank as sponsor				Bank as investor			
		Traditional	Simple, Transparent, and Comparable (STC)	Synthetis	Subtotal	Traditional	Simple, Transparent, and Comparable (STC)	Synthetis	Subtotal	Traditional	Simple, Transparent, and Comparable (STC)	Synthetis	Subtotal
		a	b	c	d	e	f	g	h	i	j	k	l
1	Retail (total) – among others												
2	Mortgage loan												
3	Credit card												
4	Others retail exposure												
5	Re-securitization												
6	Non-retail (total) – among others												
7	Corporate Loan									751,043			751,043
8	Commercial Loan												
9	Rent and Account Receivable												
10	Others retail exposure												
11	Re-securitization												

29. Credit Risk - Securitization Exposure in the Banking Book and related to its Capital Requirements - Bank Acting as Originator or Sponsor (SEC3)

BCA does not act as the originator or sponsor of securitization exposure

30. Credit Risk - Securitization Exposure in the Banking Book and related to its Capital Requirements Bank Acting as Investor (SEC4) - as of December 31, 2025

BCA does not act as the investor of securitization exposure

31.a. Market Risk - Disclosure Using Standard Methods - Bank Only

Risk	Capital Charged Standard Approach as of Reporting Date	Capital Charged Standard Approach as of Last Year Reporting Date
GIRR (General Interest Rate Risk)	451,915	387,672
Credit spread risk (CSR) non-securitisations	207,630	191,572
Credit spread risk (CSR) securitisations non-CTP	79,439	-
Credit spread risk (CSR) securitisations CTP	-	-
Equity risk	-	-
Commodity risk	-	-
Foreign exchange (FX) risk	31,003	94,513
DRC non-securitisations	15,067	9,646
DRC securitisations non-CTP	82,616	-
DRC securitisations CTP	-	-
RRAO	-	-
Total	**867,669**	**683,404**

31.b. Market Risk - Disclosure Using Standard Methods - Bank as Consolidated with Subsidiaries

Risk	Capital Charged Standard Approach as of Reporting Date	Capital Charged Standard Approach as of Last Year Reporting Date
GIRR (General Interest Rate Risk)	457,744	390,499
Credit spread risk (CSR) non-securitisations	208,680	195,652
Credit spread risk (CSR) securitisations non-CTP	108,326	-
Credit spread risk (CSR) securitisations CTP	-	-
Equity risk	133,297	112,528
Commodity risk	-	-
Foreign exchange (FX) risk	101,847	55,604
DRC non-securitisations	42,712	32,337
DRC securitisations non-CTP	112,656	-
DRC securitisations CTP	-	-
RRAO	-	-
Total	**1,165,261**	**786,620**

Qualitative Analysis
In 2025, BCA made placements in the form of securitization through Asset-Backed Securities Collective Investment Contracts (KIK EBA) as an effort to diversify risk and maximize returns. BCA calculates the Credit Spread Risk (CSR) non-CTP securitization for KIK EBA placements in the Trading Book Portfolio in accordance with capital charge calculation requirements.

32.1a. Disclosure of Interest Rate Risk in Banking Book (IRRBB) Exposure - Bank Only -
as of December 31, 2025

No.	Qualitative Disclosure
1.	Interest rate risk in the banking book (IRRBB) refers to the current or prospective risk to the bank's capital and earnings arising from interest rates movements in the market as opposed to the banking book positions. The IRRBB calculation uses two perspectives, namely the economic value perspective and earnings-based perspective. The intention is to identify risks more accurately and to carry out appropriate corrective actions.
2.	Presently, Bank does not have sufficient long-term financial resources to fund fixed-rate loans and banking book securities. Regarding these conditions, funding sources of fixed-rate loans and banking book securities is calculated from the Core Deposit. To mitigate risks, Bank has set nominal limits on fixed-rate loans and banking book securities, limits on IRRBB and pricing strategies.
3.	Measurements of IRRBB individual are carried out on a monthly basis by using two (2) methods as follows: a. measurement based on changes in economic value of equity, which measures the impact of changes in interest rates on the economic value of the Bank's equity (economic value perspective), and b. measurement based on changes in net interest income, which measures the impact of interest rate changes on earnings of the Bank (earnings-based perspective).
4.	Interest rate shock scenarios used by Bank in measuring IRRBB is in accordance with the standard interest rate shock scenarios, which is stated in the Financial Services Authority Circular Letter No.12 /SEOJK.03/2018 concerning the Implementation of Risk Management and Risk Measurement Standard Approach for Interest Rate Risk in the Banking Book for Commercial Banks. Economic Value of Equity (EVE) Methods use six (6) interest rate shock scenarios, as follows: 1) parallel shock up, 2) parallel shock down, 3) steepener shock (short rates down and long rates up), 4) flattener shock (short rates up and long rates down), 5) short rates shock up, 6) short rates shock down. Net Interest Income (NII) Methods use two (2) interest rate shock scenarios, as follows: 1) parallel shock up, 2) parallel shock down.
5.	EVE method calculates the cash flows of the principal amount and interest payments on the balance sheet positions that are sensitive to interest rates, which then discounted at the relevant interest rates. The Bank does not calculate a commercial margin and spread components in the cash flows. EVE calculation uses notional cash flows multiplied by the reference rate (base rate) on the transaction date and then discounted by the risk-free rate at the reporting date. The IRRBB calculation uses a Core deposit, which is part of a stable Non Maturity Deposit with a very small change in interest rates despite significant changes in interest rates in the market. Bank identifies core deposit and non-core deposits from stable funds (retail transactional, retail non-transactional and wholesale). Placement of core deposit cash flows carried out using uniform slotting on time-bucket over 1 (one) year with the length of period for each category refers to FSA Circular Letter No. 12 / SEOJK.03 / 2018 concerning the Implementation of Risk Management and Risk Measurement Standard Approach for Interest Rate Risk in the Banking Book (Interest Rate Risk in the Banking Book) for Commercial Banks. The methodology to estimate prepayment rate for loans and early withdrawal rate for time deposits uses historical data within a year. Bank performs add-on calculations for automatic interest rate options on a floating rate mortgage loan with embedded caps and a fixed rate loan commitment by using Black model. Bank measures IRRBB for significant currencies, IDR and USD. Bank uses the aggregation method by adding the potential loss values of each currencies for each identical shock scenario.
6.	As of Dec 31 2025, IRRBB (EVE method) for BCA as individual increased by 0.84% compared to Jun 30 2025, from 5.33% to 6.17%. And for NII Method increased by 0.26%, from 5.41% to 5.67%. The increase under the EVE method was primarily driven by higher exposure to long-term securities (> 5 years).

No.	No. Quantitative Disclosure
1.	Average repricing maturity applied for Non Maturity Deposit (NMD) is 4 years.
2.	The longest repricing maturity applied for Non Maturity Deposit (NMD) is 7 Years.

32.1b. Disclosure of Interest Rate Risk in Banking Book Exposure (IRRBB) - Bank Only

(Currency: Rupiah)

(in million Rupiah)	As of December 31, 2025			
	ΔEVE		ΔNII	
Period of	December 31, 2025	June 30, 2025	December 31, 2025	June 30, 2025
Parallel up	15,910,789	12,614,862	4,713,779	4,460,040
Parallel down	(18,815,506)	(13,533,299)	(4,544,476)	(4,287,249)
Steepener	(4,859,647)	(6,781,707)		
Flattener	6,862,544	8,391,819		
Short rate up	13,480,564	12,777,553		
Short rate down	(13,521,159)	(12,803,748)		
Maximum Negative Value (absolute)*	15,910,789	12,777,553	4,713,779	4,460,040
Tier 1 Capital (for ΔEVE) or Projected Income (for ΔNII)	258,057,396	239,891,690	83,090,928	82,462,753
Maximum value divided by Tier 1 Capital (for ΔEVE) or Projected Income (for ΔNII)	**6.17%**	**5.33%**	**5.67%**	**5.41%**

32.1b. Disclosure of Interest Rate Risk in Banking Book Exposure (IRRBB) - Bank Only

(Currency: USD)

(in million Rupiah)	As of December 31, 2025			
	ΔEVE		ΔNII	
Period of	December 31, 2025	June 30, 2025	December 31, 2025	June 30, 2025
Parallel up	(2,040,776)	(2,413,442)	(605,243)	(697,163)
Parallel down	2,211,028	2,630,604	605,270	697,190
Steepener	(190,553)	(303,353)		
Flattener	(288,099)	(261,096)		
Short rate up	(1,106,772)	(1,241,410)		
Short rate down	1,156,214	1,296,929		
Maximum Negative Value (absolute)*	2,211,028	2,630,604	605,270	697,190
Tier 1 Capital (for ΔEVE) or Projected Income (for ΔNII)	258,057,396	239,891,690	83,090,928	82,462,753
Maximum value divided by Tier 1 Capital (for ΔEVE) or Projected Income (for ΔNII)	**0.86%**	**1.10%**	**0.73%**	**0.85%**

32.1b. Disclosure of Interest Rate Risk in Banking Book Exposure (IRRBB) - Bank Only

Currency: (Rupiah &USD)

(in million Rupiah)	As of December 31, 2025			
	ΔEVE		ΔNII	
Period of	December 31, 2025	June 30, 2025	December 31, 2025	June 30, 2025
Parallel up	15,910,789	12,614,862	4,713,779	4,460,040
Parallel down	2,211,028	2,630,604	605,270	697,190
Steepener	-	-		
Flattener	6,862,544	8,391,819		
Short rate up	13,480,564	12,777,553		
Short rate down	1,156,214	1,296,929		
Maximum Negative Value (absolute)*	15,910,789	12,777,553	4,713,779	4,460,040
Tier 1 Capital (for ΔEVE) or Projected Income (for ΔNII)	258,057,396	239,891,690	83,090,928	82,462,753
Maximum value divided by Tier 1 Capital (for ΔEVE) or Projected Income (for ΔNII)	**6.17%**	**5.33%**	**5.67%**	**5.41%**

Notes:
- Potential loss shown in positive values for each shock scenario.
* Maximum negative value is the maximum value of potential losses from all shock scenarios.

32.1c. Disclosure of Interest Rate Risk in Banking Book (IRRBB) Exposure - Bank as Consolidated with Subsidiaries - as of December 31, 2025

No.	Qualitative Disclosure
1.	Interest rate risk in the banking book (IRRBB) refers to the current or prospective risk to the bank's capital and earnings arising from interest rates movements in the market as opposed to the banking book positions. The IRRBB calculation uses two perspectives, namely the economic value perspective and earnings-based perspective. The intention is to identify risks more accurately and to carry out appropriate corrective actions.
2.	Presently, Bank does not have sufficient long-term financial resources to fund fixed-rate loans and banking book securities. Regarding these conditions, funding sources of fixed-rate loans and banking book securities is calculated from the Core Deposit. To mitigate risks, Bank has set nominal limits on fixed-rate loans and banking book securities, limits on IRRBB and pricing strategies.
3.	Measurements of IRRBB consolidated are carried out on a semiannually basis by using two (2) methods as follows: a. measurement based on changes in economic value of equity, which measures the impact of changes in interest rates on the economic value of the Bank's equity (economic value perspective), and b. measurement based on changes in net interest income, which measures the impact of interest rate changes on earnings of the Bank (earnings-based perspective).
4.	Interest rate shock scenarios used by Bank in measuring IRRBB is in accordance with the standard interest rate shock scenarios, which is stated in the Financial Services Authority Circular Letter No.12 /SEOJK.03/2018 concerning the Implementation of Risk Management and Risk Measurement Standard Approach for Interest Rate Risk in the Banking Book for Commercial Banks. Economic Value of Equity (EVE) Methods use six (6) interest rate shock scenarios, as follows: 1) parallel shock up, 2) parallel shock down, 3) steepener shock (short rates down and long rates up), 4) flattener shock (short rates up and long rates down), 5) short rates shock up, 6) short rates shock down. Net Interest Income (NII) Methods use two (2) interest rate shock scenarios, as follows: 1) parallel shock up, 2) parallel shock down.
5.	EVE method calculates the cash flows of the principal amount and interest payments on the balance sheet positions that are sensitive to interest rates, which then discounted at the relevant interest rates. The Bank does not calculate a commercial margin and spread components in the cash flows. EVE calculation uses notional cash flows multiplied by the reference rate (base rate) on the transaction date and then discounted by the risk-free rate at the reporting date. The IRRBB calculation uses a Core deposit, which is part of a stable Non Maturity Deposit with a very small change in interest rates despite significant changes in interest rates in the market. Bank identifies core deposit and non-core deposits from stable funds (retail transactional, retail non-transactional and wholesale). Placement of core deposit cash flows carried out using uniform slotting on time-bucket over 1 (one) year with the length of period for each category refers to FSA Circular Letter No. 12 / SEOJK.03 / 2018 concerning the Implementation of Risk Management and Risk Measurement Standard Approach for Interest Rate Risk in the Banking Book (Interest Rate Risk in the Banking Book) for Commercial Banks. The methodology to estimate prepayment rate for loans and early withdrawal rate for time deposits uses historical data within a year. Bank performs add-on calculations for automatic interest rate options on a floating rate mortgage loan with embedded caps and a fixed rate loan commitment by using Black model. Bank measures IRRBB for significant currencies, IDR and USD. Bank uses the aggregation method by adding the potential loss values of each currencies for each identical shock scenario.
6.	As of Dec 31 2025, IRRBB (EVE method) for BCA as consolidated increased by 1.10% compared to Jun 30 2025, from 5.97% to 7.07%. And for NII Method increased by 0.53%, from 5.65% to 6.18%. The increase under the EVE method was primarily driven by higher exposure to long-term securities (> 5 years).

No.	Quantitative Disclosure
1.	Average repricing maturity applied for Non Maturity Deposit (NMD) is 4 years.
2.	The longest repricing maturity applied for Non Maturity Deposit (NMD) is 7 Years.

32.1d. Disclosure of Interest Rate Risk in Banking Book Exposure (IRRBB) - Bank as Consolidated with Subsidiaries

(Currency: Rupiah)

(in million Rupiah)	As of December 31, 2025			
	ΔEVE		ΔNII	
Period	December 31, 2025	June 30, 2025	December 31, 2025	June 30, 2025
Parallel up	19,369,967	15,228,291	5,283,054	4,813,923
Parallel down	(23,266,533)	(16,782,106)	(5,112,522)	(4,640,067)
Steepener	(3,823,385)	(6,203,266)		
Flattener	6,552,693	8,379,594		
Short rate up	14,912,930	14,009,093		
Short rate down	(15,046,374)	(14,109,604)		
Maximum Negative Value (absolute)*	19,369,967	15,228,291	5,283,054	4,813,923
Tier 1 Capital (for ΔEVE) or Projected Income (for ΔNII)	273,828,527	254,936,797	85,540,797	85,160,497
Maximum value divided by Tier 1 Capital (for ΔEVE) or Projected Income (for ΔNII)	**7.07%**	**5.97%**	**6.18%**	**5.65%**

32.1d. Disclosure of Interest Rate Risk in Banking Book Exposure (IRRBB) - Bank as Consolidated with Subsidiaries

(Currency: USD)

(in million Rupiah)	As of December 31, 2025			
	ΔEVE		ΔNII	
Period	December 31, 2025	June 30, 2025	December 31, 2025	June 30, 2025
Parallel up	(2,040,760)	(2,413,350)	(605,898)	(699,335)
Parallel down	2,211,012	2,630,513	605,924	699,362
Steepener	(190,568)	(303,441)		
Flattener	(288,080)	(260,988)		
Short rate up	(1,106,749)	(1,241,274)		
Short rate down	1,156,190	1,296,793		
Maximum Negative Value (absolute)*	2,211,012	2,630,513	605,924	699,362
Tier 1 Capital (to ΔEVE) or Projected Income (for ΔNII)	273,828,527	254,936,797	85,540,797	85,160,497
Maximum value divided by Tier 1 Capital (for ΔEVE) or Projected Income (for ΔNII)	**0.81%**	**1.03%**	**0.71%**	**0.82%**

32.1d. Disclosure of Interest Rate Risk in Banking Book Exposure (IRRBB) - Bank as Consolidated with Subsidiaries

Currency: (Rupiah &USD)

(in million Rupiah)	As of December 31, 2025			
	ΔEVE		ΔNII	
Period	December 31, 2025	June 30, 2025	December 31, 2025	June 30, 2025
Parallel up	19,369,967	15,228,291	5,283,054	4,813,923
Parallel down	2,211,012	2,630,513	605,924	699,362
Steepener	-	-		
Flattener	6,552,693	8,379,594		
Short rate up	14,912,930	14,009,093		
Short rate down	1,156,190	1,296,793		
Maximum Negative Value (absolute)*	19,369,967	15,228,291	5,283,054	4,813,923
Tier 1 Capital (to ΔEVE) or Projected Income (for ΔNII)	273,828,527	254,936,797	85,540,797	85,160,497
Maximum value divided by Tier 1 Capital (for ΔEVE) or Projected Income (for ΔNII)	**7.07%**	**5.97%**	**6.18%**	**5.65%**

Notes:
- Potential loss shown in positive values for each shock scenario.
* Maximum negative value is the maximum value of potential losses from all shock scenarios.

33. Report on Calculation for Quarterly Liquidity Coverage Ratio

No	Components	BANK ONLY			
		Quarter IV 2025		Quarter III 2025	
		Outstanding commitment and liabilities / contractual receivables	HQLA after haircut, outstanding commitment and liabilities times run-off rate or contractual receivables times inflow rate	Outstanding commitment and liabilities / contractual receivables	HQLA after haircut, outstanding commitment and liabilities times run-off rate or contractual receivables times inflow rate
1	Total data used in LCR calculation		64 days		64 days
HIGH QUALITY LIQUID ASSET (HQLA)					
2	Total High Quality Liquid Asset (HQLA)		**486,567,013**		**446,891,965**
CASH OUTFLOW					
3	Retail deposits and deposits from Micro and Small Business customers, consist of:	913,287,161	55,119,274	902,101,699	54,536,268
	a. Stable Deposit/Funding	724,188,853	36,209,443	713,478,050	35,673,903
	b. Less Stable Deposit/Funding	189,098,308	18,909,831	188,623,649	18,862,365
4	Wholesale Funding, consist of:	286,608,962	71,063,947	267,784,824	66,639,901
	a. Operational deposit	260,293,775	60,156,086	242,191,781	56,072,704
	b. Non operational deposit and/or Other Non Operational liabilities	26,315,187	10,907,861	25,593,043	10,567,197
	c. Marketable securities issued by bank (unsecured debt)	-	-	-	-
5	Secured Funding		-		-
6	Other cash outflow (additional requirement), consist of:	535,841,334	71,480,456	499,684,374	57,779,297
	a. cash outflow from derivative transaction	24,486,786	24,486,786	15,460,158	15,460,158
	b. cash outflow from additional liquidity requirement	-	-	-	-
	c. cash outflow from liquidation of funding	-	-	-	-
	d. cash outflow from disbursement of loan commitment and liquidity facilities	371,892,137	42,348,111	356,631,308	39,956,684
	e. cash outflow from other contractual liabilities related to placement of funds	-	-	-	-
	f. cash outflow from other funding related contigencies liabilities	136,454,504	1,637,652	126,789,507	1,559,054
	g. other contractual cash outlow	3,007,907	3,007,907	803,401	803,401
7	**TOTAL CASH OUTFLOW**		**197,663,677**		**178,955,466**
CASH INFLOW					
8	Secured lending	-	-	-	-
9	Inflows from fully performing exposures	38,072,993	17,130,573	39,499,004	16,701,955
10	Other Cash Inflow	23,959,342	23,959,342	16,192,712	16,192,712
11	**TOTAL CASH INFLOW**	62,032,335	**41,089,915**	55,691,716	**32,894,667**
			TOTAL ADJUSTED VALUE [1]		**TOTAL ADJUSTED VALUE [1]**
12	**TOTAL HQLA**		**486,567,013**		**446,891,965**
13	**NET CASH OUTFLOWS**		**156,573,762**		**146,060,799**
14	**LCR (%)**		**310.76%**		**305.96%**

Information:
[1] Adjusted values are calculated after the imposition of a reduction in value (haircut), run-off rate, and inflow rate as well as the maximum limit for HQLA components, for example the maximum limit for HQLA Level 2B and HQLA Level 2 and the maximum limit of cash inflows can be taken into account in LCR.

The outstanding value of Quarter IV 2025 is the average LCR during the working days of Oct 2025 to Dec 2025 (64 data points), while Quarter III 2025 is the average LCR during the working days of Jul 2025 to Sep 2025 (64 data points).

The calculation of the Liquidity Coverage Ratio above is based on POJK No. 42/POJK.03/2015 concerning the Obligation to Fulfill the Liquidity Coverage Ratio for Commercial Banks, POJK No. 19 of 2024 concerning Amendments to the POJK No. 42/POJK.03/2015 on the Obligation to Fulfill the Liquidity Coverage Ratio for Commercial Banks, and POJK No. 37/POJK.03/2019 concerning Transparency and Publication of Bank Reports and is presented in accordance with SE OJK No. 9/SEOJK.03/2020 concerning Transparency and Publication of Conventional Commercial Bank Reports.

(in million Rupiah)

	CONSOLIDATED			
	Quarter IV 2025		Quarter III 2025	
	Outstanding commitment and liabilities / contractual receivables	HQLA after haircut, outstanding commitment and liabilities times run-off rate or contractual receivables times inflow rate	Outstanding commitment and liabilities / contractual receivables	HQLA after haircut, outstanding commitment and liabilities times run-off rate or contractual receivables times inflow rate
		64 days		64 days
		498,662,391		**458,495,509**
	933,774,064	56,695,214	922,299,795	56,038,927
	733,643,845	36,682,192	723,821,057	36,191,053
	200,130,219	20,013,022	198,478,738	19,847,874
	293,746,422	74,824,512	274,046,278	69,641,511
	261,949,604	60,540,946	243,831,596	56,469,048
	31,796,818	14,283,566	30,214,682	13,172,463
	-	-	-	-
		-		-
	538,474,981	72,329,207	502,510,717	58,621,819
	24,487,008	24,487,008	15,451,723	15,451,723
	0	0	-	-
	-	-	-	-
	372,563,920	42,444,113	357,559,771	40,078,096
	-	-	-	-
	137,666,685	1,640,718	127,966,981	1,559,758
	3,757,368	3,757,368	1,532,242	1,532,242
		203,848,933		**184,302,257**
	10,143	10,143	6,697	6,697
	42,399,826	19,502,599	43,291,034	18,728,121
	23,959,342	23,959,342	16,192,713	16,192,713
	66,369,311	**43,472,084**	59,490,444	**34,927,531**
		TOTAL ADJUSTED VALUE [1]		**TOTAL ADJUSTED VALUE [1]**
		498,662,391		**458,495,509**
		160,376,849		**149,374,726**
		310.93%		**306.94%**

Quarterly Liquidity Coverage Ratio (LCR) Report

Analysis for Bank Only
• The calculation of BCA's Liquidity Coverage Ratio (Bank Only) for Quarter IV 2025 is based on the average daily position from October 2025 until December 2025. Meanwhile, the calculation for Quarter III 2025 is based on the average daily position from July 2025 until September 2025.
• BCA's Liquidity Coverage Ratio (Bank Only) for Quarter IV 2025 increased by 4.80%, from 305.96% (Quarter III 2025) to 310.76% (Quarter IV 2025). Such increase in ratio was particularly due to an increase in weighted value of HQLA by 8.88% (Rp39.68 trillion) which was higher than an increase in Net Cash Outflow (NCO) after run-off by 7.20% (Rp10.51 trillion). The increase in HQLA was particularly driven by the increase in HQLA securities amounted to Rp34.80 trillion, the increase in placement with BI amounted to Rp3.44 trillion and the increase in Coins and Banknotes amounted to Rp0.98 trillion. Meanwhile, the increase in NCO after run-off was mainly caused by the increased in funding from retail, micro and small businesses, as well as corporate customers amounted to Rp5.01 trillion, the increased in unused loan facilities amounted to Rp2.39 trillion and the increased in other contractual cash outflow (borrowing) amounted to Rp2.20 trillion.
• In terms of composition, BCA's HQLA for Quarter IV 2025 is comprised of Level 1 HQLA of 97.53%; Level 2A HQLA of 1.62%; and level 2B HQLA of 0.85%. Of the total Level 1 HQLA, the proportion was dominated by marketable securities issued by the Indonesian government and BI of 82.17% and placement with Bank Indonesia of 13.67%, respectively.
• BCA's third party deposits composition during Quarter IV 2025 was mainly contributed by CASA at around 84.27%. The composition can be seen on the Table 1 below:

Table 1. BCA's funding composition (Bank Only) during Quarter IV 2025.

	Total Rp&Va
Current Account	35.28%
Savings Account	48.99%
CASA	**84.27%**
Time Deposit	**15.73%**
Total	**100%**

- BCA's derivative exposure mainly came from FX Swap Buy-Sell USD transactions by an average of USD196.37 million.
- In managing its liquidity, the Bank has properly identified, measured, monitored and controlled its liquidity risk. Apart from the LCR ratio, the Bank also monitors condition and sufficiency of liquidity through cash flow projection report, NSFR report and other liquidity ratios. The Bank has established a limit, early warning indicators, contingency funding plan and recovery plan related to liquidity risk.

Quarterly Liquidity Coverage Ratio Report

Analysis on a Consolidated Basis
• The calculation of BCA's Liquidity Coverage Ratio (Consolidated) for Quarter IV 2025 is based on the average daily position from October 2025 until December 2025. Meanwhile, the calculation for Quarter III 2025 is based on the average daily position from July 2025 until September 2025, respectively.
• BCA's Liquidity Coverage Ratio (Consolidated) for Quarter IV 2025 increased by 3.99%, from 306.94% (Quarter III 2025) to 310.93% (Quarter IV 2025). Such increase in ratio was particularly due to an increase in HQLA by 8.76% (Rp40.17 trillion) which was higher than an increase in weighted value of Net Cash Outflow (NCO) after run-off by 7.37% (Rp11.00 trillion). The increase in HQLA was particularly driven by the increase in HQLA securities amounted to Rp35.05 trillion, the increase in placement with BI amounted to Rp3.58 trillion and the increase in Coins and Banknotes amounted to Rp0.98 trillion. Meanwhile, the increase in NCO after run-off was mainly caused by the increased in funding from retail, micro and small businesses, as well as corporate customers amounted to Rp5.84 trillion, the increased in unused loan facilities amounted to Rp2.37 trillion and the increased in other contractual cash outflow (borrowing) amounted to Rp2.23 trillion.
• In terms of composition, BCA's HQLA for Quarter IV 2025 is comprised of Level 1 HQLA of 96.92%; Level 2A HQLA of 2.16%; and Level 2B HQLA of 0.92%. Of the total HQLA Level 1, the proportion was dominated by marketable securities issued by the Indonesian government and BI of 82.20% and placement with Bank Indonesia of 13.71%, respectively.
• BCA's third party deposits composition during Quarter IV 2025 was mainly contributed by CASA at around 83.32%. The composition can be seen on the Table 2 below:

Table 2. BCA's Funding Composition (Consolidated) for Quarter IV 2025.

Type of funding (Rp & FCY)	Composition
Current Account	34.67%
Saving Account	48.65%
CASA	**83.32%**
Time Deposit	**16.68%**
Total	**100%**

- BCA's derivative exposure mainly came from FX Swap Buy-Sell USD transactions by an average of USD196.37 million.
- In managing its liquidity, the Bank has properly identified, measured, monitored and controlled its liquidity risk. Apart from the LCR ratio, the Bank also monitors condition and sufficiency of liquidity through cash flow projection report, NSFR report and other liquidity ratios. The Bank has established a limit, early warning indicators, contingency funding plan and recovery plan related to liquidity risk.

34.a. Net Stable Funding Ratio (NSFR) - Bank Only

A. NSFR CALCULATION

	ASF Component	Reporting Position (September 2025)				
		Carrying Value Based on Residual Maturity				Weighted Value
		Non-specified Maturity	< 6 Months	≥ 6 Months - < 1 Year	≥ 1 Year	
1	Capital					
2	Regulatory Capital as per POJK KPMM	278,744,483	-	-	62,833	278,807,316
3	Other capital instruments	-	-	-	-	-
4	Retail deposits and deposits from micro and small business customers:					
5	Stable Deposits	559,348,604	162,232,609	-	-	685,502,152
6	Less Stable Deposits	184,975,722	1,974,670	-	-	168,255,353
7	Wholesale Funding:					
8	Operational deposits	246,075,153	-	-	-	123,037,576
9	Other wholesale funding	377,501	29,216,979	-	-	12,722,908
10	Liabilities with matching interdependent assets	-	-	-	-	-
11	Other liabilities and equity:					
12	NSFR derivative liabilities		59,391	-	-	
13	All other liabilities and equity not included in the above categories	84,047	35,506,073	303,483	49,206	200,947
14	**TOTAL ASF**					**1,268,526,253**

(in million Rupiah)

	Reporting Position (December 2025)				
	Carrying Value Based on Residual Maturity				Weighted Value
	Non-specified Maturity	< 6 Months	≥ 6 Months - < 1 Year	≥ 1 Year	
	283,913,331	-	-	59,583	283,972,915
	-	-	-	-	-
	582,671,305	157,996,863	-	-	703,634,760
	180,859,021	3,536,240	-	-	165,955,735
	271,206,831	-	-	-	135,603,416
	446,474	26,890,564	-	-	12,883,541
	-	-	-	-	-
		-	-	-	
	80,334	38,663,809	260,941	168,669	299,140
					1,302,349,506

34.a. Net Stable Funding Ratio (NSFR) - Bank Only

A. NSFR CALCULATION

	RSF Component	Reporting Position (September 2025)				
		Carrying Value Based on Residual Maturity				Weighted Value
		Non-specified Maturity	< 6 Months	≥ 6 Months - < 1 Year	≥ 1 Year	
15	Total NSFR HQLA					21,797,750
16	Deposits held at other financial institutions for operational purposes	10,845,342	-	-	-	5,422,671
17	Performing loans and securities					
18	To financial institutions secured by Level 1 HQLA	-	7,040,088	-	-	704,009
19	To financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	-	38,164,467	14,516,256	33,782,704	46,765,502
20	To non- financial corporate clients, retail and small business customers, government of Indonesia, other sovereigns, Bank Indonesia, other central banks and public service entities, of which:	-	200,678,233	105,940,039	413,412,843	504,710,052
21	Meet a risk weight of less than or equal to 35% under SE OJK ATMR for credit risk	-	730,000	585,000	15,086,209	10,463,536
22	Unpledged residential mortgages, of which:	-	6,851	25,058	1,258,772	1,085,910
23	Meet a risk weight of less than or equal to 35% under SE OJK ATMR for credit risk	-	283,973	1,123,689	76,766,416	50,602,002
24	Securities that are unpledged, not in default and do not qualify as HQLA, including exchange-traded equities	-	29,053,117	2,096,564	8,349,180	22,671,644
25	Assets with matching interdependent liabilities	-	-	-	-	-
26	Other assets:					
27	Physical traded commodities, including gold	-				-
28	Cash, securities and other assets posted as initial margin for derivative contracts or contributions to default funds of central counterparty (CCPs)				-	-
29	NSFR derivative assets				-	-
30	20% NSFR derivative liabilities before deduction of variation margin posted				11,878	11,878
31	All other assets not included in the above categories	17,622	48,613,160	749,158	55,941,855	105,319,482
32	Off-balance sheet items				498,510,248	20,080,783
33	**TOTAL RSF**					**789,635,218**
34	**Net Stable Funding Ratio (%)**					**160.65%**

(in million Rupiah)

	Reporting Position (December 2025)				
	Carrying Value Based on Residual Maturity				Weighted Value
	Non-specified Maturity	< 6 Months	≥ 6 Months - < 1 Year	≥ 1 Year	
					23,563,612
	5,093,401	-	-	-	2,546,701
	-	608,609	-	-	60,861
	-	33,806,561	24,467,241	30,663,664	47,968,269
	-	198,667,639	123,000,585	437,115,351	532,382,160
	-	520,000	1,740,000	19,363,578	13,716,326
	-	8,513	18,502	1,373,245	1,180,766
	-	372,992	1,095,906	78,334,349	51,651,776
	-	30,202,832	1,592,235	8,155,315	22,829,551
	-	-	-	-	-
	-				-
					-
				18,473	18,473
				-	-
	11,024	48,292,520	790,568	55,939,894	105,031,817
				489,501,093	19,314,984
					820,265,295
					158.77%

34.b. Net Stable Funding Ratio (NSFR) - Bank as Consolidated with Subsidiaries

A. NSFR CALCULATION

	ASF Component	Reporting Position (September 2025)				
		Carrying Value Based on Residual Maturity				Weighted Value
		Non-specified Maturity	< 6 Months	≥ 6 Months - < 1 Year	≥ 1 Year	
1	Capital					
2	Regulatory Capital as per POJK KPMM	287,323,010	-	-	62,833	287,385,844
3	Other capital instruments	-	-	-	-	-
4	Retail deposits and deposits from micro and small business customers:					
5	Stable Deposits	562,236,616	162,294,814	-	-	688,304,859
6	Less Stable Deposits	185,238,250	5,948,351	-	-	172,067,941
7	Wholesale Funding:					
8	Operational deposits	254,880,646	-	-	-	127,440,323
9	Other wholesale funding	386,465	40,876,324	350,000	257,178	18,113,339
10	Liabilities with matching interdependent assets	-	-	-	-	-
11	Other liabilities and equity:					
12	NSFR derivative liabilities		-	-	-	
13	All other liabilities and equity not included in the above categories	210,562	29,035,531	303,483	49,206	327,424
14	**TOTAL ASF**					**1,293,639,731**

(in million Rupiah)

	Reporting Position (December 2025)				
	Carrying Value Based on Residual Maturity				Weighted Value
	Non-specified Maturity	< 6 Months	≥ 6 Months - < 1 Year	≥ 1 Year	
	293,010,153	-	-	59,583	293,069,736
	-	-	-	-	-
	585,669,995	158,055,147	-	-	706,538,885
	181,069,527	7,531,382	-	-	169,740,818
	281,509,127	-	-	-	140,754,564
	460,287	40,845,454	-	-	17,847,769
	-	-	-	-	-
		-	-	-	
	210,763	28,526,164	260,941	168,669	429,569
					1,328,381,341

34.b. Net Stable Funding Ratio (NSFR) - Bank as Consolidated with Subsidiaries

A. NSFR CALCULATION

	ASF Component	Reporting Position (September 2025)				
		Carrying Value Based on Residual Maturity				Weighted Value
		Non-specified Maturity	< 6 Months	≥ 6 Months - < 1 Year	≥ 1 Year	
15	Total NSFR HQLA					23,220,087
16	Deposits held at other financial institutions for operational purposes	11,056,135	-	-	-	5,528,068
17	Performing loans and securities					
18	To financial institutions secured by Level 1 HQLA	-	7,260,683	-	-	726,068
19	To financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	-	40,649,263	14,743,100	35,132,012	48,600,952
20	To non- financial corporate clients, retail and small business customers, government of Indonesia, other sovereigns, Bank Indonesia, other central banks and pubic service entities, of which:	-	202,478,918	109,203,710	432,689,120	523,627,066
21	Meet a risk weight of less than or equal to 35% under SE OJK ATMR for credit risk	-	730,000	585,000	15,086,209	10,463,536
22	Unpledged residential mortgages, of which:	-	36,080	29,144	2,790,679	2,404,688
23	Meet a risk weight of less than or equal to 35% under SE OJK ATMR for credit risk	-	283,973	1,123,689	76,766,416	50,602,002
24	Securities that are unpledged, not in default and do not qualify as HQLA, including exchange-traded equities	-	30,242,404	2,338,725	10,230,618	24,986,590
25	Assets with matching interdependent liabilities	-	-	-	-	-
26	Other assets:					
27	Physical traded commodities, including gold	-				-
28	Cash, securities and other assets posted as initial margin for derivative contracts or contributions to default funds of central counterparty (CCPs)				-	-
29	NSFR derivative assets				-	-
30	20% NSFR derivative liabilities before deduction of variation margin posted				-	-
31	All other assets not included in the above categories	17,625	40,050,251	766,646	50,226,637	91,058,846
32	Off-balance sheet items				501,071,473	20,131,543
33	**TOTAL RSF**					**801,349,444**
34	**Net Stable Funding Ratio (%)**					**161.43%**

(in million Rupiah)

	Reporting Position (December 2025)				
	Carrying Value Based on Residual Maturity				Weighted Value
	Non-specified Maturity	< 6 Months	≥ 6 Months - < 1 Year	≥ 1 Year	
					24,998,365
	5,330,109	-	-	-	2,665,055
	-	1,220,430	-	-	122,043
	-	37,295,659	24,569,040	31,869,408	49,748,277
	-	200,265,884	126,092,133	456,487,776	551,193,618
	-	520,000	1,740,000	19,363,578	13,716,326
	-	37,486	23,143	3,058,842	2,630,330
	-	372,992	1,095,906	78,334,349	51,651,776
	-	31,157,342	1,945,068	10,295,878	25,302,701
	-	-	-	-	-
	-				-
				-	-
				18,473	18,473
				-	-
	11,024	38,547,054	808,739	50,265,316	89,629,945
				491,663,332	19,354,654
					831,031,561
					159.85%

B. QUALITATIVE ASSESSMENT ON NSFR

Analysis on Bank Only Financial Statement
• Based on the calculation, the value of Net Stable Funding Ratio (NSFR) – Bank Only as of 31 Dec 2025 decreased by 1.88% when compared to the period of 30 Sep 2025; namely from 160.65% (as of 30 Sep'25) to 158.77% (as of 31 Dec'25). The decrease in the NSFR value was due to the increase in the Required Stable Funding (RSF) component of 3.88% (Rp30.63 trillion) which was greater than the increase in the Available Stable Funding (ASF) component of 2.67% (Rp33.82 trillion). The increase in the RSF component was mainly due to the increase in loans classified as current and under special mention (performing loans) and securities not in default amounting to Rp32.79 trillion. Meanwhile, the increase in the ASF component was mainly due to the increase in weighted value of deposits provided by retail customers and funding provided by micro and small business customers as well as wholesale funding of Rp28.56 trillion and the increase in the regulatory capital of Rp5.17 trillion.
• The NSFR ratio of BCA on an individual basis currently meets the minimum requirement of 100%. It was supported by a fairly large composition of stable funds (60.55%). The composition of Third Party Funds and Bank Funds can be seen in Table 1 below.

Table 1. Composition of Third Party Funds and Bank Funds - Bank Only as of December 31, 2025.

Categories		%
Stable Funds	1. Retail	
	a. Fully covered and transactional	39.54%
	b. Fully covered, non-transactional and related	12.63%
	2. Micro and Small Business Customers	
	a. Fully covered and transactional	8.10%
	b. Fully covered, non-transactional and related	0.28%
	Total Stable Funds	**60.55%**
Unstable Fund	1. Retail	13.71%
	2. Micro and Small Business Customers	1.37%
	Total Unstable Funds	**15.08%**
	Total Operational Deposits	**22.17%**
	Total Non-Operational Deposits	**2.20%**
	Total Third Party Funds and Bank Funds	**100.00%**

B. QUALITATIVE ASSESSMENT ON NSFR

Analysis on Consolidated Financial Statement
• Based on the calculation, the value of Net Stable Funding Ratio (NSFR) - Consolidated as of 31 Dec 2025 decreased by 1.58% when compared to the period of 30 Sep 2025; namely from 161.43% (as of 30 Sep'25) to 159.85% (as of 31 Dec'25). The decrease in the NSFR value was due to the increase in the Required Stable Funding (RSF) component of 3.70% (Rp29.68 trillion) which was greater than the increase in the Available Stable Funding (ASF) component of 2.69% (Rp34.74 trillion). The increase in the RSF component was mainly due to the increase in loans classified as current and under special mention (performing loans) amounting to Rp32.64 trillion and the decrease in other assets amounting to Rp1.41 trillion. Meanwhile, the increase in the ASF component was mainly due to the increase in weighted value of deposits provided by retail customers and funding provided by micro and small business customers as well as wholesale funding of Rp28.96 trillion and the increase in the regulatory capital of Rp5.68 trillion.
• The NSFR ratio of BCA on a consolidated basis currently meets the minimum requirement of 100%. It was supported by a fairly large composition of stable funds (59.37%). The composition of Third Party Funds and Bank Funds can be seen in Table 2 below.

Table 2. Composition of Third Party Funds, Revenue Sharing Investment Funds, and Bank Funds - Consolidated as of December 31, 2025

Categories		%
Stable Funds	1. Retail	
	a. Fully covered and transactional	38.81%
	b. Fully covered, non-transactional and related	12.34%
	2. Micro and Small Business Customers	
	a. Fully covered and transactional	7.94%
	b. Fully covered, non-transactional and related	0.28%
	Total Stable Funds	**59.37%**
Unstable Fund	1. Retail	13.65%
	2. Micro and Small Business Customers	1.41%
	Total Unstable Funds	**15.06%**
	Total Operational Deposits	**22.47%**
	Total Non-Operational Deposits	**3.10%**
	Total Third Party Funds and Bank Funds	**100.00%**

35. Report On Asset Encumbrance - ENC - as of December 31, 2025

		BANK ONLY			
		a	b	c	d
		Encumbered Asset	Asset placed or pledged to Central Bank but yet to be used to create liquidity	Unencumbered asset	Total
1	HQLA Level 1				
a.	Cash and Cash equivalent	-	-	25,275,044	25,275,044
b.	Placement with Bank Indonesia:				
	- Current account	-	-	46,370,465	46,370,465
	- Fine Tune Operation	-	-	3,918,625	3,918,625
	- Deposit Facility	-	-	-	-
c.	Bank Indonesia Rupiah Securities (SRBI)	-	-	113,389,265	113,389,265
d.	Bank Indonesia Marketable Securities (SBBI)	-	-	-	-
e.	Bank Indonesia Floating Rate Note (BI-FRN)	-	-	-	-
f.	Bank Indonesia Syariah Bond (SUKBI)	-	-	-	-
g.	Bank Indonesia Foreign Currency Securities (SVBI)	-	-	5,887,547	5,887,547
h.	Bank Indonesia Foreign Currency Sukuk (SUVBI)	-	-	-	-
i.	Reverse Repo (backed by HQLA Level 1)	-	-	4,430,617	4,430,617
j.	Government Bonds (Rupiah)	-	45,851,347	203,812,527	249,663,874
k.	Government Bonds (Foreign currencies)	-	-	8,466,108	8,466,108
l.	UST - Bond	-	-	-	-
2	**HQLA Level 2A**	**-**	**-**	**10,231,326**	**10,231,326**
3	**HQLA Level 2B**	**-**	**-**	**8,237,691**	**8,237,691**
Total HQLA		**-**	**45,851,347**	**430,019,215**	**475,870,562**

Qualitative Analysis
• Encumbered assets are bank assets restricted, both legally and contractually by the Bank, for supporting liquidity under stress conditions. Encumbered assets do not include assets being placed with or pledged to Bank Indonesia but yet to be used to create liquidity, as stipulated by the POJK on Obligation to Fulfill the Liquidity Coverage Ratio for Commercial Banks.
• Unencumbered assets are assets that qualify as High Quality Liquid Asset (HQLA) as stipulated by the POJK on Obligation to Fulfill the Liquidity Coverage Ratio for Commercial Banks.
• Referring to the explanation of POJK No 42/POJK.03/2015 on Obligation to Fulfill the Liquidity Coverage Ratio for Commercial Banks, article 9, sub-article (3) letter a, an example of encumbered assets placed with or pledged to Bank Indonesia, but yet to be used to create liquidity, is the secondary statutory reserves (now known as the Macroprudential Liquidity Buffer).
• As 31 December 2025, BCA (both bank only and consolidated) did not have any HQLA position categorized as encumbered assets.

(in million Rupiah)

	CONSOLIDATED			
	a	b	c	d
	Encumbered Asset	Asset placed or pledged to Central Bank but yet to be used to create liquidity	Unencumbered asset	Total
	-	-	25,304,972	25,304,972
	-	-	47,768,278	47,768,278
	-	-	3,918,625	3,918,625
	-	-	391,751	391,751
	-	-	114,329,656	114,329,656
	-	-	-	-
	-	-	-	-
	-	-	601,055	601,055
	-	-	5,887,547	5,887,547
	-	-	-	-
	-	-	5,035,941	5,035,941
	-	46,750,335	208,594,916	255,345,251
	-	-	8,472,823	8,472,823
	-	-	-	-
	-	**-**	**12,564,368**	**12,564,368**
	-	**-**	**9,837,182**	**9,837,182**
	-	**46,750,335**	**442,707,113**	**489,457,449**

INDIVIDUAL CONVENTIONAL COMMERCIAL BANK MINIMUM CAPITAL ADEQUACY REQUIREMENT (KPMM) AND RISK WEIGHTED ASSET (RWA) REPORT - ANNUAL

Form D1: Historical Loss Data Report

No	Business Indicator (BI) and component BI	T	
	Minimum limit of an operational loss event of Rp300,000,000.00 (three hundred million Rupiahs) or more		
1	Total net operating loss after calculating the recovery value (without exception)	-	
2	Total occurrence of operational risk loss	-	
3	Total excluded operational risk loss	-	
4	Total occurrence of excluded operational risk loss	-	
5	Total net operating loss after calculating the recovery value and excluded operational risk losses	-	
	Minimum limit of an operational loss event of Rp1,500,000,000.00 (one billion five hundred million Rupiahs) or more		
6	Total net operating loss after calculating the recovery value (without exception)	271.70	
7	Total occurrence of operational risk loss	4.00	
8	Total excluded operational risk loss	-	
9	Total occurrence of excluded operational risk loss	-	
10	Total net operating loss after calculating the recovery value and excluded operational risk losses	271.70	
	Details of capital calculation for operational risks		
11	Are losses used in calculating the Internal Loss Multiplier (ILM)? (Yes/No)	Yes	
12	If line 11 answer is 'No', is the internal loss data not use because of a discrepancy of the minimum standards for loss data? (Yes/No)	-	
13	Threshold used in calculating capital for operational risks (in Rupiah full amount)	1,500,000,000	
14	Other information (if any)	Optional	

	T-1	T-2	T-3	T-4	T-5	T-6	T-7	T-8	T-9	Average 10 Years
	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-
	42,725.45	1,832.01	0.07	96,042.94	13,142.66	88.09	46,379.08	16,486.19	63,373.63	28,034.18
	8.00	1.00	-	3.00	6.00	1.00	5.00	2.00	1.00	3.10
	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-
	42,725.45	1,832.01	0.07	96,042.94	13,142.66	88.09	46,379.08	16,486.19	63,373.63	28,034.18

INDIVIDUAL CONVENTIONAL COMMERCIAL BANK MINIMUM CAPITAL ADEQUACY REQUIREMENT (KPMM) AND RISK WEIGHTED ASSET (RWA) REPORT - ANNUAL

Form D3: Business Indicator Detailed Report

No	Business Indicator (BI) and Component BI	T	T-1	T-2
1	Interest, Rent and Dividend Components	31,633,303.55		
1a.	Interest Income	88,631,734.73	82,110,427.94	68,103,868.83
1b.	Interest Expense	9,830,468.67	9,812,312.98	6,212,170.51
1c.	Earning Assets	1,360,757,445.46	1,333,369,008.76	1,256,127,957.67
1d.	Dividend Income	2,402,602.59	1,914,400.27	1,702,183.53
2	Services Components	17,471,907.83		
2a.	Fees and Commission Income	18,281,699.28	16,884,777.92	16,522,759.16
2b.	Fees and Commission Expenses	212,533.31	252,533.33	350,702.00
2c.	Other Operating Income	33,688.06	64,285.86	111,111.62
2d.	Other Operating Expenses	318,060.18	171,417.93	237,009,03
3	Financial Components	2,391,908.64		
3a.	Net Profit Loss Trading Book	2,205,364.20	1,461,667.43	1,004,970.81
3b.	Net Profit Loss Banking Book	384,161.98	125,944.09	1,993,617.41
4	Business Indicator (BI)	51,497,120.02		
5	Business Indicator Components (BIC)	7,274,568.00		
	Business Indicator Disclosure			
6a.	Total BI including divested activities	51,497,120.02		
6b.	BI reduction due to the exclusion of divested activities	0.00		
7	Additional information	Optional		

INDIVIDUAL CONVENTIONAL COMMERCIAL BANK MINIMUM CAPITAL ADEQUACY REQUIREMENT (KPMM) AND RISK WEIGHTED ASSET (RWA) REPORT - ANNUAL

Form D5: RWA Calculation Report for Operational Risk using Standard Approach

No	Details	T
1	Business Indicator Components (BIC)	7,274,568.00
2	Internal Loss Multiplier Factor (ILM)	0.59911758
3	Operational Risk Minimum Capital (ROC)	4,358,321.58
4	RWA for Operational Risks	54,479,019.75

Risk Management Implementation Report for Operational Risk - Individual

1 Explanation of regulations, policies, and/or guidelines related to Operational Risk management.

The Bank implements comprehensive operational risk management in accordance with regulatory requirements as part of its commitment to ensuring business continuity, enhancing operational effectiveness, and safeguarding the interests of customers and other stakeholders. Several policies have been implemented, including:

- Operational Risk Management Policy.
- Risk Management Basic Policy for The Use of Information Technology.
- Information Technology Management Policy.
- Cyber Security Risk Management Policy.
- Information System Security and Cyber Resilience Policy
- Information Security Policy.
- Policy for Issuing Products/Activities and Provision of Supporting Information Technology Systems.
- Risk Exposure Assessment in Development of Bank Product Policy.
- Business Continuity Plan Policy.

The Bank establishes a number of guidelines/manuals and procedures derived from its operational risk management policies, and conducts periodic evaluations to ensure continued alignment with evolving risk dynamics and regulatory developments.

2 Explanation of the structure and organization of management and control functions related to Operational Risk.

The role and responsibility of the Bank in managing operational risk refers to the Principles of the Three Lines Model, supported by the following organizational structure:

Organizational Structure	Authority/Responsibility
Board of Commissioners and Directors	Ensuring the application of risk management is adequate in correspondence with the Bank's characteristics, complexity, and risk profile, as well as having a good understanding of the type and level of risks that are inherent in the Bank's business activities.
Risk Management Committee	Ensuring the risk management framework provides adequate protection against the risks faced by the Bank
Risk Oversight Committee	Assist the Board of Commissioners in fulfilling their oversight responsibilities to ensure the risk management framework adequately protects the Bank from all types of risks.
Risk Management Division (MRK)	Ensuring the Bank to properly mitigates risks through identification, measurement, monitoring, control, and reporting in correspondence with the risk management framework, and capable of addressing emergency situations that threaten the Bank's business continuity.
Anti-Fraud Bureau	Strengthening the Bank's internal control system through the implementation of anti-fraud strategies.
Operation Strategy & Development Group	Assessing, drafting, and ensuring policies and operational procedures, as well as services, are developed while considering business and operational needs, compliance with regulators and other relevant institutions, risk management and controls, and disseminating them to branches or related work units to be easily understood and implemented effectively and efficiently
Strategic Information Technology Group - Information Technology Security Group	Developing preventive measures to protect and secure the Bank's information assets and IT infrastructure from cybercrime, including monitoring and testing the Bank's cyber resilience.
Working Unit (business units and supporting unit)	Risk owner who is responsible for day-to-day operational risk management and reports problems and operational risk incidents to MRK.
Internal Audit Division	Review and assess the adequacy and effectiveness of the Bank's risk management, internal control and governance processes.

3 Explanation of the measurement system for Operational Risk (including the system and data used to calculate Operational Risk in order to estimate the burden of capital charges for Operational Risk).

Bank measures operational risk by considering the potential impact, the likelihood of occurrence, and the effectiveness of existing controls. This measurement gives Bank a comprehensive understanding of its operational risk profile and be the basis for determining the priority of mitigation actions for identified risks. Bank also periodically reviews its operational risk measurement system. This includes validating the assumptions, ensuring accuracy and appropriateness, maintaining data integrity, and assessing the procedures used to manage operational risk.

Bank adheres to SE OJK No. 6/SEOJK.03/2020 regarding the Calculation of Operational Risk Weighted Assets Using the Standardized Approach for Commercial Banks (SE OJK RWA). The data used in this calculation includes Business Indicator Components and Operational Risk Loss Data. Bank establishes procedures and processes to administer operational risk loss data to ensure the quality of data so that it can estimate accurate risk exposure and ensure adequate allocation of operational risk capital burden.

Comprehensive bank operational risk management is done through the ORMIS application which can support three activities, namely:

- Risk and Control Self Assessment (RCSA)
  RCSA serves as a tool for Risk Owners to identify, measure, monitor, and control risks with the aim of increasing risk awareness culture in managing operational risks within each employee in carrying out daily activities. RCSA is carried out routinely once a year.
- Loss Event Database (LED)
  LED is used to administer and analyze operational events that have occurred and caused losses to the Bank. LED also as an operational risk loss database to calculate the capital expenses from operational risk losses and a means to monitor operational events that require follow-up.
- Key Risk Indicator (KRI)
  KRI aims to provide an early warning sign to authorized officials of increasing operational risk indications in a working unit and serves as a data source to identify processes, procedures, and controls that require attention.

Risk Management Implementation Report for Operational Risk - Individual	
4	**Explanation of the scope and main coverage of the reporting framework for Operational Risk for executive officers and Directors of the Bank.**

Several operational risk reports submitted to the Board of Commissioners and/or Board of Directors include the following:

1. Routine reports (periodic):
   - Operational Risk Exposure Report.
   - Operational Risk Profile Report.
   - Operational Risk Management Implementation Report.

2. Incidental report:
   Incidental reports are prepared based on operational risk analyses that arise from changes in policies, systems, procedures, or other operational risk events. These reports may include evaluations of the Bank's operational systems and procedures in response to incidents that occur either internally or externally, especially those that have a significant impact on operational losses.

5	**Explanation of risk mitigation and risk transfer used in management for Operational Risk. This includes mitigation through policy issuance (such as policies for risk culture, acceptable risk, and outsourcing), divestment of high-risk businesses, and the establishment of control functions. Remaining exposure can be absorbed by the Bank or the risk may be transferred. For example, the impact of operational losses can be mitigated through insurance.**

The implementation of risk management in Banks is adjusted to the size and complexity of the Bank's business and includes 4 pillars, namely:

1. Active Supervision by the Board of Commissioners and Directors.
2. Adequacy of Risk Management Policies and Procedures, and Establishment of Risk Limits.
3. Adequacy of Risk Identification, Measurement, Monitoring, and Control Processes, and of the Risk Management Information System.
4. Comprehensive Internal Control Systems.

The Board of Commissioners and the Board of Directors are responsible for ensuring the effectiveness of the Bank's risk management implementation. The Board of Directors holds the authority and responsibility to develop policies related to risk management, including strategies, frameworks, and overall risk limits, subject to the the approval of the Board of Commissioners. These policies are formulated by considering the Bank's risk appetite and risk tolerance, tailored to its specific needs and conditions, and taking into account the impact of risk on capital adequacy.

In general, the scope of operational risk management policies based on the causes of operational risks for example:

Risk Cause	Operational Risk Management Policy Coverage
Internal Process Complexity	1. Control to prevent operational risks for all internal processes and those directly related to customers. 2. Internal process transaction settlement procedures to ensure the effectiveness of the transaction settlement process. 3. Accounting implementation procedures to ensure accurate accounting records. 4. Asset storage and custodian procedures, including documentation, required control for asset's physical security, and periodic checking on asset conditions. 5. Procedures for implementing product provision and other activities carried out by the Bank. 6. Procedures for preventing and resolving fraud.
Human Resources	Recruitment and placement according to organizational needs, competitive remuneration and incentive structures, training and development, periodic rotation, career planning and succession policies, handling of termination and union issues, and separation of work functions.
Systems and infrastructure	Operational risk management related to systems and infrastructure is governed by the Bank's baseline risk management policies for the use of information technology which at least include: information security policies, business continuity plan procedures, data and system back-up procedures, audit trail/system log recording systems, security systems that protect BCA, and Data Recovery Center.
External Incident	Insurance coverage, data/system back-up, work safety guarantees, physical security procedures, and cooperation agreements with third parties.
Operational risk of customer and prospective customer profiles	The Bank conducts Customer Due Diligence (CDD) or Enhanced Due Diligence (EDD) according to operational risk exposure.

Risk Management Implementation Report for Operational Risk - Individual

Implementation of operational risk management is integrated across all business lines and support to ensure the adequacy of operational procedures and controls and develop awareness culture of the importance of operational risk management on an ongoing basis.

Bank implements comprehensive risk management across all products, and/or services. The Bank also measures and assesses the materiality of any increase in risk exposure related to its products and/or services and continuously monitors the associated risk. The implementation of risk management in the Bank's product operations also adheres to regulatory requirements.

With the growing provision of digital services, the Bank faces an increasing need to process customer personal data. In response to this and in alignment with Law Number 27 of 2022 concerning Personal Data Protection (UU PDP), Bank is committed to adhering to the principles of compliance and prudence in managing personal data, including the establishment of internal policies and procedures related to personal data protection that must be implemented by all work units, recording personal data processing activities to ensure transparency and accountability in every operational activity involving personal data and implementing comprehensive socialization of the PDP Law to all employees.

To mitigate the impact of disruptions caused by technology, natural disasters, or other disasters on the Bank's business operations, particularly customer service, Bank has established a Business Continuity Management (BCM) and Business Continuity Plan (BCP), and regularly conducts Business Continuity (BC) awareness campaigns and BCP testing simulations, including cyber incident simulations. In addition, the Bank has a Disaster Recovery Center, Secondary Workplace, and Command and Crisis Center to support the implementation of the BCP.

The use of information technology can support operational activities and expedite the delivery of services to customers. However, this development also introduces greater risks to the Bank's operations. To address these challenges, the Bank continues to enhance its IT maturity and strengthen its ability to manage risks arising from IT usage. This includes the following efforts:

- Establishing cybersecurity risk management policies and procedures and information security referring to the Bank's strategy and regulatory directives.
- Periodically reviewing the implementation of risk management and assessing digital maturity and cybersecurity levels in accordance with regulatory provisions.
- Utilizing tools/technologies to identify, detect, monitor and analyze cybersecurity-related risks early on.
- Establishing procedures for handling information security incidents, including the formation of an Information Security Incident Response Team (ISIRT) and the operation of a Security Monitoring Center (SMC).
- Conducting regular security awareness programs for employees and management.
- Providing ongoing education for customers to improve their understanding of digital security.

In managing risks related to outsourced labor, the Bank has implemented Outsourcing Management provisions that comply with regulatory requirements. These provisions specify that outsourced work must be limited to supporting service activities or tasks that are not directly related to the Bank's core operations. To manage risks associated with third parties, the Bank applies the Provisions for Procurement of Goods and/or Services. These provisions include the application of a multi-vendor principle and the conduct of periodic vendor evaluations to ensure reliability and compliance.

CONSOLIDATED CONVENTIONAL COMMERCIAL BANK MINIMUM CAPITAL ADEQUACY REQUIREMENT (KPMM) AND RISK WEIGHTED ASSET (RWA) REPORT - ANNUAL

Form D1: Historical Loss Data Report

No	Business Indicator (BI) and component BI	T	
	Minimum limit of an operational loss event of Rp300,000,000.00 (three hundred million Rupiahs) or more		
1	Total net operating loss after calculating the recovery value (without exception)	-	
2	Total occurrence of operational risk loss	-	
3	Total excluded operational risk loss	-	
4	Total occurrence of excluded operational risk loss	-	
5	Total net operating loss after calculating the recovery value and excluded operational risk losses	-	
	Minimum limit of an operational loss event of Rp1,500,000,000.00 (one billion five hundred million Rupiahs) or more		
6	Total net operating loss after calculating the recovery value (without exception)	361.96	
7	Total occurrence of operational risk loss	5.00	
8	Total excluded operational risk loss	0.00	
9	Total occurrence of excluded operational risk loss	0.00	
10	Total net operating loss after calculating the recovery value and excluded operational risk losses	361.96	
	Details of capital calculation for operational risks		
11	Are losses used in calculating the Internal Loss Multiplier (ILM)? (Yes/No)	Yes	
12	If line 11 answer is 'No', is the internal loss data not use because of a discrepancy of the minimum standards for loss data? (Yes/No)	-	
13	Threshold used in calculating capital for operational risks (in Rupiah full amount)	1,500,000,000.00	
14	Other information (if any)	Optional	

	T-1	T-2	T-3	T-4	T-5	T-6	T-7	T-8	T-9	Rata-rata 10 Tahun
	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-
	42,725.45	1,832.01	0.07	96,042.94	13,142.66	88.09	46,379.08	16,486.19	63,373.63	28,043.21
	8.00	1.00	0.00	3.00	6.00	1.00	5.00	2.00	1.00	3.20
	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	42,725.45	1,832.01	0.07	96,042.94	13,142.66	88.09	46,379.08	16,486.19	63,373.63	28,043.21

CONSOLIDATED CONVENTIONAL COMMERCIAL BANK MINIMUM CAPITAL ADEQUACY REQUIREMENT (KPMM) AND RISK WEIGHTED ASSET (RWA) REPORT - ANNUAL

Form D3: Business Indicator Detailed Report

No	Business Indicator (BI) and Component BI	T	T-1	T-2
1.	Interest, Rent and Dividend Components	30,386,739.26		
1a.	Interest Income	95,021,317.08	87,726,825.11	72,663,805.46
1b.	Interest Expense	10,724,588.04	10,549,776.32	6,667,237.87
1c.	Earning Assets	1,396,694,980.18	1,364,336,598.06	1,282,277,430.71
1d.	Dividend Income	104,712.76	34,525.36	46,526.95
2.	Services Components	17,490,825.35		
2a.	Fees and Commission Income	18,146,630.32	16,833,375.51	16,739,240.25
2b.	Fees and Commission Expenses	231,094.88	273,221.00	374,356.88
2c.	Other Operating Income	33,688.06	64,285.86	111,111.62
2d.	Other Operating Expenses	319,795.60	193,938.54	239,495.83
3.	Financial Components	2,411,006.34		
3a.	Net Profit Loss Trading Book	2,181,907.90	1,457,515.60	899,082.58
3b.	Net Profit Loss Banking Book	452,856.94	197,508.58	2,044,147.41
4.	Business Indicator (BI)	50,288,570.95		
5.	Business Indicator Components (BIC)	7,093,285.64		
	Business Indicator Disclosure			
6a.	Total BI including divested activities	50,288,570.95		
6b.	BI reduction due to the exclusion of divested activities	0.00		
7.	Additional information	Optional		

CONSOLIDATED CONVENTIONAL COMMERCIAL BANK MINIMUM CAPITAL ADEQUACY REQUIREMENT (KPMM) AND RISK WEIGHTED ASSET (RWA) REPORT - ANNUAL

Form D5: RWA Calculation Report for Operational Risk using Standard Approach

No	Details	T
1	Business Indicator Components (BIC)	7,093,285.64
2	Internal Loss Multiplier Factor (ILM)	0.60027687
3	Operational Risk Minimum Capital (ROC)	4,257,935.30
4	RWA for Operational Risks	53,224,191.25

Risk Management Implementation Report for Operational Risk - Consolidated

1 Explanation of regulations, policies and/or guidelines related to risk management for Operational Risk.

The Bank as the main entity of the Financial Conglomerate integrates the risk management implementation in the Financial Conglomerate by referring to regulatory provisions. The Bank has a Basic Policy for Integrated Risk Management, which aims to:

1. Develop a common perception in looking at risk.
2. Emphasize the responsibility to manage risks on Banks and Subsidiary Companies.
3. Ensure all risks can be controlled properly.

Policy updates are carried out periodically to comply with applicable regulatory provisions, the Basel Accord, prudential banking principles, and other international best practices. The following are some of the policies that Banks have:

- Operational Risk Management Policy.
- Risk Management Basic Policy for the Use of Information Technology.
- Information Technology Management Policy.
- Cybersecurity Risk Management Policy.
- Information System Security and Cyber Resilience Policy.
- Information Security Policy.
- Risk Exposure Assessment in Development of Bank Product Policy.
- Banking Synergy Collaborative Provision with Subsidiary Companies.
- Integrated Business Continuity provisions for BCA Financial Conglomerate.

The risk management policies, including strategy, risk management framework, and overall risk limits, is included in the authority and responsibility of the Board of Directors. These policies is developed by considering risk appetite and risk tolerance according to the Financial Conglomerate's needs/conditions and considering the impact of risk on capital adequacy. The Board of Directors establishes policies, strategies, and risk management frameworks after obtaining approval from the Board of Commissioners.

2 Explanation of the structure and organization of management and control functions regarding to Operational Risk.

In managing operational risks, the Bank refers to The Principle of the Three Lines Model with the following organizational structure:

Organizational Structure	Authority/Responsibility
Board of Commissioners and Board of Directors	Ensuring the implementation of risk management is adequate in accordance with the characteristics and complexity of the Financial Conglomerate's business, as well as properly understanding the types and levels of inherent risk in the Financial Conglomerate.
Integrated Risk Management Committee	Ensuring the integrated risk management framework provides adequate protection against the risks faced by the Financial Conglomerate.
Risk Oversight Committee	Assist the Board of Commissioners in ensuring the risk management framework provides adequate protection against all risks faced by Financial Conglomerate.
Risk Management Division (MRK)	Ensuring the risks faced by the Financial Conglomerate can be identified, measured, monitored, controlled and reported correctly through the implementation of an appropriate risk management framework. In carrying out its duties, MRK coordinates with working units that carry out risk management functions in each subsidiary company.
Anti-Fraud Bureau	Strengthening the Bank's internal control system through implementing bankwide anti-fraud strategies.
Operation Strategy & Development Group	Assessing, establishing, and ensuring operational services policies and procedures by considering business and operational needs, its compliance with the regulator, risk management and control, and disseminating it to branches and related working units so that its easily to be understood and implemented effectively and efficiently.
Strategic Information Technology Group - Information Technology Security Group	Developing preventive measures to protect and secure the Bank's information assets and information technology infrastructure from various technological crimes (cybercrime) including monitoring and testing the Bank's cyber resilience.
Working Units (business units and supporting units)	Risk owner who is responsible for managing daily operational risks as well as reporting operational risk incidents to MRK.
Internal Audit Division	Examine and assess the adequacy and effectiveness of the Financial Conglomerate's risk management, internal control and governance processes.

Risk management implementation in each subsidiary company refers to the regulatory provisions. In the organizational structure, each subsidiary company has a working unit that carries out risk management functions to ensure the risks faced by each subsidiary company can be managed properly.

3 Explanation of the measurement system for Operational Risk (including the system and data used to calculate Operational Risk in order to estimate capital charges for Operational Risk).

Operational risk measurement is conducted to determine operational risk exposure on a consolidated basis. The Bank refers to the regulator's direction in OJK Circular Letter No. 6/SEOJK.03/2020 concerning Calculation of Operational Risk-Weighted Assets Using the Standardized Approach for Commercial Banks in calculating capital charges for operational risks on a consolidated basis. The data used in these calculations include Business Indicator Components and Operational Risk Loss Data. The Bank is aware of the importance in collecting good and high-quality operational risk events data from the Bank and subsidiary companies so that the Bank can estimate capital expenses in accordance with the exposure to operational losses experienced on a consolidated basis.

Each subsidiary company has the tools to manage operational risk loss data and identify and measure risks according to the complexity of its business and also has web-based application, namely the Integrated Risk Management Information System (IRMIS) to report operational risk data to bank.

Risk Management Implementation Report for Operational Risk - Consolidated	
4	**Explanation of the scope and main coverage of the reporting framework for Operational Risk for the Bank's executive officers and Board of Directors**
	In the context of active supervision by the Board of Commissioners and/or the Board of Directors of the main entity, there are reports submitted as follows: 1. Routine reports (periodic): • Financial Conglomeration Risk Exposure Report. • Integrated Risk Profile Report. 2. Incidental report: These incidental reports may include analysis of the Bank's operational systems and procedures in relation to operational events, internal or external to the Bank, which have a significant impact on financial conglomeration.
5	**Explanation of risk mitigation and risk transfer used in management for Operational Risk. This includes mitigation by issuing policies (such as policies for risk culture, acceptable risk, and outsourcing), by divesting high-risk businesses, and establishing control functions. The remaining exposure can be absorbed by the Bank or for risk transfer. For example, the impact of operational losses can be mitigated with insurance.**
	The implementation of integrated risk management includes 4 pillars, namely: • Active Supervision by the Board of Commissioners and Directors of the Main Entity. • Adequacy of Integrated Risk Management Policies, Procedures, and Limit Setting. • Adequacy of Integrated Risk Identification, Measurement, Monitoring, and Control Processes, and of the Risk Management Information System. • Comprehensive Internal Control Systems for the Implementation of Integrated Risk Management.
	In implementing integrated risk management, the Bank develops policies that at least contain the following: • Establishment of risks related to the Financial Conglomerate's business activities. • Formulation of Integrated Risk Management strategies. • Establishing the use of measurement methods and Integrated Risk Management information systems. • Establishment of risk strategies and frameworks in correspondence with the level of risk to be taken (risk appetite) and risk tolerance. • Establishment of risk rating assessment methods. • Establishment of an internal control system in implementing Integrated Risk Management. • Emergency plans (contingency plans) in the worst conditions (worst-case scenario)
	Bank conducts a risk assessment for each product and/or service provided by the Bank in collaboration with its subsidiaries. To optimize business activities, the Bank establishes banking synergies with its subsidiaries. The existence of digital transformation has led to an increased use of IT to support operational activities and provide services to customers/consumers, but on the other hand it has increased the operational risks of companies as a conglomerate. With the increase in the provision of digital services, which has resulted in a high need for processing customer personal data as well as the implementation of Law Number 27 of 2022 concerning Personal Data Protection (UU PDP), Banks and Subsidiary Companies have internal provisions that regulate the implementation of PDP. In addition, the Company, as a conglomerate, seeks to increase maturity in IT implementation and the ability to handle risks that may arise from the use of IT, including by: • Implementing cyber security risk management referring to the Company's strategy and the regulator's direction. • Establishing procedures for handling information security incidents, establishing the Information Security Incident Response Team (ISIRT) and Security Monitoring Center (SMC). • Increasing employee awareness regarding cyber security through risk awareness programs, such as phishing simulations, which are conducted periodically. The Bank also conducts educational efforts for customers on an ongoing basis. • Providing Information Technology Services for Infrastructure and Information Technology Security Systems to Subsidiaries through cooperations arrangements.
	To minimize the impact of disruption and damage that can be caused by natural or human disasters that can affect the operational activities of the Financial Conglomerate, the Bank has provisions for Integrated Business Continuity for Financial Conglomerates, which, among other things, regulate coordination to support an optimal recovery process.

Business Support
Human Capital Management

"BCA continues to reinforce a corporate culture that serves as a solid foundation for upholding superior standards and supporting sustainable growth"

BCA positions human capital management and development as a top priority. BCA recognizes that organizational success depends on the ability of its people to adapt, innovate, and collaborate. Therefore, employee capabilities are continuously strengthened through ongoing competency development programs aligned with strategic business directions.

The company's culture forms the foundation of work behavior, anchored in the core values of Customer Focus, Integrity, Teamwork, and Continuous Pursuit of Excellence to create a positive, productive, and collaborative environment. Collaboration is strengthened through the OneBCA spirit (One Goal, One Soul, One Joy) and SENADA values (*SEtia* - loyalty, *NAungi* - encompassing, *DAmpingi* - accompany), reflecting BCA's commitment in supporting and accompanying every individual.

RECRUITING AND DEVELOPING HIGH-QUALITY TALENT

BCA's recruitment process is carried out in a structured manner, aligned with organizational needs, and prioritizes internal talent potential before seeking external candidates. Recruitment is conducted through specialized education programs and regular channels, focusing on wealth management, relationships, IT roles, and operational. In the process, BCA leverage integrated technology such as Robotic Process Automation (RPA) and Candidate Data Checking Application (CDCA), while expanding sourcing and selection of networks. Employer branding is strengthened through official social media channels, including Instagram @lifeatbca and LinkedIn PT Bank Central Asia Tbk. With these efficient recruitment system, BCA continues to attract top talent to support sustainable performance and company growth.

GUIDANCE FOR NEW EMPLOYEES

BCA ensures that every individual can adapt and grow through guidance from day one. New employees participate in First Learning Year with BCA (FLY with BCA), a one-year orientation program that includes e-learning, interaction, and mentoring from supervisors and buddies, supported by the tracking system to monitor learning progress (Journey and Experience Tracking System - JETS). This approach ensures that every employee grows with the right guidance, supporting sustainable contributions to the company.

IMPROVING PRODUCTIVITY THROUGH A CONDUCIVE WORK ENVIRONMENT

BCA fosters a positive and inclusive work environment through its Employer Value Proposition (EVP) built on two pillars: Friendly Environment and Continuous Improvement, promoting collaboration and individual growth.

To remain as the best employer for great talents, BCA offers adaptive work policies such as Working from Hub – BCA Touch Point, Flexible Working Time, and Work From Home (WFH). Well-being programs are also implemented including counseling, flexible benefits, and holistic life balance support across mental, physical, career, social, and financial aspects.

This commitment has led BCA to receive numerous domestic and international recognitions from reputable institutions and awards.

EMPLOYEE ENGAGEMENT THROUGH DIGITAL TECHNOLOGY UTILIZATION

As part of creating a productive and adaptive work environment, BCA strengthens employee engagement through the TEAAA (Team Engagement Action Action Action) program, which fosters interaction, trust, and commitment in line with the OneBCA spirit. This initiative is supported by Human Capital digital transformation through HC Inspire, an integrated HR system based on a one-stop solution. This system features digital applications such as MyGrowth for performance management and individual development, MyWiki as internal dictionary, MyDevelopment for digital training access, and MySolution for employee administration supported by EViA (24-hour chatbot). By leveraging comprehensive digital technology, BCA builds an adaptive and sustainable work ecosystem, driving optimal employee contributions toward achieving BCA's vision.

ENHANCING DIGITAL PROFICIENCY AND INNOVATIVE MINDSET

BCA strengthens digital proficiency and an innovative mindset across all employee levels as part of its ongoing digital transformation. Training programs sharpen critical thinking and advanced digital skills, covering design thinking, strategic thinking, Gen AI, data analytics, UI/UX advisory, Agile Project Management, RPA, low-code programming, machine learning, blockchain, and cyber security. Digital learning tools such as e-learning, micro learning, audio/video learning, and e-library are tailored to employee needs, with Gen AI enabling personalized learning. The Digital Buddy role further accelerates transformation and expands technological insights. Throughout 2025, BCA provided 376 e-learning modules accessible to all employees, with an average of 9 e-learning modules completed by each employee.

To boost efficiency, BCA develops RPA, machine learning, and low code programming, while enhancing HRIS through a one-stop application. Generative AI is increasingly applied in human capital initiatives and internal services. Innovation is encouraged through Community of Practice (CoP) and Data Community forums, as well as events like BCA Innovation Convention (BIC) and Kaizen Championship as platforms for sharing and sustainable innovation.

SHAPING FUTURE LEADERS

Leadership development at BCA is strengthened through a structured approach to enable leaders to manage teams effectively, drive change, and adapt to dynamic work models. Through programs such as BCA Leader+, Advisory Program, and BCA Leader+ Accelerator, BCA instills corporate values and characters, promotes a collaborative culture, and enhances strategic thinking capabilities. GEMBA (Downward Management Movement) activities, including Townhall and Tea(m)Time, allow leaders to be present on the ground to understand working conditions and reinforce engagement.

Leaders also act as facilitators, mentors, and coaches in fostering a learning and innovation culture. In supporting future leaders, they actively engage in sharing, coaching, mentoring, and buddying. BCA further provides formal education scholarships for undergraduate and postgraduate degrees, as well as foreign language training, to improve human capital quality and prepare future leaders.

FUTURE PLANS

BCA continuously delivers top talent and empowering work environment through talent management and internal talent movement. Technology adoption is continuously optimized, including Gen AI initiatives to improve efficiency, automation, productivity, and employee learning. BCA is progressively developing a new platform for a more integrated and adaptive human capital system to simplify work and enhance job satisfaction.

A positive work culture is reinforced through our values, while promoting creative, innovative, and digital mindsets via the Digital Transformation Program. In line with its well-being commitment, BCA introduces programs that support personal-professional harmony, boost productivity, and strengthen engagement for sustainable performance.

Business Support
Network and Operation

"Creating a seamless and delightful customer journey by integrating digital innovation with human expertise across BCA's branch network"

STRENGTHENING NETWORK AND DIGITAL INTEGRATION TO ENHANCE CUSTOMER EXPERIENCE

BCA continues to strengthen its network and operations to ensure customers receive fast, reliable, and high-quality services. As customer needs evolve, BCA integrates its physical branch network with digital innovations, ensuring that every service channel offers a seamless and consistent experience. Branch offices remain an essential part of BCA's ecosystem, supported by competent employees who combine personalized service with advanced technology to meet diverse customer preferences.

To accelerate digital banking growth, BCA consistently enhances its digital platforms by adding convenient and secure features such as online account opening with face recognition, e-Deposits, QRIS payments, and investment purchases through myBCA app. eBranch application enables customers to make reservations and fill out transaction forms before visiting branches, while CS Digital machines and eService tablets allow self-service activities such as ATM card printing and account opening.

These various innovations reflect BCA's commitment to delivering a hybrid experience, combining advanced technology with a human touch to provide services that are easier, faster, and more secure for all customers.

ENHANCING CUSTOMER EXPERIENCE THROUGH INTEGRATED BRANCH NETWORK

Branch offices remain a vital touchpoint in delivering BCA's service excellence, enabling meaningful connections with customers and communities. While digital transactions continue to rise, branches play a strategic role in providing personalized assistance, financial advisory, and trust-based relationships. To ensure service efficiency, BCA continues to modernize its branch operations by integrating digital solutions such as eBranch, self-service customer service machines, and eService tablets, allowing customers to open new accounts, replace ATM cards, and print statements independently and conveniently.

Apart from technological innovation, BCA continues to invest in its people through structured training and upskilling programs to enhance service quality and strengthen customer engagement. Customer satisfaction levels are regularly assessed through Gallup's Customer Engagement (CE) surveys, while outstanding teams and individuals are recognized through various reward programs to promote a culture of service excellence.

In 2025, BCA operated 1,270 offices across Indonesia, comprising 139 Main Branches and 1,131 Sub-Branches, as well as 62 BCA Express, 13 BCA Express Mobile, and 23 Functional Offices. To complement its physical presence, BCA also maintained 20,163 ATMs, primarily consisting of deposit-withdrawal and cash-withdrawal units. The integration of human interaction with digital innovation continues to strengthen BCA's hybrid banking ecosystem, ensuring that every customer enjoys a seamless, secure, and trusted banking experience.

ENSURING SERVICE EXCELLENCE AND OPERATIONAL RELIABILITY

Customer trust is the cornerstone of BCA's sustainable growth, and delivering excellent service remains at the heart of BCA's operations. To strengthen service quality and meet customers' evolving expectations, BCA continuously invests in training, process improvement, and technological enhancement. BCA implements a segment-based service model, enabling dedicated teams to deliver tailored solutions that serves the distinct needs of each customer segment, ranging from individual, business, to priority clients.

BCA's commitment to exceptional service is supported by Halo BCA, as BCA's 24/7 contact center that provides seamless service through various channels, including social media, WhatsApp, webchat, e-mail, X, and the Halo BCA application. Dedicated service lines are also available for Solitaire and Priority customers, ensuring a personalized and responsive experience.

To uphold service excellence, BCA regularly conducts structured training and development programs focusing on customer experience and service competencies. Recognition and appreciation are given to teams that consistently demonstrate outstanding service quality.

FUTURE PLANS

BCA will maintain a balanced approach between digital transformation and physical presence to strengthen customer trust and accessibility. Infrastructure upgrades, data-driven decision-making, and efficient processes supported by the latest technologies will reinforce BCA's position as a reliable and customer-centric financial institution. Through these initiatives, BCA reaffirms its dedication to delivering quality services, operational excellence, and sustainable growth for both customers and stakeholders.

To ensure operational excellence, BCA continues to invest in advanced technology infrastructure aligned with human capital development, enabling more efficient, effective, and secure banking services. BCA will also advance its hybrid service model, integrating digital convenience with the personal touch of branch interactions to create a seamless and innovative customer experience.

Through these initiatives, BCA reaffirms its dedication to operational resilience, service quality, and sustainable growth, strengthening its role as a trusted financial partner "Always by Your Side" in every stage of customers' financial journeys.

Business Support

Information Technology

"Transforming disruption into opportunity: Delivering a digital ecosystem that is secure, reliable, and effortlessly customer-centric"

2025 marks a milestone in banking digitalization. To meet growing demands for seamless, personalized, and secure services, BCA strengthens its role as a digital banking pioneer by introducing innovative features, leveraging AI, and building a robust digital ecosystem through mobile and internet banking platforms.

HUMAN CAPITAL DEVELOPMENT

In 2025, BCA recruited 167 IT employees, bringing the total to 2,404 as of December, expanding professional recruitment efforts to key cities like Bandung, Yogyakarta, and Surabaya.

LEVERAGING TECHNOLOGY TO DRIVE INNOVATION AND PRODUCTIVITY

BCA integrates advanced technologies such as Video Surveillance, Application Programming Interface (API), Robotic Process Automation (RPA), Optical Character Recognition (OCR), Natural Language Processing (NLP), Augmented Reality (AR), Machine Learning (ML), and Generative Artificial Intelligence (Gen-AI) to automate internal processes and support strategic initiatives like fraud detection and AI assistance. Core system modernization to an open system platform enables more agile and efficient application architecture. Data security is ensured through compliance with the Personal Data Protection Law, including data masking and fraud algorithm remodeling. Synergy with Subsidiaries through Information Technology Service Providers strengthens data center services.

IMPROVING IT INFRASTRUCTURE CAPABILITIES

BCA reinforces its technology foundation by implementing High Availability Systems and Cloud Technology to ensure service reliability and flexibility. The Always-On system and cloud adoption improve efficiency and reduce Single Point of Failure risks. Infrastructure is modernized through hardware upgrades and tech optimization, including the launch of the Cibitung Data Center in 2025. Synergy is expanded through the IT Services Provision scheme covering strategic services such as Data Center, Disaster Recovery, and low-code platforms. Incident Response is enhanced with AI-based early detection and capacity dashboards to ensure system readiness.

STRENGTHENING SECURITY AND RELIABILITY

BCA operates a 24-hour Security Monitoring Center, optimized Security Information and Event Management with automated response, and regular incident simulations. Cyber awareness programs for customers and employees are delivered via social media, e-learning, and training. Data security and confidentiality are maintained using digital data classification, Data Loss Prevention, encryption, and AI/ML for anomaly detection. Additional measures include Distributed Denial of Service (DDoS) protection, facial recognition with liveness detection, End-point Detection and Response (EDR), and security due diligence to safeguard digital services.

ENHANCING DIGITAL SERVICES AND APPLICATIONS

The myBCA mobile banking app integrates branch transactions, mobile banking, and internet banking to provide a seamless experience for individual and business customers. BCA develops applications based on the Citizen Developer initiative, empowering cross-unit teams to build tailored solutions and simplify the Software Development Life Cycle. BCA also explores emerging technologies including Blockchain and Generative AI to ensure readiness for ongoing digital transformation.

FUTURE PLANS

BCA's IT development strategy focuses on customer convenience through continuous innovation and secure transactions. BCA will strengthen IT infrastructure for system reliability, modernize existing systems for efficiency and speed, and enhance cyber resilience and data management to ensure security and leverage data analytics. Good IT governance supports development and risk management, while human resource growth is prioritized through training and a positive work culture. BCA's IT also promotes synergy with subsidiaries to align technology, share knowledge, and standardize systems across the organization.

Economy, Banking Sector, and BCA Financial Review

ECONOMIC REVIEW

Global economic conditions remained volatile throughout 2025, shaped by heightened geopolitical uncertainty and shifting policy directions. Tension between the US and China escalated starting in quarter II-2025, triggered by import tariff hikes and other trade restrictions. Open conflicts in the Middle East and Latin America also threatened global energy supply chains. Meanwhile, energy commodity prices tended to weaken due to the declining share of fossil fuels in the energy mix.

The uncertain global economic condition has added complexity to the monetary policy landscape. Despite the Fed's interest rate cuts in quarter IV-2025, US inflation remains above the 2% target, while rising government debt keeps bond yields elevated. These factors have constrained monetary policy transmission and triggered capital flow risks across emerging markets, including Indonesia. This, in turn, heightens the risk of foreign capital outflows and intensifies pressure on Rupiah stability.

Despite increasingly volatile global dynamics, Indonesia's economy remained resilient with a growth rate of around 5.11% in 2025. Overall goods exports maintained Indonesia's trade surplus amidst softening commodity prices, supported by favorable tariffs on Indonesian imports in the US. Looking ahead, discussions on trade agreements with the European Union and other nations are expected to create more opportunities for Indonesia's deeper integration into global supply chains.

Investment trends are driving positive momentum for the national economy. Although Foreign Direct Investment (FDI) inflows slowed in the second half of 2025, investment in the manufacturing sector persisted throughout the year, bolstered by the growing participation of domestic investors.

To optimize long-term economic growth, investment inclusivity and equitable distribution remain essential. Thus far, investment has been concentrated in capital-intensive industries, resulting in a suboptimal impact on the labor market and household consumption. The moderation in household consumption has affected business activity, dampening businesses' appetite for expansion. In response, the Government and Bank Indonesia formulated several policies, including BI Rate cuts in quarter II-quarter III 2025 and government liquidity injections leading into quarter IV-2025. These efforts have aided the recovery of banking liquidity and supported the banking intermediation function.

In conclusion, macroeconomic conditions in the coming year are expected to be more dynamic, which may provide a catalyst for the banking sector. The risks associated with global economic volatility remain significant, underscoring the continued need for a well-balanced mix of monetary and fiscal policies.

BANKING SECTOR OVERVIEW AND SUMMARY OF BCA'S 2025 PERFORMANCE

The Indonesian banking sector continues to demonstrate solid performance, with total assets increasing by 8.6% to reach Rp13,390 trillion and a Return on Assets (ROA) of 2.5%

Banking industry loans grew by 9.7% year-on-year, driven by 21.1% growth in investment loans and 4.5% in working capital loans. Key contributions came from the Wholesale & Retail, Manufacturing, and Financial Services sectors. Despite some quality deterioration in retail loans, overall asset quality remained resilient, with the Non-Performing Loan (NPL) ratio manageable at 2.2%.

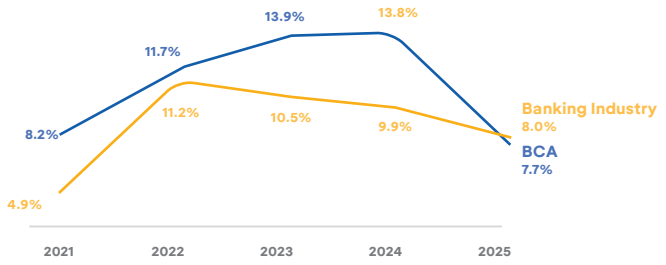
Industry Third-Party Funds (deposits) grew by 12.0% to Rp9,898 trillion by the end of 2025. The recovery in government spending in the second half of 2025 supported national economic activity. Several economic indicators, such as M2 money supply growth, the Manufacturing PMI, and the Consumer Confidence Index, signaled a recovery. The government placed excess budget funds (SAL) with SOE banks (Himbara) to inject liquidity and supported loan growth and economic activity. The higher growth in deposits compared to loan disbursement, led the banking industry's loan-to-deposit ratio (LDR) to decline slightly from 94.1% last year to 84.0% by the end of 2025.

BCA once again delivered solid financial performance in 2025, supported by quality loan growth and strong low-cost CASA deposits. BCA's business fundamentals are consistently strengthened through prudent risk management, robust capital adequacy, and healthy liquidity, enabling BCA to continue providing excellent service to customers.

BCA's total assets reached Rp1,586.8 trillion in December 2025, a 9.5% year-on-year increase. Total loans stood at Rp992.9 trillion, growing by 7.7%, with expansion primarily supported by the business segment. Loan disbursement remained aligned with prudent banking principles to ensure sustained asset quality. This is reflected in the Loan-at-Risk (LAR) ratio, which improved to 4.8% as of December 2025, a significant improvement from its peak of 19.4% in March 2021. The Non-Performing Loan (NPL) ratio was also well-maintained at 1.7%, supported by a robust NPL coverage of 183.8%.

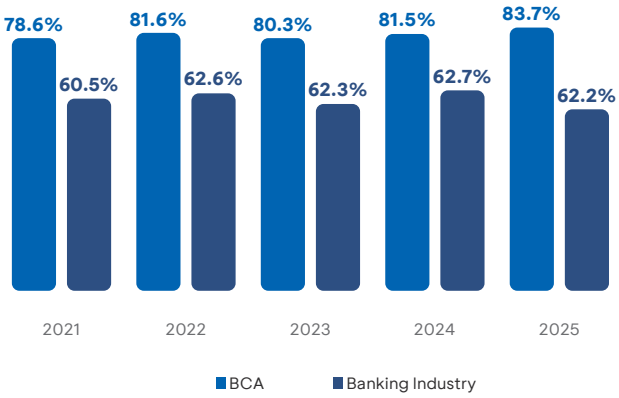
As of December 2025, total loans to sustainable sectors reached Rp255.4 trillion, growing 11.7% year-on-year. Sustainable financing accounted for 25.8% of BCA's total loan portfolio. Green financing rose to Rp113.1 trillion, representing 14.5% growth, driven primarily by renewable energy projects and sustainable transportation initiatives for BCA's borrowers. Electric vehicle financing also maintained solid growth in 2025 through various promotional programs and collaborations at multiple events, including BCA Expo.

BCA Loan Growth and Banking Industry Loan Growth Over the Past 5 Years



BCA continues to strengthen its transaction banking franchise, with third-party funds growing 10.2% to Rp1,249.0 trillion as of December 2025. Current and savings accounts (CASA) remained the largest contributor, reaching Rp1.045.2 trillion, or 83.7% of total third-party funds. Current accounts and savings accounts (CASA) grew by 20.1% and 8.7% to Rp434.5 trillion and Rp610.8 trillion, respectively, as of December 2025. This increase was driven by higher customer transaction activity and growing BCA's ecosystem. CASA growth grew alongside with the downward trend in Bank Indonesia's policy rate, which has been more growth-oriented since early 2025, prompting adjustments in banking deposit rates.

BCA and Banking Industry CASA Ratio Over the Past 5 Years



Alongside with continuous innovation in our multi channels, the number of BCA customers continued to rise, reaching more than 34 million as of December 2025, up 23% in three years. Transactions via mobile and internet banking have become increasingly dominant, contributed 99% of total transactions as of December 2025. With these achievements, BCA has successfully maintained its position as one of the market leaders in low-cost deposits (CASA), with a market share of 16.9%.

By maintaining a balance between loan growth and third-party funds growth, BCA's loan-to-deposit ratio (LDR) stood at a healthy level of 76.8% in December 2025. This level remains relatively conservative compared with LDR level in the banking industry's, which stood at 84.0%. The capital adequacy ratio (CAR) was also recorded at a solid 29.8%, underscoring BCA's strong capital base to support future business expansion and risk absorption. Return on assets (ROA) and return on equity (ROE) stood at respectable level of 3.9% and 23.3% respectively, as of December 2025.

Supported by healthy overall loan growth, manageable asset quality, and higher transaction volumes and CASA-based funding, BCA and its subsidiaries recorded consolidated net profit of Rp57.5 trillion as of December 2025, an increase of 4.9% from Rp54.8 trillion last year. This achievement aligns with BCA's commitment to continue investing and innovating in digital capabilities, risk management, and transaction services to meet increasingly diverse customer needs.

FINANCIAL PERFORMANCE REVIEW

Below is Management's Analysis and Discussion regarding BCA's financial performance for the twelve-month period ended 31 December 2025. This report is prepared based on the Consolidated Financial Statements of PT Bank Central Asia Tbk and its Subsidiaries for the period ended 31 December 2025, as well as the Consolidated Financial Statements for the year ended 31 December 2024, which were audited by KAP Rintis, Jumadi, Rianto & Rekan - a member firm of the PwC global network.

FINANCIAL POSITION

ASSETS

Total Assets (in billion Rupiah)

	2025		2024		2023		Increase/(Decrease) 2025		Increase/(Decrease) 2024	
	Nominal	(%) to Total Assets	Nominal	(%) to Total Assets	Nominal	(%) to Total Assets	Nominal	%	Nominal	%
Cash. Current Accounts with Bank Indonesia and Other Banks	78,405	4.9%	69,821	4.8%	119,934	8.5%	8,584	12.3%	(50,113)	-41.8%
Placements with Bank Indonesia & Other Banks and Securities	424,520	26.8%	388,316	26.8%	410,351	29.1%	36,204	9.3%	(22,035)	-5.4%
Total Loans - gross*	992,901	62.6%	921,878	63.6%	810,392	57.6%	71,023	7.7%	111,486	13.8%
Allowance for Impairment Losses (-/-)	(31,597)	-2.0%	(34,522)	-2.4%	(34,899)	-2.5%	2,925	-8.5%	377	-1.1%
Other Assets	122,600	7.7%	103,808	7.2%	102,329	7.3%	18,792	18.1%	1,479	1.4%
Total Assets	**1,586,829**	**100.0%**	**1,449,301**	**100.0%**	**1,408,107**	**100.0%**	**137,528**	**9.5%**	**41,194**	**2.9%**
Total Earning Assets	**1,479,307**	**93.2%**	**1,354,435**	**93.5%**	**1,266,223**	**89.9%**	**124,872**	**9.2%**	**88,212**	**7.0%**

* Including assets related to sharia transactions. consumer financing receivables & finance lease receivables

As of December 2025, BCA's total assets reached Rp1,586.8 trillion, increasing 9.5% compared to last year, supported by growth in third-party funds, particularly CASA deposits. Of total assets, around 93.2% were earning assets, largely comprising the loan portfolio and securities with low-risk profiles. These instruments include Bank Indonesia short-term securities and Government Bonds, which form an important part of BCA's liquidity management.

Total earning assets increased by 9.2% to Rp1,479.3 trillion as of December 2025. The loan portfolio remained the largest component, representing 67.1% of total earning assets, in line with sustainable loan growth. BCA's loan portfolio as of December was recorded at Rp992.9 trillion, grew 7.7% compared to December 2024 level. The yield on earning assets in 2025 was recorded at 6.64%, slightly decrease by 8 bps compared to last year.

CASH, CURRENT ACCOUNTS WITH BANK INDONESIA & CURRENT ACCOUNTS WITH OTHER BANKS

As of December 2025, cash and current accounts with Bank Indonesia and other banks totaled Rp78.4 trillion, an increase of 12.3% from December 2024. Cash balances reached approximately Rp25.3 trillion, a 13.7% decrease year-on-year. This decline reflects adjustments in cash placements to support cash transaction activities and replenishment requirements across the bank's network of branch offices, cash offices, mobile branches, and ATMs.

Current account balances with Bank Indonesia stood at Rp47.8 trillion in December 2025, up 31.2% year-on-year, consistent with the growth in third-party funds. Meanwhile, current account balances with other banks rose significantly to Rp5.3 trillion from Rp4.1 trillion the previous year, driven by higher foreign currency liquidity requirements and the growth of international transactions.

PLACEMENT AT BANK INDONESIA, OTHER BANKS & SECURITIES

Placements with Bank Indonesia & Other Banks and Securities (in billion Rupiah)

	2025	2024	2023	Increase/(Decrease) 2025		Increase/(Decrease) 2024	
				Nominal	%	Nominal	%
Placements with Bank Indonesia & Other Banks	9,814	15,715	5,202	(5,901)	-37.6%	10,513	202.1%
Securities	414,707	372,601	405,150	42,106	11.3%	(32,549)	-8.0%
Investment Securities	409,421	371,152	312,054	38,269	10.3%	59,098	18.9%
SBBI, SDBI, SBI Sharia & SRBI	90,277	78,291	31,053	11,986	15.3%	47,238	152.1%
Government Bonds	268,032	243,651	234,585	24,381	10.0%	9,067	3.9%
Other Securities	51,112	49,210	46,416	1,902	3.9%	2,794	6.0%
Securities Purchased under Agreements to Resell	5,286	1,450	93,096	3,836	264.5%	(91,647)	-98.4%
Total Placements with Bank Indonesia & Other Banks and Securities	**424,520**	**388,316**	**410,351**	**36,205**	**9.3%**	**(22,036)**	**-5.4%**

Placements with Bank Indonesia and other banks totaled Rp9.8 trillion as of December 2025, down about 37.6% from last year. This decline was mainly due to the reallocation of part of the liquidity into other securities offering more attractive yields. Most of these placements, more than 90%, remained in tenors of under three months, in line with a prudent approach to maintaining adequate short-term liquidity.

The securities portfolio, which includes Government and corporate securities, increased by 11.3% to Rp414.7 trillion in December 2025. Throughout 2025, placements in securities for investment purposes remained dominated by low-risk instruments, mainly securities issued by Bank Indonesia (including SRBI) and Government Bonds. Placements in Bank Indonesia securities increased by 15.3% to Rp90.3 trillion. On the other side, the Government Bond portfolio grew by 10.0% to Rp268.0 trillion. Other Securities, which include mutual funds and corporate bonds, stood at around Rp51.1 trillion, rose 3.9% compared with last year.

In addition, securities purchased under Agreement to Resell (reverse repo) was recorded at Rp5.3 trillion, higher than the previous year's Rp1.5 trillion.

LOANS

Throughout 2025, BCA managed to maintain solid and quality loan growth amid still-mild loan demand conditions. BCA's loan portfolio grew by 7.7% YoY to Rp992.9 trillion. This increase was driven by particularly corporate, commercial and SME loans. With this increase, BCA maintained its position as one of the largest lending banks in Indonesia, with a market share of 12.0% as of end-2025.

Loan by Segments

Loan Composition by Segment (in billion Rupiah)

	2025	2024	2023	Increase/(Decrease) 2025		Increase/(Decrease) 2024	
				Nominal	%	Nominal	%
Corporate	478,891	429,452	372,275	49,439	11.5%	57,177	15.4%
Commercial	146,792	135,258	123,208	11,534	8.5%	12,050	9.8%
SME	130,860	123,749	107,796	7,111	5.7%	15,953	14.8%
Consumer	224,098	223,755	199,084	343	0.2%	24,671	12.4%
Mortgage	142,279	135,465	121,848	6,814	5.0%	13,617	11.2%
Vehicle	56,601	65,315	56,906	(8,714)	-13.3%	8,409	14.8%
Personal Loan*	21,752	19,531	16,981	2,221	11.4%	2,550	15.0%
Employee	3,467	3,442	3,350	25	0.7%	92	2.8%
Sharia	13,191	10,717	9,014	2,474	23.1%	1,703	18.9%
Total Loan**	**992,901**	**921,878**	**810,392**	**71,023**	**7.7%**	**111,486**	**13.8%**

* Including credit card, payroll, and unsecured loans
** Including assets related to sharia transactions, consumer financing receivables, finance lease receivables & unamortized loans

Corporate loans in 2025 grew by 11.5% year-on-year to Rp478.9 trillion, mainly driven by increased financing in the financial services, telecommunication, and forestry sectors. Commercial loans and SME loans increased by 8.5% and 5.7% to Rp146.8 trillion and Rp130.9 trillion, respectively. BCA's solid loan growth was supported by the strategy of extending loan to leading companies within their respective industries, with established track records and long-standing relationships with BCA.

Meanwhile, consumer loans grew by 0.2% to Rp224.1 trillion compared with the previous year. This growth was primarily supported by mortgages (KPR), which increased by 5.0% to Rp142.3 trillion, as well as personal loans, including credit cards, which grew by 11.4% to Rp21.8 trillion. On the other hand, automotive loans (KKB) declined by 13.3% to Rp56.6 trillion as of 2025, as run-off remained higher than new bookings. This weakening in auto loan was in line with softer automotive industry.

In 2025, BCA held various events with attractive promotional programs for consumer loan products to support loan growth. In February and September, BCA held BCA Expo in a hybrid format, both online and offline.

Loan Quality

While capturing growth opportunities amid the economic recovery, BCA consistently continued to apply prudential principles in loan disbursement. Loan-at-Risk (LAR) ratio continued to improve; as of December 2025, LAR was recorded at 4.8% of total loans, improving from 5.3% in December 2024. To cover potential loan losses, BCA has adequately provided loan loss reserves of Rp29.8 trillion or LAR coverage of 71.6%.

Loan at Risk (LAR) by Segment (Parent Entity Only – in billion Rupiah)

	LAR (Nominal)			LAR (%)*			Δ LAR			
	2025	2024	2023	2025	2024	2023	Increase/(Decrease) 2025		Increase/(Decrease) 2024	
							Nominal	%	Nominal	%
Corporate	18,153	18,055	20,545	4.0%	4.5%	6.1%	98	0.5%	(2,490)	-12.1%
Commercial	7,338	8,910	11,740	5.0%	6.5%	9.4%	(1,572)	-17.6%	(2,830)	-24.1%
SME	6,610	6,525	6,454	5.1%	5.3%	6.0%	85	1.3%	71	1.1%
Consumer	12,830	12,318	12,943	6.0%	5.8%	6.9%	512	4.2%	(625)	-4.8%
Total LAR	**44,931**	**45,808**	**51,682**	**4.8%**	**5.3%**	**6.8%**	**(877)**	**-1.9%**	**(5,874)**	**-11.4%**
LAR Coverage**				**71.6%**	**76.9%**	**69.7%**	**-5.3%**		**7.2%**	

* LAR nominal/respective loan portfolio
** Including on & off balance sheet
Note: LAR comprises Current Restructured loans, Special Mention, and Non-Performing Loans

Restructured Loan by Collectibility (Parent Entity Only - in billion Rupiah)

	2025	2024	2023	Increase/(Decrease) 2025		Increase/(Decrease) 2024	
				Nominal	%	Nominal	%
Performing Loan	**17,303**	**18,758**	**29,879**	**(1,455)**	**-7.8%**	**(11,121)**	**-37.2%**
Current	12,297	11,897	21,392	400	3.4%	(9,495)	-44.4%
Special Mention	5,006	6,861	8,487	(1,855)	-27.0%	(1,626)	-19.2%
NPL	**8,548**	**10,028**	**10,703**	**(1,480)**	**-14.8%**	**(674)**	**-6.3%**
Substandard	422	387	1,727	35	9.0%	(1,340)	-77.6%
Doubtful	351	222	443	129	58.3%	(221)	-50.0%
Loss	7,775	9,419	8,533	(1,644)	-17.5%	887	10.4%
Total Restructured Loan	**25,851**	**28,787**	**40,582**	**(2,936)**	**-10.2%**	**(11,795)**	**-29.1%**
Total Loan Portfolio	**961,904**	**894,912**	**787,499**	**66,992**	**7.5%**	**107,413**	**13.6%**
% Restructured Loans to Total Loans Portfolio	**2.7%**	**3.2%**	**5.2%**	**-0.5%**		**-1.9%**	

BCA recorded a decline in restructured loans of 10.2% to Rp25.9 trillion, or 2.7% of total loans. This reduction was driven by more borrowers returning to normal category.

Loans by Collectibility (in billion Rupiah)

	2025	2024	2023	Increase/(Decrease) 2025		Increase/(Decrease) 2024	
				Nominal	%	Nominal	%
Performing Loan	**976,422**	**905,852**	**795,902**	**70,570**	**7.8%**	**109,950**	**13.8%**
Current	958,606	886,261	778,154	72,345	8.2%	108,107	13.9%
Special Mention	17,816	19,591	17,748	(1,775)	-9.1%	1,843	10.4%
NPL	**16,479**	**16,027**	**14,490**	**452**	**2.8%**	**1,537**	**10.6%**
Substandard	1,414	1,197	2,460	217	18.2%	(1,263)	-51.4%
Doubtful	1,896	1,359	1,303	537	39.5%	56	4.3%
Loss	13,169	13,471	10,727	(302)	-2.2%	2,744	25.6%
Total Loans*	**992,901**	**921,878**	**810,392**	**71,023**	**7.7%**	**111,486**	**13.8%**
NPL Ratio – gross	1.7%	1.8%	1.9%	-0.1%		-0.1%	
NPL Ratio – net	0.7%	0.6%	0.6%	0.1%		0.0%	
NPL Coverage	183.8%	208.5%	234.1%	-24.7%		-25.6%	

* Including assets related to sharia transactions, consumer financing receivables & finance lease receivables
** Including on & off balance sheet

As of 2025, total non-performing loans (NPL) stood at Rp16.5 trillion, up 2.8% compared with last year. The NPL ratio improved at 1.7%, compared to 1.8% in 2024. Meanwhile, NPL coverage was recorded at 183.8%, one of the highest levels in the banking industry today.

Loan Write-Off

Throughout 2025, BCA recorded loan write-offs of Rp7.4 trillion, with around 42% related to consumer loan write-offs. Nevertheless, loan write-offs remained relatively small compared with the overall loan book, amounting to only 0.8% of BCA's total loans. Total recoveries from written-off loans (loan recovery) were recorded at Rp878 billion, or 12% of total loan write-offs during 2025.

LIABILITIES

Liabilities (in billion Rupiah)

	2025	2024	2023	Increase/(Decrease) 2025		Increase/(Decrease) 2024		Composition (%)		
				Nominal	%	Nominal	%	2025	2024	2023
Third Party Funds*	1,249,044	1,133,612	1,101,673	115,432	10.2%	31,940	2.9%	95.7%	95.5%	94.5%
Current Accounts	434,453	361,883	348,457	72,570	20.1%	13,427	3.9%	33.3%	30.5%	29.9%
Savings Accounts	610,786	562,094	536,184	48,692	8.7%	25,910	4.8%	46.8%	47.4%	46.0%
Time Deposits	203,805	209,635	217,032	(5,830)	-2.8%	(7,397)	-3.4%	15.6%	17.7%	18.6%
Deposits from Other Banks	3,966	3,656	10,071	310	8.5%	(6,415)	-63.7%	0.3%	0.3%	0.9%
Acceptance Payables	4,734	4,652	6,701	82	1.8%	(2,049)	-30.6%	0.4%	0.4%	0.6%
Borrowings	2,047	2,243	1,630	(196)	-8.7%	613	37.6%	0.2%	0.2%	0.1%
Accruals and Other Liabilities	29,269	27,515	29,496	1,754	6.4%	(1,981)	-6.7%	2.2%	2.3%	2.5%
Post-Employment	9,993	9,098	9,032	895	9.8%	66	0.7%	0.8%	0.8%	0.8%
Benefits Obligation	65	500	500	(435)	-87%	-	0.0%	0.0%	0.0%	0.0%
Other Liabilities	6,022	5,190	6,467	832	16.0%	(1,277)	-19.7%	0.5%	0.4%	0.6%
Total Liabilities	**1,305,141**	**1,186,467**	**1,165,570**	**118,674**	**10.0%**	**20,897**	**1.8%**	**100.0%**	**100.0%**	**100.0%**

* Including sharia deposits

THIRD-PARTY FUNDS

Composition of Third Party Funds* (in billion Rupiah)

	2025		2024		2023		Increase/(Decrease) 2025		Increase/(Decrease) 2024	
	Nominal	Composition	Nominal	Composition	Nominal	Composition	Nominal	%	Nominal	%
Current Accounts	**434,453**	**34.8%**	**361,883**	**31.9%**	**348,457**	**31.6%**	**72,570**	**20.1%**	**13,426**	**3.9%**
Rupiah	388,725	31.1%	320,896	28.3%	312,110	28.3%	67,829	21.1%	8,786	2.8%
Foreign Currency	45,728	3.7%	40,987	3.6%	36,347	3.3%	4,741	11.6%	4,640	12.8%
Saving Accounts	**610,786**	**48.9%**	**562,094**	**49.6%**	**536,184**	**48.7%**	**48,692**	**8.7%**	**25,910**	**4.8%**
Rupiah	588,135	47.1%	542,821	47.9%	518,068	47.0%	45,314	8.3%	24,753	4.8%
Foreign Currency	22,651	1.8%	19,273	1.7%	18,116	1.6%	3,378	17.5%	1,157	6.4%
Total Transactional Account Balance (CASA)	**1,045,239**	**83.7%**	**923,977**	**81.5%**	**884,641**	**80.3%**	**121,262**	**13.1%**	**39,336**	**4.4%**
Time Deposits	**203,805**	**16.3%**	**209,635**	**18.5%**	**217,032**	**19.7%**	**(5,830)**	**-2.8%**	**(7,397)**	**-3.4%**
Rupiah	188,580	15.1%	195,030	17.2%	203,011	18.4%	(6,450)	-3.3%	(7,981)	-3.9%
Foreign Currency	15,225	1.2%	14,605	1.3%	14,021	1.3%	620	4.2%	584	4.2%
Total Third Party Funds	**1,249,044**	**100.0%**	**1,133,612**	**100.0%**	**1,101,673**	**100.0%**	**115,432**	**10.2%**	**31,939**	**2.9%**
Rupiah	1,165,440	93.3%	1,058,747	93.4%	1,033,189	93.8%	106,693	10.1%	25,558	2.5%
Foreign Currency	83,604	6.7%	74,865	6.6%	68,484	6.2%	8,739	11.7%	6,381	9.3%

*Including sharia deposits

Third-party funds in 2025 increased by 10.2% year-on-year to Rp1,249.0 trillion, driven by a 13.1% increase in low-cost CASA funds.

Current Accounts and Savings Accounts (CASA)

In 2025, BCA continued to strengthen its position as one of Indonesia's leading banks, focusing on its core transaction banking services. Current account balances increased by 20.1% to Rp434.5 trillion in 2025. Savings account rose by 8.7% to Rp610.8 trillion at the end of 2025.

This performance was supported by investments to strengthen BCA's transaction banking platform and to expand BCA ecosystem through new customer acquisition and collaborations with strategic business partners. Supported by customer trust, with more than 43 million customer accounts, transaction volumes continued to rise, particularly came from robust growth on online channels such as mobile banking and internet banking. This trend is in line with the continued expansion of BCA's mobile banking features and services, particularly myBCA, which continued to record significant growth amid ongoing digitalization trend. On the other hand, branches and ATM contribution remained significant.

Going forward, BCA is committed to continuously innovating its products and transaction banking services. The use of digital technology is expected to support initiatives to develop banking products and transaction services that are safe, convenient, reliable, and easily accessible to customers, enabling BCA to meet increasingly diverse customer needs in today's digital era.

TIME DEPOSITS

Time Deposits* (based on maturity date, in billion Rupiah)

	2025		2024		2023	
	Nominal	Composition	Nominal	Composition	Nominal	Composition
1 Month	149,505	73.4%	140,577	67.1%	135,403	62.4%
3 Months	46,564	22.8%	61,302	29.2%	71,512	33.0%
6 Months	4,742	2.3%	4,630	2.2%	6,080	2.8%
12 Months	2,993	1.5%	3,125	1.5%	4,036	1.9%
Total	**203,805**	**100.0%**	**209,635**	**100.0%**	**217,032**	**100.0%**

*Including sharia deposits

Time deposits declined by 2.8% to Rp203.8 trillion compared with the previous year. Time deposit rates fell by 25bps throughout the year and stood at 3.0% as of December 2025.

EQUITY

Equity (in billion Rupiah)

	2025	2024	2023	Increase/(Decrease) 2025		Increase/(Decrease) 2024		Composition (%)		
				Nominal	%	Nominal	%	2025	2024	2023
Issued and fully paid-up capital	1,541	1,541	1,541	-	0.0%	-	0.0%	0.5%	0.6%	0.6%
Additional paid-in capital	5,492	5,549	5,549	(57)	-1.0%	-	0.0%	1.9%	2.1%	2.3%
Treasury stock	(2,153)	-	-	(2,153)	n.a	-	0,0%	-0.8%	0,0%	0,0%
Revaluation surplus of fixed assets	11,379	11,139	10,936	240	2.2%	203	1.9%	4.0%	4.2%	4.5%
Retained earnings	263,190	243,680	222,957	19,510	8.0%	20,723	9.3%	93.4%	92.7%	91.9%
Appropriated	4,269	3,721	3,234	548	14.7%	487	15.0%	1.5%	1.4%	1.3%
Unappropriated	258,921	239,959	219,723	18,961	7.9%	20,236	9.2%	91.9%	91.3%	90.6%
Other equity components	2,018	732	1,373	1,286	175.5%	(641)	-46.6%	0.7%	0.3%	0.6%
Non-controlling interest	221	194	181	27	13.7%	13	7.2%	0.1%	0.1%	0.1%
Total Equity	**281,688**	**262,835**	**242,538**	**18,853**	**7.2%**	**20,298**	**8.4%**	**100.0%**	**100.0%**	**100.0%**

In 2025, equity rose by 7.2% to Rp281.7 trillion, in line with a higher retained earning position, reaching Rp263.2 trillion. Positive net profit growth supported the increase in equity, contributing to high dividend payout ratio at 67.4% in 2025 as distribution from the 2024 profit.

INCOME STATEMENT

Income Statement (in billion Rupiah)

	2025	2024	2023	Increase/(Decrease) 2025		Increase/(Decrease) 2024	
				Nominal	%	Nominal	%
Operating Income	112,006	106,552	96,728	5,454	5.1%	9,824	10.2%
Net Interest and Sharia Income	85,548	82,264	74,938	3,284	4.0%	7,326	9.8%
Interest and Sharia Income	98,913	94,796	87,207	4,117	4.3%	7,589	8.7%
Interest and Sharia Expense	(13,365)	(12,532)	(12,269)	(833)	6.6%	(263)	2.1%
Insurance Income - Net	145	1,356	1,235	(1,211)	-89.3%	121	9.9%
Other Operating Income	26,313	22,932	20,555	3,381	14.7%	2,377	11.6%
Operating Expenses	(36,734)	(36,300)	(35,492)	(434)	1.2%	(808)	2.3%
Pre-Provision Operating Profit (PPOP)	75,272	70,252	61,236	5,020	7.1%	9,016	14.7%
Impairment losses on assets*	(4,011)	(2,034)	(1,056)	(1,977)	97.2%	(978)	92.6%
Income Before Tax	71,261	68,218	60,180	3,043	4.5%	8,038	13.4%
Net Income	57,563	54,851	48,658	2,712	4.9%	6,193	12.7%
Other Comprehensive Income/(Expenses)	1,346	(345)	(1,106)	1,691	-490.2%	761	-68.8%
Total Comprehensive Income	58,909	54,506	47,552	4,403	8.1%	6,954	14.6%
Net Income attributable to:							
Equity holders of parent entity	57,537	54,836	48,639	2,701	4.9%	6,197	12.7%
Non-controlling interest	26	15	19	11	72.4%	(4)	-21.1%
Comprehensive Income attributable to:							
Equity holders of parent entity	58,882	54,493	47,534	4,389	8.1%	6,959	14.6%
Non-controlling interest	27	13	18	14	102.7%	(5)	-28.2%

* Including Foreclosed Collateral (AYDA)

Net profit reached Rp57.5 trillion, rose by 4.9% year-on-year. The increase was driven by growth in operating income and non-operating income, combined by well-managed operating expenses.

Net Interest and Sharia Income (in billion Rupiah)

	2025	2024	2023	Increase/(Decrease) 2025		Increase/(Decrease) 2024	
				Nominal	%	Nominal	%
Interest and Sharia Income	**98,913**	**94,796**	**87,207**	**4,117**	**4.3%**	**7,589**	**8.7%**
Loans Receivables	67,446	63,093	54,144	4,353	6.9%	8,949	16.5%
Securities	24,891	24,802	26,288	89	0.4%	(1,486)	-5.7%
Consumer Financing Receivables and Finance Leases Receivables	3,625	3,595	3,267	31	0.9%	328	10.0%
Placements with Bank Indonesia and Other Banks	634	711	1,164	(77)	-10.9%	(453)	-38.9%
Others (Including Sharia Profit Sharing)	2,315	2,595	2,344	(279)	-10.8%	251	10.7%
Interest and Sharia Expenses (-/-)	**13,365**	**12,532**	**12,269**	**832**	**6.6%**	**263**	**2.1%**
Current Accounts	3,630	2,753	2,384	877	31.9%	369	15.5%
Savings Accounts	584	463	561	121	26.1%	(98)	-17.5%
Time Deposits	5,874	6,288	6,566	(414)	-6.6%	(278)	-4.2%
Others (Including Sharia Expenses)	3,277	3,028	2,758	249	8.2%	270	9.8%
Net Interest and Sharia Income	**85,548**	**82,264**	**74,938**	**3,284**	**4.0%**	**7,327**	**9.8%**

Net interest and sharia income increased by 4.0% to Rp85.5 trillion, driven by a 4.3% rise in interest and sharia income. The increase in interest income was driven by solid loan growth, underpinned by growth in low-cost funds (CASA). The proportion of loans to total earning assets reached 67.1%.

The overall yield on earning assets stood at 6.6%, down by 8 basis points from the previous year. Yields on placements with BI and loan yields fell in 2025, reflecting the downward trend in BI's policy rate and competitive environment. However, the decline in yields was offset by higher earning-asset volume, particularly from loans (Rupiah), and securities.

Interest and sharia expenses rose by 6.6%, in line with the 13.1% growth in CASA volume. The cost of funds for current accounts and savings accounts (Rupiah) was recorded at 0.94% and 0.04%. respectively. Meanwhile, the cost of fund for time deposits (Rupiah) was 2.98%, down 11 bps. Overall, the cost of funds reached 1.1%, was stable compared with the previous year.

In line with the downward trend in interest rates, the Net Interest Margin (NIM) stood at 5.7%, lower than 5.8% last year.

Other Operating Income (in billion Rupiah)

	2025	2024	2023	Increase/(Decrease) 2025		Increase/(Decrease) 2024	
				Nominal	%	Nominal	%
Fees and Commission - net	**19,660**	**17,980**	**16,622**	**1,680**	**9.3%**	**1,358**	**8.2%**
Credit	2,751	2,428	2,820	323	13.3%	(392)	-13.9%
Trade	1,199	1,113	1,044	86	7.8%	69	6.5%
CASA and Transactional	14,012	12,888	11,436	1,124	8.7%	1,452	12.7%
Wealth	998	863	741	135	15.7%	122	16.4%
Others	699	688	581	11	1.6%	107	18.4%
Net Income from Transaction at fair value through profit or loss	**4,007**	**2,855**	**1,888**	**1,152**	**40.4%**	**967**	**51.2%**
Others	**2,646**	**2,097**	**2,045**	**549**	**26.2%**	**(2,972)**	**-58.6%**
Total Other Operating Income	**26,313**	**22,932**	**20,555**	**3,381**	**14.7%**	**(647)**	**-2.7%**

Total other operating income rose by 14.7% to Rp26.3 trillion, supported by higher fair value transaction income, net fees and commissions, and other income.

Transaction income measured at fair value (through profit or loss - net) increased by 40.4%, mainly driven by realized gains from SRBI transactions, accounted on discounted basis.

Net fees and commissions grew by 9.3% to Rp19.7 trillion, primarily driven by fee income on CASA and transactional products. Fee income from loans also rose by 13.3%, in line with the growth in loan facilities and disbursements. Income from wealth management products increased by 15.7%, supported by higher bancassurance commissions and greater customer investment activity in government bonds and mutual funds. Overall, CASA and transactional fees contributed 71% of total fees and commission income. Other income increased by Rp549 billion, mainly due to one-off income from the closure of BCA's remittance subsidiary, BCA FL Hong Kong.

OPERATING EXPENSES

Operating Expenses (in billion Rupiah)

	2025	2024	2023	Increase/(Decrease) 2025		Increase/(Decrease) 2024	
				Nominal	%	Nominal	%
General and Administrative Expenses	16,780	16,874	17,306	(94)	-0.6%	(432)	-2.5%
Personnel Expenses	17,781	17,444	16,198	337	1.9%	1,246	7.7%
Others	2,174	1,982	1,989	191	9.6%	(6)	-0.3%
Total	**36,734**	**36,300**	**35,492**	**434**	**1.2%**	**809**	**2.3%**

BCA managed operating expense growth at a well-controlled level. Personnel expenses increased by 1.9%, partly due to annual salary and benefits adjustments. General and administrative expenses decreased by 0.6% compared to previous year. The largest contribution to these expenses came from IT and cybersecurity-related costs. Overall, operating expenses increased by 1.2% compared to last year. Excluding the impact of the IFRS 117 adjustment, operating expenses would have risen by 2.4%. Expenses are prioritized on aspects for enhancing customer service, competitiveness, operational efficiencies and supporting business growth.

The Cost-to-Income ratio improved by 60 bps from last year to 30.7%, one of the lowest in the industry.

IMPAIRMENT LOSS ON ASSET VALUE

Impairment losses on assets increased by 97.2% from the previous year to Rp4.0 trillion. This was done to maintain adequate buffer and to anticipate potential deterioration in asset quality amid uncertainties in the economic environment and borrowers' business conditions. Cost of credit, or the ratio of provisioning expenses to average loan, stood at 0.5% in 2025, up 20 bps compared to last year.

PROFIT BEFORE INCOME TAX AND NET INCOME

Profit before income tax in 2025 reached Rp71.3 trillion, grew by 4.5% from the previous year. This performance was mainly supported by growth in operating income and disciplined cost management. Net profit attributable to the parent entity was recorded at Rp57.5 trillion, up by 4.9% compared to the previous year. This increase drove a rise in earnings per share (EPS), rising to Rp467 per share, compared to Rp445 per share in 2024.

Comprehensive Income (in billion Rupiah)

	2025	2024	2023	Increase/(Decrease) 2025		Increase/(Decrease) 2024	
				Nominal	%	Nominal	%
Net Income	**57,563**	**54,851**	**48,658**	**2,712**	**4.9%**	**6,193**	**12.7%**
Other Comprehensive Income:							
Items that will not be reclassified to profit or loss							
Remeasurements of defined benefit liability	(804)	72	(559)	(876)	-1,219.2%	631	-112.8%
Income tax	153	(14)	106	166	-1,229.6%	(120)	-112.7%
Revaluation surplus of fixed assets	252	239	232	13	5.5%	7	3.0%
Items that will be reclassified to profit or loss							
Unrealized losses on financial assets at fair value through other comprehensive income	2,273	(824)	(1,084)	3,097	-375.8%	259	-23.9%
Income tax	(427)	147	206	(574)	-390.8%	(60)	-28.9%
Foreign exchange differences arising from translation of financial statements in foreign currency	(101)	35	(8)	(136)	-386.8%	43	-548.6%
Total Other Comprehensive Income	**1,346**	**(345)**	**(1,106)**	**1,691**	**-490.2%**	**761**	**-68.8%**
Total Comprehensive Income	**58,909**	**54,506**	**47,552**	**4,403**	**8.1%**	**6,954**	**14.6%**
Net Income attributable to:							
Equity holders of parent entity	57,537	54,836	48,639	2,701	4.9%	6,197	12.7%
Non-controlling interest	26	15	19	11	72.4%	(4)	-21.1%
Comprehensive Income attributable to:							
Equity holders of parent entity	58,882	54,493	47,534	4,389	8.1%	6,959	14.6%
Non-controlling interest	27	13	18	14	102.7%	(5)	-28.2%
Earning per Share attributable to Equity Holders of The Parent Entity (in full amount of Rupiah)	**467**	**445**	**395**	**22**	**4.9%**	**50**	**12.8%**

Total comprehensive income attributable to owners of the parent entity reached Rp58.9 trillion in 2025, up 8.1% compared with the previous year, driven by net profit growth and positive contributions from other comprehensive income. BCA recorded unrealized gains on financial assets measured at fair value through other comprehensive income of Rp2.3 trillion, grew significantly from negative Rp824 billion in the previous period. This reflected the rise in market valuations of financial assets. particularly Government Bond instruments.

PROFITABILITY BY OPERATING SEGMENT

Total net profit attributable to owners of the parent entity and non-controlling interests was recorded at Rp57.6 trillion in 2025. Based on segment, BCA's performance was still dominated by Java region, which delivered the largest share of revenue and profit for the year, followed by Sumatra and Eastern Indonesia. Detailed information on operating segment performance is available in the Financial Statements, Note 40, page 554-555.

CASH FLOWS

Cash Flow (in billion Rupiah)

	2025	2024	2023	Increase/(Decrease) 2025		Increase/(Decrease) 2024	
				Nominal	%	Nominal	%
Cash Flows from Operating Activities	77,509	53,820	58,064	23,689	44.0%	(4,244)	-7.3%
Cash Flows from Investing Activities	(33,691)	(58,948)	(69,745)	25,257	42.8%	10,797	-15.5%
Cash Flows from Financing Activities	(41,709)	(33,329)	(25,071)	(8,380)	-25.1%	(8,258)	32.9%
Net (Decrease) Increase in Cash and Cash Equivalents	**2,109**	**(38,457)**	**(36,752)**	**40,566**	**-105.5%**	**(1,705)**	**4.6%**
Cash and Cash Equivalents, Beginning of Year	**85,483**	**124,396**	**160,422**	**(38,913)**	**-31.3%**	**(36,026)**	**-22.5%**
Effect of Foreign Exchange Rate Fluctuations on Cash and Cash Equivalents	**(42)**	**(456)**	**726**	**414**	**90.7%**	**(1,182)**	**-162.9%**
Cash and Cash Equivalents, End of Year	**87,549**	**85,483**	**124,396**	**2,066**	**2.4%**	**(38,913)**	**-31.3%**

BCA recorded cash and cash equivalents of Rp87.6 trillion, higher than the previous year's Rp85.5 trillion.

Cash Flows from Operating Activities

Cash flows from operating activities increased by 44.0% compared to the previous year, primarily due to a increase in customer deposit fund activity and deposits from other banks.

Cash Flows from Investing Activities

Cash flows from investing activities recorded an outflow of Rp33.7 trillion, compared to the previous year's outflow of Rp58.9 trillion. This was mainly due to higher proceeds from the maturity of securities held for investment purposes than in the prior year.

Cash Flows from Financing Activities

Cash outflows from financing activities amounted to Rp41.7 trillion, compared to the previous year's outflow of Rp33.3 trillion. This was driven by higher loan repayments totalling Rp61.0 trillion and dividend payments of Rp37.6 trillion during 2025.

KEY FINANCIAL RATIOS (PARENT ENTITY ONLY)

Throughout 2025. BCA successfully maintained the key financial ratios listed below.

	2025	2024	2023	2022	2021
NIM	5.7%	5.8%	5.5%	5.3%	5.1%
CIR*	30.7%	31.3%	33.9%	34.9%	34.8%
BOPO	41.6%	41.7%	43.7%	46.1%	54.2%
ROA**	3.9%	3.9%	3.6%	3.2%	2.8%
ROE	23.3%	24.6%	23.5%	21.7%	18.3%
CAR	29.8%	29.4%	29.4%	25.8%	25.7%
LDR	76.8%	78.4%	70.2%	65.2%	62.0%
NPL- Gross	1.7%	1.8%	1.9%	1.8%	2.2%
LAR	4.8%	5.3%	6.9%	10.4%	15.2%

*Operating income includes net gains and losses from trading and foreign exchange transactions in accordance with accounting standards and internal calculations.
** Calculated from profit (loss) after tax divided by average of total assets

Performance Review of The Subsidiaries

BCA subsidiaries provide variety of financial solutions in various fields, including motor vehicle financing, sharia banking, digital banking, securities, general insurance, and life insurance.

PT BCA Finance

BCA Finance focuses on motor vehicles financing, and one of the largest in the financing industry, with a strong brand image. As of December 2025, BCA Finance has one head office, 119 branch offices and 65 other branches serving more than 500 thousand customers.

BCA Finance provides financing through a joint financing scheme with the parent entity. Furthermore, BCA Finance and BCA also carry out joint marketing by utilizing BCA branch office network for marketing activities, as well as hosting Expo (vehicle exhibitions for BCA customers).

In 2025, BCA Finance booked new financing Rp32.6 trillion and total assets under management (AUM) Rp57.1 trillion. Gross Non Performing Financing (NPF) is maintained within controlled level and risk appetite at 2.4%, while net NPF at 0.8%, demonstrating solid performance with well-managed asset quality.

The strategies implemented in 2025 include expanding target market segment, offering competitive products aligned with customers' needs, and continuous technological development to improve work effectiveness and customer experience. BCA Finance also continued to collaborate intensively with car dealers and other supporting partners.

BCA Finance received numerous prestigious awards, including The Excellent Performance Multifinance Company (Asset Class > IDR 10 Trillion) and The Best Performance Multifinance Company in 20 Consecutive Years (2005–2024) from Infobank media.

PT Bank BCA Syariah

BCA Syariah operates in sharia banking sector. As of 2025, BCA Syariah has had 77 branch networks consisting of 14 main branch offices, 19 sub-branch offices, 44 Sharia Service Unit sub-branch offices, and 100 Commercial Bank Sharia Services networks spread across strategic cities in Indonesia.

BCA Syariah's total assets grew 15.4% to Rp19.2 trillion, supported by an increase in third-party funds of 17.1% to Rp15.5 trillion. Meanwhile, total financing grew by 23.1% to Rp13.2 trillion. Specifically, Gold iB Financing at BCA Syariah recorded significant growth of 238.2% to Rp519.9 billion, supported by BSya application as booking channel. BCA Syariah has also succeeded in maintaining financing quality, with a non-performing financing (gross) ratio of 1.6%, lower than industry average.

BCA Syariah received numerous awards from various institutions for its financial performance, corporate governance, product and service quality, including Platinum Champion – The Excellence Performance Sharia Financial Institution For 10 Consecutive Years: 2015 - 2024 from Infobank and Financial Services Institutions Providing the Best Halal Program Support subcategory as Halal Bank Pioneers from Ministry of Industry Republic of Indonesia.

PT Bank Digital BCA

BCA Digital focuses on providing digital banking through mobile banking application namely Blu. During 2025, BCA Digital continued to innovate through collaborations with partners, synergy with other BCA's subsidiaries and new application feature developments including bluRDN, providing new general insurance products in bluInsurance, bluSpending, and Blibli Pocket.

With more than 3 million customers, BCA Digital has aggregated third party funds of Rp14.3 trillion through saving accounts and time deposit products. As of the end of 2025, BCA Digital recorded total assets of Rp18.9 trillion. BCA Digital has also collaborated with BCA to provide added value for customers, among others by providing transaction access to BCA ATMs and the Haloblu contact center.

BCA Digital earned multiple awards in recognition of its achievement, including Digital Banking Service for Teenagers with the Highest Average Balance from MURI Record and The 1st Best Digital Bank 2025 - KBMI 1 from Infobank.

PT Asuransi Umum BCA

BCA Insurance engages in providing non-life/general insurance products such as vehicle insurance, property insurance, transport insurance, travel insurance, personal accident insurance, and other forms of general insurance.

Through collaboration with its parent entity and other subsidiaries, BCA Insurance meet the need for general insurance both for consumer loans and productive loan customers within BCA Group.

BCA Insurance's total assets increased 11.9% to Rp3.5 trillion, while solvency ratio was recorded at 473.9 %. BCA Insurance also was awarded numerous awards, including Best General Insurance 2025 (Equity ranging from Rp1 trillion – Rp1.5 trillion) from Media Asuransi.

PT Asuransi Jiwa BCA

BCA Life provides life protection products including life insurance, accident insurance, health insurance, and employee benefits.

As part of BCA Life's commitment to always protect their customers, BCA Life collaborates with BCA to provide bancassurance solutions that accessible through BCA banking network.

BCA Life recorded total assets of Rp4.7 trillion, 41.0% growth, with technical reserves or liabilities to policyholders were recorded at Rp3.6 trillion, growing by 47.7% from the previous year. Solvency ratio recorded at 431.2%.

PT BCA Sekuritas

BCA Sekuritas is a securities company with brokerage, underwriting and other activities licenses from OJK.

Stock trading services are available to individuals as well as institutional clients. To facilitate online trading, BCA Sekuritas provides new trading platform for mobile phones as well as personal computers. BCA Sekuritas also assists corporate clients' fundraising needs as an underwriter through stocks IPO (Initial Public Offering), as well as bonds, sukuk, and NCD (negotiables certificates of deposits) issuances.

BCA Sekuritas reported a Net Adjusted Working Capital of Rp964.9 billion. BCA Sekuritas has consistently placed in the top 10 for domestic bonds underwriting. BCA Sekuritas received Transport M&A Deal of the Year Indonesia from the Asset Triple A Awards 2025 and Best Stock Broker from Rankia Award 2025.

PT Central Capital Ventura

Central Capital Ventura (CCV) was established in 2017 and operates in the field of venture capital. CCV engages in investment activities, primarily focused on financial technology (fintech) oriented start-ups that may support BCA's overall ecosystem.

BCA Finance Limited

BCA Finance Limited (BCAFL) previously operated as a remittance for Indonesian migrant worker and money lender for BCA partner customers in Hong Kong. With the development of digital services for remittance and changing customers behavior in doing transaction, BCA decided to liquidate BCAFL that took effect as of January 3, 2026.

Other Material Information

2025 TARGET ACHIEVEMENTS

A summary of the financial performance achievements in 2025 compared to the targets is as follows.

Achievements vs. Target

	2025 Target	2025 Achievement
Loan Growth	6% - 8%	7.7 %
Cost of Credit (CoC)	~0.3%	0.5%
Cost to Income Ratio (CIR)	33% - 34%	30.7%
Return on Asset (ROA)	3.6% - 3.8%	3.9%
Return on Equity (ROE)	21% - 23%	23.3%

MARKETING ASPECTS

BCA implements both digital and face-to-face marketing strategies with the aim of expanding its marketing reach, enhancing brand awareness, and deepening customer relationships.

BCA optimizes the use of digital media and social media in promoting its products and services, including educating customers on cybersecurity, while continuously improving its corporate website, www.bca.co.id, as the primary source of information. At the same time, marketing efforts are also carried out through various promotional and engagement activities, such as BCA Expo, Wealth Management Summit, and UMKM Fest, and Gebyar Hadiah BCA to reinforce customer relationships and support sustainable business growth.

DEBT REPAYMENT CAPABILITY AND RECEIVABLES COLLECTIBILITY

BCA has strong capabilities to meet all obligations, both short-term and long-term.

Liquidity position remains solid, with NSFR, LCR, and LDR ratios recorded at 158.8%, 310.8%, and 76.8% respectively in 2025. The Macroprudential Intermediation Ratio (MIR) stood at 78.8%. A sound funding structure and prudent liquidity management enable BCA to remain resilient amid economic and market dynamics.

In terms of profitability, robust operational performance is reflected in the Operating Income Before Provisioning Expenses of Rp75.3 trillion, representing an increase of 7.1% compared to the previous year. BCA consistently applies prudent principles across all operational aspects to align with the risk profile set by management. Overall asset quality remains well-managed, supported by adequate financial asset reserves. In 2025, BCA earned strong ratings from external agencies, including Fitch Ratings and Pefindo, as outlined below:

Fitch Ratings

Description	Rating
Outlook	Stable
Long-Term IDR	BBB
Short-Term IDR	F3
National Long-Term	AAA (idn)
National Short-Term	F1+ (idn)
Viability	bbb
Government Support	bbb-

Pefindo

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

MONITORING AND MANAGEMENT OF NON-PERFORMING LOANS

To minimize potential losses, the Bank implements pre-emptive measures for credit recovery as soon as indications of non-performing loans (NPLs) emerge. Two methods are deployed to address NPLs:

1. Credit Restructuring – which among others included adjustment policy on loan interest rates, extending loan repayment periods, and reducing penalties.
2. Credit recovery – which can be carried out through cash payments or auctioning collateral or assets of debtors and/or guarantors.

BCA has policies for managing NPLs, including a debt collection policy outlined in the following regulations:

- Bank Credit Basic Policy (KDPB)
- Credit Recovery and Write-off Policy Manual
- Other relevant internal regulations detailing the technical implementation and reporting of debtors categorized under criticized exposure (CE)

BCA classifies CE debtors based on credit quality into collectibility categories of 2, 3, 4, and 5. CE debtors include Corporate, Commercial, SME and Consumer (including Credit Card). The management of NPLs especially for consumer loans is conducted using the e-Collection (e-Coll) application with the following collection features:

- Preventive Collection: notification via SMS to remind debtors of their first payment.
- Desk Collection: credit card collection via phone calls and warning letters.
- Field Collection: on-site collection visits to homes or offices.
- Recovery: efforts to recover NPLs that have been or will be written off or executed.

CAPITAL STRUCTURE AND MANAGEMENT POLICY

Capital Structure

BCA's capital structure is as follows:

- Core capital (Tier 1) representing 96.3% of total capital or Rp273.8 trillion, an increase of 7.3% compared to last year.
- Whereas 3.7% or Rp10.5 trillion of BCA's total capital comprises supplementary capital (Tier 2). Supplementary capital mainly consists of Provision for Asset Quality (PPKA).

The consolidated Capital Adequacy Ratio (CAR) remains strong at 30.4%.

Capital Structure Management Policy

BCA maintains adequate capital levels as measured using CAR as an indicator, which covers credit, market, and operational risks. BCA fulfills the additional capital buffer requirements set forth by BI and OJK, including a Conservation Buffer, Countercyclical Buffer, and Capital Surcharge for Domestic Systemically Important Banks (D-SIB). In 2025, BCA's CAR exceeded regulatory requirements.

BCA always ensures that there is an adequate nominal capital to comply with the Legal Lending Limit (LLL) for a single group of debtor.

BCA conducts integrated stress tests, taking into consideration various crisis scenarios and their impact on NPLs, liquidity levels, and capital adequacy. The stress test results indicate that BCA maintains robust liquidity and capital reserve to withstand potential losses under the modeled scenarios.

Basis of Management Policies on Capital and Debt Structure

The Board of Directors prepares a capital plan and debt structure in line with the Bank's Business Plan, which is approved by the Board of Commissioners with reference to OJK Regulation No. 11/POJK.03/2016 dated 2 February 2016, No. 34/POJK.03/2016 dated 26 September 2016 and No. 27/2022 dated 26 December 2022.

Management has established the basis for formulating policies on capital and debt structure by considering business growth and liquidity. Management conducts annual reviews to ensure alignment with the Company's strategic policy direction regarding its capital and debt structure. Through the alignment between strategic planning and management policies, BCA is expected to be able to meet all short-term and long-term obligations, maintain sustainability, and remain resilient across various economic conditions.

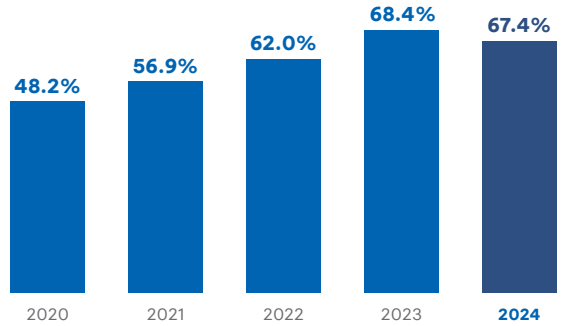
DIVIDEND PAYOUT IMPLEMENTATION

Dividend payments are determined through the approval of the Annual General Meeting of Shareholders (AGMS). BCA reviews its dividend payment policy periodically by considering a solid capital position to support business growth, investment needs, and input from shareholders.

Based on the AGMS held on March 12, 2025, shareholders approved the allocation of a portion of the 2024 net profit for the distribution of cash dividends amounting to Rp37.0 trillion, or Rp300.0 per share (comprising an interim dividend of Rp50.0 per share paid on December 11, 2024, and a final dividend of Rp250.0 per share paid on April 11, 2025). This dividend distribution represents a payout ratio of 67.4% of the 2024 net profit.

The following chart illustrates the trend of BCA's dividend payout ratio over the past several years:

Dividend Payout Ratio



MATERIAL COMMITMENTS FOR CAPITAL GOODS INVESTMENTS

Purpose of Material Commitments for Capital Goods Investments

Material commitments related to capital goods investments are primarily aimed at developing information technology infrastructure and networks, as well as supporting other operational activities.

Source of Funds for Capital Goods Investments

BCA conducts investments, which are primarily related to information technology and network development, with funding sourced from accumulated operating profits.

Currency and Foreign Exchange Risk Mitigation Related to Capital Goods Investments

BCA conducts capital goods investments both domestically and internationally. Billing and payments for such investments are mostly conducted in Rupiah to minimize foreign exchange risk.

REALIZED CAPITAL GOODS INVESTMENTS

In 2025, realized capital goods investments reached Rp2.5 trillion, the majority of which related to information technology development. With the acceleration of the digital era, BCA is committed to continue investment in technology-based development including IT security, to enhance transactional banking service capabilities.

Aside from capital goods investment, BCA also strive to develop its human resource capabilities.

MATERIAL INFORMATION AND FACTS SUBSEQUENT TO THE DATE OF THE ACCOUNTANT'S REPORT

BCA announces share buyback of up to Rp5 trillion to support the stability of Indonesia's capital market, strengthen investor confidence, and deliver more optimal returns for shareholders. The share buyback period will be carried out for 12 months starting after obtaining approval for the share buyback plan at the Annual General Meeting of Shareholders (AGMS), which is planned to be held on 12 March 2026.

MANAGEMENT AND/OR EMPLOYEE STOCK OWNERSHIP PROGRAM THROUGH MSOP/ESOP OPTIONS

During 2025, BCA did not have any stock option programs for the Board of Directors, Board of Commissioners, or employees.

UTILIZATION OF PROCEEDS FROM PUBLIC OFFERINGS

In 2025, BCA did not conduct any public offerings in the form of new share issuances.

MATERIAL INFORMATION ON INVESTMENTS, EXPANSIONS, DIVESTMENTS, AND ACQUISITIONS

During 2025, BCA did not engage in any material transactions or activities related to investments, expansions, divestments, or acquisitions.

As additional information, BCA acquired 3,500 shares of PT Penyelesaian Transaksi Elektronik Nasional (PTEN) previously owned by subsidiary - PT Central Capital Ventura. Following this acquisition, BCA's total ownership in PTEN is 17.5%. Furthermore, BCA completed closure of its subsidiary, BCA Finance Limited Hong Kong, as part of BCA's adaptive business initiatives to optimize resource management.

MATERIAL TRANSACTIONS INVOLVING CONFLICTS OF INTEREST

In 2025, BCA did not conduct any material transactions categorized as involving conflicts of interest.

DISCLOSURE OF RELATED PARTY TRANSACTIONS

BCA conducts various transactions with related parties. These transactions are carried out in adherence to the arm's length principles and in compliance with regulations related to conflicts of interest.

Details of related party transactions (amount, type of transaction, and nature of the relationship with related parties) is available in the "Corporate Governance" section under "Affiliated Transactions and Conflicts of Interest" (page 388-396) and in the audited Consolidated Financial Statements under Note 45, Appendix 5/109 - 5/117 (page 576-584).

PROVISION OF FUNDS, COMMITMENTS, OR OTHER FACILITIES BY COMPANIES OR LEGAL ENTITIES WITHIN THE SAME BUSINESS GROUP AS THE BANK TO DEBTORS WHO HAVE RECEIVED FUNDING FROM THE BANK

The joint credit facilities provided by BCA and its subsidiaries to debtors or groups of debtors as of December 2025 amounted to Rp351.8 trillion or 35.4% of the Bank's total outstanding loans as of December 31, 2025. The NPL for this credit portfolio was 0.8%.

Collectibility	Number of Debtors	Facilities (in billion Rupiah)					
		BCA - Parent Entity	BCA Finance	BCA Finance Limited	BCA Syariah	BCA Digital	Total Exposure
Current	401,700	330,923	5,720	33	1,267	5,171	343,114
Special Mention	35,002	5,218	420	-	31	9	5,679
Substandard	2,283	312	30	-	2	1	345
Doubtful	3,323	457	43	-	3	1	504
Loss	6,177	1,961	86	-	75	2	2,124
Total	**448,485**	**338,870**	**6,300**	**33**	**1,378**	**5,183**	**351,765**

IMPACT OF REGULATORY CHANGES

Impact of Regulatory Changes

During 2025, there are several newly issued regulations that impact BCA and its subsidiaries' business, including:

- PADG No. 1 of 2025 dated 23 January 2025. BCA is required to report to Bank Indonesia any alerts and CTR (customer transaction report) rejections confirmed as fraud, take follow-up actions in accordance with BI-FAST and SRO regulations, and implement a fraud management system with detection technology at the account and transaction level as the first line of defense.
- PADG No. 4 of 2025 dated 28 February 2025, PBI No. 3 of 2025 dated 28 February 2025. BCA is required to align its internal policies for export and import activities with the newly introduced regulations.
- PADG No. 7 of 2025 dated 26 March 2025. BCA is required to adjust its internal policies in-line with the expanded scope of BI sectors by incorporating the housing sector, calculation of Statutory Reserve Requirement (RRR) fulfillment based on the Macroprudential Liquidity Policy (KLM) Incentive with the increase in KLM ceiling to a maximum of 5% (from 4%), make adjustment of additional rules on the KLM amount, as well as other relevant adjustments related to KLM and RRR.
- PADG No. 8 of 2025 dated 27 March 2025. BCA is required to adjust the requirements concerning the specific portion of the statutory reserve (GWM) in rupiah that qualifies for GWM remuneration.
- PADG No. 14 of 2025 dated 30 June 2025. BCA is required to establish a BI-FAST incident response and recovery team, conduct regular training and reconciliation, strengthen information system security, and adjust policies related to fraud detection, security audits and testing, cyber incident reporting to BI as well as relevant correspondence.
- POJK No. 19 of 2025 dated 28 August 2025. BCA is required to define the roles of management, update policies, establish dedicated units, manage risks, assess costs, conduct training programs, record write-offs, and enhance financial literacy for micro, small, and medium enterprises (MSMEs).
- POJK No. 24 Year 2025 dated 4 November 2025. BCA is required to adjust its policies and systems for demand deposits and savings accounts by 10 May 2026, notify customers, implement due diligence for account reactivation, and strengthen monitoring of dormant accounts.
- SEOJK No.26/SEOJK.03/2025 dated 19 November 2025. BCA is required to implement monthly and quarterly Internal Liquidity Adequacy Assessment Process (ILAAP) as an internal process to assess liquidity adequacy.
- PBI No. 9 year 2025 dated 26 November 2025, PADG No. 27 year 2025 dated 1 December 2025. BCA must submit the Credit Disbursement Plan Commitment report, which forms the basis for KLM calculation by 10 December. BCA is permitted to have a single revision and can submit the report by 10 July to avoid any sanctions.
- PADG No. 31 of 2025 dated 23 December 2025. BCA is required to adjust its reserve requirement (GWM) calculations in accordance with the latest third-party-fund (DPK) criteria for both IDR and foreign currency, and BI will provide remuneration on excess reserves for GWM compliance.
- POJK No. 38 of 2025 dated 18 December 2025. BCA and its subsidiaries may become defendants in OJK-initiated lawsuits for regulatory breaches that cause material losses to consumers, and BCA's operations could be disrupted if other cooperating PUJKs are also named as defendants.
- PBI No. 10 of 2025 dated 24 December 2025. BCA must ensure compliance with BI regulations, meet the TIKMI assessment requirements, prepare and obtain BI approval for the SBP/RBSP, conduct due diligence for partnerships, and fulfill payment system reporting and data submission obligations.

Changes in Accounting Policies

Details regarding changes in accounting policies can be found in the audited report, Note 2.d, on page 474-475.

Business Continuity Information

BCA consistently upholds business continuity and customer trust, supported by prudent principles and enhanced through technology and digitalization.

In line with the increasing complexity of operations and heightened cyber risks, BCA ensures the implementation of three fundamental aspects of information technology security: human resources, processes, and technology.

BCA manages operational risks related to information technology by ensuring reliability, security, availability, and timeliness in serving and safeguarding the assets of both customers and BCA through several measures, including:

- Implementing security systems that adhere to standardized frameworks, both domestic and international.
- Utilizing system monitoring tools to detect system disruptions, fraud threats, and cyberattacks, thereby minimizing potential financial and reputational risks.
- Conducting reviews and enforcing security policies for applications accessed via VPN, as well as for users requiring work-from-hub arrangements, while providing necessary security recommendations.

BCA also continues to enhance employee competencies, particularly to support innovation in digital banking services and strengthen customer relationships. The process of leadership regeneration and succession is managed prudently, in alignment with the Company's core values and sound governance principles.

Basic Lending Rate (SBDK)

As part of its transparency and disclosure practices, BCA provides information on the Prime Lending Rate (SBDK) via its official website. This initiative supports sound corporate governance practices and promotes healthy competition within the banking industry.

Information regarding changes to the SBDK is available at branch offices and accessible via website www.bca.co.id. The following table provides the quarterly SBDK information as determined by BCA for the year 2025.

Prime Lending Rate at the End of Each Quarter (effective % p.a)

End of Period	Prime Lending Rate Based on Loan Segment			
	Corporate Loan	Retail Loan	Consumer Loan	
			Mortgage	Non Mortgage
Quarter IV - 2024	7.78	8.30	9.46	7.43
Quarter I – 2025	7.84	8.55	9.47	7.12
Quarter II – 2025	7.82	8.25	9.37	7.61
Quarter III – 2025	7.00	7.96	8.98	8.62
Quarter IV - 2025	7.01	8.00	9.01	8.71

PROSPECTS, STRATEGIC PRIORITIES, AND PROJECTIONS FOR 2026

Economic and Banking Sector Prospects for 2026

Domestic economic growth is expected to expand at a pace of about 5% in 2026. As a proxy for the economy, the national banking industry—both in terms of lending and funding—is expected to grow in line with Indonesia's economic expansion.

Further discussion on recent macroeconomic and the banking sector is available on pages 199-200.

BCA's Strategic Priorities and 2026 Projections

BCA's short to medium-term policy direction and strategic steps will focus on key strategic initiatives, including:

1. Strengthening the transaction banking franchise through enhanced payment settlement service capabilities.

   The continued growth of BCA's transaction banking business is the driver for CASA expansion. In this regard, BCA is committed to constantly innovating and improving the quality of its payment settlement products and services to continue providing optimal added value and maintaining customer satisfaction.

As transaction banking is one of the Bank's core businesses, BCA is committed to always supporting the needs of its clients, both individual and business customers. BCA continues to strengthen its digital channels with a variety of features that enable customers to conduct both financial and non-financial transactions in an efficient, secure, and convenient manner. BCA adopts hybrid banking business model, which is a combination of in-person and online services, where a human touch become a distinctive advantage in the digitalization era. The review on transaction banking is also available in the Directors' Report on pages 20-23 and Transaction Banking on pages 85-86.

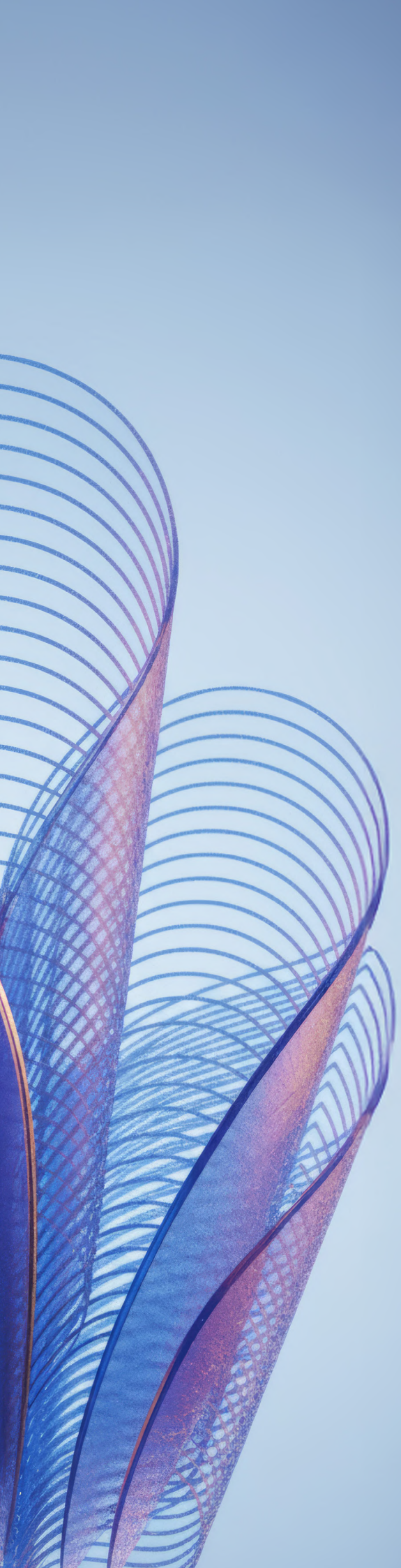
2. Maintaining a quality loan portfolio.

   In carrying out its intermediary function, BCA is committed to distribute loans in accordance with prudent banking principles. BCA constantly explores new potential sectors, including those that are in the same business cycle as the existing customers, through an in-depth analysis process to optimize industrial diversification. To maintain the quality of its credit portfolio, BCA continues to strengthen its credit monitoring and risk management functions.

   To support loan processing and debtor acquisition, BCA continuously enhances its infrastructure through streamlined and optimized credit processing. In addition, BCA will continue to strive to increase debtor satisfaction with its performance by improving the capabilities of PIC Relationship, both in soft skills and hard skills. Discussions on loans by segment is available in the Management Analysis and Discussion section, sub-sections on Corporate Banking, Commercial & SME Banking, and Individual Banking on pages 87-91.

3. Providing of comprehensive banking solutions together with subsidiaries.

   BCA consistently strives to provide comprehensive financial products and services to cater the evolving needs of its customers. One of its initiatives is through bolstering synergy with its subsidiaries engaged in financing, digital banking, Islamic banking, securities, and insurance business. BCA supports the growth of its subsidiaries by increasing their capacity and capabilities to become become major players in their respective business lines.



04

Good Corporate *Governance*

Glossary

No.	Keyword/Term	Initials
1	Annual General Meeting of Shareholders	AGMS
2	Annual Report	AR
3	ASEAN Corporate Governance Scorecard	ACGS
4	Asset Liability Committee	ALCO
5	Audit Committee	AC
6	Bank Indonesia	BI
7	Bank Indonesia Circular Letter	BI Circular Letter
8	Bank Indonesia Regulation	BI Regulation
9	Bank Sustainability Report	Sustainability Report
10	Risk Management Certification Body	BSMR
11	Company	BCA
12	Corporate Social Responsibility	CSR
13	Credit Policy Committee	CPC
14	Credit Committee	CC
15	Extraordinary General Meeting of Shareholders	EGMS
16	Financial Report	FR
17	Financial Services Institution	FSI
18	Financial Services Authority	OJK
19	Financial Services Authority Regulation	OJK Regulation
20	Financial Services Authority Circular Letter	OJK Circular Letter
21	Good Corporate Governance	GCG
22	Indonesia Deposit Insurance Corporation	LPS
23	Indonesia Stock Exchange	IDX
24	Information Technology Steering Committee	ITSC
25	Integrated Corporate Governance	ICG
26	Integrated Governance Committee	IGC
27	Integrated Risk Management Committee	IRMC
28	Number (for Regulation)	No.
29	OJK Regulation No. 17 of 2023 dated September 14, 2023 concerning the Implementation of Governance for Commercial Banks	OJK Regulation concerning the Implementation of Governance for Commercial Banks
30	Personnel Case Advisory Committee	PCAC
31	PT Bank Central Asia Tbk	BCA
32	Public Accountant	PA
33	Public Accounting Firm	PAF
34	Remuneration and Nomination Committee	RNC
35	Risk Based Bank Rating	RBBR
36	Risk Management Committee	RMC
37	Risk Oversight Committee	ROC
38	Small Medium Enterprises	UMKM
39	Subsidiary Company of PT Bank Central Asia Tbk	Subsidiary
40	Value Added Tax	VAT

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397 2. Civil Law Cases
398 3. Legal Cases Faced by the Subsidiaries

399 **SIGNIFICANT CASES & ADMINISTRATIVE SANCTIONS**
399 1. Significant Cases Involving Members of the BCA Board of Directors and Board of Commissioners
399 2. Significant Cases Involving Members of the Board of Directors and Board of Commissioners of Subsidiaries
399 3. Administrative Sanctions from Relevant Authorities
399 4. Sanctions for Non-Compliance with Laws or Regulations Related to Significant or Material Related-Party Transactions
399 5. Sanctions for Legal Violations Related to Labor, Employment, Bankruptcy, Competition, or Environment
399 6. Regulatory Sanctions Related to Material Events
399 7. Sanctions Related to Listing Regulations
399 8. Sanctions Related to Tax Regulations

399 **INFORMATION ACCESS AND CORPORATE DATA**
400 1. Communication Channels of Stakeholders
401 2. Information and Transparency of Products and Services
401 3. Company Information and Data Facilities
410 4. Complaint Handling Resolution

411 **CODE OF ETHICS**
411 1. Cores of BCA Code of Ethics
411 2. Enforcement of the Code of Ethics
411 3. Code of Ethics Related to Anti-Corruption
411 4. Vendor-Related Code of Conduct
412 5. Dissemination
412 6. Enforcement and Sanctions for Code of Ethics Violations
413 7. BCA Code of Ethics Violation Cases in 2025

413 **CORPORATE CULTURE**
413 1. BCA Vision and Mission
413 2. BCA Values
413 3. Training and Dissemination of the Vision, Mission, and Values
413 4. Corporate Culture Introduction for New Employees
413 5. Corporate Culture Introduction for New Members of the Board of Commissioner and/or Directors

414 **STOCK OWNERSHIP PROGRAM BY MANAGEMENT AND/OR EMPLOYEES THROUGH THE MSOP/ESOP OPTION**

414 **SHARES BUYBACK**

415 **OTHER CORPORATE ACTIONS**

415 **PROVISION OF FUNDS TO RELATED PARTIES AND LARGE EXPOSURES**
415 1. Policy on Provision of Funds to Related Parties
415 2. Policy on Provision of Large Exposures
415 3. Lending Policy for the Boards of Directors and the Board of Commissioners
415 4. Implementation of the Provision of Funds to Related Parties in 2025

416 **STRATEGIC PLAN**

416 **INTEGRITY OF REPORTING AND INFORMATION TECHNOLOGY SYSTEMS**
417 1. Transparency of Financial Condition
417 2. Non-Financial Condition Transparency

418 **IMPLEMENTATION OF SUSTAINABLE FINANCE**
418 1. Funding Social Activities
418 2. Funding Political Activities

418 **IMPLEMENTATION OF INTEGRATED GOVERNANCE**
419 1. Self-Assessment Report on the Implementation of Integrated Governance
419 2. BCA Financial Conglomerate Structure
420 3. Share Ownership Structure of the BCA Financial Conglomerate
423 4. Management Structure within the BCA Financial Conglomerate
428 5. Intra-Group Transaction Risk

430 **INFORMATION RELATED TO FULFILLMENT OF CORPORATE GOVERNANCE IMPLEMENTATION**
430 1. OJK Circular Letter No. 14/SEOJK.03/2025 concerning the Implementation of Governance for Commercial Banks
431 2. Implementation of Public Company Governance Guidelines (OJK Circular Letter Recommendation No. 32/SEOJK.04/2015)
436 3. BCA's Implementation of OECD Corporate Governance Principles
437 4. Corporate Governance Principles in Accordance with the Guidelines of Corporate Governance Principles for Banks
439 5. General Guidelines for Indonesian Corporate Governance
450 6. ASEAN Corporate Governance Scorecard (ACGS)
450 7. Statement on Bad Corporate Governance

STRENGTHENING BCA'S ECOSYSTEM THROUGH IMPROVING CORPORATE GOVERNANCE TO SUPPORT SUSTAINABLE BUSINESS RESILIENCE AND GROWTH

To support the strategy of strengthening ecosystem, BCA enhances the implementation of good corporate governance (GCG) in an integrated manner which includes applying the GCG principles. Further, the Bank also complies with the applicable laws and regulations, adopt corporate governance best practices, foster an understanding of the importance of GCG culture among all BCA employees, and strengthen ongoing collaboration with various stakeholders.

Throughout 2025, BCA has received several awards for its implementation of GCG principles, namely:

Annual Report Award
National Committee on Governance Policy

ARA 2024
Grand Champion

ANNUAL REPORT AWARD 2024

Grand Champion of Annual Report Award, other awards include:
- Grand Champion of Listed Company in Financial Sector
- Grand Champion for Revenue Cluster Rp5 Trillion
- First Winner of Non State-owned Listed Company in Financial Sector

The Indonesian Institute for Corporate Directorship (IICD)
Corporate Governance Award

16 The 7th IICD CORPORATE GOVERNANCE CONFERENCE AND AWARD

"Leadership in Corporate Governance & Award"

S&P Global
CSA Score

Score **62**

Rank percentile **87th**

S&P Global

MSCI Indonesia Index
Top 10 Constituents

"A" Ratings

Top 10 Constituents

MSCI ESG RATINGS A

CCC | B | BB | BBB | A | AA | AAA

Basis for the Implementation of GCG at BCA

BCA has implemented GCG by referring to applicable laws and regulations, internal policies, as well as national and international best practices that are aligned with BCA's line of business, including the following:

1. Law of the Republic of Indonesia concerning Capital Markets, Limited Liability Companies, and Banking Industry.
2. OJK Regulation and OJK Circular Letters relating to the implementation of corporate governance.
3. Indonesian Corporate Governance Guidelines Roadmap issued by OJK.
4. ASEAN Corporate Governance Scorecard (ACGS) issued by the ASEAN Capital Market Forum (ACMF).
5. Principles of Corporate Governance issued by the Organization for Economic Cooperation and Development (OECD).
6. Principles for Enhancing Corporate Governance issued by the Basel Committee on Banking Supervision.
7. General Guidelines for Indonesian Corporate Governance (PUGKI) 2021 issued by the National Committee for Governance Policy (KNKG).
8. BCA's Articles of Association.
9. Good Corporate Governance Policy.

Implementation of GCG Principles

The implementation of GCG principles at BCA refers to OJK Regulation and OJK Circular Letter regarding the Implementation of Governance for Commercial Banks. The GCG principles are as follows:

Principles of GCG	Implementation at BCA
Transparency	• BCA submits a Corporate Governance reports and discloses the information in a timely, clear, and easily accessible manner for stakeholders through BCA website. • BCA discloses material information or facts in accordance with the procedures stipulated in the capital market regulations and/or related laws. • BCA provides explanations to the public regarding news coverage in the mass media. • All stakeholders have access to information in accordance with the principle of transparency. • BCA always complies with banking privacy and professional confidentiality regulations in implementing the principle of transparency.
Accountability	• Members of the Board of Directors and the Board of Commissioners have clear duties and responsibilities. • The Board of Directors and Board of Commissioners are held accountable for their performance through the Annual GMS. • Each function has specific organizational duties and responsibilities that align with BCA's vision, mission, strategic goals, and efforts. This is evident in the BCA Organizational Structure, where each function performs its functions in accordance with its responsibilities.
Responsibility	• BCA always adheres to the prudential banking principle in carrying out its business activities. • BCA also acts as a company that operates ethically and responsibly towards the society, the environment, and all other stakeholders (good corporate citizen). • BCA complies with the applicable laws and regulations.
Independence	• BCA always acts professionally, is not subject to pressure or intervention from any party, and is objective in all decision making. • BCA always avoids conflicts of interest.
Fairness	• BCA consistently considers the interests of all stakeholders based on the principles of equality and fairness (equal treatment). • BCA provides all shareholders with the opportunity to express their opinions at the GMS.

Objectives of Implementing GCG Principles

The implementation of GCG principles at BCA aims, among other to:

1. Supporting BCA's vision of "To be the bank of choice and a major pillar of the Indonesian economy".
2. Supporting BCA's mission, namely:
    - To build centers of excellence in payment settlements and financial solutions for businesses and individuals.
    - To understand diverse customer needs and provide the right financial services to optimize customer satisfaction.
    - To enhance our corporate franchise and stakeholder's value.
3. Providing benefits and added value for shareholders and stakeholders.
4. Maintaining and improving the continuity of a healthy and competitive business in the long term (sustainable).
5. Increasing investor confidence in BCA.

Journey of BCA's Corporate Governance Implementation

BCA has developed a GCG roadmap since 2015 that is in line with the Indonesian Corporate Governance Roadmap announced in the OJK press release on February 4, 2014. The implementation of this roadmap has been outlined in the 2019-2024 Annual Report under the Corporate Governance section as follows:

BCA's Corporate Governance Implementation Journey

2021

- **Preparation or Enhancement of:**
  - Corporate Governance Guidelines
  - Board of Commissioners Guidelines and Work Procedures
  - Board of Directors Guidelines and Work Procedures
  - Anti-Corruption and Gratification Control Policy
  - Corporate Secretary Work Guidelines

- **Dissemination:**
  - Implementation of Affiliated Transactions and Conflict of Interest Transactions
  - Digitization of Annual Disclosure
  - Digitization of Special List Reports
  - Digitization of Board of Commissioners and Board of Directors Reports on BCA Share Transactions

2022

- **Preparation or Enhancement of:**
  - Gratification Control Reporting Policy
  - BCA Website Information Management Policy
  - Information Disclosure and Reporting Manual Policy
  - Statement of the Board of Directors and Board of Commissioners regarding their commitment to implementing GCG principles
  - Remuneration and Nomination Committee Charter
  - GCG implementation, referring to the ACGS criteria, in the form of:
    1. Issuance of the Code of Conduct Statement
    2. Implementation of an orientation program for new Board members related to the appointment of Mr. Gregory Hendra Lembong and Mr. Antonius Widodo Mulyono
    3. Regular update of the BCA website's Corporate Governance section
    4. Audit Committee Charter
    5. Risk Oversight Committee Charter

- **Dissemination:**
  - Create a dissemination video for BCA Personnel, broadcast on social media and internal digital publications regarding:
    1. GMS
    2. Dividend Distribution
    3. Annual Report
    4. Corporate Secretary
  - Focus Group Discussion with Subsidiaries, on the topics:
    1. Equity Participation
    2. Affiliated Transactions
    3. Self-Assessment of Integrated Governance Mapping Indicators
    4. Website Management
  - GCG Series, accessible to BCA Employees via the MyBCA Portal (internal portal)

- **System Enhancements:**
  - Revamping the GCG E-Learning system
  - Enhancing the Enterprise Management System, BCA's internal portal, to facilitate integrated reporting, information sharing, and GCG policy dissemination, including:
    1. Digitalization of the GMS Quorum Summary and BCA Dividends
    2. Digitalization of BCA's Soundness Level (TKB) & Integrated Soundness Level (TKT) Self-Assessment Ratings
    3. Digitalization of BCA's Shareholding Composition
    4. Digitalization of Historical Stock Data
    5. Digitalization of the Public Accounting Firm (PAF) and Public Accountant (PA) Summary
    6. Digitalization of Corporate Secretary Data
  - Enhancement of Robotic Process Automation (RPA) for processing securities data from the Indonesia Central Securities Depository (KSEI)
  - Enhancement of automated classification and monitoring for changes in BBCA share ownership held by the Board of Commissioners and the Board of Directors

2023

- **Preparation or Enhancement of:**
  - Affiliated Transactions and Conflict of Interest Transactions Policy
  - Integrated Governance Committee Charter
  - Remuneration and Nomination Committee Charter
  - Risk Oversight Committee Charter
  - ALCO Charter
  - Risk Management Committee Charter
  - Integrated Risk Management Committee Charter
  - Credit Committee Charter
  - Credit Policy Committee Charter
  - Information Technology Steering Committee Charter
  - Personnel Case Advisory Committee Charter

- **Dissemination:**
  - Producing dissemination videos for BCA Personnel, broadcast through social media and internal digital publication media, regarding:
    1. Stock Split Corporate Action
    2. Capital Market Supporting Institutions and Professionals
    3. Securities Administration Bureau
    4. Board of Commissioners Committees
  - Organizing FGD with Subsidiaries regarding:
    1. Policy on Transaction Cooperation with Related Parties or Affiliated Parties
    2. Special List
    3. Arm's Length Transactions
    4. Indonesian Public Governance Manual (PUGKI)
  - GCG Series, accessible to BCA Personnel through the MyBCA Portal (Internal Portal)

- **System Enhancements:**
  - Affiliated Transaction Reporting System
  - Robotic Process Automation (RPA) enhancement to improve data accuracy for OJK's ANTASENA reporting
  - GCG Implementation, referring to ACGS criteria, through regular updates to the Corporate Governance section of the BCA website
  - Digitalization of reminders for work units regarding coordination reports related to GCG, affiliated transactions, etc
  - Automation of attendance reminders for management meetings
  - Digitalization of the GMS and Dividend Calendars

2024

- **Preparation or Enhancement of:**
  - Board of Commissioners Charter
  - Board of Directors Charter
  - Audit Committee Charter
  - Information Technology Steering Committee Charter
  - Policy on Disclosure of Share Ownership or Any Changes in Share Ownership
  - Personal Data Protection Policy
  - Policy on the Implementation of Affiliated Transactions and Conflict of Interest Transactions

- **Dissemination:**
  - Producing dissemination videos for BCA Personnel, broadcast through social media and internal digital publication media, regarding capital market supporting institutions
  - Organizing FGD with Subsidiaries regarding:
    1. Carbon Emission Calculation for BCA Subsidiaries
    2. Affiliated Transactions and Conflict of Interest Transactions
    3. Implementation of Anti-Fraud Measures
  - Disseminating Implementation Guidelines for Affiliated Transactions to all Regional Offices (Kanwil) and Head Office Work Units
  - GCG Series, accessible to BCA Personnel through the MyBCA Portal (Internal Portal)

- **System Enhancements:**
  - Affiliated Transaction Reporting System
  - Tax notification tracking system regarding affiliated parties
  - GCG Implementation, referring to ACGS criteria, through regular updates to the Corporate Governance section of the BCA website
  - Enhancement on digitalization of recapitulation of the Board of Directors meetings, Board of Commissioners meetings, Committee meetings under the Board of Commissioners and Board of Directors
  - ESG Rating Dashboard
  - Development of an ESG Chatbot, as a solution to facilitate communication with work units
  - Enhanced i-sign for the Board of Directors Minutes of Meeting

2025

- **Preparation and/or Enhancement of:**
  - » Corporate Governance Guidelines
  - » Integrated Governance Guidelines
  - » Information Disclosure Policy
  - » ALCO Charter
  - » Credit Policy Committee Charter
  - » Information Technology Steering Committee Charter

- **Dissemination:**
  - » Conducting dissemination for BCA Personnel at the Head Office, Regional Offices, and Branches regarding:
    1. Implementation of GCG Principles
    2. Affiliated Transaction Reports
    3. Compliance with Arm's Length Principles
    4. Compliance with GCG Self-Assessment based on OJK Circular Letter No. 14/SEOJK.03/2025 concerning the Implementation of Governance for Commercial Banks
    5. Completion of Employee Declarations, consisting of the Integrity Pact, Code of Ethics, Annual Disclosure, and Know Your Employee (KYE) as part of GCG implementation
  - » Organizing FGD with Subsidiaries regarding:
    1. Cyber Security and Data Privacy
    2. Review of GCG Reporting and ESG Regulatory Updates in Indonesia related to Financial Service Institutions
    3. Tax Dispute Resolution

- **System Enhancements:**
  - » Updating RPA for the daily processing of shareholder and bondholder data
  - » Updating the Enterprise Management System (EMS) internal portal to coordinate governance-related reports
  - » Regularly updating policies and the Corporate Governance section of the BCA website in accordance with ACGS fulfillment
  - » Developing the ESG Dashboard for monitoring governance-related ratings

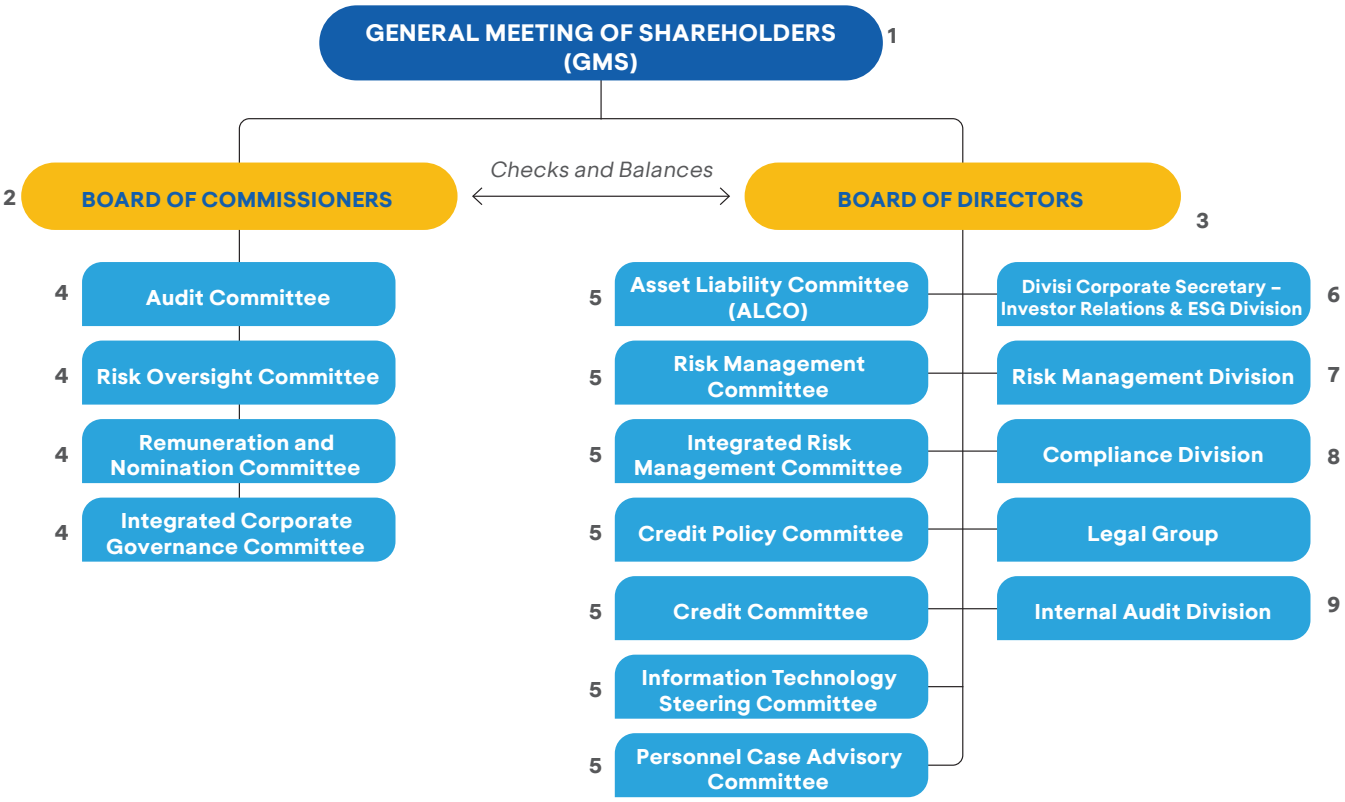
Corporate Governance Structure and Mechanism

GCG implementation at BCA is carried out through a series of key activities (governance structure, governance process, and governance outcome), based on GCG principles and guided by BCA's commitment.

Implementation of GCG Principles at BCA			
General GCG Principles	1. Transparency 2. Accountability 3. Responsibility 4. Independency 5. Fairness	GCG Principles According to PUGKI	1. Ethical Behavior 2. Transparency 3. Accountability 4. Sustainability
BCA's Commitment	1. Vision 2. Mission 3. Values 4. Guidelines/Charter 5. Code of Ethics		
Governance Structure	1. Main Functions (GMS, Board of Commissioners, Board of Directors) 2. Supporting Functions (Committees under the Board of Commissioners, Committees under the Board of Directors, Corporate Secretary, Risk Management Division, Compliance Division, Legal Group, Internal Audit Division, ESG Subdivision)		
Governance Process	1. Communication with stakeholders 2. Policy formulation & decision-making 3. Assessment & evaluation		
Governance Outcome	1. Positive growth in company performance 2. Bank Soundness Level 3. Assessments from credible rating agencies regarding company performance and/or BCA's GCG practices 4. Awards from various reputable organizations		

1. Corporate Governance Structure

BCA has established a corporate governance structure reflecting the principles of checks and balances in the implementation of Good Corporate Governance.



Notes:
1. Explanations regarding the General Meeting of Shareholders are presented in the GMS Chapter of this Annual Report.
2. Explanations regarding the Board of Commissioners are presented in the Board of Commissioners Chapter of this Annual Report.
3. Explanations regarding the Board of Directors are presented in the Board of Directors Chapter of this Annual Report.
4. Explanations regarding the Audit Committee, Risk Oversight Committee, Remuneration and Nomination Committee, and Integrated Governance Committee are presented in the Board of Commissioners' Committees Chapter of this Annual Report.
5. Explanations regarding ALCO, Risk Management Committee, Integrated Risk Management Committee, Credit Policy Committee, Credit Committee, Information Technology Steering Committee, and Personnel Case Advisory Committee are presented in the Board of Directors' Executive Committees Chapter of this Annual Report.
6. Explanations regarding the Corporate Secretary are presented in the Corporate Secretary Chapter of this Annual Report.
7. Explanations regarding the Risk Management Division are presented in the Implementation of Risk Management Chapter of this Annual Report.
8. Explanations regarding the Compliance Division are presented in the Compliance Function Chapter of this Annual Report.
9. Explanations regarding the Internal Audit Division are presented in the Internal Audit Division Chapter of this Annual Report.

2. Governance Process

BCA's commitment to implementing GCG is realized, among others, through:

a. Internal Policies regarding Good Corporate Governance

BCA maintains internal GCG policies as a means of ensuring compliance with regulations and as a support for the infrastructure and implementation of Good Corporate Governance practices. Several of BCA's GCG-related policies include:

Subjects	Type of Internal Policies
General Provisions	1. Articles of Association. 2. Code of Ethics.
Corporate Governance Guidelines	Board of Directors Decision No. 218/SK/DIR/2025 dated December 30, 2025 regarding Adjustments to Corporate Governance Guidelines.

Subjects	Type of Internal Policies
Board of Commissioners and Directors	1. Board of Commissioners and Directors Charter integrated with the Corporate Governance Guidelines, are contained in Board of Directors Decision No. 121/SK/DIR/2021 dated June 30, 2021, concerning Adjustments to the Governance Guidelines. 2. Improvements to the policies on Board of Directors and Board of Commissioners Meetings, as contained in Decision No. 165/SK/DIR/2024 concerning Changes to the Quorum Requirements for Attendance at Board of Commissioners and Directors Meetings.
Orientation Policy for New Board of Commissioners and Directors	Board of Directors Decision No. 189/SK/DIR/2020 dated December 4, 2020 concerning the Orientation Policy for the New Board of Commissioners and Directors of PT Bank Central Asia Tbk.
Committees Under the Board of Commissioners	1. Board of Commissioners Decision No. 254/SK/KOM/2025 dated December 17, 2025 concerning the Audit Committee Charter of PT Bank Central Asia Tbk. 2. Board of Commissioners Decision No. 212/SK/KOM/2024 dated December 10, 2024 concerning the Risk Oversight Committee Charter of PT Bank Central Asia Tbk. 3. Board of Commissioners Decision No. 003/SK/KOM/2023 dated January 4, 2023 concerning the Remuneration and Nomination Committee Charter PT Bank Central Asia Tbk. 4. Board of Commissioners Decision No. 121/SK/KOM/2023 dated July 17, 2023 concerning the Integrated Governance Committee Charter – PT Bank Central Asia Tbk.
Corporate Secretary	Board of Directors Decision No. 259/SK/DIR/2021 dated December 23, 2021 concerning the Corporate Secretary Charter.
Integrated Governance	1. Board of Directors Decision No. 231/SK/DIR/2025 dated November 18, 2025, concerning Integrated Governance. 2. Corporate Charter – Financial Conglomerate of PT Bank Central Asia Tbk dated June 12, 2025
Affiliate Transactions and Conflict of Interest Transactions	1. Board of Directors Decision No. 151/SK/DIR/2023 dated September 12, 2023, concerning Affiliated Transactions and Conflict of Interest Transactions. 2. Circular Letter No. 155/SE/POL/2024 dated May 15, 2024, concerning the Implementation of Affiliated Transactions and Conflict of Interest Transactions. 3. Board of Directors Decision No. 0039/SK/DIR/2025 dated February 25, 2025 regarding Annual Disclosure related to Conflicts of Interest 4. Circular Letter No. 190/SE/POL/2025 dated May 26, 2025 regarding Provisions for Annual Disclosure of Conflicts of Interest in Digital Form
Anti-fraud	1. Board of Directors Decision No. 009/SK/DIR/2025 dated January 20, 2025, concerning Adjustments to the Anti-Fraud Strategy Policy. 2. Board of Directors Decision No. 127/SK/DIR/2025 dated July 11, 2025, concerning the Anti-Fraud Declaration and Integrity Pact. 3. Circular Letter No. 004/SE/POL/2025 dated January 10, 2025, concerning the Anti-Fraud Declaration and Integrity Pact.
Whistleblowing System	Board of Directors' Decision No. 146/SK/DIR/2017 dated November 1, 2017 concerning the Implementation of Whistleblowing System at BCA.
Internal Audit and Internal Control	1. Board of Directors Decision No. 0192/SK/DIR/2024 dated November 19, 2024, concerning the Internal Audit Charter. 2. Board of Directors Decision No. 183/SK/DIR/2017 dated December 13, 2017, concerning the Internal Control System Standard Guidelines (PSSPI) of PT Bank Central Asia Tbk.
Risk Management	1. Board of Directors Decision No. 243/SK/DIR/2021 dated December 6, 2021, concerning the Basic Risk Management Policy of PT Bank Central Asia Tbk. 2. Circular Letter No. 200/SE/POL/2023 dated July 4, 2023, concerning the Implementation Guidelines for Integrated Compliance Risk Management. 3. Board of Directors Decision No. 123/SK/DIR/2023 dated July 4, 2023, concerning the Integrated Compliance Risk Management Policy. 4. Board of Directors Decision No. 244/SK/DIR/2021 dated December 6, 2021, concerning the Basic Integrated Risk Management Policy of the BCA Financial Conglomerate. 5. Board of Directors Decision No. 168/SK/DIR/2025 dated August 29, 2025, concerning Adjustments to the Integrated Risk Limit Policy.
Anti-Money Laundering	Anti-Money Laundering, Counter-Terrorism Financing, and Counter-Proliferation of Weapons of Mass Destruction Program Policy dated December 27, 2024.
Procurement	1. Board of Directors Decision No. 075/SK/DIR/2022 dated May 31, 2022, concerning Amendments to the Provisions for Procurement of Goods and/or Services. 2. Board of Directors Decision No. 038/SK/DIR/2022 dated March 4, 2022, concerning Amendments to the Provisions for Procurement of Goods and/or Services. 3. Circular Letter No. 085/SE/POL/2022 dated March 4, 2022, concerning Adjustments to the Procurement Process for Goods and/or Services.
Insider Trading	Stated in BCA's Governance Guidelines regarding Insider Transactions.
Gratification Control	1. Board of Directors Decision No. 269/SK/DIR/2021 dated December 31, 2021, concerning Anti-Corruption Policy and Gratification Control. 2. Circular No. 336/SE/POL/2022 dated September 15, 2022, concerning Gratification Control Reporting.
Information Disclosure	1. Stated in BCA Governance Guidelines concerning Disclosure and Information to Stakeholders. 2. Circular Letter No. 480/SE/POL/2022 dated December 15, 2022, concerning BCA Website Information Management.

Subjects	Type of Internal Policies
Dividend Policy	Board of Directors Decision No. 003/SK/DIR/2025 dated January 3, 2025 concerning Dividend Policy.
Other Related Policies	1. Equity Participation Policy. 2. Environmental, Social, and Governance (ESG) Financing Policy for the Oil and Gas Industry Sector. 3. Application User ID Management Policy for External Parties through ID Governance. 4. Application Development Security Provisions. 5. Personal Data Protection Policy. 6. Emergency Management Policy as stipulated in the BCA Financial Conglomerate's Integrated Business Continuity Policy. 7. Loan Policy for the Board of Directors and Board of Commissioners.

BCA's Corporate Governance Manual, as enhanced through Board of Directors' Decision No. 218/SK/DIR/2025 concerning Amendments to the Governance Manual, covers the following:

- General Provisions.
- General Meeting of Shareholders (GMS) & Other Corporate Actions.
- Board of Commissioners, including their charters and work rules.
- Board of Directors, including their charters and work rules.
- Compliance, Internal Audit, and External Audit Functions.
- Communication and Information Functions.
- Implementation of Risk Management.
- Anti-Fraud and Whistleblowing Strategies.
- Transparency and Publication of Information to Stakeholders.
- Corporate Plan and Bank Business Plan (RBB).
- Insider Trading.
- Governance implementation within the Banking Group.
- Self-Assessment Reports and Annual Reports.

The main points of the Corporate Governance Guidelines are available for download on the BCA website's Governance section (https://www.bca.co.id/en/tentang-bca/tata-kelola/ACGS/Kebijakan-GCG).

In addition to the Corporate Governance Guidelines, BCA has implemented several policies of which have fulfilled the ASEAN Corporate Governance Scorecard (ACGS) standards:

1) Insider Trading Policy

This policy is regulated within the BCA`s Corporate Governance Guidelines, covering compliance, prohibitions, and exceptions of insider trading. BCA Personnel must implement the following, among others, comply with prevailing capital market regulations and uphold BCA's Code of Ethics. To encourage the implementation of these policies, BCA Personnel must ensure their personal interest to not conflict with the interest of BCA or its customers, avoid the abuse of authority for personal or family gain, and refrain from any misconduct that may damage the professional or corporate image of BCA.

The main points of the insider trading policy are available for download on the BCA website's Governance Policy section (https://www.bca.co.id/en/tentang-bca/tata-kelola/acgs/kebijakan-gcg).

2) Dividend Policy

The Dividend Policy is generally regulated in the BCA`s Corporate Governance Guidelines which include the legal basis for the policy, considerations for dividend distribution, and GMS resolutions regarding dividends.

The Dividend Policy regarding the method of dividend distribution, the principles of dividend distribution, the amount of dividends given, means of announcement (publication), distribution flow, and dividend tax provisions are regulated in the Board of Directors' Decision which refers to Board of Directors Direction No. 003/SK/DIR/2025 dated January 3, 2025 concerning Dividend Policy.

The key points of the Dividend Policy are available for download on the BCA website's Governance Policy section (https://www.bca.co.id/en/tentang-bca/tata-kelola/acgs/kebijakan-gcg). Throughout 2025, the dividend payments were made in accordance with the applicable regulations.

The implementation of dividend payments is explained on page 216 of this Annual Report.

3) Policy on Annual Statement of Conflict of Interest

To enhance public trust and support the implementation of good governance principles, BCA maintains a policy on Annual Statement of conflict of interest to provide guidelines for all BCA personnel as individuals interacting with customers, partners, and colleagues.

Fundamentally, all BCA personnel must:

- act honestly, honorably, and responsibly, and must be free from influences that could compromise objectivity in the performance of duties or result in BCA losing business or reputation.
- identify and be aware of activities potentially triggering a conflict of interest, and are obligated to avoid them. If such activities are unavoidable, they must be immediately reported to a direct supervisor.

Considering the importance of this policy, the Policy on Annual Statement of Conflict of Interest is regulated through a Board of Directors' Decision, with implementation guidelines further detailed in a Circular Letter for all BCA personnel, namely the Circular Letter on Provisions for Digital Annual Statement of Conflict of Interest.

4) **Emergency Handling Policy**
The Emergency Handling Policy is regulated within the BCA Financial Conglomerate Integrated Business Continuity Policy governing business continuity implementation to ensure the ongoing operations of BCA and members of the BCA Financial Conglomerate during disruptions. Issues regulated in this policy include business continuity plan policies, protocols from BCA to members of the BCA Financial Conglomerate and vice versa, as well as the priority order of recovery.

5) **Information Technology Governance Policy**
Along with the rapid development and use of technology in providing banking services, BCA has in place Information Technology Governance Guidelines, which cover policies related to information technology risk, management of changes in information technology, management of information technology problems, information technology quality control, information technology capacity management, information technology communication network management, and data center physical security. BCA has also carried out measurements of the maturity level of information technology. The main information technology governance policies are available for download in the Governance Policy section on the BCA website (https://www.bca.co.id/en/tentang-bca/tata-kelola/acgs/kebijakangcg).

6) **Procurement Policy**
BCA requires the procurement of goods and services to support banking business activities. Such procurement needs drive BCA to maintain goods and/or services procurement guidelines, enabling the Bank to obtain goods and/or services of expected quality in accordance with prevailing regulations and Good Corporate Governance principles. Procurement policies at BCA cover general goods and/or services, buildings, and information technology.

The procurement policy for general goods, services, and buildings includes requirements and procurement authority, centralized and decentralized procurement systems, types of goods and/or services, procurement issue handling, activity grouping, supporting documents, procurement processes/flows, and vendor selection. The information technology procurement policy includes terms and conditions, procurement flows, testing activities and end-user computing, procurement recommendations and approvals, recommendation and approval authorities, multi-principal/multi-vendor/multi-brand implementation, and procurement implementation instructions. Said procurement policy also regulates mechanisms for searching and selecting prospective vendors by considering factors such as the cost of offered goods/services along with vendor professionalism and credibility. The main points of the Procurement policy are available for download on the BCA website under the Governance Policy section (https://www.bca.co.id/en/tentang-bca/tata-kelola/acgs/kebijakan-gcg).

BCA Personnel are subject to the Code of Ethics regarding vendors, accessible on page 411 in the Code of Ethics section of this Annual Report. Throughout 2025, BCA conducted procurement and/or supplier/contractor appointment processes in accordance with BCA internal policies regarding the Procurement of Goods and/or Services and other established provisions.

7) **Communication and Information Policy**
BCA recognizes the importance of communication policies governing interactions between BCA and its stakeholders. BCA has established:
» Communication and Information Policy
» Transparency and Information Publication Policy for Stakeholders, as stipulated in the Corporate Governance Guidelines

These policies encompass provisions regarding the Corporate Secretary, Investor Relations, Internal Communication & Information Media, Determination of Disclosure Levels, Aspects of BCA's Transparency Conditions, Disclosure of Material Information or Facts, Transparency Aspects, and more. BCA consistently provides convenience for stakeholders and the general-public to communicate and access BCA information and data. The main points of the Communication policy are available for download on the BCA website under the Governance Policy section (https://www.bca.co.id/en/tentang-bca/tata-kelola/acgs/kebijakan-gcg).

8) **Affiliated Transaction and Conflict of Interest Transaction Policy**
Affiliated Transaction and Conflict of Interest Transaction Policy is accessible on page 388 in the Affiliated Transaction and Conflict of Interest Transaction Information section of this Annual Report.

9) **Loan Policy for the Board of Directors and the Board of Commissioners**
The Loan Policy for the Board of Directors and the Board of Commissioners is accessible on page 415 under the Provision of Funds to Related Parties section of this Annual Report.

10) **Orientation Policy for New Members of the Board of Directors and the Board of Commissioners**
BCA has established an Orientation Policy for New Members of the Board of Directors and the Board of Commissioners based on the Board of Directors' Decision No. 189/SK/DIR/2020 dated December 4, 2020 regarding the Orientation Policy for the New Board of Commissioners and Directors of PT Bank Central Asia Tbk. This policy aims to enable newly appointed members of the Board of Directors and the Board of Commissioners to participate in an orientation program, facilitating a comprehensive understanding of BCA within a short period.

11) **Personal Data Protection Policy**
BCA has established a Personal Data Protection Policy based on the Board of Directors' Decision No. 083/SK/DIR/2024 dated May 30, 2024 regarding Personal Data Protection, fulfilling the requirements of Law No. 27 of 2022 concerning Personal Data Protection.

12) **Ownership Reporting or Change in Share Ownership Policy for Public Companies**
In order to comply with OJK Regulation No. 4 of 2024 concerning Ownership Reports or Any Changes in Share Ownership of Public Companies and Pledging Activities Reports of Public Company Shares, BCA has a policy for reporting ownership of BBCA shares to the OJK as stipulated in Memorandum No. 0075/MO/ESG/2024 dated August 6, 2024, regarding the Update of the Power of Attorney related to Changes in the Mechanism for Reporting BBCA Share Ownership to the OJK.

b. Compliance with GCG Principles

BCA has fulfilled GCG principles by adhering to:

1) Recommendations of OJK Circular Letter No. 14/SEOJK.03/2025 dated June 24, 2025, concerning Corporate Governance Guidelines for Commercial Banks;
2) Recommendations of OJK Circular Letter No. 32/SEOJK.04/2015 dated November 17, 2015, concerning Corporate Governance Guidelines for Public Companies;
3) Governance Principles from the Organization for Economic Cooperation and Development (OECD);
4) Corporate Governance Principles for Banks Guidelines issued by the Basel Committee on Banking Supervision;
5) General Guidelines for Indonesian Corporate Governance (PUGKI); and
6) ASEAN CG Scorecard (ACGS) indicators.

Detailed descriptions of GCG principle fulfillment are accessible on page 430 in the Information Table section concerning Corporate Governance implementation.

c. Internalization

One effective effort supporting the implementation of GCG principles at BCA involves conducting internalization for all BCA Personnel, encompassing the following:

1) **BCA Personnel Statement**
As a concrete manifestation of BCA's commitment to continuously improving the implementation of Good Corporate Governance principles in accordance with prevailing regulations, BCA requires employees to submit annual statements regarding, among others:
   - **Integrity Pact**
     In line with OJK Regulation No. 12 of 2024 concerning the Implementation of Anti-Fraud Strategies for Financial Services Institutions, and to ensure more effective Anti-Fraud Strategy implementation, efforts to enhance a risk-aware culture are necessary to make fraud prevention the focus of attention for the entire organization. Therefore, BCA requests anti-fraud awareness from all BCA Personnel through the digital signing of an integrity pact statement.
   - **Code of Ethics**
     The BCA Code of Ethics statement is drafted to demonstrate the commitment of BCA Personnel to complying with the prevailing code of ethics. Code of Ethics statements are submitted annually through digital means via the MyBCA Portal.
   - **Annual Disclosure**
     To avoid potential conflicts of interest and enable all BCA Personnel to prevent, recognize, and resolve conflict of interest situations, BCA Personnel submit annual disclosures. This statement reflects BCA's commitment to implementing GCG transparently and efficiently.

Written statements in the Annual Disclosure include the following statements:

a) statement of whether or not there is ownership of shares/share participation of 5% or more in a company on behalf of oneself, a wife/husband and/or child, either individually or jointly;
b) statement regarding whether the individual concerned serves as a Commissioner/Director/employee/partner/associate/executive at the company mentioned in point a) above and/or other companies;
c) statement of whether, during the reporting period, the company mentioned in points a) or b) above received credit from or became a partner of BCA;
d) statement of the whether or not there is transaction involvement in the process of granting credit/transactions as a partner to:
   - The company referred to in point a), and/or
   - Companies owned by the person concerned family members with a shareholding of 5% or more, and/or
   - Companies in which the person concerned family members are Commissioners/Directors/employees/partners/allies/administrators, and/or
   - Other companies in which the person concerned is a Commissioner/Director/employee/partner/ally/administrator or a Beneficial Owner.
e) statement of whether or not there is family affiliation with Major Shareholders, Commissioners/Directors, credit customers and/or Bank partners;
f) statement regarding family relationships up to the second degree with the Main Shareholder, members of the Board of Commissioners or Board of Directors of the Bank (to be filled in specifically by members of the Board of Commissioners and Board of Directors);
g) statement on whether or not credit (outside of Employee facilities) has been received from the Bank, approved by parties with family relationships during the reporting period;
h) statement regarding whether the person concerned is an administrator or member of an association/club/party/community organization and/or other organization that may give rise to a conflict of interest;
i) statement on whether or not the person concerned, during the reporting period, has received/enjoyed facilities, gifts or rewards, gifts and/or promotional items from BCA partners/customers or other parties related to BCA that could have a negative impact on BCA and/or could influence the recipient's decisions in their position within BCA.
j) statement regarding whether or not the person concerned, during the reporting period, received business travel facilities (accommodation, transportation, pocket money and others) related to invitations/visits to the location of prospective third parties/vendors or other locations, or entertainment (golf facilities, concerts, medical facilities, and others) from prospective third parties/vendors, both domestically and abroad, especially before cooperation with the party took place;
k) statement regarding whether or not the person concerned, during the reporting period, received discounts/cashback or special facilities from the procurement of office supplies and equipment, aeroplane/train tickets, notaries, appraisals, public accountants and other parties related to BCA, which have not been deposited with BCA.
l) statement regarding whether or not they have borrowed money from customers and/or partners using electronic means or without electronic means;
m) statement regarding whether or not they have used BCA's facilities or equipment (without the approval of the authorised officer) for personal or family interests;
n) statement regarding whether or not the person concerned, during the reporting period, had family members who were in contact with team members, co-workers or other BCA employees in the context of business relationships/cooperation/business activities in any form that could directly or indirectly provide benefits to the Employee/family member;
o) statement regarding whether or not the person concerned had conducted foreign exchange transactions and other transactions for trading purposes for their own benefit through BCA;
p) statement regarding the provision of special treatment to debtor customers and/or BCA partners that deviates from the provisions;
q) statement regarding involvement in the sale of other investment/insurance products outside of the cooperation that has been carried out by BCA, including other similar products that have the potential to compete with BCA products or BCA cooperation products and Subsidiary Company products.

To facilitate access for BCA Personnel, these statements are accessible online via the MyBCA Portal.

2) **Dissemination of BCA Corporate Values**
BCA Corporate Values instilled in every member of BCA Personnel include:
- **Customer Focus**
  Implementation of Customer Focus includes SMART SOLUTION activities, a program designed to achieve BCA's goal of providing excellent service, meeting customer needs, and offering financial solutions. It also includes Branch Service Quality Index assessments and Customer Engagement evaluations.
- **Integrity**
  Implementation of Integrity includes cultural internalization activities, such as the One BCA spirit (One Goal, One Soul, One Joy) and Senada (Always by Your Side).
- **Teamwork**
  Implementation of Teamwork includes programs like TEAAA (Team Engagement Action, Action, Action) and Share Your TEX (Team Engagement Xperience), where every leader can share stories regarding action plans implemented in their respective work units to improve Team Engagement through BCA's internal social media, MyXperience.
- **Continuous Pursuit of Excellence**
  Implementation of Continuous Pursuit of Excellence includes the BCA Innovation Award program, open to all employees for submitting innovative ideas for BCA's development.

GCG principles are embedded within every BCA corporate value, particularly within Integrity and Continuous Pursuit of Excellence. The Vision, Mission, and Corporate Values are accessible on the BCA website (https://www.bca.co.id/en/tentang-bca/korporasi/visi-misi).

Dissemination activities, representing efforts to internalize BCA's culture and corporate values, are conducted through sharing sessions, face-to-face dissemination with leaders and colleagues within the same division (Community of Practice/COP), the creation of corporate value comics, dissemination via the intranet, and the broadcasting of Corporate Value videos on the internal portal, available for download at any time.

3) **Dissemination**
GCG dissemination is conducted through, among others:
- **Dissemination of GCG Principles and Implementation**
  This dissemination is carried out through online sessions for branches via the "Gaspol" program, video uploads on the MyBCA internal portal accessible to all employees, and infographics featuring themes such as GCG principles, affiliated transactions, conflict of interest transactions, annual disclosure submission mechanisms, and other related topics.
- **Dissemination of the Code of Ethics**
  This dissemination involves broadcasting videos accessible to all BCA employees via the BCA internal portal (myVideo) and sending email reminders to all staff, while the electronic submission of Code of Ethics statements is completed through the BCA internal portal.
- **Anti-Fraud Awareness (AFA) Dissemination**
  BCA has established Anti-fraud Strategy Implementation Guidelines containing strategy implementation, risk management implementation, mandatory reports for regulators, and applicable sanctions. BCA also actively conducts fraud awareness and anti-gratification dissemination through:
  - » distribution of Anti-Fraud comics, Anti-fraud Statements, and presentation slides on Anti-fraud implementation and the whistleblowing system, available for download on MyBCA internal portal, as well as the distribution of Anti-fraud Awareness (AFA) videos and posters via email;
  - » implementation of COP on Anti-fraud Strategy Implementation;
  - » mandatory e-learning modules for all employees;
  - » and other similar activities.

BCA implements the AFA program to enable every employee to play an active role in cultivating an anti-fraud culture, representing an effort to apply the principles of accountability and independency in Good Corporate Governance, thereby creating a conducive work environment free from fraudulent acts. One AFA program currently prioritized involves the Anti-fraud declaration and the completion of the Integrity Pact, mandatory for all BCA Personnel.



- **Dissemination of Affiliated Transactions and Conflict of Interest Transactions**
  BCA plays an active role in implementing information disclosure or reporting of affiliated transactions and conflict of interest transactions as a form of implementing the principles of Good Corporate Governance. Policies regarding reporting of affiliated transactions and conflict of interest transactions are outlined in Board of Directors Decision No. 151/SK/DIR/2023 dated September 12, 2023, concerning Affiliated Transactions and Conflict of Interest Transactions, and Circular Letter No. 155/SE/POL/2024 dated May 15, 2024, concerning the Implementation of Affiliated Transactions and Conflict of Interest Transactions. These policies are available for download on MyBCA portal (an internal portal), accessible to all BCA employees throughout Indonesia. Dissemination is carried out through communication forums and sharing sessions between work units.

  The implementation of GCG is a crucial factor in maintaining shareholder and stakeholder trust in BCA. The necessity of implementing GCG becomes increasingly significant to ensure BCA maintains business continuity amidst rising business risks and challenges in the banking industry. Through the implementation of Good Corporate Governance principles, BCA expects to maintain sound and sustainable business continuity.

3. Corporate Governance Outcomes

GCG implementation target achievement indicators are assessed internally and externally. The corporate governance assessment policy is presented in the BCA Governance Guidelines, which can be downloaded from the GCG Policy section of the BCA website (https://www.bca.co.id/en/tentang-bca/tata-kelola/acgs/kebijakan-gcg).

a. Internal Assessment

BCA conducts an internal assessment of GCG implementation every semester using a self-assessment worksheet method, referring to the OJK Circular Letter concerning the Implementation of Good Corporate Governance for Commercial Banks.

1) Procedure

The BCA Corporate Secretariat and Integrated GCG Team collects relevant data and information for self-assessment purposes regarding the adequacy and effectiveness of Good Corporate Governance Implementation. The assessment covers all aspects of governance, by considering the principles of significance and materiality. After data collection, the positive and negative factors of each governance aspect will be summarized, namely:

- Governance Structure
  Assessing the adequacy of BCA's governance structure and infrastructure to ensure the implementation of Good Corporate Governance principles produces outcomes aligning with BCA stakeholder expectations.
- Governance Process
  Assessing the effectiveness of the process of implementing Good Corporate Governance principles, supported by the adequacy of BCA's governance structure and infrastructure.
- Governance Outcome
  Assessing the quality of outcomes meeting the BCA's stakeholders' expectations, which are the result of the process of implementing Good Corporate Governance principles and supported by the adequacy of BCA's governance structure and infrastructure.

2) Assessment Criteria

The internal assessment of GCG implementation is conducted based on OJK Circular Letter No. 14/SEOJK.03/2025 concerning the Implementation of Governance for Commercial Banks, which revokes OJK Circular Letter No. 13/SEOJK.03/2017 concerning the Implementation of Governance for Commercial Banks, the criteria used when conducting self-assessments in semester 1st and 2nd semester of 2025 are as follows:

1st semester – 2025 (based on OJK Circular Letter No. 13/ SEOJK.03/2017)	2nd semester – 2025 (based on OJK Circular Letter No. 14/SEOJK.03/2025)
The assessment includes 11 (eleven) factors for the implementation of Good Corporate Governance, namely: • implementation of the duties and responsibilities of the Board of Directors; • implementation of the duties and responsibilities of the Board of Commissioners; • completeness and implementation of committee duties; • handling of conflicts of interest; • implementation of the compliance function; • implementation of the internal audit function; • implementation of the external audit function; • implementation of risk management, including the internal control system; • provision of funds to related parties and large exposures; • transparency of the Bank's financial and non-financial condition, reports on governance implementation, and internal reporting; and • the Bank's strategic plan.	The assessment includes 16 (sixteen) factors assessing the implementation of Good Corporate Governance, namely: • implementation of the duties, responsibilities, and authority of the Board of Directors; • implementation of the duties, responsibilities, and authority of the Board of Commissioners; • completeness and implementation of committee duties; • handling of conflicts of interest; • implementation of the compliance function; • implementation of the internal audit function; • implementation of the external audit function; • implementation of risk management, including the internal control system; • provision of remuneration; • provision of funds to related parties and provision of large funds; • integrity of reporting and information technology systems; • Bank's strategic plan; • shareholder aspects; • implementation of anti-fraud strategies, including anti-bribery; • implementation of sustainable finance, including the implementation of social and environmental responsibility; • implementation of governance within the Bank's business group.

3) Parties Conducting the Assessment

The self-assessment of the above assessment factors was conducted by involving relevant functions or units, including the Board of Commissioners, Board of Directors, Committees, Internal Audit Division, Compliance Division, Risk Management Division, Corporate Secretary Team, and other relevant work units.

4) Self-Assessment Results

The self-assessment results for GCG implementation in 2025 in the first and second semesters were ranked 1 (one), with the following details:

Self-Assessment Results for the Implementation of Good Corporate Governance Individually

	Rating	Rating Definition
1st semester	1	BCA's management has generally implemented **very good** Governance. This result is reflected in the very adequate fulfillment of Governance principles. If there are weaknesses in the implementation of Governance principles, they are generally not significant and can be resolved through normal management actions.
2nd semester	1	BCA's management has generally implemented **very good** Governance. This result is reflected in the very adequate fulfillment of Governance principles. If there are weaknesses in the implementation of Governance principles, they are generally not significant and can be resolved through normal management actions.

b. External Assessment

1) ASEAN Corporate Governance Scorecard

In addition to conducting a self-assessment, BCA's corporate governance implementation was also assessed by an independent external party, RSM Indonesia, as Indonesia's Domestic Ranking Body (DRB), according to the ASEAN Corporate Governance Scorecard (ACGS).

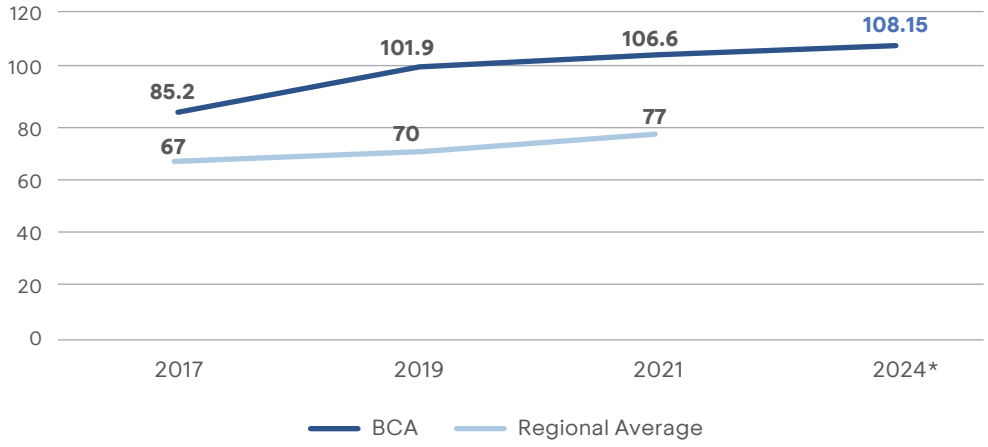
The ASEAN Corporate Governance Scorecard (ACGS) is an initiative of the ASEAN Capital Market Forum (ACMF), supported by the Asian Development Bank (ADB), to improve corporate governance practices in ASEAN. Indonesia is one of six ASEAN countries participating in this initiative. BCA is committed to implementing the ACGS assessment aspects to improve Good Corporate Governance practices.

- **Assessment Parties**
  The assessment parties are RSM Indonesia, appointed by the OJK and the Indonesia Stock Exchange (IDX) to serve as Indonesia's Domestic Ranking Body (DRB).
- **Assessment Aspects**
  The ASEAN Corporate Governance Scorecard assessment practices are based on publicly accessible information. In general, the ACGS assessment is based on the governance principles issued by the Organization for Economic Cooperation and Development OECD. The ACGS assessment includes:

Level 1:
- Section A - Rights and Fair Treatment of Shareholders
- Section B - Sustainability and Resilience
- Section C - Disclosure and Transparency
- Section D - Responsibilities of the Board of Directors

Level 2:
Bonuses & Penalties

- **Assessment Results**
  The ACGS assessment result is 108.15. BCA's position is above the regional average, as detailed below:



Note:
*) The industry average for the 2024 assessment has not been announced.

The implementation of indicators serves as a benchmark for assessment results. BCA has implemented the indicators and exceeded the minimum implementation standards, which are further explained as follows:
- Consistently applying the notice period for Annual GMS no later than 28 (twenty-eight) days prior to the meeting date;
- Disclosing the names of PAF and PA in the Notice of Annual GMS;
- Attendance of all Audit Committee members at the Annual GMS, including all Committee Chairs under the Board of Commissioners;
- Voting at the GMS is conducted both physically and electronically (e-voting) through eASY.KSEI;
- A summary of the GMS results is published on the next business day after the GMS date;
- Disclosing senior management shareholdings;
- Implementing an internationally recognized Sustainability Reporting framework;
- Using third-party services to conduct the search for candidates for the Board of Commissioners and/or Directors;
- Policies and completeness related to governance processes surrounding information technology issues, including disruption management, cybersecurity, and disaster recovery;
- Conduct a self-assessment of the ACGS indicators to facilitate assessors in assessing and measuring indicator implementation. The ACGS self-assessment is accessible through the BCA website at https://www.bca.co.id/en/tentang-bca/tata-kelola/acgs.

- **ACGS Recommendations and Follow-up**
  Regarding ACGS indicator B.3.1, related to disclosure of capital and debt structure reviews:
  BCA has disclosed the Board of Directors conducts reviews to ensure the Company's capital and debt structures align with strategic objectives and risks. Disclosures related to this are presented in the Basis for Establishing Management Policies on Capital Structure and Debt section of this Annual Report.

  Regarding ACGS indicator C.2.4, related to dividend policy:
  BCA has a dividend policy disclosed in the Corporate Governance Process section – Governance Chapter of this Annual Report. The main points of the dividend policy are available for download on the BCA website's Corporate Governance Policy section (https://www.bca.co.id/en/tentang-bca/tata-kelola/acgs/kebijakan-gcg).

Regarding ACGS indicator C.3.1, related to disclosure of remuneration structure:

The remuneration of the BCA Board of Commissioners and Directors is determined based on the procedures, structure, and indicators stipulated in BCA's Articles of Association and the Board of Commissioners' Decision concerning the Remuneration Policy for the Board of Directors and the Board of Commissioners. Disclosures regarding the remuneration structure are presented in the Remuneration Policy chapter of this Annual Report.

BCA has implemented Good Corporate Governance practices in compliance with applicable regulations and remains committed to enhancing governance practice disclosures based on ACGS.

2) **The Indonesian Institute for Corporate Directorship (IICD) Corporate Governance Award**
The IICD has conducted governance assessments of issuers listed on the Indonesia Stock Exchange since 2005, using the OECD Corporate Governance (CG) Scorecard method, an internationally standardized CG principle implemented in ASEAN countries, including Indonesia. Since 2012, the IICD has been assessing the 100 companies with the largest market capitalization listed on the Indonesia Stock Exchange using the ASEAN CG Scorecard. Since 2017, the number of issuers assessed by the IICD has been increased to 200.

As a result of the 2025 assessment, BCA won the "Leadership in Corporate Governance" award at the 16th IICD Corporate Governance Conference & Award and the Top 50 Large Cap & Mid Cap Issuers award, held in Jakarta on September 15, 2025. These awards reflect BCA's commitment to continuous improvement in the implementation of good corporate governance.

c. Assessment on the Implementation of Good Corporate Governance in BCA's Subsidiaries

BCA conducts an internal assessment of the implementation of GCG in each subsidiary every semester using a self-assessment method referring to the Corporate Governance provisions of each subsidiary's business sector.

1) **Procedure**
The BCA GCG Team collects relevant data and information for self-assessment purposes regarding the adequacy and effectiveness of Good Corporate Governance Implementation. The assessment covers all governance aspects, by considering the principle of significance. After data collection, conclusions can be drawn regarding governance structure, process, and outcome.
2) **Assessment Criteria**
The criteria used in the assessment are as stipulated in the OJK Regulation and/or the OJK Circular Letter on Corporate Governance for each Subsidiary Entity's business area.
3) **Parties conducting the assessment**
The self-assessment is conducted by the Corporate Secretariat and the Integrated GCG Unit.
4) **Self-Assessment Results**
Overall, BCA's assessment of the implementation of Corporate Governance in BCA's Subsidiaries in 2025 for the first and second semester was "Very Good."

GENERAL MEETING OF SHAREHOLDERS

The General Meeting of Shareholders (GMS) is the highest function in the BCA Governance structure, serving as a means for shareholders to exercise their rights and obligations. The GMS holds its own authorities, which are not granted to the Board of Directors or the Board of Commissioners, within the limits defined by law and/or the BCA Articles of Association.

The legal basis for the implementation of the GMS at BCA refers to:

1. Law No. 40 of 2007 concerning Limited Liability Companies.
2. OJK Regulation No. 15/POJK.04/2020 concerning the Plan and Implementation of the General Meeting of Shareholders of Public Companies.
3. OJK Regulation No. 14 of 2025 concerning the Electronic Implementation of the General Meeting of Shareholders, General Meeting of Bondholders, and General Meeting of Sukuk Holders.
4. BCA Articles of Association (available on the BCA website, https://www.bca.co.id/en/tentang-bca/tata-kelola/Akta-Perusahaan.
5. Corporate Governance Guidelines (available on the BCA website, https://www.bca.co.id/en/tentang-bca/tata-kelola/ACGS/Kebijakan-GCG.

1. Implementation of the Annual GMS for the 2024 Financial Year

In 2025, BCA held the Annual General Meeting of Shareholders for the 2024 Financial Year (AGMS). The agenda (along with the explanation for each item) discussed at the AGMS were made available at the Environmental Social Governance Subdivision - BCA Head Office and were uploaded to the BCA website on the same date as the notice of the meeting, with the following details:

AGMS Implementation:

Day/Date	Wednesday, March 12, 2025
Time	10.35 to 13.06 WIB
Place	Menara BCA Grand Indonesia, Jl. M.H. Thamrin No. 1, Jakarta 10310
Quorum	The total number of shares with voting rights present or represented at the AGMS was 109,345,603,429 shares, or 88.7005% of the 123,275,050,000 shares, which represents all the shares issued by BCA. Consequently, the quorum requirement for attendance, as stipulated in Article 23 paragraph 1 letter a of the BCA Articles of Association, was fulfilled.

Attendance: Board of Commissioners	Ir. Djohan Emir Setijoso	President Commissioner
	Tonny Kusnadi	Commissioner
	Cyrillus Harinowo	Independent Commissioner
	Raden Pardede	Independent Commissioner
	Sumantri Slamet	Independent Commissioner
	All members of the Board of Commissioners were present at the AGMS (100%)	
Attendance: Board of Directors	Jahja Setiaatmadja	President Director
	Gregory Hendra Lembong	Deputy President Director
	Armand Wahyudi Hartono	Deputy President Director
	Tan Ho Hien/Subur as known as Subur Tan	Director
	Rudy Susanto	Director
	Lianawaty Suwono	Director (concurrently serving as Director of Compliance)
	Santoso	Director
	Vera Eve Lim	Director
	Haryanto Tiara Budiman	Director
	Frengky Chandra Kusuma	Director
	John Kosasih	Director
	Antonius Widodo Mulyono	Director
	All members of the Board of Directors were present at the AGMS (100%)	
Attendance: Audit Committee	Sumantri Slamet	Chairman
	Fanny Sagitadewi[1)]	Member
	Rallyati A. Wibowo[1)]	Member
	members of the Audit Committee were present at the AGMS (100%)	
Attendance: Risk Oversight Committee	Cyrillus Harinowo	Chairman
	Endang Swasthika Wibowo[1)]	Member
	Reinhard Harianja[1)]	Member
	Joanes Justira Gunawan[1)]	Member
	All members of the Risk Oversight Committee were present at the AGMS (100%)	
Attendance: Remuneration and Nomination Committee	Raden Pardede	Chairman
	Ir. Djohan Emir Setijoso	Member
	Rudi Lim[1)]	Member
	All members of the Remuneration and Nomination Committee were present at the AGMS (100%)	
Attendance: Integrated Governance Committee	Cyrillus Harinowo	Chairman
	Prabowo[1)]	Member
	Sulistiyowati[1)]	Member
	Gustiono Kustianto[1)]	Member
	Ratna Yanti[1)]	Member
	Janto Havianto[1)]	Member
	Hendra Iskandar Lubis[1)]	Member
	Ina Suwandi[1)]	Member
	8 members of the Integrated Governance Committee were present at the AGMS (80%)	

1) Attended the AGMS through video conference, which enabled the individual concerned to see and hear the proceedings of the AGMS.

2. Procedures for Organizing AGMS

The AGMS at BCA are organized with the following procedures:

a. Notification

BCA submits the notification of the AGMS agenda to the OJK no later than 5 (five) working days prior to the announcement of the AGMS.

b. Announcement

- Announcements of the AGMS are made no later than 14 (fourteen) days prior the notice of AGMS.
- Announcement of the AGMS are submitted to BCA's shareholders through at least at eASY. KSEI, the Indonesia Stock Exchange (IDX) website, and the BCA website.
- Individual or more shareholders who jointly represent at least 1/20 (one twentieth) or more of the total number of shares and have valid voting rights issued by BCA can propose agendas for the GMS. Proposals from shareholder must be received no later than 7 (seven) days prior the notice of GMS and will be included in the agenda of the GMS if they meet the provisions of Article 21 Paragraph 4 of the BCA Articles of Association and Article 16 of the OJK Regulation No. 15/ POJK.04/2020 on Planning and Implementing General Meeting of Shareholders of Public Limited Companies.

c. Notice of GMS

- The time period for the notice of AGMS is 28 (twenty-eight) days prior to the day of AGMS. In the BCA's AGMS notice also submitted explanation for each agenda that requires shareholder approval.
- Notice of the AGMS shall be made in at least at eASY.KSEI where shareholders can authorise electronically (e-Proxy), the Indonesia Stock Exchange (IDX) website, and the BCA website.
- To facilitate shareholders, proxy forms can be downloaded on the BCA website in the Corporate Governance section or can be obtained from PT Raya Saham Registra, BCA's Securities Administration Bureau, on working days and hours at Plaza Sentral Building 2nd Floor Jalan Jendral Sudirman Kavling 47–48, Jakarta, 12930.

d. Implementation

- Shareholders or their representatives entitled to attend the AGMS are those whose names are registered in the Register of Shareholders on the date determined by BCA (for the implementation of the AGMS for the 2024 Financial Year, this date was February 11, 2025, at 16.00 WIB).
- In accordance with Article 23 Paragraph 1 of BCA's Articles of Association, the AGMS is valid and may adopt binding resolutions if the BCA's shareholders or their representatives, who representing more than ½ (one half) of the total number of BCA shares with valid voting rights issued by BCA are present and/or represented at the AGMS unless otherwise specified.
- Each share issued has 1 (one) right to vote, the provisions in the BCA Articles of Association do not divide more than one classification of shares that can affect different voting rights.

e. Minutes of Meeting

- Summary Minutes of the AGMS are announced to the public through the BCA website within 1 (one) working day after the AGMS is held and on the IDX website no later than 2 (two) working days after the AGMS is held. Furthermore, the Summary Minutes of the AGMS may be announced via the eASY.KSEI website.
- The evidence of announcements of the summary minutes of the AGMS are submitted to the OJK no later than 2 (two) working days after the announcement is made.
- The minutes of the AGMS are submitted to OJK and IDX no later than 30 (thirty) days after the AGMS are held. A copy of the minutes can be accessed and/or downloaded by the public on the BCA website in the Corporate Governance section, https://www.bca.co.id/en/tentang-bca/tata-kelola/Akta-Perusahaan.

AGMS Procedures

Description	AGMS
Notification	Notified to OJK by sending letter No. 0073/DIR/2025 dated January 17, 2025.
Announcement	• Published the AGMS Announcement through, eASY.KSEI, and BCA website on January 24, 2025. • Evidence of the AGMS Announcement was submitted through e-reporting to OJK and IDX on January 24, 2025.
Notice of GMS	• Published the Notice of AGMS through, eASY.KSEI, and BCA website on February 12, 2025. • Evidence of the Notice of AGMS was submitted by e-reporting to OJK and IDX on February 13, 2025. • At the time of the Notice of AGMS, BCA also submitted the hardcopy and softcopy 2024 BCA Financial Report to the OJK. In addition, the 2024 BCA Annual Report is also available on the BCA website that can be accessed by stakeholders (https://www.bca.co.id/en/tentang-bca/hubungan-investor/laporan-presentasi/laporan-tahunan)
Implementation	Wednesday, March 12, 2025

AGMS Procedures

Description	AGMS
Summary of Minutes of Meeting	• Published on the KSEI website and the BCA website on March 14, 2025. • The evidence of publication was submitted through e-reporting to the OJK and IDX on March 17, 2025.
Minutes of Meeting (Deed of Minutes of Meeting)	• Published through BCA website on April 5, 2024. • Deed of the Minutes of Meeting was submitted via e-reporting to the OJK and IDX on April 9, 2025.

3. Attendance of Management, Committees, and Shareholders

A further description on the attendance of the management, committees, and shareholders in the AGMS is listed on page 243-244 of this Annual Report.

4. Chairman of AGMS

The AGMS was chaired by Mr. Tonny Kusnadi as the Commissioner, in accordance with Article 22 Paragraph 1 (a) of BCA's Articles of Association.

5. Rules of Conduct of GMS and Procedure for Vote Count

BCA also provides information related to voting procedures at the AGMS in the rules of the meeting which are always read out before starting the AGMS.

Shareholders or their proxies who attend the AGMS ("the Meeting") are abide to observe the following rules:

1) Procedure for bringing up matters relating to the Meeting agenda:
   a) The shareholders or their proxies that physically attend the Meeting may ask questions and/or express opinions, subject to the following provisions:
      i. The shareholders or their proxies submit the questions and/or opinions in writing by completing a form, which will be provided to all the shareholders or their proxies before they enter the Meeting room, and the form must be completed with the shareholder's name, the number of shares owned/ represented, the email address, as well as the questions and/or opinions to be asked or expressed; and
      ii. The shareholders or their proxies can submit the questions and/or opinions by raising their hands and submitting the form to the Meeting helpers when the Chairperson of the Meeting gives all the shareholders or their proxies the opportunity to do so before voting on the relevant agenda item takes place.
   b) The shareholders or their proxies that electronically attend the Meeting may ask questions and/or opinions, subject to the following provisions:
      i. The questions and/or opinions are submitted in writing through the chat feature in the "Electronic Opinions" column on the E-Meeting Hall screen of the eASY. KSEI application as long as the "General Meeting Flow Text" column is still displaying "Discussion started for agenda item no. [ ]". The Company will disable the "raise hand" and "allow to talk" features in the Zoom webinar on the AKSes facility.
      ii. When asking a question, a shareholder or their proxy must provide information on the shareholder's name, the number of shares owned/represented, and the shareholder's email address
   c) Only the shareholders or their legitimate proxies that physically or electronically attend the Meeting are entitled to ask questions and/or express opinions in writing on the Meeting agenda item under discussion.
   d) The questions asked and/or opinions expressed must have a direct bearing on the Meeting agenda item under discussion.
   e) The Company has the right to not answer any question that is not have a direct bearing on the Meeting agenda item under discussion and raised without the shareholder's name and the number of shares owned/ represented.
   f) To give a fair opportunity to all shareholders, each shareholder or the shareholder's proxy that physically or electronically attends the Meeting may only ask and/or express a maximum of 3 questions/opinions.
   g) If several questions are related or about the same thing, the questions will be answered together.
   h) The Company will do its best to answer the questions in the order in which they are received.
   i) To ensure the Meeting runs more effectively and efficiently, the Chairperson of the Meeting has the right to decide whether the questions will be answered immediately (orally) or in writing.
   j) To ensure the Meeting runs more effectively and efficiently, the duration of the question-and-answer session for each agenda item is limited to a maximum of 10 minutes.
   k) The questions that have not been responded directly (orally) will be answered in writing within 3 business days after the date of the Meeting. BCA will send the response to the

email address provided by the shareholder or their proxy in the form provided for submitting questions or through the chat feature in the "Electronic Opinions" column on the E-Meeting Hall screen of the eASY.KSEI application. If the shareholder or their proxy does not provide an email address, BCA's answer will be sent via mail to the shareholder's address recorded in the BCA's Register of Shareholders.

2) Procedures for Voting and Vote Count:
   The vote count will be carried out according to the provisions of the Company Law, the OJK Regulation on GMS, Regulation of the Financial Services Authority No. 16/POJK.04/2020 on the Conduct of Electronic General Meetings of Shareholders of Public Limited Companies and the Company's Articles of Association, namely as follows:
   a) The Meeting resolutions shall be adopted by means of deliberation for consensus;
   b) If the Meeting cannot adopt a resolution by deliberation for consensus, the resolution will be adopted by voting. The shareholders or their proxies will have the right to cast their votes as AGREE, DISAGREE, or ABSTAIN on each meeting agenda item of the Company;
   c) Any resolution on a proposal put forward at the Meeting shall be valid if approved by more than ½ (one-half) of the total votes present and/or represented at the Meeting;
   d) Under the provisions of Article 47 of the OJK Regulation on GMS, any shareholders that ABSTAIN shall be deemed to cast the same votes as the majority votes cast by the shareholders at the Meeting.
3) Voting for Shareholders or their proxies physically attend at the Meeting will be conducted with the following procedures:
   a) The Chairperson of the Meeting will ask the shareholders or their proxies who vote DISAGREE or ABSTAIN on the proposed resolution to raise their hands and submit their ballots to the Meeting helpers;
   b) If a shareholder grants power to a proxy but casts votes through eASY.KSEI, the votes that will be counted are those cast by the shareholder through eASY.KSEI, and therefore the shareholder's proxy need not raise their hand and submit the ballot to the Meeting helpers;
   c) The shareholders or their proxies who do not raise their hands to submit the ballots containing votes of DISAGREEMENT or ABSTENTION on the relevant proposal shall be deemed to have approved the proposal without the Chairperson of the Meeting having to ask each of the shareholders or their proxies to raise the hands to indicate agreement;
   d) For the vote count, the Meeting helpers will scan the barcodes on the ballots containing votes of DISAGREEMENT and ABSTENTION, which have been submitted to the Meeting helpers;
   e) The shareholders or their proxies who have registered but leave the Meeting room without reporting to the registration staff before the close of the Meeting will be deemed to be present at the Meeting and approve the proposals put forward at the Meeting.
4) Voting by the shareholders or their proxies that electronically attend the Meeting through the eASY.KSEI application shall be done under the following procedure:
   a) The voting process takes place through the eASY.KSEI application on the E-Meeting Hall menu, Live Broadcasting submenu;
   b) The shareholders who are present or have granted e-proxy at the Meeting through the eASY.KSEI application, but have not cast their votes, have the opportunity to cast their votes while the voting period is open by the Company through the E-Meeting Hall screen in the eASY.KSEI application;
   c) During the electronic voting process, the status "Voting for agenda item no [ ] has started" will be visible in the 'General Meeting Flow Text' column;
   d) Direct electronic voting through the eASY.KSEI application is allocated a maximum of 2 (two) minutes;
   e) The shareholders who have cast their vote before the Meeting starts and the shareholders or their proxies who have registered through the eASY.KSEI application on the date of the Meeting will be deemed to have validly attended the Meeting, even if they do not follow the entire proceedings for any reason;
   f) If the shareholder or their proxy does not cast any vote until the Meeting status displayed in the 'General Meeting Flow Text' column changes to "Voting for agenda item no [ ] has ended", the shareholder or the proxy will be deemed to ABSTAIN on the relevant Meeting agenda item.
5) Subsequently, the votes cast by the shareholders or their proxies, both physically and electronically, will be counted by the Company's Securities Administration Bureau and then verified by the Notary as an independent public official.
6) The Chairperson of the Meeting will ask the Notary to announce the results of the vote count for each agenda item.

6. 2024 AGMS Resolutions and Their Realization

The resolutions of the 2024 FY AGMS and their realization are as follows:

<table>
<tr><th>No.</th><th>Agenda</th><th>2024 FY AGMS Resolutions</th><th>Realization</th></tr>
<tr><td>1.</td><td>First Item Agenda
Approval of the Annual Report, including the Company's Financial Statements and the Company's Board of Commissioners' Supervisory Duties Report for the financial year ended December 31, 2024, as well as granting release and discharge from liability (acquit et de charge) to the members of the Board of Directors for their management actions and to the members of the Company's Board of Commissioners for their supervisory actions carried out during the financial year ended December 31, 2024.</td><td>I. Approving the Annual Report, including:
1. The Financial Statements, comprising the Company's Balance Sheet and Profit and Loss Statement for the financial year ended December 31, 2024, which have been audited by Public Accounting Firm (KAP) Rintis, Jumadi, Rianto & Rekan, a member firm of the global PwC network (hereinafter referred to as "PwC Indonesia"), in accordance with its Report No. 00015/2.1457/AU.1/07/0222-1/1/I/2025 dated January 22, 2025, which gave an unmodified opinion, as contained in the 2024 Annual Report; and
2. The Board of Commissioners' Supervisory Duties Report for the financial year ended December 31, 2024, as contained in the 2024 Annual Report.
II. Granting release and discharge from liability (acquit et de charge) to the members of the Board of Directors for their management actions and to the members of the Company's Board of Commissioners for their supervisory actions carried out during the financial year ended December 31, 2024, provided that such actions are recorded in the Annual Report and the Company's Financial Statements for the financial year ended December 31, 2024, and their supporting documents.
Voting Results:
<table><tr><th>Agree</th><th>Disagree</th><th>Abstain</th><th>Questions</th></tr><tr><td>108,564,834,438 (99.286%)</td><td>192,504,179 (0.176%)</td><td>588,264,812 (0.538%)</td><td>5 shareholders</td></tr></table></td><td>Realized</td></tr>
<tr><td>2.</td><td>Second Item Agenda
Determination of the Company's Net Profit appropriation for the Financial Year ended December 31, 2024.</td><td>I. Determining the appropriation of the Company's net profit for the financial year ended December 31, 2024, which, according to the Company's Balance Sheet and Income Statement as audited by PwC Indonesia, amounts to Rp54,836,305,084,208.00 (fifty-four trillion, eight hundred thirty-six billion, three hundred five million, eighty-four thousand, two hundred eight Rupiah) ("2024 Net Profit"), as follows:
1. An amount of Rp548,363,050,842.00 (five hundred forty-eight billion, three hundred sixty-three million, fifty thousand, eight hundred forty-two Rupiah) is set aside for the reserve fund.
2. An amount of Rp36,982,515,000,000.00 (thirty-six trillion, nine hundred eighty-two billion, five hundred fifteen million Rupiah), or Rp300.00 (three hundred Rupiah) per share, is distributed as a cash dividend for the financial year ended December 31, 2024, to the shareholders entitled to receive the cash dividend. This total cash dividend includes an interim dividend of Rp6,163,752,500,000.00 (six trillion, one hundred sixty-three billion, seven hundred fifty-two million, five hundred thousand Rupiah), or Rp50.00 (fifty Rupiah) per share, which was paid by the Company on December 11, 2024, leaving a remaining dividend of Rp30,818,762,500,000.00 (thirty trillion, eight hundred eighteen billion, seven hundred sixty-two million, five hundred thousand Rupiah), or Rp250.00 (two hundred fifty Rupiah) per share.

The payment of this dividend is subject to the following terms and conditions:
i) The remaining dividend for the 2024 financial year will be paid for every share issued by the Company that is recorded in the Company's Shareholders Register on the recording date to be determined by the Board of Directors;
ii) The Company will withhold dividend tax on the payment of the remaining 2024 financial year dividend in accordance with prevailing tax regulations;
iii) The Board of Directors is granted the power and authority to determine matters relating to the implementation of the payment of the remaining 2024 financial year dividend, including (but not limited to):
(aa) determining the recording date referred to in point (i) to establish the Company's shareholders entitled to receive the payment of the remaining 2024 financial year dividend; and
(bb) determining the payment date for the remaining 2024 financial year dividend and other technical matters without prejudice to the regulations of the Indonesia Stock Exchange where the Company's shares are listed.
3. The remaining of the 2024 Net Profit that is not specifically appropriated is designated as retained earnings.</td><td>Realized</td></tr>
</table>

<table>
<tr><th>No.</th><th>Agenda</th><th>2024 FY AGMS Resolutions</th><th>Realization</th></tr>
<tr><td></td><td></td><td>II. Stating that the grant of power and authority in point I number 2 of this resolution is effective from the date the proposal submitted in this agenda item is approved by the Meeting.

Voting Results:
<table><tr><th>Agree</th><th>Disagree</th><th>Abstain</th><th>Questions</th></tr><tr><td>105,635,710,674 (96.607%)</td><td>3,217,896,855 (2.943%)</td><td>491,995,900 (0.450%)</td><td>No shareholders asked questions.</td></tr></table></td><td></td></tr>
<tr><td>3.</td><td>Third Item Agenda
Changes in the composition of the Company's Board of Commissioners and Directors.</td><td>I. Accepting the resignation of Mr. Ir. DJOHAN EMIR SETIJOSO as the President Commissioner of the Company, effective as of June 1, 2025.
II. Expressing gratitude and the highest appreciation to Mr. Ir. DJOHAN EMIR SETIJOSO for his services and contributions during his term of office as a member of the Company's Board of Commissioners.
III. Honorably discharging Mr. JAHJA SETIAATMADJA as the President Director of the Company, effective if and since his replacement as President Director has effectively commenced service.
IV. Expressing gratitude and the highest appreciation to Mr. JAHJA SETIAATMADJA for his services and contributions during his term of office as a member of the Company's Board of Directors.
V. Appointing Mr. JAHJA SETIAATMADJA as the President Commissioner of the Company, effective on the date determined by the Company, subject to the provisions and/or requirements set by the Financial Services Authority, and with the following conditions:
1. The resignation of Mr. Ir. DJOHAN EMIR SETIJOSO as the President Commissioner of the Company has become effective; and
2. The Company has received the Financial Services Authority’s approval for the appointment of Mr. JAHJA SETIAATMADJA as the President Commissioner of the Company; and
3. The substitute President Director of the Company has fulfilled the requirements to effectively commence service;

With a term of office until the closing of the Company's Annual General Meeting of Shareholders to be held in 2026 (two thousand twenty-six), provided that if:
a. the appointment of Mr. JAHJA SETIAATMADJA as the President Commissioner of the Company is not approved by the Financial Services Authority; or
b. the appointment of the substitute President Director of the Company is not effective for any reason;

then appointment of Mr. JAHJA SETIAATMADJA as the President Commissioner of the Company shall be cancelled without the need for further cancellation by the Company's General Meeting of Shareholders, and Mr. JAHJA SETIAATMADJA shall remain in office as the President Director of the Company until the closing of the Company's Annual General Meeting of Shareholders to be held in 2026 (two thousand and twenty-six).

VI. Appointing Mr. GREGORY HENDRA LEMBONG as the President Director of the Company, effective on the date determined by the Company, with the following conditions:
1. The Company has received the Financial Services Authority’s approval for the appointment of Mr. GREGORY HENDRA LEMBONG as the President Director of the Company; and
2. The Company has received the Financial Services Authority’s approval for the appointment of Mr. JAHJA SETIAATMADJA as the President Commissioner of the Company; and
3. The Company has received the Financial Services Authority’s approval for the appointment of the substitute Deputy President Director of the Company;

With a term of office until the closing of the Company's Annual General Meeting of Shareholders to be held in 2026 (two thousand twenty-six).

Provided that if:
a. the appointment of Mr. GREGORY HENDRA LEMBONG as the President Director of the Company is not approved by the Financial Services Authority; or
b. the appointment of Mr. JAHJA SETIAATMADJA as the President Commissioner of the Company is not approved by the Financial Services Authority; or
c. the appointment of the substitute Deputy President Director of the Company is not effective for any reason;

then the appointment of Mr. GREGORY HENDRA LEMBONG as the President Director of the Company shall be cancelled without the need for further cancellation by the Company's General Meeting of Shareholders, and Mr. GREGORY HENDRA LEMBONG shall remain in office as the Deputy President Director of the Company until the closing of the Company's Annual General Meeting of Shareholders to be held in 2026 (two thousand twenty-six).</td><td>Realized</td></tr>
</table>

No.	Agenda	2024 FY AGMS Resolutions	Realization
		VII. Appointing Mr. JOHN KOSASIH as the Deputy President Director of the Company, effective on the date determined by the Company, with the following conditions: 1. The Company has received the Financial Services Authority's approval for the appointment of Mr. JOHN KOSASIH as the Deputy President Director of the Company; and 2. Mr. GREGORY HENDRA LEMBONG has fulfilled the requirements to effectively commence service as the President Director of the Company; With a term of office until the closing of the Company's Annual General Meeting of Shareholders to be held in 2026 (two thousand twenty-six). Provided that if: a. the appointment of Mr. JOHN KOSASIH as the Deputy President Director of the Company is not approved by the Financial Services Authority; or b. the appointment of Mr. GREGORY HENDRA LEMBONG as the President Director of the Company is not effective for any reason; Therefore, the appointment of Mr. JOHN KOSASIH as the Deputy President Director of the Company shall be cancelled without the need for further cancellation by the Company's General Meeting of Shareholders and Mr. JOHN KOSASIH shall remain in office as Director of the Company until the closing of the Company's Annual General Meeting of Shareholders to be held in 2026 (two thousand twenty-six). VIII. Appointing Mr. HENDRA TANUMIHARDJA as the Director of the Company, effective on the date determined by the Company, with the following conditions: 1. The Company has received the Financial Services Authority's approval for the appointment of Mr. HENDRA TANUMIHARDJA as the Director of the Company; and 2. Mr. JOHN KOSASIH has fulfilled the requirements to effectively commence service as the Deputy President Director of the Company; With a term of office until the closing of the Company's Annual General Meeting of Shareholders to be held in 2026 (two thousand twenty-six). Provided that if: a. the appointment of Mr. HENDRA TANUMIHARDJA as the Director of the Company is not approved by the Financial Services Authority; or b. the appointment of Mr. JOHN KOSASIH as the Deputy President Director of the Company is not effective for any reason; Therefore, the appointment of Mr. HENDRA TANUMIHARDJA as the Director of the Company shall be cancelled without the need for further cancellation by the General Meeting of Shareholders of the Company. IX. Granting authority to the Company to determine the effective date of the appointment of Mr. JAHJA SETIAATMADJA as President Commissioner, Mr. GREGORY HENDRA LEMBONG as President Director, Mr. JOHN KOSASIH as Deputy President Director, and Mr. HENDRA TANUMIHARDJA as Director, subject to the respective appointment provisions as stipulated in points V, VI, VII, and VIII of this resolution. X. Confirming the composition of the Company's Board of Directors and Board of Commissioners after the resignation of Mr. Ir. DJOHAN EMIR SETIJOSO, as President Commissioner becomes effective, and all proposed appointments have effectively commenced service, as follows: **Board of Commissioners** President Commissioner : Mr. JAHJA SETIAATMADJA; Commissioner : Mr. TONNY KUSNADI; Independent Commissioner : Mr. CYRILLUS HARINOWO; Independent Commissioner : Mr. Dr. Ir. RADEN PARDEDE; Independent Commissioner : Mr. SUMANTRI SLAMET; **Board of Directors** President Director : Mr. GREGORY HENDRA LEMBONG; Deputy President Director : Mr. ARMAND WAHYUDI HARTONO; Deputy President Director : Mr. JOHN KOSASIH; Director : Mr. TAN HO HIEN/ also known as SUBUR TAN; Director : Mr. RUDY SUSANTO; Director : Mrs. LIANAWATY SUWONO; (concurrently serving as Director of Compliance)	

No.	Agenda	2024 FY AGMS Resolutions	Realization
		Director : Mr. SANTOSO; Director : Ms. VERA EVE LIM; Director : Mr. HARYANTO TIARA BUDIMAN; Director : Mr. FRENGKY CHANDRA KUSUMA; Director : Mr. ANTONIUS WIDODO MULYONO; Director : Mr. HENDRA TANUMIHARDJA with a term of office until the closing of the Company's Annual General Meeting of Shareholders to be held in 2026 (two thousand and twenty-six), without prejudice to the right of the Company's General Meeting of Shareholders to dismiss the said members of the Board of Commissioners and Board of Directors at any time. XI. Granting authority to the Company's Board of Commissioners to determine the division of duties and authorities among the members of the Company's Board of Directors in accordance with the provisions in Article 12 paragraph 9 of the Company's Articles of Association. XII. Granting power and authority to the Company's Board of Directors, with the right of substitution, to set forth the decision regarding the composition of the aforementioned members of the Board of Commissioners and Board of Directors in deeds made before a Notary and subsequently submit notification to the authorized parties, as well as take any and all necessary actions in connection with the said decision in accordance with the prevailing laws and regulations. XIII. Declaring the granting of power and authority in items IX, XI, and XII of this resolution shall become effective as of the date the proposal submitted under this agenda item is approved by the Meeting.	

Voting Results:

Agree	Disagree	Abstain	Questions
99.418.312.941 (90.921%)	9.453.975.188 (8.646%)	473.315.300 (0.433%)	No shareholders asked questions.

No.	Agenda	2024 FY AGMS Resolutions	Realization
4.	**Fourth Item Agenda** Determination of salary or honorarium and allowances for the 2025 financial year as well as tantiem (performance bonus/ profit share) for the 2024 financial year to the members of the Company's Board of Directors and Board of Commissioners.	I. Granting power and authority to the Company's Board of Commissioners to determine the type and/or amount of salary, allowances, and/or facilities for the members of the Board of Directors serving in and during the 2025 financial year, by considering the recommendation from the Nominations and Remuneration Committee; II. Granting power and authority to PT DWIMURIA INVESTAMA ANDALAN as the current majority shareholder in the Company, to determine the type and/ or amount of honorarium, allowances, facilities, and/or other compensation for the members of the Board of Commissioners serving in and during the 2025 financial year, by considering the recommendation from the Board of Commissioners, where the Board of Commissioners will consider the recommendation from the Nominations and Remuneration Committee; III. Granting power and authority to PT DWIMURIA INVESTAMA ANDALAN as the current majority shareholder in the Company to stipulate the amount of bonus payments (tantiem) and its distribution to each member of the Company's Board of Directors and Board of Commissioners serving in and during the 2024 financial year, including all matters related to the payment of the said tantiem, by considering the performance of the members of the Company's Board of Directors and Board of Commissioners serving in and during the 2024 financial year, with the total value of the tantiem based on the proposal from the Board of Commissioners, which proposal considering the recommendation from the Nominations and Remuneration Committee; IV. The amount of salary or honorarium, allowances, and/or facilities to be provided by the Company to the members of the Board of Directors and Board of Commissioners serving in and during the 2025 financial year, as well as the amount of tantiem to be paid by the Company to the members of the Board of Directors and Board of Commissioners serving in and during the 2024 financial year, will be contained in the Annual Report for the 2025 financial year; V. Declaring the granting of power and authority in items I, II, and III of this resolution shall become effective as of the date the proposal submitted under this agenda item is approved by the Meeting.	Realized

Voting Results:

Agree	Disagree	Abstain	Questions
98,091,599,868 (89.708%)	10,729,701,957 (9.813%)	524,301,604 (0.479%)	1 shareholder

<table>
<tr><th>No.</th><th>Agenda</th><th>2024 FY AGMS Resolutions</th><th>Realization</th></tr>
<tr><td>5.</td><td>Fifth Item Agenda
Appointment of the Registered Public Accounting Firm (including the Registered Public Accountant who is a member of the Registered Public Accounting Firm) to audit/examine the Company's books for the financial year ended December 31, 2025.</td><td>I. Appointing PwC Indonesia as the Registered Public Accounting Firm with the Financial Services Authority (OJK) to audit or examine the Company's books and records for the financial year ended December 31, 2025;
II. Appointing Mr. Eddy Rintis, who is a Public Accountant within PwC Indonesia and is a Registered Public Accountant with the Financial Services Authority (OJK), to audit or examine the Company's books and records for the financial year ended December 31, 2025;
III. Granting power and authority to the Board of Commissioners to:
1. Appoint a replacement Public Accounting Firm, in the event that PwC Indonesia, for any reason, is unable to complete the audit or examination of the Company's books and records for the financial year ending December 31, 2025;
2. Appoint a replacement Public Accountant registered with the Financial Services Authority (OJK), in the event that Mr. Eddy Rintis, for any reason, is unable to complete the audit or examination of the Company's books and records for the financial year ending December 31, 2025; and
3. Conduct other necessary matters related to the appointment and/or replacement of the Public Accounting Firm and/or Public Accountant Registered with the Financial Services Authority (OJK), including but not limited to determining the amount of the honorarium and other terms in connection with the appointment;

by taking considering the recommendation of the Audit Committee and the prevailing laws and regulations;

IV. Declaring the granting of power and authority in item III of this resolution shall become effective as of the date the proposal submitted under this agenda item is approved by the Meeting.

Voting Results:
<table><tr><th>Agree</th><th>Disagree</th><th>Abstain</th><th>Questions</th></tr><tr><td>108,868,237,629 (99.563%)</td><td>4,074,700 (0.004%)</td><td>473,291,100 (0.433%)</td><td>No shareholders asked questions.</td></tr></table></td><td>Realized</td></tr>
<tr><td>6.</td><td>Sixth Item Agenda
Granting power and authority to the Board of Directors to pay interim (or temporary) dividends for the financial year ended December 31, 2025.</td><td>I. Granting power and authority to the Company's Board of Directors, with the approval of the Board of Commissioners, if the Company's financial condition permits and by considering the prevailing laws and regulations, to stipulate and pay interim (or temporary) dividends for the financial year ended December 31, 2025, with the provision that, in order to comply with Article 72 of the Limited Liability Company Law (UUPT), if the said interim/temporary dividend is to be distributed, the distribution must be made to the shareholders before the end of the 2025 financial year, including determining the form, amount, and method of payment of the said interim/temporary dividend;
II. Declaring the granting of power and authority in item I of this resolution shall become effective as of the date the proposal submitted under this agenda item is approved by the Meeting.

Voting Results:
<table><tr><th>Agree</th><th>Disagree</th><th>Abstain</th><th>Questions</th></tr><tr><td>105,635,724,374 (96.607%)</td><td>3,217,896,955 (2.943%)</td><td>491,982,100 (0.450%)</td><td>No shareholders asked questions.</td></tr></table></td><td>Realized</td></tr>
<tr><td>7.</td><td>Seventh Item Agenda
Approval of changes to the Company's Recovery Plan.</td><td>Approving changes to the Company's Recovery Plan, as contained in the Recovery Plan of PT Bank Central Asia Tbk for 2025, which has been recorded in the supervisory administration of the Financial Services Authority (OJK) based on the OJK letter Number S-15/PB.3/2024 dated December 24, 2024, regarding the Update of the Recovery Plan of PT Bank Central Asia Tbk for 2025.

Voting Results:
<table><tr><th>Agree</th><th>Disagree</th><th>Abstain</th><th>Questions</th></tr><tr><td>105,556,705,856 (96.535%)</td><td>3,286,486,717 (3.006%)</td><td>502,410,856 (0.459%)</td><td>No shareholders asked questions.</td></tr></table></td><td>Realized</td></tr>
</table>

Independent Parties Performing the Vote Count and/or Validation in the 2024 FY AGMS

The party performing the vote count and/or validation in the 2024 FY AGMS is PT Raya Saham Registra as the Securities Administration Bureau, and BCA has appointed an independent party, namely Christina Dwi Utami, S.H., M.Hum., M.Kn., as the Public Notary to verify the vote count.

7. 2023 AGMS Resolutions and Their Realization

The 2023 AGMS decisions and their realization are as follows:

<table>
<tr><th>No.</th><th>Agenda</th><th>2023 FY AGMS Resolutions</th><th>Realization</th></tr>
<tr><td>1.</td><td>First Item Agenda
Approval of the Annual Report, including the Company's Financial Statements and the Company's Board of Commissioners' Supervisory Duties Report for the financial year ended December 31, 2023, as well as granting release and discharge from liability (acquit et de charge) to the membe
rs of the Board of Directors for their management actions and to the members of the Company's Board of Commissioners for their supervisory actions carried out during the financial year ended December 31, 2023.</td><td>I. Approving the Annual Report, including:
1. The Financial Statements, comprising the Company's Balance Sheet and Profit and Loss Statement for the financial year ended December 31, 2023, which have been audited by Public Accounting Firm (KAP) Rintis, Jumadi, Rianto & Rekan (formerly KAP Tanudiredja, Wibisana, Rintis & Rekan), a member firm of the global PwC network (hereinafter referred to as "PwC Indonesia"), in accordance with its Report No. 00017/2.1025/AU.1/07/0229-1/1/I/2024 dated January 24, 2024, which gave an unmodified opinion, as contained in the 2023 Annual Report; and
2. The Board of Commissioners' Supervisory Duties Report for the financial year ended December 31, 2023, as contained in the 2023 Annual Report.

II. Granting release and discharge from liability (acquit et de charge) to the members of the Board of Directors for their management actions and to the members of the Board of Commissioners for their supervisory actions carried out during the financial year ended December 31, 2023, provided that such actions are recorded in the Annual Report and the Company's Financial Statements for the financial year ended December 31, 2023, and their supporting documents.

Voting Results:
<table>
<tr><th>Agree</th><th>Disagree</th><th>Abstain</th><th>Questions</th></tr>
<tr><td>108,702,268,987 (99.367%)</td><td>256,511,645 (0.235%)</td><td>435,776,168 (0.398%)</td><td>5 shareholders</td></tr>
</table>
</td><td>Realized</td></tr>
<tr><td>2.</td><td>Second Item Agenda
Determination of the Company's Net Profit appropriation for the financial year ended December 31, 2023.</td><td>I. In accordance with the Company's Balance Sheet and Profit and Loss Statement for the financial year ended December 31, 2023, which has been audited by PwC Indonesia, the Company's net profit for the financial year ended December 31, 2023, is Rp48,639,121,868,737.00 (forty-eight trillion six hundred thirty-nine billion one hundred twenty-one million eight hundred sixty-eight thousand seven hundred thirty-seven Rupiah) (“2023 Net Profit”).

II. Stipulating the appropriation of the 2023 Net Profit as follows:
1. An amount of Rp486,391,218,687.00 (four hundred eighty-six billion three hundred ninety-one million two hundred eighteen thousand six hundred eighty-seven Rupiah) is set aside for the reserve fund.
2. An amount of Rp33,284,263,500,000.00 (thirty-three trillion two hundred eighty-four billion two hundred sixty-three million five hundred thousand Rupiah), or Rp270.00 (two hundred seventy Rupiah) per share, is distributed as a cash dividend for the financial year ended December 31, 2023, to shareholders entitled to receive cash dividends, where the total cash dividend amount already includes an interim dividend of Rp5,239,189,625,000.00 (five trillion two hundred thirty-nine billion one hundred eighty-nine million six hundred twenty-five thousand Rupiah), or Rp42.50 (forty-two Rupiah fifty cents) per share, which was paid by the Company on December 20, 2023, leaving a remainder of Rp28,045,073,875,000.00 (twenty-eight trillion forty-five billion seventy-three million eight hundred seventy-five thousand Rupiah), or Rp227.50 (two hundred twenty-seven Rupiah fifty cents) per share.
The following terms and conditions apply to the dividend payment:
(i) The remaining dividend for the 2023 financial year shall be paid for every share issued by the Company recorded in the Company’s Register of Shareholders on the recording date to be stipulated by the Board of Directors;
(ii) For the payment of the remaining 2023 financial year dividend, the Board of Directors shall deduct the dividend tax in accordance with the prevailing tax regulations;</td><td>Realized</td></tr>
</table>

<table>
<tr><th>No.</th><th>Agenda</th><th>2023 FY AGMS Resolutions</th><th>Realization</th></tr>
<tr><td></td><td></td><td>(iii) The Board of Directors is granted power and authority to stipulate matters related to the execution of the payment of the remaining 2023 financial year dividend, including (but not limited to):
(aa) determining the recording date referred to in item (i) to establish the Company's shareholders entitled to receive the remaining 2023 financial year dividend payment; and
(bb) determining the date of payment execution for the remaining 2023 financial year dividend, and other technical matters without prejudice to the regulations of the Stock Exchange where the Company's shares are listed;
3. The remainder of the 2023 Net Profit not designated for any use is stipulated as retained earnings.

III. Declaring the granting of power and authority in item II point 2 of this resolution shall become effective as of the date the proposal submitted under this agenda item is approved by the Meeting.

Voting Results:
<table><tr><th>Agree</th><th>Disagree</th><th>Abstain</th><th>Questions</th></tr><tr><td>106,980,104,967 (97.793%)</td><td>2,143,757,446 (1.960%)</td><td>270,694,387 (0.247%)</td><td>No shareholders asked questions</td></tr></table></td><td></td></tr>
<tr><td>3.</td><td>Third Item Agenda
Determination of salary or honorarium and allowances for the 2024 financial year as well as tantiem (performance bonus/ profit share) for the 2023 financial year to the members of the Company's Board of Directors and Board of Commissioners.</td><td>I. Granting power and authority to the Company's Board of Commissioners to determine the type and/or amount of salary, allowances, and/or facilities for the members of the Board of Directors serving in and during the 2024 financial year, by considering the recommendation from the Nominations and Remuneration Committee;
II. Granting power and authority to PT DWIMURIA INVESTAMA ANDALAN as the current majority shareholder in the Company, to determine the type and/or amount of honorarium, allowances, and/or facilities for the members of the Board of Commissioners serving in and during the 2024 financial year, by considering the recommendation from the Board of Commissioners, where the Board of Commissioners will consider the recommendation from the Nominations and Remuneration Committee;
III. By considering the performance of the members of the Company's Board of Directors and Board of Commissioners serving in and during the 2023 financial year, and after receiving the proposal from the Board of Commissioners, which proposal has considered the proposal from the Company's Board of Directors and the recommendation from the Nominations and Remuneration Committee, stipulating a maximum amount of Rp765,000,000,000.00 (seven hundred sixty-five billion Rupiah) to be paid as tantiem to the members of the Company's Board of Directors and Board of Commissioners serving in and during the 2023 financial year.

In connection with the granting of the tantiem, granting power and authority to PT DWIMURIA INVESTAMA ANDALAN as the current majority shareholder in the Company, to stipulate the amount of the tantiem and its distribution to each member of the Company's Board of Directors and Board of Commissioners serving in and during the 2023 financial year, including all matters related to the payment of the said tantiem.

IV. The amount of salary or honorarium, allowances, and/or facilities to be provided by the Company to the members of the Board of Directors and Board of Commissioners serving in and during the 2024 financial year, as well as the amount of tantiem to be paid by the Company to the members of the Board of Directors and Board of Commissioners serving in and during the 2023 financial year, will be contained in the Annual Report for the 2024 financial year.
V. Declaring the granting of power and authority in items I, II, and III of this resolution shall become effective as of the date the proposal submitted under this agenda item is approved by the Meeting.

Voting Results:
<table><tr><th>Agree</th><th>Disagree</th><th>Abstain</th><th>Questions</th></tr><tr><td>99,658,226,256 (91.100%)</td><td>9,463,827,405 (8.651%)</td><td>272,503,139 (0.249%)</td><td>1 shareholders</td></tr></table></td><td>Realized</td></tr>
</table>

<table>
<tr><th>No.</th><th>Agenda</th><th>2023 FY AGMS Resolutions</th><th>Realization</th></tr>
<tr><td>4.</td><td>Fourth Item Agenda
Appointment of the Registered Public Accounting Firm (including the Registered Public Accountant who is a member of the Registered Public Accounting Firm) to audit/examine the Company's books for the financial year ended December 31, 2024.</td><td>I. Appointing PwC Indonesia as the Registered Public Accounting Firm with the Financial Services Authority (OJK) to audit/examine the Company's books and records for the financial year ended December 31, 2024;
II. Appointing Ms. Lucy Luciana Suhenda, who is a Public Accountant within PwC Indonesia and is a Registered Public Accountant with the Financial Services Authority (OJK), to audit/examine the Company's books and records for the financial year ended December 31, 2024;
III. Granting power and authority to the Board of Commissioners to:
a. Appoint a replacement Public Accounting Firm, in the event that PwC Indonesia, for any reason, is unable to complete the audit/examination of the Company's books and records for the financial year ended December 31, 2024;
b. Appoint a replacement Public Accountant from among the Public Accountants within PwC Indonesia, in the event that Ms. Lucy Luciana Suhenda, for any reason, is unable to complete the audit/examination of the Company's books and records for the financial year ended December 31, 2024; and
c. Conduct other necessary matters related to the appointment and/or replacement of the Public Accounting Firm and/or Public Accountant Registered with the Financial Services Authority (OJK), including but not limited to determining the amount of the honorarium and other terms in connection with the appointment of the said Public Accounting Firm and Registered Public Accountant with the Financial Services Authority (OJK);

by considering the recommendation of the Audit Committee and the prevailing laws and regulations.

IV. Declaring the granting of power and authority in item III of this resolution shall become effective as of the date the proposal submitted under this agenda item is approved by the Meeting.

Voting Results:
<table><tr><th>Agree</th><th>Disagree</th><th>Abstain</th><th>Questions</th></tr><tr><td>109,055,546,936 (99.690%)</td><td>86,798,877 (0.079%)</td><td>252,210,987 (0.231%)</td><td>No shareholders asked questions.</td></tr></table></td><td>Realized</td></tr>
<tr><td>5.</td><td>Fifth Item Agenda
Granting power and authority to the Board of Directors to pay interim (or temporary) dividends for the financial year ended December 31, 2024.</td><td>I. Granting power and authority to the Company's Board of Directors with the approval of the Board of Commissioners, if the Company's financial condition permits and by considering the prevailing laws and regulations, to stipulate and pay interim (or temporary) dividends for the financial year ended December 31, 2024, with the provision that, in order to comply with Article 72 of the Limited Liability Company Law (UUPT), if the said interim/temporary dividend is to be distributed, the distribution must be made to the shareholders before the end of the 2024 financial year, including determining the form, amount, and method of payment of the said interim/temporary dividend.
II. Declaring the granting of power and authority in item I of this resolution shall become effective as of the date the proposal submitted under this agenda item is approved by the Meeting.

Voting Results:
<table><tr><th>Agree</th><th>Disagree</th><th>Abstain</th><th>Questions</th></tr><tr><td>106,980,105,067 (97.793%)</td><td>2,143,757,446 (1.960%)</td><td>270,694,287 (0.247%)</td><td>No shareholders asked questions.</td></tr></table></td><td>Realized</td></tr>
<tr><td>6.</td><td>Sixth Item Agenda
Approval of changes to the Company's Recovery Plan.</td><td>Approving changes to the Company's Action Plan (Recovery Plan), as contained in the Action Plan (Recovery Plan) of PT Bank Central Asia Tbk for 2024, which has been recorded in the supervisory administration of the Financial Services Authority (OJK) based on the OJK letter Number S-6/PB.3/2023 dated December 21, 2023, regarding the Update of the Action Plan (Recovery Plan) of PT Bank Central Asia Tbk for 2024.

Voting Results:
<table><tr><th>Agree</th><th>Disagree</th><th>Abstain</th><th>Questions</th></tr><tr><td>106,925,118,367 (97.743%)</td><td>2,217,111,146 (2.027%)</td><td>252,327,287 (0.230%)</td><td>2 shareholders</td></tr></table></td><td>Realized</td></tr>
</table>

Independent Parties Performing the Vote Count and/or Validation in the 2023 FY AGMS

The party performing the vote count and/or validation in the 2023 FY AGMS is PT Raya Saham Registra as the Securities Administration Bureau, and BCA has appointed an independent party, namely Christina Dwi Utami, S.H., M.Hum., M.Kn., as the Public Notary to verify the vote count.

8. Dividend Payment Realization

- Information regarding the procedures for proposing and distributing or paying dividends, shareholders entitled to receive dividends, and related tax provisions are regulated in the BCA Dividend Distribution Policy. The main points of this policy can be downloaded on the BCA website (https://www.bca.co.id/en/tentang-bca/tata-kelola/ACGS/Kebijakan-GCG) in the Corporate Governance - ACGS, GCG Policy & Report - GCG Policy - Dividend Policy sections.
- Dividend payments (both interim and final/annual) are made by BCA promptly and based on the principle of fairness. All shareholders are treated equally and dividends are paid within a maximum period of 30 days after the announcement of interim dividends and/or after the announcement of the summary of the GMS minutes that decided on the distribution of final dividends.
- The payment of the final dividend for the 2024 financial year was made on April 11, 2025, and the payment of the interim dividend for the 2025 financial year was made on December 22, 2025.
- BCA published the announcement and procedure for the payment of the final dividend for the 2024 financial year on March 14, 2025. The announcement and procedure for the payment of the interim dividend for the 2025 financial year were published on November 24, 2025, on the BEI and the BCA website.
- The history of dividend distribution amounts can be seen on page 17 of this Annual Report.

9. Statement Regarding Unrealized AGMS Resolutions

BCA has implemented all recommendations from the AGMS Resolutions dated March 14, 2024, and the AGMS Resolutions dated March 12, 2025, thus this Annual Report contains no information regarding the reasons for any unrealized resolutions.

SHAREHOLDERS ASPECTS

In connection with the implementation of Article 107 of OJK Regulation No. 17 of 2023 and OJK Circular Letter No. 14/SEOJK.03/2025 concerning the Implementation of Good Corporate Governance for Commercial Banks, BCA shareholders also have a role in supporting the implementation of sound business activities and maintaining BCA's business continuity. BCA considers the interests and rights of shareholders, including the protection of minority shareholders.

Policies related to shareholder aspects as stipulated in the Corporate Governance Guidelines includes:

- BCA's rights and obligations
- BCA shareholders rights and obligations

BCA's Rights and Obligations

BCA has the following rights:

1. Shareholders' compliance toward BCA's Articles of Association and applicable laws and regulations.
2. Implementing the GMS decisions that have been legally approved and are binding upon all shareholders.
3. Protecting BCA's interests and assets against shareholder actions that potentially detrimental to the bank.
4. Maintaining the confidentiality of BCA's strategic information against any party, except for mandatory disclosures under applicable law.
5. Conducting business activities in accordance with BCA's vision, mission, and articles of association.

BCA's obligations include, among others:

1. Protecting shareholder's rights in accordance with BCA's articles of association and applicable laws and regulations.
2. Ensuring fair treatment for all shareholders through independent and impartial actions, avoiding favoritism toward specific shareholders.
3. Providing timely and accurate company information to shareholders, excluding confidential matters.
4. Facilitating shareholder and stakeholder participation and managing communication throughout the process. Details regarding stakeholder communication are available in the Disclosure and Stakeholder Information Chapter of these Corporate Governance Guidelines.
5. Maintaining and administering the register of shareholders in a neat, organized, systematic, and orderly manner in compliance with laws and regulations.

Further provisions regarding shareholders and documents related to the shareholder register are stipulated in BCA's articles of association.

Rights and Obligations of BCA Shareholders

BCA shareholders have the following rights:

1. Regarding the GMS:
   - To receive publication of GMS materials in accordance with applicable regulations.
   - To receive complete explanations and accurate information regarding the implementation of the GMS.
   - To attend the GMS.
   - To vote at the GMS.
   - To have the opportunity to raise questions or provide opinions on each GMS agenda item.
2. To receive equal treatment from BCA.
3. To receive dividend payments in accordance with applicable procedures and provisions.

4. To exercise other rights and authorities based on the articles of association and applicable laws and regulations, including the right to participate in authorization of capital increases, amendments to BCA's articles of association, and the transfer of all or part of assets resulting in the sale of BCA's ownership.

BCA shareholders have obligations, including:
1. Complying with BCA's Articles of Association, applicable laws and regulations, and GMS resolutions.
2. Exercising their rights in good faith and without harming the interests of BCA or other shareholders.

Shareholders participate in supporting the implementation of BCA's healthy business activities and maintaining the continuity of BCA's business activities.

BOARD OF COMMISSIONERS

Based on Law No. 40 of 2007 concerning Limited Liability Companies, the Board of Commissioners is a Company function with the duties and responsibilities of conducting general and/or specific supervision in accordance with the Articles of Association, providing advice to the Board of Directors, and ensuring the implementation of good corporate governance principles in all business activities at all levels of the organization.

1. Board of Commissioners Charter

In performing its duties and responsibilities, the BCA Board of Commissioners adheres to the Board of Commissioners' Charter, enabling each member to exercise effective, efficient, accountable, transparent, and independent oversight. This Charter undergoes periodic evaluation and updates based on applicable laws and regulations.

The Board of Commissioners Charter is included in the BCA Corporate Governance Guidelines and is publicly accessible through the BCA Corporate Governance Section website at https://www.bca.co.id/en/tentang-bca/tata-kelola/Struktur-Organisasi

The BCA Board of Commissioners Charter regulates:
a. Composition and Criteria for the Board of Commissioners
b. Independent Commissioners
c. Criteria for Independent Commissioners
d. Term of Office of the Board of Commissioners
e. Appointment for Members of the Board of Commissioners
f. Concurrent Positions of the Board of Commissioners
g. Obligations, Duties, Responsibilities, and Authorities of the Board of Commissioners
h. Main Duties of the President Commissioner
i. Approval and Actions of the Board of Commissioners
j. Prohibitions of the Board of Commissioners
k. Transparency Aspects for the Board of Commissioners
l. Orientation of the Board of Commissioners
m. Training for the Board of Commissioners
n. Ethics and Working Hours of the Board of Commissioners
o. Meetings of the Board of Commissioners
p. Reporting and Accountability
q. Remuneration
r. Provision of Loans to the Board of Commissioners
s. Self-Assessment of the Board of Commissioners.

2. Duties and Responsibilities of the Board of Commissioners

The duties and responsibilities of the BCA Board of Commissioners include the following:
a. Overseeing BCA's management policies and general management, for the benefit of BCA, in accordance with the purposes and objectives of BCA's Articles of Association, including:
   - The Board of Commissioners provides insights, input, and approval on the annual work plan and budget prepared and submitted by the Board of Directors in accordance with the applicable regulations.
   - The Board of Commissioners supervises, provides input, and is jointly responsible for the Annual Report and Sustainability Report prepared by the Board of Directors.
   - The Board of Commissioners provides input and considerations on the Board of Directors' proposals regarding dividend distribution before seeking approval at the General Meeting of Shareholders.
   - The Board of Commissioners holds a meeting to approve interim dividends decided by the Board of Directors in accordance with the provisions of the applicable Articles of Association.
   - The Board of Commissioners supervises credit distribution by approving credit decisions above a certain nominal amount and granting credit approvals to related parties.
   - The Board of Commissioners provides insights, input, and approval on the proposed Division of Duties and Responsibilities of the Board of Directors and the BCA Main Organizational Framework.
b. Directing, monitoring, and evaluating the implementation of BCA's strategic policies and providing advice to the Board of Directors in accordance with regulations, including:
   - The Board of Commissioners approved the Board of Directors' plan to repurchase BCA shares. The Board of Commissioners also ensured the share purchase complies with the applicable laws and BCA's internal regulations.
   - The Board of Commissioners reviewed and approved proposed adjustments to the Equity Participation Provisions.
   - The Board of Commissioners provided direction to the Board of Directors and approval regarding the divestment of subsidiaries.

- The Board of Commissioners reviewed and approved updates to the Recovery Plan submitted to the Regulator.
- The Board of Commissioners submitted an annual Management Report and its Supervisory Results regarding the Special Profit and Loss for Payment System Services to Bank Indonesia.
- The Board of Commissioners reported its supervision of the Bank's Business Plan and the results of its supervision of the implementation of internal control policies and procedures in the Bank's financial reporting process to the Financial Services Authority (OJK) on a semi-annual basis.
- The Board of Commissioners reviewed the implementation of the Bank's Business Plan submitted by the Board of Directors to the OJK.
- The Board of Commissioners monitored the Bank's Information Technology Strategic Plan.
- The Board of Commissioners provided insights and input to the Board of Directors when discussing BCA's performance periodically.
- The Board of Commissioners monitors and provides input on ESG developments.
- The Board of Commissioners and Directors discuss industry updates subject to regulatory attention.

c. Ensuring the implementation of Corporate Governance principles in all BCA business activities at all levels of the BCA organization, by supervising at least:
   1) Monitoring and providing regular input to the Board of Directors regarding the implementation of corporate governance;
   2) Implementation of the duties and responsibilities of the Board of Commissioners and Directors;
   3) Implementation of the activities of members of the Board of Directors and Board of Commissioners who hold positions in non-profit organizations or institutions. These matters have been discussed in Board of Commissioners meetings.
   4) Implementation of Affiliated Transactions conducted by BCA includes, among other things, the fairness of the transaction object and the fairness opinion from a licensed and registered Independent Appraiser, while considering the recommendations of the Audit Committee.
   5) Completeness and implementation of the duties of committees and work units exercising internal control functions;
      » Conduct regular discussions with the Audit Committee, Risk Monitoring Committee, and Integrated Governance Committee regarding the implementation reports submitted by each Committee.
      » Approve the membership of the Remuneration and Nomination Committee.
      » Review and approve adjustments to the Audit Committee Charter.
   6) Implementation and periodic evaluation of the remuneration policy;
   7) Implementation of the compliance function, internal auditors, and external auditors:

      Compliance Function
      - The Board of Commissioners oversees the Bank's compliance with applicable rules and regulations.
      - The Board of Commissioners reviews reports on the implementation of the duties and responsibilities of the BCA Integrated Compliance Work Unit.
      - The Board of Commissioners receives, monitors, and discusses with the Board of Directors the development of new regulations from Bank Indonesia and OJK.
      - The Board of Commissioners periodically discusses the implementation of Anti-Money Laundering, Countering the Financing of Terrorism, and Countering the Proliferation of Weapons Financing of Mass Destruction (AML, CFT, and CPF) programs while approving adjustments to AML, CFT, and CPF policy and implementation provisions.

      Internal Auditor Function
      - The Board of Commissioners receives reports on the implementation of key internal audit findings on a semi-annual basis, discusses them, and provides input to the Internal Audit Division (DAI) before submitting them to the OJK.
      - The Board of Commissioners receives audit reports from the DAI periodically and discusses these findings with the DAI and the Audit Committee, particularly those deemed necessary for the Board of Commissioners' information and input.
      - The Board of Commissioners evaluates the DAI's performance based on recommendations from the Audit Committee.

      External Auditor Function
      - Based on recommendations from the Audit Committee, the Board of Commissioners has already submitted a proposal to the 2025 BCA Annual General Meeting of Shareholders (AGM) regarding the appointment of the Public Accounting Firm (KAP) Rintis, Jumadi, Rianto & Rekan, part of the PwC global network of firms, to audit BCA's financial statements for the 2025 fiscal year. This was approved at the AGM.

   8) Implementation of risk management, including internal control systems:
      » The Board of Commissioners oversees the management of assets and liabilities (ALCO) carried out by the BCA management.

» The Board of Commissioners periodically evaluates the Risk Management Policy, including approving the Credit Rescue and Write-Off Policy, the Banking Book Interest Rate Risk Management Policy, the Business Continuity Management Policy, and the MSME Business Credit KUR/Kredit Usaha Rakyat Restructuring Relaxation Policy.
» The Board of Commissioners discusses and provides direction to the Board of Directors and work units regarding risk developments in the banking industry, including discussions on cyber risk and reputation risk, which are increasingly being implemented due to digital transformation.

9) Provision of funds to related parties and the provision of large funds;
10) BCA's strategic plan;
11) Transparency of financial and non-financial conditions;
12) Approving and periodically reviewing BCA's vision, mission, and core values.

d. Overseeing the implementation of Integrated Governance, including evaluating and directing adjustments to the BCA Integrated Governance Guidelines.
e. Ensuring the Board of Directors has followed up on audit findings and recommendations from the Internal Auditor (DAI), External Auditor, the results of supervision by the OJK, Bank Indonesia, and/or other authorities.
f. Providing approval for the merger or amalgamation, and/or integration plan, which includes a summary of the independent appraiser's report.
g. Notifying the OJK or Bank Indonesia no later than 5 working days after discovery of violations of laws and regulations in the financial, banking, and those related to BCA's business activities and/or circumstances or anticipated circumstances potentially jeopardize BCA's business continuity.
h. The Board of Commissioners is required to ensure the established committees carry out their duties effectively and evaluate their performance at the end of each financial year.
i. Organizing meetings, including preparing minutes of meetings, in the following areas:
   1) Regular meetings of the Board of Commissioners at least once every 2 months.
   2) Regular meetings of the Board of Commissioners and Directors at least once every 4 months.
j. Under certain circumstances, organizing the Annual General Meeting of Shareholders (AGMS) and other GMS in accordance with its authority as stipulated in applicable laws and regulations and BCA's Articles of Association.
k. Preparing and submitting reports to the GMS, the OJK, or other parties.
l. Approving the Bank's Business Plan and Sustainable Finance Action Plan prepared by the Board of Directors.

Duties and Responsibilities of the President Commissioner

The President Commissioner performs the same duties and responsibilities as the Board of Commissioners mentioned above, along with additional duties and responsibilities, namely:

a. Calling Board of Commissioners meetings.
b. Chairing Board of Commissioners meetings.
c. Chairing the General Meeting of Shareholders.
d. Coordinating the performance of Board of Commissioners duties and responsibilities.
e. Signing mandatory regulatory documents jointly with the President Director in accordance with applicable regulations.

In accordance with its duties and responsibilities, throughout 2025, the BCA Board of Commissioners was not involved in decision-making regarding BCA's operational activities, except in matters mandated by BCA's Articles of Association.

3. Authority of the Board of Commissioners

In performing its duties and responsibilities, the BCA Board of Commissioners has the authority to:

a. Access buildings or other premises used or controlled by BCA, inspect all financial records, letters, and other evidence, verify cash balances and other assets, and review all actions taken by the Board of Directors.
b. Request explanations from the Board of Directors regarding all matters concerning BCA.
c. Temporarily suspend one or more members of the Board of Directors if such members act in contradiction to BCA's Articles of Association, cause harm to BCA, neglect duties, and/or violate the applicable laws and regulations.
d. Propose the subtitution and/or appointment of Board of Directors members to the GMS, by considering recommendations from the Remuneration and Nomination Committee.
e. Evaluate and decide on Board of Directors requests regarding transactions that require Board of Commissioners approval under BCA's Articles of Association, namely:
   1) Lending money or providing credit facilities or other banking facilities similar to or resulting in loans:
      i. To related parties as stipulated in Bank Indonesia, OJK, or other authorized agency regulations concerning Legal Lending Limits for Commercial Banks;

ii. Exceeding specific amounts determined periodically by the Board of Commissioners.

2) Providing guarantees or debt security (borgtocht):
   i. To secure related party payment obligations to other parties as stipulated in Bank Indonesia, OJK, or other authorized agency regulations concerning Legal Lending Limits for Commercial Banks;
   ii. To secure third-party obligations for amounts exceeding specific limits determined periodically by the Board of Commissioners.
3) Purchasing or otherwise acquiring immovable property, except in the context of implementing Article 3, paragraph 2, point q of BCA's Articles of Association exceeding specific amounts determined periodically by the Board of Commissioners. This involves customary banking activities permitted by law, including credit restructuring or recovery actions such as purchasing collateral, whether in whole or in part, through auctions or other means, where debtors fail to meet obligations, provided such purchased collateral is liquidated promptly.
4) Establishing new companies, conducting, divesting, reducing, or increasing capital participation, except:
   i. Capital increases derived from BCA stock dividends; or
   ii. Capital participation for credit recovery purposes, while remaining compliant with applicable laws and regulations.
5) Borrowing money not included in the provisions of the BCA Articles of Association regarding public fund collection in the form of demand deposits, time deposits, certificates of deposit, savings, and/or other equivalent forms.
6) Transferring or releasing BCA's written-off receivables, in whole or in part, in amounts determined periodically by the Board of Commissioners.
7) Selling, transferring, releasing rights, or pledging/collateralizing BCA assets above specific values determined periodically by the Board of Commissioners, but less than or equal to ½ (one-half) of BCA's net assets stated in the balance sheet, whether in a single transaction or a series of independent or related transactions within one fiscal year.
8) Executing legal actions or strategic transactions potentially impacting BCA's business continuity significantly, with specific categories of such actions or transactions determined periodically by the Board of Commissioners.

The BCA Board of Commissioners consistently adheres to the Articles of Association, the Board of Commissioners' Charter, and the applicable laws and regulations in performing its duties, responsibilities, and authorities.

4. Criteria for Members of the Board of Commissioners

Members of the BCA Board of Commissioners are individuals who meet the criteria and requirements, including those set out in the Board of Commissioners Charter, which is available for download from the Organization Structure section of the BCA website https://www.bca.co.id/en/tentang-bca/tata-kelola/struktur-organisasi.

Criteria for members of the BCA Board of Commissioners include the following:

a. possess integrity, including:
   1) possess good morals, ethics, and integrity;
   2) be competent to perform legal acts;
   3) have a commitment to comply with laws and regulations and support OJK policies;
   4) have a commitment to the development of sound banking;
b. possess competencies, including:
   1) Adequate banking knowledge relevant to their position;
   2) Experience in banking and/or finance;
   3) Possess knowledge and/or expertise in areas required by BCA;
c. possess a good reputation, including:
   1) having no record of non-performing loans and/or non-performing financing;
   2) in 5 (five) years prior to appointment and during their term of office:
      a) never been declared bankrupt;
      b) never having served as a shareholder, non-shareholder Insurance Company Controller, member of the Board of Directors or member of Board of Commissioners member found liable for a company's bankruptcy within 5 years prior to nomination;
      c) never been a member of the Board of Directors and/or Board of Commissioners who, during their term of office:

i. has failed to hold an Annual General Meeting of Shareholders;
ii. has failed to fulfill their accountability as a member of the Board of Directors and/or Board of Commissioners at a General Meeting of Shareholders or has failed to provide accountability as a member of the Board of Directors and/or Board of Commissioners to a General Meeting of Shareholders; and
iii. has caused a company holding a permit, approval, or registration from the Financial Services Authority (OJK) to fail in its obligation to submit annual reports and/or financial statements to OJK;

3) have never been convicted of a criminal offense within a certain period prior to their nomination. The term "criminal offense" refers to:
   a) a criminal offense in the financial services sector for which the sentence has been completed within the 20 years prior to nomination;
   b) a felony, namely a crime listed in the Criminal Code (KUHP) and/or a similar KUHP abroad, punishable by imprisonment of 1 year or more, for which the sentence has been completed within the 10 years prior to nomination; and/or
   c) other crimes punishable by imprisonment of 1 year or more, including corruption, money laundering, narcotics/psychotropic substances, smuggling, customs, excise, human trafficking, illicit arms trafficking, terrorism, counterfeiting, taxation, forestry, environmental, maritime, and fisheries offenses, for which the sentence has been completed within the 20 years prior to nomination;
4) maintaining BCA's reputation;
   a) does not fall under the category of parties prohibited from becoming a Principal Party;
   b) has passed the Fit and Proper Test in accordance with OJK regulations; and
   c) has a commitment to not commit and/or repeat any acts and/or actions resulting in inclusion as a party prohibited from becoming a Main Party.

5. Nomination of the Board of Commissioners' Members

The nomination process for members of the Board of Commissioners refers to Article 7 and Article 26 of OJK Regulation No. 33/POJK.04/2014 concerning the Board of Directors and Board of Commissioners of Issuers or Public Companies, as well as Article 41 of the OJK Regulation concerning the Implementation of Good Corporate Governance for Commercial Banks.

Nomination Mechanism

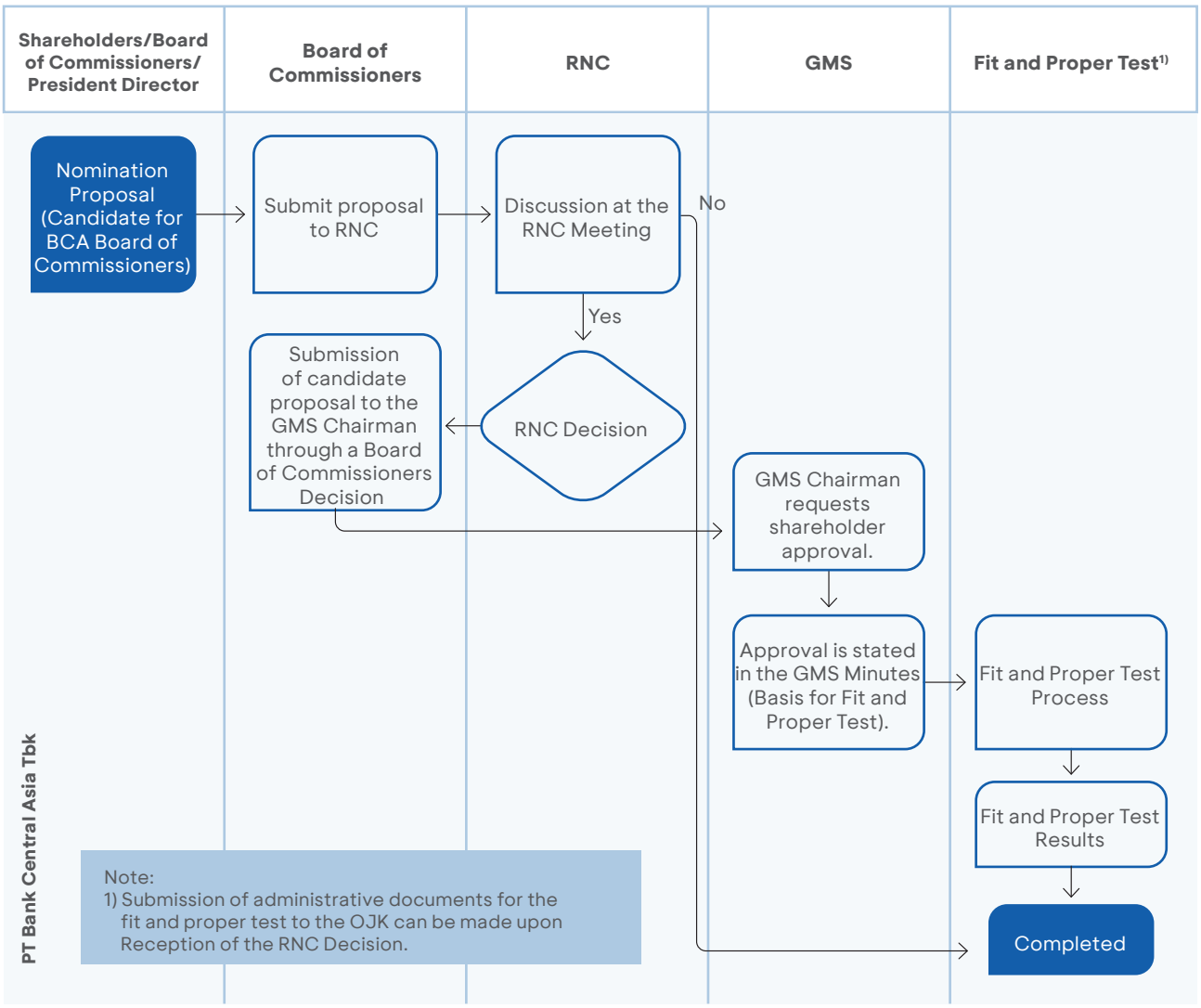
BCA has established regulations regarding the nomination mechanism in the document of Nomination Mechanism for the Board of Commissioners and Directors, which is publicly accessible through the BCA website's Corporate Governance section (https://www.bca.co.id/en/tentang-bca/tata-kelola/acgs/kebijakan-gcg).

Referring to the provisions concerning the Implementation of Good Corporate Governance for Commercial Banks, the process for nominating members of the Board of Commissioners is as follows:

a. Proposals from Shareholders/Board of Commissioners/President Director regarding nominations for the Board of Commissioners are submitted to the Board of Commissioners.
b. The Board of Commissioners requests the Remuneration and Nomination Committee (KRN) to discuss the proposals regarding nominations for the Board of Commissioners.
c. The KRN discusses the proposals in a KRN meeting. The discussion is outlined in the Minutes of the RNC Meeting. Matters considered at the meeting include:
   1) Reasons and/or considerations for the proposal (including those based on interview results, a review of financial reputation, experience, track record, and public opinion circulating in various media);
   2) Candidate criteria and qualifications aligning with BCA's strategic direction;
   3) The RNC has taken the following steps:
      i. Considering external and internal conditions in accordance with BCA's strategic direction;
      ii. Considering diversity in terms of gender, age, education, and expertise.
      iii. Communicating with the Controlling Shareholder (if the proposal is not from the Controlling Shareholder).
d. Following the discussion, the RNC provides a recommendation to the Board of Commissioners, which is outlined in a RNC Decision.
e. Based on the RNC recommendation, the Board of Commissioners submits candidates for the Board of Commissioners to the Chairman of the GMS through a Board of Commissioners Decision.
f. The Chairman of the GMS requests Shareholder approval for the GMS agenda item related to the nomination of the Board of Commissioners.
g. After receiving approval from the GMS, the approval is outlined in the Minutes of the GMS, which serve as the basis for the Fit and Proper Test for candidates of the Board of Commissioners.
h. BCA may utilize the services of an independent and reputable third party in the selection process for candidates for the Board of Commissioners.

The explanation of the nomination process is illustrated in the diagram below:

Nomination Mechanism for Members of the BCA Board of Commissioners



The Board of Directors succession policy is formulated by BCA's RNC. This succession policy is available in the Remuneration and Nomination Committee section of this Annual Report.

6. Number and Composition of the Board of Commissioners' Members

BCA has determined the number and composition of the Board of Commissioners' members in accordance with the Board of Commissioners Charter.

OJK Regulation Provisions concerning the Implementation of Governance for Commercial Banks	Implementation at BCA
Have at least 3 members on the Board of Commissioners and a maximum of the same number of members on the Board of Directors.	The Board of Commissioners consists of 5 members.
Have at least 1 member of the Board of Commissioners domiciled in Indonesia.	All members of the BCA Board of Commissioners are domiciled in Indonesia.
Have Independent Commissioners representing at least 50% of the total number of members on the Board of Commissioners.	Total number of BCA Independent Commissioners is 3 people or 60% of the total number of the BCA Board of Commissioners' members.

As of December 31, 2025, the BCA Board of Commissioners comprises 5 members, consisting of 1 President Commissioner, 1 Commissioner, and 3 Independent Commissioners. The total membership does not exceed the size of the BCA Board of Directors. Independent Commissioners represent 60% of the total Board of Commissioners.

In 2025, BCA underwent changes to its Board of Commissioners composition based on the Third Agenda of the 2025 Annual GMS. Details of these changes are available in the General Meeting of Shareholders section of this Annual Report. The 2025 Board of Commissioners composition is recorded in the PT Bank Central Asia Tbk Meeting Resolutions Deed of Statement No. 178 dated May 26, 2025, made before Christina Dwi Utami, S.H., M.Hum., M.Kn., Notary in Jakarta.

BCA Board of Commissioners' Composition (January 1, 2025 - May 31, 2025)

Name	Position	Approval Letter No.	Period of Office
Djohan Emir Setijoso	President Commissioner	13/99/GBI/DPIP/Rahasia dated August 25, 2011	2021 – 2025
Tonny Kusnadi	Commissioner	5/4/DpG/DPIP/Rahasia dated September 04, 2003	2021 – 2026
Cyrillus Harinowo	Independent Commissioner	5/4/DpG/DPIP/Rahasia dated September 04, 2003	2021 – 2026
Raden Pardede	Independent Commissioner	8/84/DPB3/TPB3-2 dated August 16, 2006	2021 – 2026
Sumantri Slamet	Independent Commissioner	SR-117/D.03/2016 dated July 11, 2016	2021 – 2026

BCA Board of Commissioners' Composition (June 01, 2025 - December 31, 2025)

Name	Position	Approval Letter No.	Period of Office
Jahja Setiaatmadja	President Commissioner	KEPR-27/D.03/2025 dated April 9, 2025	2025 – 2026
Tonny Kusnadi	Commissioner	5/4/DpG/DPIP/Rahasia dated September 4, 2003	2021 – 2026
Cyrillus Harinowo	Independent Commissioner	5/4/DpG/DPIP/Rahasia dated September 4, 2003	2021 – 2026
Raden Pardede	Independent Commissioner	8/84/DPB3/TPB3-2 dated August 16, 2006	2021 – 2026
Sumantri Slamet	Independent Commissioner	SR-117/D.03/2016 dated July 11, 2016	2021 – 2026

All members of the BCA Board of Commissioners have obtained approval and have passed the fit and proper test from Bank Indonesia (currently OJK) before carrying out their duties and functions. This is in accordance with OJK Regulation No. 27/POJK.03/2016, OJK Circular Letter No. 39/SEOJK.03/2016 concerning the Fit and Proper Test for Prospective Controlling Shareholders, Prospective Members of the Board of Directors, and Prospective Members of the Board of Commissioners of Banks, PBI No. 12/23/PBI/2010 concerning the Fit and Proper Test and SE BI No. 13/8/DPNP concerning the Fit and Proper Test as amended by SE BI No. 13/26/DPNP dated November 30, 2011.

7. The Board of Commissioners' Term of Office

In accordance with BCA's Articles of Association, the term of office of members of the Board of Commissioners is 5 years from the date determined at the GMS. The term of office of members of the Board of Commissioners for this period will end at the closing of BCA's 2026 Annual GMS. The GMS retains the authority to dismiss one or more members of the Board of Commissioners at any time prior to the end of their term.

The term of office of a member of the Board of Commissioners automatically ends if the person concerned:
a. Is declared bankrupt or placed under guardianship based on a court decision;
b. Resigns from office in accordance with applicable regulations;
c. Passes away;
d. Is dismissed based on a resolution of the General Meeting of Shareholders;
e. No longer meets the requirements of applicable laws and regulations.

8. Orientation Program for New Members of the Board of Commissioners

New members of the Board of Commissioners are required to attend an orientation program to properly carry out their duties and responsibilities as members of the Board of Commissioners.

The orientation program for the Board of Commissioners is regulated in:
a. BCA Governance Guidelines, Chapter 3 concerning the Board of Commissioners Charter.
b. Board of Directors Decision No. 189/SK/DIR/2020 dated December 4, 2020, concerning the Orientation Guidelines for New Members of the Board of Directors and Board of Commissioners of PT Bank Central Asia Tbk (BCA).

The orientation program includes, among others:
a. Insight into BCA's Vision, Mission, Corporate Values, and Strategy;
b. BCA's medium- and long-term plans (current year's Business Plan/RBB);
c. BCA's performance and financial condition; and
d. Matters relevant to the banking sector.

Orientation Procedures

Orientation for new members of the Board of Commissioners can be conducted through, among others:

a. Presentations by the Head Office Work Unit (UKKP);
b. Visits to various BCA activity locations;
c. Meetings and discussions with other members of the Board of Directors and Board of Commissioners to discuss various BCA issues or other required information; and
d. Studying various BCA information available electronically (online).

The 2025 Orientation Implementation

In 2025, an orientation program was implemented for new members of the Board of Commissioners. Mr. Jahja Setiaatmadja served as President Commissioner as of the GMS on March 12, 2025. Mr Jahja Setiaatmadja effectively serve as President Commissioner as of June 1, 2025. Mr. Jahja Setiaatdmadja has obtained a presentation regarding the Board of Commissioners charter and the implementation of the Board of Commissioners' duties and responsibilities during 2024. The presentation regarding the Board of Commissioners charter was delivered on June 5, 2025.

9. Training Programs to Enhance the Competence of the Board of Commissioners

BCA has a training program policy for the Board of Commissioners as regulated in the Board of Commissioners' Charter. To enhance competence and support the implementation of their duties and responsibilities, BCA requires members of the Board of Commissioners to participate in at least 1 (one) training program annually. In 2025, these training programs were conducted both offline and online.

The training programs attended by members of the Board of Commissioners throughout 2025 are as follows:

Training Programs Attended by Members of the Board of Commissioners in 2025

No.	Name	Training Program	Organizer	Date	Location	Means/Forms
1	D.E. Setijoso[1)]	Services Industry Annual Meeting and Seminar on Financial Sector Development in Implementing the Mandate of the P2SK Law	OJK	February 11, 2025	Jakarta, Indonesia	Conference
2	Jahja Setiaatmadja[2)]	International Monetary Conference 2025	International Monetary Conference (IMC)	June 01-03, 2025	Brussel, Belgia	Conference
		GenAI Tech Day	BCA	July 23, 2025	Jakarta, Indonesia	Conference
		BCA Wealth Summit 2025	BCA	September 17-18, 2025	Jakarta, Indonesia	Conference
		18th JCB World Conference 2025	JCB	November 05-06, 2025	Incheon, Korea Selatan	Conference
		Enhancing Sustainability through GCG	BCA	November 25, 2025	Jakarta, Indonesia	Conference
3	Tonny Kusnadi	BCA Data Privacy Summit 2025	BCA	February 03, 2025	Jakarta, Indonesia	Conference
		Risk Management Briefing	Ikatan Bankir Indonesia - Banking Competency Center (IBI BCC)	July 31 – August 01, 2025	Jakarta, Indonesia	Conference
		BCA Wealth Summit 2025	BCA	September 17-18, 2025	Jakarta, Indonesia	Conference
		Enhancing Sustainability through GCG	BCA	November 25, 2025	Jakarta, Indonesia	Conference

Training Programs Attended by Members of the Board of Commissioners in 2025

No.	Name	Training Program	Organizer	Date	Location	Means/Forms
4	Cyrillus Harinowo	BCA Data Privacy Summit 2025	BCA	February 03, 2025	Jakarta, Indonesia	Conference
		Starting Year Forum 2025: Economic Outlook 2025	Infobank Media Group	February 04, 2025	Jakarta, Indonesia	Conference
		Leadership Excellence: Harnessing the Power of Technology and Fine Arts (ASEAN Global Leadership Program - AGLP)	SRW & Co.	May 19-23, 2025	Paris, Perancis	Conference
		GenAI Tech Day	BCA	July 23, 2025	Jakarta, Indonesia	Conference
		BCA Wealth Summit 2025	BCA	September 17-18, 2025	Jakarta, Indonesia	Conference
		Indonesia Knowledge Forum (IKF)	BCA	October 28-29, 2025	Jakarta, Indonesia	Conference
		Enhancing Sustainability through GCG	BCA	November 25, 2025	Jakarta, Indonesia	Conference
5	Raden Pardede	BCA Trading Trends 2025	BCA	January 09, 2025	Jakarta, Indonesia	Conference
		GenAI Tech Day	BCA	July 23, 2025	Jakarta, Indonesia	Conference
		BCA Wealth Summit 2025	BCA	September 17-18, 2025	Jakarta, Indonesia	Conference
		Enhancing Sustainability through GCG	BCA	November 25, 2025	Jakarta, Indonesia	Conference
6	Sumantri Slamet	BCA Trading Trends 2025	BCA	January 09, 2025	Jakarta, Indonesia	Conference
		BCA Data Privacy Summit 2025	BCA	February 03, 2025	Jakarta, Indonesia	Conference
		Leading the AI-Driven Organization	MIT Sloan Executive Education	July 21-25, 2025	Cambridge, USA	Conference
		BCA Wealth Summit 2025	BCA	September 17-18, 2025	Jakarta, Indonesia	Conference
		Indonesia Knowledge Forum (IKF)	BCA	October 28-29, 2025	Jakarta, Indonesia	Conference
		Enhancing Sustainability through GCG	BCA	November 25, 2025	Jakarta, Indonesia	Conference

Notes:
1) Resigned from his position as President Commissioner effective June 1, 2025.
2) Term as President Director ends effective 1 June 2025, and effectively assumed his position as President Commissioner on June 1, 2025.

Inaccordance with OJK Regulation No. 24 of 2022 concerning Human Resources Quality Development for Commercial Banks and OJK Circular Letter No. 28/SEOJK.03/2022 concerning Risk Management Certification for Commercial Bank Human Resources, all Board of Commissioners members hold Risk Management Certification and/or Refreshment credits pursuant to applicable regulations.

10. Board of Commissioners Share Ownership Reaching 5% (Five Percent) or More of Paid-Up Capital

BCA's reporting policy for Board of Commissioners share ownership refers to Article 57 of OJK Regulation No. 17 of 2023 regarding Governance Implementation for Commercial Banks, OJK Circular Letter No. 14/SEOJK.03/2025 regarding Governance Implementation for Commercial Banks, and OJK Regulation No. 4 of 2024 concerning Reporting of Share Ownership and Share Pledging Activities at the Public Companies.

Implementation of Reporting Policies for Share Ownership or Changes in Share Ownership

The Board of Commissioners Charter regulates the following:

a. Disclosure obligations for Board of Commissioners share ownership reaching 5% (five percent) or more of paid-up capital, including the type and number of shares held in BCA, other banks, non-bank financial institutions, and other companies located domestically or abroad. Additionally, BCA maintains a Special Register as mandated by Article 50 of the Limited Liability Company Law.
b. The obligation of members of the Board of Commissioners to submit information to BCA regarding ownership and changes in BCA shares within a maximum of 3 (three) working days after the occurrence of ownership or any change in ownership of shares of the Public Company. The policy for reporting ownership or any change in share ownership of the Board of Directors is in accordance with OJK Regulation No. 4 of 2024 concerning Reports on Ownership or Any Change in Share Ownership of Public Companies and Reports on Activities of Pledge of Shares of Public Companies and has been disseminated through Memorandum No. 075/MO/ESG/2024 dated August 06, 2024 by the Corporate Secretary to all Directors and Board of Commissioners.

BCA has also submitted a report on the share ownership of the BCA Board of Commissioners at the beginning of each month and on any changes in the share ownership of the Board of Commissioners in 2025 through the e-reporting system to the OJK and the IDX as a form of BCA's openness and compliance with internal and external policies regarding share ownership reports.

Table of Board of Commissioners Share Ownership Reaching 5% (Five Percent) or More of Paid-Up Capital as of December 31, 2025

Name	Share ownership of the Board of Commissioners' members amounting to 5% or more in:			
	BCA	Other Banks	Non-Bank Financial Institutions	Other Companies
Djohan Emir Setijoso[1)]	-	-	-	√
Jahja Setiaatmadja[2)]	-	-	-	√
Tonny Kusnadi	-	-	-	√
Cyrillus Harinowo	-	-	-	√
Raden Pardede	-	-	-	√
Sumantri Slamet	-	-	-	-

1) Resigned from his position as President Commissioner effective June 1, 2025.
2) Term as President Director ends effective 1 June 2025, and effectively assumed his position as President Commissioner on June 1, 2025.

All members of the Board of Commissioners do not have indirect ownership of BCA shares. The Board of Commissioners cumulatively owns 0.093% of BCA shares. The following details the direct ownership of BCA shares by members of the Board of Commissioners in 2025, along with the percentages at the beginning and end of the fiscal year.

Table of Total BCA Share Ownership by the Board of Commissioners (January 1, 2025 - May 31, 2025)

Board of Commissioners	Position	Total Ownership as of January 1, 2025	Percentage	Total Ownership as of May 31, 2025	Percentage
Djohan Emir Setijoso	President Commissioner	106,824,845	0.087%	107,098,403	0.087%
Tonny Kusnadi	Commissioner	7,269,681	0.006%	7,502,058	0.006%
Cyrillus Harinowo	Independent Commissioner	N/A	N/A	N/A	N/A
Raden Pardede	Independent Commissioner	N/A	N/A	N/A	N/A
Sumantri Slamet	Independent Commissioner	N/A	N/A	N/A	N/A
TOTAL		**114,094,526**	**0.093%**	**114,600,461**	**0.093%**

Table of Total BCA Share Ownership by the Board of Commissioners (June 1, 2025 - December 31, 2025)

Board of Commissioners	Position	Total Ownership as of June 1, 2025	Percentage	Total Ownership as of December 31, 2025	Percentage
Jahja Setiaatmadja	President Commissioner	35,805,144	0.029%	34,933,644	0.028%
Tonny Kusnadi	Commissioner	7,502,058	0.006%	7,502,058	0.006%
Cyrillus Harinowo	Independent Commissioner	N/A	N/A	N/A	N/A
Raden Pardede	Independent Commissioner	N/A	N/A	N/A	N/A
Sumantri Slamet	Independent Commissioner	N/A	N/A	N/A	N/A
TOTAL		**43,307,202**	**0.035%**	**42,435,702**	**0.034%**

11. Concurrent Positions of the Board of Commissioners' Members

The provisions regarding concurrent positions of the BCA Board of Commissioners are based on Article 24 of OJK Regulation No. 33/POJK.04/2014 concerning the Board of Directors and the Board of Commissioners of Issuers and Public Companies and Article 46 of OJK Regulation on the Implementation of Good Corporate Governance for Commercial Banks, as follows:

a. Members of the BCA Board of Commissioners shall not hold concurrent positions:
   1) As members of the Board of Directors, Board of Commissioners, or Executive Officers:
      a) in financial institutions or financial companies, whether banks or non-banks;
      b) in more than one non-financial institution or company, whether domiciled domestically or internationally;
   2) In functional duties at banking financial institutions and/or non-bank financial institutions domiciled domestically or internationally;
   3) In other positions that may give rise to a conflict of interest in carrying out duties as members of the Board of Commissioners; and/or
   4) In other positions in accordance with statutory provisions.

b. Independent Commissioners are prohibited from holding concurrent positions as public officials, namely individuals appointed and assigned to hold specific positions or assignments in public bodies whose funding is partially or entirely sourced from the state budget and/or regional budgets.

c. Concurrent positions as referred to in letter a above are not considered if:
   1) A member of the Board of Commissioners serves as a member of the Board of Directors, a member of the Board of Commissioners, or an Executive Officer exercising supervisory functions in 1 (one) non-bank subsidiary controlled by BCA;
   2) A Non-Independent Commissioner performs functional duties for a BCA shareholder in the form of a legal entity within the BCA business group; and/or
   3) A member of the Board of Commissioners holds a position in a non-profit organization or institution; as long as the person concerned does not neglect the performance of their duties and responsibilities as a member of the BCA Board of Commissioners.

d. A member of the BCA Board of Commissioners may hold concurrent positions as a committee member on a maximum of 5 (five) committees at an Issuer or Public Company where the person concerned also serves as a member of the Board of Directors or a member of the Board of Commissioners.

Throughout 2025, all members of the BCA Board of Commissioners did not hold positions in any of BCA's Subsidiaries. The following information relates to concurrent positions held by members of the Board of Commissioners in other agencies/companies/organizations/non-profit institutions/committees throughout 2025.

Table of Concurrent Positions of BCA's Board of Commissioners in 2025

Name	Position at BCA	Position at Other Banks	Position in Company/Organization/Non-Profit Organization	Business Field
Djohan Emir Setijoso[1)]	President Commissioner	-	-	-
Jahja Setiaatmadja[2)]	President Commissioner	-	Deputy Chairman of the Supervisory Board of the Indonesian Bankers Association (IBI)	Non-profit organizations and professional organizations
			Member of the Advisory Board of the Indonesian Listed Companies Association	
			Member of the Supervisory Board of the National Banks Association (Perbanas)	
			Treasurer General of the Indonesian Association of Economists (ISEI)	

Name	Position at BCA	Position at Other Banks	Position in Company/Organization/Non-Profit Organization	Business Field
			Member of the Honorary Council of the Independent Accreditation Institute for Economics, Business, Management, and Accounting (Lamemba)	
Tonny Kusnadi	Commissioner	-	President Commissioner of PT Sarana Menara Nusantara Tbk (Serving until April 23, 2025)	Telecommunication Tower Operator
Cyrillus Harinowo	Independent Commissioner	-	Member of the Board of Trustees of the Atma Jaya Foundation	-
Raden Pardede	Independent Commissioner	-	Independent Commissioner of PT Global Digital Niaga Tbk (Serving until June 11, 2025)	Retail Trading through Digital Platforms
			Deputy Chairman of the Advisory Council of the Indonesian Chamber of Commerce and Industry (KADIN)	-
Sumantri Slamet	Independent Commissioner	-	Audit Committee of the Indonesian Bankers Association (IBI)	Professional organization

1) Resigned from his position as President Commissioner effective June 1, 2025.
2) Term as President Director ends effective 1 June 2025, and effectively assumed his position as President Commissioner on June 1, 2025.

12. Assessment of Committees under the Board of Commissioners

Committees established under the Board of Commissioners to support the implementation of their duties include:

a. Audit Committee (AC)
b. Risk Oversight Committee (ROC)
c. Remuneration and Nomination Committee (RNC)
d. Integrated Governance Committee (IGC)

The Board of Commissioners conducts assessments of these committees through the following procedures:

1. **Criteria**
   The assessment criteria for committees under the Board of Commissioners are based on compliance with the charter and the implementation of each committee's work/duties.
2. **Process**
   Each committee submits an accountability report for evaluation by the Board of Commissioners. The committees actively discuss work programs periodically in accordance with developments in BCA's condition, the economy, and applicable regulations. Assessments are conducted by the Board of Commissioners once a year.
3. **Results**
   The Board of Commissioners considers all committees under its supervision to have performed their duties and responsibilities effectively throughout 2025, while upholding high standards of competence and quality.

Assessment Results of Committees Under the Board of Commissioners

Committees	Assessments
1. Audit Committee	The Audit Committee has ensured the implementation of internal controls and has effectively assisted the Board of Commissioners in overseeing internal and external audit functions, corporate governance implementation, and compliance with applicable regulations. Throughout 2025, the Audit Committee has performed its duties effectively, has convened 30 meetings, has participated in education or training, and has completed the Audit Committee work program. Information regarding meeting attendance, education or training, and the Audit Committee work program is available in the Audit Committee Chapter on page 316.

Assessment Results of Committees Under the Board of Commissioners

Committees	Assessments
2. ROC	The ROC has ensured BCA maintains a risk management system providing protection against risks faced by the Bank. Throughout 2025, the ROC has convened 16 meetings, has participated in education or training, and has completed the ROC work program. Information regarding meeting attendance, education or training, and the ROC work program is available in the Risk Oversight Committee Chapter on page 322.
3. RNC	The RNC has performed its duties in providing recommendations to the Board of Commissioners regarding BCA's overall remuneration policy. Throughout 2025, the RNC has convened 10 meetings, has participated in education or training, and has completed the RNC work program. Information regarding meeting attendance, education or training, and the RNC work program is available in the Remuneration and Nomination Committee Chapter on page 328.
4. IGC	The IGC supports the Board of Commissioners in overseeing the implementation of integrated governance within BCA and its subsidiaries. Throughout 2025, the IGC has convened 6 meetings, has participated in education or training, and has executed the IGC work program. Information regarding meeting attendance, education or training, and the IGC work program is available in the Integrated Governance Committee Chapter on page 332.

A detailed explanation regarding committees under the Board of Commissioners is presented in the Committees under the Board of Commissioners Chapter on page 316 of this Annual Report.

13. Board of Commissioners Duty Implementation Report

The complete Report on the Implementation of the Duties of the Board of Commissioners is presented on page 26 of the Board of Commissioners' Report section of this Annual Report.

Policies and implementation of the Board of Commissioners meetings, including joint meetings with the Board of Directors, and the attendance rate of each Board of Commissioners member are presented in full on pages 290 and 300 within the Board of Commissioners, Board of Directors, and Joint Meetings section of this Annual Report.

14. Board of Commissioners Performance Assessment

The performance assessment for the Board of Commissioners members—covering performance assessment procedures, criteria used, and the assessing parties—is available on page 305 within the Performance Assessment of the Board of Commissioners and Directors section of this Annual Report.

INDEPENDENT COMMISSIONERS

As of December 31, 2025, BCA's Independent Commissioners consist of 3 (three) members out of the 5 (five) members of the Board of Commissioners, representing 60% (sixty percent) of the total Board composition. In this regard, the composition of BCA's Board of Commissioners complies with OJK Regulation No. 17 of 2023 concerning the Implementation of Corporate Governance for Commercial Banks and OJK Circular Letter No. 14/SEOJK.03/2025 concerning the Implementation of Corporate Governance for Commercial Banks, which require that Independent Commissioners must account for at least 50% (fifty percent) of the total members of the Board of Commissioners.

1. Criteria of the Independent Commissioners

The criteria to be fulfilled by all BCA Independent Commissioners include:

1. Not having worked for or having the authority and responsibility to plan, lead, control, or supervise BCA's activities within the last 6 (six) months, except for reappointment as an Independent Commissioner of BCA for the following term;
2. Not owning shares in BCA, either directly or indirectly;
3. Not having any affiliation with BCA, other members of the Board of Commissioners, members of the Board of Directors, and/or BCA's Controlling Shareholders;
4. Not having any financial, managerial, shareholding, and/or family affiliations with members of the Board of Directors, other members of the Board of Commissioners, and/or the ultimate controlling shareholder, or any affiliation with BCA of which could affect their ability to act independently;
5. Not having any business affiliations related to BCA's business activities, either directly or indirectly;
6. Meeting other requirements for Independent Commissioners as stipulated in applicable regulations.

In addition to the criteria mentioned above, Independent Commissioners must also fulfill the general requirements for prospective members of the Board of Commissioners.

2. Term of Office of the Independent Commissioners

The term of office of an Independent Commissioner follows the general term of office of the Board of Commissioners, which is until 2026. Independent Commissioners who have served for two consecutive terms may be reappointed for a subsequent term as Independent Commissioners, by considering:

- the results of the Independent Commissioner's performance assessment;
- the results of the Board of Commissioners' meeting assessment, which states the Independent Commissioner remains capable of acting independently;
- the results of the assessment by the head of the internal audit work unit and the Executive Officer in charge of human resources, which states the Independent Commissioner remains capable of acting independently; and
- the Independent Commissioner's statement at the GMS regarding their independency.

BCA has Independent Commissioners who have been appointed for more than two terms, namely Cyrillus Harinowo and Raden Pardede. Based on the Board of Commissioners' meeting, both remain capable of acting independently and each has prepared a Declaration of Independency, which was read out at the time of their appointment as Independent Commissioners at BCA's 2021 Annual GMS.

3. Statement of Independency of the Independent Commissioners

BCA's current Independent Commissioners were appointed in 2021 for a term of office ending in 2026. Each BCA Independent Commissioner has prepared an Independency Statement in accordance with the independency aspects referring to the provisions of OJK Regulation No. 33/POJK.04/2014 article 25 paragraph 1 concerning the Board of Directors and Board of Commissioners of Issuers or Public Companies and has been submitted to OJK.

The following is the independency statement of an Independent Commissioner who has been appointed for more than 2 (two) terms, read at the 2021 Annual General Meeting of Shareholders:

"In connection with my nomination as an Independent Commissioner of PT BCA Tbk (hereinafter referred to as the "Company") and considering that I have served as an Independent Commissioner of the Company for more than 2 (two) terms, in order to comply with the provisions of Article 25 paragraph 1 of OJK Regulation No. 33/POJK.04/2014 concerning the Board of Directors and Board of Commissioners of Issuers or Public Companies and Article 26 paragraph 1 of OJK Regulation No. 55 of 2016 concerning the Implementation of Good Corporate Governance for Commercial Banks, I hereby declare:

1. Having no financial, management, ownership, and/or family affiliations with any member of the Board of Directors, other members of the Board of Commissioners, and/or the Company's current controlling shareholders, or any affiliation with the Company of which could affect my ability to act independently as stipulated in the OJK provisions governing the Implementation of Good Corporate Governance for Commercial Banks.
2. Should it subsequently be determined that I have any of the affiliations referred to in point 1, I am prepared to resign from my position as Independent Commissioner and agree to be replaced."

Table of Aspects of Independent Commissioners Independency

Independency Aspects	Cyrillus Harinowo	Raden Pardede	Sumantri Slamet
Not a person who is employed or has the authority and responsibility to plan, lead, control, or oversee BCA activities within the last 6 (six) months, except for re-appointment as an Independent Commissioner of BCA in the following period.	✓	✓	✓
Has no share in BCA, directly or indirectly	✓	✓	✓
Has no affiliations with BCA, other members of the Board of Commissioners, members of the Board of Directors, or the Majority Shareholders of BCA.	✓	✓	✓
Has no direct or indirect business affiliations related to BCA business activities.	✓	✓	✓

BOARD OF DIRECTORS

Based on Law No. 40 of 2007 concerning Limited Liability Companies, the Board of Directors serves as the Company function holding authority and full responsibility for the management of the Company in its best interests, in accordance with the Company's purposes and objectives. Furthermore, the Board of Directors represents the Company both in and out of court pursuant to the Articles of Association and applicable regulations.

1. Board of Directors Charter

In performing its duties and responsibilities, the BCA Board of Directors adheres to its Charter. The Board of Directors Charter undergoes periodic evaluation and updates for alignment with the applicable regulations.

The Board of Directors Charter is included in the BCA Governance Guidelines and remains publicly accessible via the BCA website under the Corporate Governance section (https://www.bca.co.id/en/tentang-bca/tata-kelola/struktur-organisasi#).

The Board of Directors Charter regulates:

a. Legal Basis;
b. Values;
c. Composition, Criteria, and Independency of the Board of Directors;
d. Term of Office of the Board of Directors;
e. Concurrent Positions of the Board of Directors;
f. Appointment of the Board of Directors;
g. Obligations, Duties, Responsibilities, and Authorities of the Board of Directors;
h. Transparency and Prohibitions for the Board of Directors;
i. Orientation and Training of the Board of Directors;
j. Ethics and Working Hours of the Board of Directors;
k. Board of Directors Meetings;
l. Reporting and Accountability; and
m. Self-Assessment of the Board of Directors.

2. Duties and Responsibilities of the Board of Directors

The duties and responsibilities of the BCA Board of Directors include the following:

a. The Board of Directors is fully responsible for the management of BCA for the interests and objectives of BCA. The main duties of the Board of Directors are:
   1) leading and managing BCA in accordance with the purposes and objectives of BCA;
   2) controlling, maintaining, and managing BCA's assets for the benefit of BCA;
   3) establishing internal control structures, ensuring the implementation of BCA's Internal Audit function at every management level, and following up on findings from the BCA Internal Audit Division (DAI) pursuant to policies or directives provided by the Board of Commissioners.
b. Each member of the Board of Directors is required to carry out their duties in good faith and with full responsibility, adhering to the applicable laws and regulations;
c. The Board of Directors represents BCA in and out of court regarding all matters and events, binds BCA with other parties and vice versa, and implements all actions concerning both management and ownership; however, subject to the restriction requiring the Board of Directors to obtain prior written approval from the Board of Commissioners for the following actions:
   1) Lending money or providing credit facilities or other banking facilities resembling or resulting in the incurrence of loans:
      a) to related parties as stipulated in Bank Indonesia regulations concerning the Maximum Lending Limit for Commercial Banks;
      b) exceeding a certain amount to be determined from time to time by the Board of Commissioners.

2) Providing guarantees or debt guarantees (borgtocht):
   a) to guarantee the payment obligations of related parties to other parties as stipulated in the provisions of Bank Indonesia or the OJK or other authorized agencies concerning the Maximum Lending Limit for Commercial Banks;
   b) to guarantee the obligations of other parties for amounts exceeding a certain amount to be determined from time to time by the Board of Commissioners.
3) Purchasing or otherwise acquiring immovable property, except in the context of carrying out other activities normally carried out by BCA, provided this does not conflict with applicable laws and regulations, including, among others, actions for credit restructuring or rescue, such as purchasing collateral, either in whole or in part, through auction or other means, in the event the debtor fails to fulfill its obligations to BCA, provided the purchased collateral must be immediately disbursed, in excess of a certain amount to be determined from time to time by the Board of Commissioners.
4) Establishing new companies, making, divesting, reducing, or increasing capital participation, except:
   a) increasing capital participation originating from the Company's stock dividends; or
   b) equity participation for the purpose of credit rescue;
   c) while still observing applicable laws and regulations.
5) Borrowing money, excluding activities involving the collection of public funds in the form of deposits such as current accounts, time deposits, certificates of deposit, savings, and/or other equivalent forms, in amounts to be determined periodically by the Board of Commissioners;
6) Transferring or relinquishing BCA's written-off receivables, whether in part or in full, in amounts to be determined periodically by the Board of Commissioners;
7) Selling, transferring, relinquishing rights, or pledging/encumbering BCA assets above a specific value determined periodically by the Board of Commissioners but valued at less than or equal to ½ (one-half) of BCA's net assets as recorded in the BCA balance sheet, whether in a single transaction or several independent or inter-related transactions within 1 (one) fiscal year;
8) Performing legal acts or strategic transactions with the potential for significant impact on BCA's business continuity, with such types of legal acts or transactions determined periodically by the Board of Commissioners;
9) Board of Commissioners' approval for such actions by the Board of Directors may be granted for one or more actions and remains subject to periodic review, without prejudice to applicable regulations.

d. To perform any of the following actions:
   1) Transferring, relinquishing rights, and/or pledging as debt collateral assets amounting to more than ½ (one-half) of BCA's net assets, whether in a single transaction or several independent or inter-related transactions within 1 (one) fiscal year, except for:
      i) the implementation of BCA's business activities; or
      ii) the implementation of one or several Recovery Options from the Action Plan already approved by the General Meeting of Shareholders, provided the implementation of such Recovery Options remains subject to mandatory approval from the Board of Commissioners;
   2) Filing applications to the competent authorities regarding BCA's bankruptcy or applications for a suspension of debt payment obligations (*surseance van betaling*);
      The Board of Directors must obtain prior approval from the GMS attended by BCA shareholders and/or their authorized proxies representing at least ¾ (three-quarters) of the total shares with valid voting rights issued by BCA, with the proposed motion approved by more than ¾ (three-quarters) of the total votes validly cast during the meeting.

e. In the event:
   1) A member of the Board of Directors are not authorized to represent BCA due to a matter or transaction involving a conflict of interest between the concerned member and BCA, another member of the Board of Directors must represent BCA (without prejudice to the provisions in the BCA Articles of Association);
   2) All members of the Board of Directors have interests conflicting with BCA's interests, the Board of Commissioners of BCA holds the right to act for, on behalf of, and to represent BCA;

3) The provisions in items 1) and 2) above do not prejudice the provisions regarding "Transactions containing Conflicts of Interest" as recorded in the BCA Articles of Association.

f. Without reducing its responsibility, the Board of Directors holds the right to appoint one or more persons as proxies for specific acts, with the authority and conditions determined by the Board within a special power of attorney.

g. In connection with the primary duties described above, the Board of Directors must, among others:
   1) Endeavor and ensure the implementation of BCA's business and activities in accordance with BCA's objectives and line of business;
   2) Prepare BCA's development plan, work plan, and annual budget, including other plans relating to BCA's business implementation, and submit them to the Board of Commissioners;
   3) Establish and maintain BCA's bookkeeping and administration in accordance with the prevailing corporate practices;
   4) Design an accounting system based on internal control principles, particularly the separation of management, recording, storage, and supervisory functions;
   5) Provide accountability and all information regarding BCA's status and progress, in the form of BCA activity reports, including financial reports, whether as annual reports or other periodic reports, in the manner and time specified in the BCA Articles of Association whenever requested by the Board of Commissioners;
   6) Prepare BCA's organization structure complete with detailed duties;
   7) Fulfill other obligations in accordance with the BCA Articles of Association or based on instructions from the Board of Commissioners Meeting or the GMS.

h. Other Obligations:
   1) Implementing GCG principles in all BCA business activities across all levels of the organizational hierarchy;
   2) Developing an internal control framework to identify, measure, monitor, and control all risks faced by BCA;
   3) Following up on audit findings and recommendations from BCA's Internal Audit Division (DAI), External Auditors, and supervision results from BI, OJK, and/or other authorities;
   4) Establishing an Internal Audit Division independent of operational work units and implementing the internal audit function effectively pursuant to applicable regulations;
   5) Forming the Risk Management Unit, the Risk Management Committee, and the Compliance Unit;
   6) Submitting the Annual Work Plan—incorporating BCA's Annual Budget—to the Board of Commissioners for approval prior to the start of the upcoming fiscal year, while observing Capital Market laws and regulations;
   7) Submitting BCA Financial Statements to the Public Accountant for audit;
   8) Disclosing strategic personnel policies to employees, including various human resources policies within Decisions and circulars accessible to all staff, as well as through the Collective Labor Agreement (CLA) book, the BCA website, and policies regarding Recruitment, Promotion, and Remuneration systems. Such disclosure must utilize means easily known or accessed by employees;
   9) Providing accurate, relevant, and timely data and information to the Board of Commissioners;
   10) Appointing members of Committees Supporting the Board of Directors based on Board meeting resolutions;
   11) Convening the Annual GMS and/or other/Extraordinary GMS according to BCA's needs and applicable provisions;
   12) Presenting accountability for the management of BCA during the year to the GMS no later than 6 (six) months after the closing of the fiscal year;
   13) Submitting reports and information disclosures to OJK, the Indonesia Stock Exchange, and other competent authorities in accordance with the applicable laws and regulations.

3. Authority of the Board of Directors

Pursuant to the BCA Articles of Association, the BCA Governance Guidelines, and other related regulations, the authority of the Board of Directors includes, among others:

a. Establishing policies in leading and managing BCA;
b. Determining the formulation of BCA's strategy and strategic policies;
c. Regulating BCA personnel provisions, including the determination of salaries, pensions, or old-age benefits and other income for BCA employees, based on the applicable laws and regulations and/or GMS resolutions (if any);
d. Appointing and dismissing BCA employees based on BCA personnel regulations;
e. Governing the delegation of the Board of Directors' authority to represent BCA in and out of court to one or more specifically appointed Board members or to one or more BCA employees, either individually or jointly with other persons or entities;

f. Carry out other actions concerning both management and ownership, in accordance with provisions further regulated by the Board of Commissioners while observing the applicable laws and regulations.

Without prejudice to other provisions in the BCA Articles of Association:

a. The President Director and one other member of the Board of Directors have the right and authority to act for and on behalf of the Board of Directors and to represent BCA;
b. Should the President Director be unappointed for any reason, be incapacitated, or be absent (such circumstances requiring no proof to third parties), the Deputy President Director together with one other member of the Board of Directors shall have the right and authority to act for and on behalf of the Board of Directors and to represent BCA;
c. Should both the President Director and the Deputy President Director be unappointed for any reason, be incapacitated, or be absent (such circumstances requiring no proof to third parties), 2 (two) Directors shall have the right and authority to act for and on behalf of the Board of Directors and to represent BCA.

The Board of Directors must perform its duties, responsibilities, and authorities in good faith, with full responsibility and prudence, while observing the BCA Articles of Association, the Board of Directors Charter, and applicable laws and regulations. Detailed duties, responsibilities, and authorities of the Board of Directors are contained within the BCA Articles of Association and the Board of Directors Charter, both accessible to the public via the BCA website.

4. Criteria for the Board of Directors' Members

BCA Board of Directors' members are individuals meeting the criteria and requirements pursuant to OJK Regulation No. 33/POJK.04/2014 concerning the Board of Directors and Board of Commissioners of Issuers or Public Companies, OJK Regulation No. 17 of 2023 concerning the Implementation of Corporate Governance for Commercial Banks including its implementing regulations, and OJK Regulation No. 27/POJK.03/2016 concerning Fit and Proper Tests for Main Parties of Financial Services Institutions. Criteria for Board members are also available in the Board of Directors Charter, accessible to the public via the BCA website under the Organization Structure section (https://www.bca.co.id/en/tentang-bca/tata-kelola/Struktur-Organisasi#).

The criteria for BCA Board of Directors' members are as follows:

a. having integrity, including:
   1) having good character, morals, and integrity;
   2) being capable of performing legal acts;
   3) maintaining a commitment to comply with laws and regulations;
   4) maintaining a commitment toward sound banking development;
b. having competencies, including:
   1) having knowledge and/or expertise in fields required by BCA, such as:
      a) adequate banking knowledge relevant to the position. Banking knowledge includes understanding bank regulations and operations, as well as risk management;
      b) knowledge regarding the duties and responsibilities of the Main Entity and understanding the primary business activities and key risks of Financial Services Institutions within a financial conglomeration;
      c) experience in banking and/or finance, including operations, marketing, accounting, audit, funding, credit, money markets, capital markets, law, or supervisory experience within Financial Services Institutions;
      d) the ability to perform strategic management for sound bank development;
      e) having at least 5 (five) years of operational experience, at a minimum level as a Bank Executive Officer;
   2) performing strategic management for sound bank development, including:
      a) being competitive and visionary, demonstrated by a commitment to long-term performance;
      b) maintaining an ethical and responsible attitude in conducting bank business, operations, and services;
      c) contributing to society and the environment; and
      d) having the ability to adapt, survive, and grow;
c. having good reputation, including:
   1) having no non-performing loans and/or financing;
   2) within 5 (five) years prior to appointment and during the term of office:
      a) never having been declared bankrupt;
      b) never having served as a member of a Board of Directors and/or Board of Commissioners found guilty of causing a company's bankruptcy;
      c) never having served as a member of a Board of Directors and/or Board of Commissioners who:
         i. failed to convene an annual GMS;
         ii. had their accountability as a Board member rejected by the GMS or failed to provide such accountability to the GMS; and

iii. caused a company licensed, approved, or registered by OJK to fail in its obligation to submit annual reports and/or financial statements to OJK.

3) never having been convicted of a criminal offense within a certain period prior to nomination. "Criminal offense" refers to:
   a) a criminal offense in the financial services sector with the sentence completed within the last 20 (twenty) years prior to nomination;
   b) a felony, specifically a criminal offense listed in the Criminal Code (KUHP) and/or similar foreign criminal codes carrying a prison sentence of 1 (one) year or more, with the sentence completed within the last 10 (ten) years prior to nomination; and/or
   c) other criminal offenses carrying a prison sentence of 1 (one) year or more, including corruption, money laundering, narcotics/psychotropics, smuggling, customs, excise, human trafficking, illicit arms trafficking, terrorism, counterfeiting, tax offenses, forestry offenses, environmental offenses, and marine and fisheries offenses, with the sentence completed within the last 20 (twenty) years prior to nomination;
4) maintaining BCA's reputation;
   a) not being classified as a party prohibited from becoming a Main Party, including the candidate's absence from the Disqualified List (DTL) resulting from a Fit and Proper Test pursuant to regulations concerning Fit and Proper Tests for Main Parties, including Controlling Shareholders, members of the Board of Directors, and members of the Board of Commissioners; and
   b) having a commitment to refrain from committing and/or repeating acts and/or actions causing the individual to be classified as a party prohibited from becoming a Main Party.

5. Nomination of the Board of Directors' Members

The nomination process for the Board of Directors' members refers to Article 7 of OJK Regulation No. 33/POJK.04/2014 concerning the Board of Directors and the Board of Commissioners of Issuers or Public Companies and Article 9 of OJK Regulation No. 17 of 2023 concerning the Implementation of Corporate Governance for Commercial Banks.

Nomination Mechanism

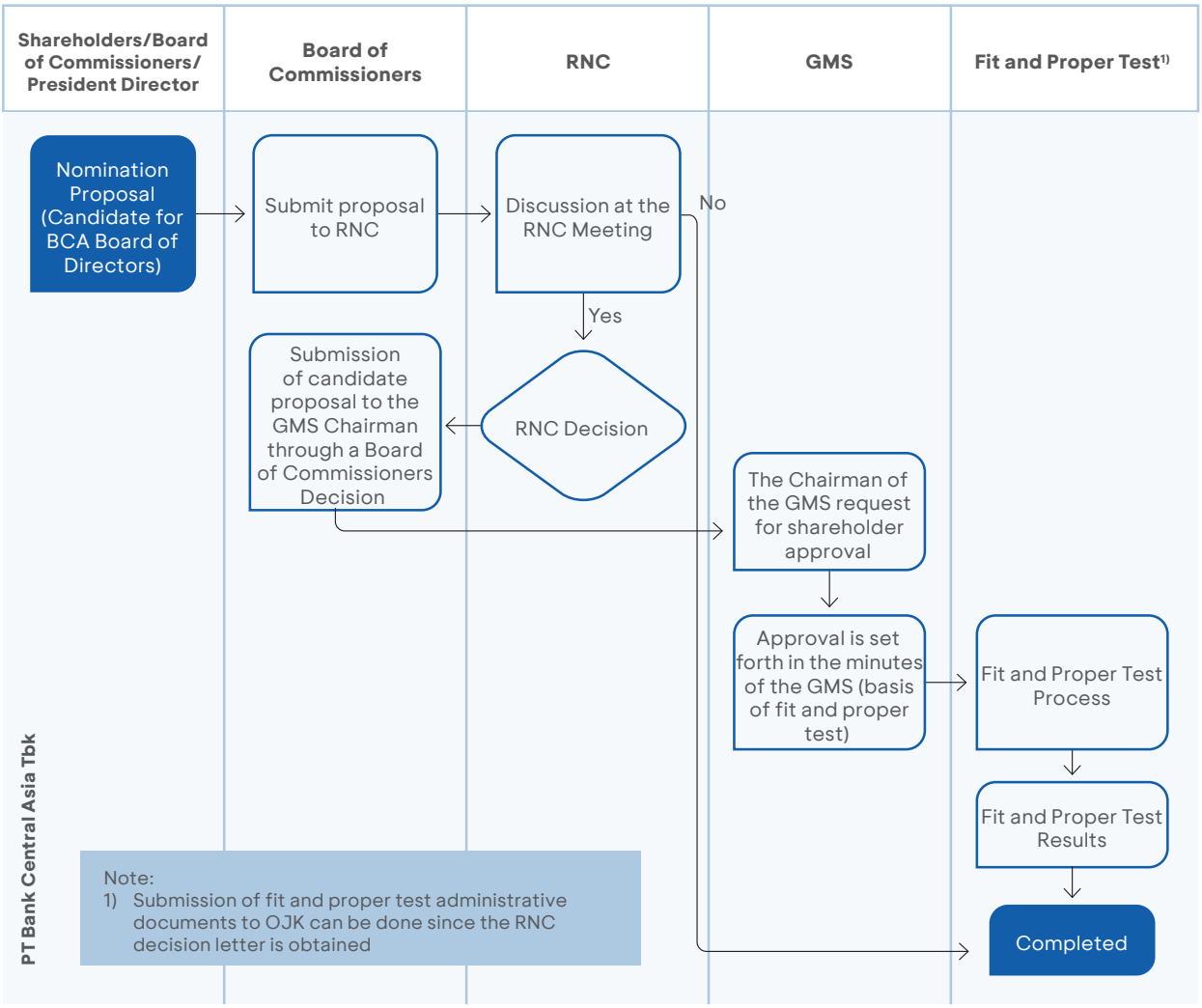
BCA has established arrangements regarding the nomination mechanism within the Nomination Mechanism for the Board of Commissioners and Directors document, accessible to the public via the Corporate Governance section of the BCA website (https://www.bca.co.id/en/tentang-bca/tata-kelola/acgs/kebijakan-gcg).

Referring to the provisions on the Implementation of Governance for Commercial Banks, the flow of the nomination mechanism for the Board of Directors' members is as follows:

a. Proposals from shareholders/the Board of Commissioners/the President Director regarding the Board of Directors nominations are submitted to the Board of Commissioners.
b. The Board of Commissioners requests the RNC to discuss the nomination proposals in RNC meeting.
c. RNC discusses such proposals in RNC meeting, with the discussion recorded in the RNC Meeting Minutes. Considerations during the meeting include:
   1) Reasons and/or considerations for the proposal (based on interview results, financial reputation reviews, track record experience, and public opinion circulating in various media);
   2) Criteria and qualifications for the candidate in accordance with the direction of the BCA's strategy;
   3) RNC has carried out the following steps:
      i. Observe the external and internal conditions in accordance with the direction of BCA's strategy;
      ii. Consider diversity in terms of gender, age, education, and expertise;
      iii. Communicate with the Controlling Shareholder (if the proposal is not from the Controlling Shareholder).
d. Following the discussion, RNC provides a recommendation to the Board of Commissioners, issued in the form of a RNC Decision.
e. Based on the KRN recommendation, the Board of Commissioners decides to propose the Board of Directors' candidates to the GMS Chairman. This decision is issued as a Board of Commissioners Decision.
f. The GMS Chairman seeks shareholder approval during the GMS agenda item regarding Board of Directors nominations.
g. Upon obtaining GMS approval, such approval is recorded in the GMS Minutes, serving as the basis for the candidates' fit and proper test.
h. BCA may utilize independent, reputable third-party services (search firms) in the Board of Directors candidate selection process.

The nomination flow described above is illustrated in the diagram below.

Nomination Mechanism for BCA Board of Directors' Members



The Board of Directors succession policy is formulated by BCA's RNC. This succession policy is available in the KRN section of this Annual Report.

6. Number and Composition of the Board of Directors' Members

BCA has complied with the provisions regarding the number and composition of the Board of Directors' members pursuant to OJK Regulation No. 17 of 2023 concerning the Implementation of Corporate Governance for Commercial Banks.

OJK Regulations on the Implementation of Corporate Governance for Commercial Banks	Implementation at BCA
Banks are required to have a Board of Directors with a minimum of 3 (three) members.	BCA has 12 (twelve) members of the Board of Directors.
All members of the Board of Directors must be domiciled in Indonesia.	All members of the Board of Directors are domiciled in Indonesia.
The Board of Directors must be led by a President Director or Managing Director.	BCA Board of Directors is led by a President Director.

As of December 31, 2025, BCA's Board of Directors consists of 12 (twelve) members, comprising:

- 1 (one) President Director who is independent from the Controlling Shareholder;
- 2 (two) Deputy President Directors;
- 1 (one) Director responsible for compliance; and

- 8 (eight) other Directors.

In 2025, BCA underwent a change in the composition of the Board of Directors based on the resolution of the 2025 AGMS under the Third Agenda. Details of this change are available in the General Meeting of Shareholders section of this Annual Report. The 2025 Board of Directors composition has been recorded in the Deed of Statement of Meeting Resolutions of PT Bank Central Asia Tbk No. 178 dated May 26, 2025, made before Christina Dwi Utami, S.H., M.Hum., M.Kn., Notary in Jakarta.

Composition of BCA Board of Directors (January 1, 2025 – May 31, 2025)

Name	Position	Approval Letter No.	Period of Office by AGMS
Jahja Setiaatmadja	President Director	13/21/DPBB3/TPB3-7 dated June 17, 2011	2021 - 2025
Gregory Hendra Lembong	Deputy President Director	10/KDK.03/2022 dated April 22, 2022	2022 - 2025
Armand Wahyudi Hartono	Deputy President Director	SR-106/D.03/2016 dated June 21, 2016	2021 - 2026
Tan Ho Hien/Subur/Subur Tan	Director	4/69/DpG/DPIP/Rahasia dated August 13, 2002	2021 - 2026
Rudy Susanto	Director	SR-119/D.03/2014 dated July 21, 2014	2021 - 2026
Lianawaty Suwono	Director (concurrently serving as Director in charge of the Compliance function)	SR-137/D.03/2016 dated July 27, 2016 8/KDK.03/2022 dated April 22, 2022 (as Director in charge of the Compliance Function)	2021 - 2026
Santoso	Director	SR-143/D.03/2016 dated August 8, 2016	2021 - 2026
Vera Eve Lim	Director	SR-79/PB.12/2018 dated April 23, 2018	2021 - 2026
Haryanto T. Budiman	Director	14/KDK.03/2020 dated May 14, 2020	2021 - 2026
Frengky Chandra Kusuma	Director	39/KDK.03/2021 dated April 26, 2021	2021 - 2026
John Kosasih	Director	40/KDK.03/2021 dated April 26, 2021	2021 - 2025
Antonius Widodo Mulyono	Director	9/KDK.03/2022 dated April 22, 2022	2022 - 2026

Composition of BCA Board of Directors (June 1, 2025 - December 31, 2025)

Name	Position	Approval Letter No.	Period of Office by AGMS
Gregory Hendra Lembong	President Director	KEPR-26/D.03/2025 dated April 9, 2025	2025-2026
John Kosasih	Deputy President Director	KEPR-25/D.03/2025 dated April 9, 2025	2025-2026
Armand Wahyudi Hartono	Deputy President Director	SR-106/D.03/2016 dated June 21, 2016	2021 - 2026
Tan Ho Hien/Subur/Subur Tan	Director	4/69/DpG/DPIP/Confidential dated August 13, 2002	2021 - 2026
Rudy Susanto	Director	SR-119/D.03/2014 dated July 21, 2014	2021 - 2026
Lianawaty Suwono	Director (concurrently serving as Director in charge of the Compliance Function)	SR-137/D.03/2016 dated July 27, 2016 8/KDK.03/2022 dated April 22, 2022 (as Director in charge of the Compliance Function)	2021 - 2026
Santoso	Director	SR-143/D.03/2016 dated August 8, 2016	2021 - 2026
Vera Eve Lim	Director	SR-79/PB.12/2018 dated April 23, 2018	2021 - 2026
Haryanto T. Budiman	Director	14/KDK.03/2020 dated May 14, 2020	2021 - 2026
Frengky Chandra Kusuma	Director	39/KDK.03/2021 dated April 26, 2021	2021 - 2026
Antonius Widodo Mulyono	Director	9/KDK.03/2022 dated April 22, 2022	2022 - 2026
Hendra Tanumihardja	Director	KEPR-24/D.03/2025 dated April 9, 2025	2025-2026

All BCA Board members have obtained approval and passed the fit and proper test from Bank Indonesia (now OJK) prior to performing their duties and functions. This has complied with PBI No. 12/23/PBI/2010 concerning the Fit and Proper Test and SEBI No. 13/8/DPNP regarding the Fit and Proper Test as amended by SEBI No. 13/26/DPNP dated November 30, 2011, as well as OJK Regulation No. 27/POJK.03/2016 concerning Fit and Proper Tests for Main Parties of Financial Services Institutions and OJK Circular Letter No. 39/SEOJK.03/2016 concerning Fit and Proper Tests for Prospective Controlling Shareholders, Prospective Board of Directors Members, and Prospective

Board of Commissioners Members.

7. Term of Office of the Board of Directors

The term of office for BCA Board of Directors' members begins on the date specified in the GMS appointing such members. This term concludes upon the closing of the 5th (fifth) Annual GMS held after the initial appointing GMS. However, the GMS retains the authority to dismiss one or more Board of Directors' members at any time prior to the expiration of their term. The BCA Articles of Association state the eligibility of the Board of Directors' members whose terms have expired for reappointment.

The term of office of a member of the Board of Directors automatically ends if the individual:

a. be declared bankrupt or declared to be under remission based on a court decision;
b. resign from the position in accordance with the applicable provisions;
c. pass away;
d. be dismissed based on a General Meeting of Shareholders resolution;
e. no longer meet the requirements under applicable laws and regulations.

8. Division of Duties and Responsibilities of the Board of Directors

The division of duties and authorities among the Board of Directors' members is established based on its decision with approval pursuant to the Board of Commissioners Decision No. 069/SK/KOM/2025 dated May 27, 2025 concerning the Division of Duties and Responsibilities of the Board of Directors and the Main Organization Framework of PT Bank Central Asia Tbk, supplemented by the Board of Directors Decision No. 136/SK/DIR/2025 dated July 21, 2025 regarding the Organization Structure of the Transaction Banking Product Development Division (DPD).

The BCA Organization Structure and the supervision by the President Director and 2 (two) Deputy President Directors are available on pages 40-41 within the Profile section of this Annual Report.

Detailed assignments of the Board of Directors' duties and responsibilities are explained in the following table:

No.	Name	Position	Field of Duties and Responsibilities	Substitute Director I	Substitute Director II	Substitute Director III
1	Gregory Hendra Lembong (HL)	President Director (PD)	» Overall Coordination	JK	ST	RS
			» Internal Audit[1] (DAI)	AW	ST	FC
2	John Kosasih (JK)	Deputy President Director (DPD1)[2]	» SME & Commercial Business (DCE)	FC	HB	RS
			» BCA Insurance	HB	RS	ST
			» BCA Syariah	FC	SL	ST
3	Armand W. Hartono (AH)	Deputy President Director (DPD2)	» Contact Center & Digital Services (CDG)	FC	SL	HT
			» E-Channel & Settlement Services (CSV)	HT	SL	FC
			» International Banking Services (GTP)	RS	SL	JK
			» Credit Administration Services (SLK)	ST	FC	RS
			» Corporate Branch (KCK)	RS	ST	JK
4	Subur Tan (ST)	Credit & Legal Director (DKR)	» Credit Risk Analysis (ARK)	VL	HL	FC
			» Credit Recovery (RPK)	FC	HL	VL
			» Legal (GHK)	LS	FC	AW
5	Santoso (SL)	Transaction Banking Director (DTP)	» Strategic Information Technology (GTI)	AH	HL	VL
			» Operation Strategy Development (POL)	AH	HL	FC
			» Transaction Banking Business Development (DTB)	HB	AH	HT
			» Transaction Banking Product Development (DPD)	HB	AH	HT
			» Transaction Banking Services (GLT)	HT	HB	AH
			» BCA Digital	HL	FC	VL

No.	Name	Position	Field of Duties and Responsibilities	Substitute Director I	Substitute Director II	Substitute Director III
6	Rudy Susanto (RS)	Corporate Banking & Treasury Director (DBK)[2)]	» Corporate Banking & Transaction (GBK)	JK	HB	SL
			» Corporate Finance (GCF)	JK	HB	SL
			» International Banking B)	HL	HB	JK
			» Treasury (DTR)	HL	JK	VL
			» BCA Sekuritas	JK	HL	VL
7	Hendra Tanumihardja	Cash Management Director (DCS) [2)]	» Corporate Transaction (CTC)	RS	JK	SL
			» Cash Management (DCM)	RS	JK	HB
			» Transaction Banking Partnership Solution Development (DST)	SL	HB	JK
			» Wholesale Transaction Banking Product Development (WBD)	SL	RS	JK
8	Haryanto T. Budiman (HB)	Consumer Banking Director (DCB) [2)]	» Consumer Finance (DBK)	JK	RS	FC
			» Individual Customer Business Development (ICB)	SL	JK	AH
			» Wealth Management (DWM)	JK	SL	HL
			» BCA Life	JK	SL	RS
			» BCA Finance	JK	ST	SL
9	Frengky Chandra Kusuma (FC)	Branch & Network Director (DJW) [#)]	» Regional & Branch Banking Management (Regional and Branch Offices)	AH	HT	VL
			» Branch Network Management (JPW)	VL	HT	AH
			» Procurement & Facility Management (LOG)	AH	JK	ST
10	Antonius Widodo Mulyono (AW)	Risk Management Director (DRM)[3)]	» Risk Management *) (MRK)	LS	VL	ST
			» Corporate Communication & Social Responsibility (CCR)	VL	FC	HL
			» Anti-Fraud (BAF)	LS	HL	FC
11	Lianawaty Suwono (LS)	Compliance & Human Capital Mgmt. Director (DCH)[3)]	» Compliance *) (DCP)	AW	VL	ST
			» Human Capital Management (HCM)	ST	HT	AH
			» Learning & Development (DPP)	ST	HT	AH
12	Vera Eve Lim (VL)	Finance & Corporate Planning Director (DFC)[3)]	» Corporate Strategy & Planning (DCSP)	HL	JK	HT
			» Accounting & Tax (ATX)	HT	RS	HL
			» Corporate Secretary - Investor Relations & ESG (CVG)	HL	HB	RS
			» Industry & Economic Research (REI)	HB	RS	AW
			» Central Capital Ventura	SL	AH	HL

Notes:
1. The Substitute Director reports to the Functional Director regarding all actions taken or decisions made during the substitution period.
   The Substitute Director for the credit sector refers to the Credit Provision Manual.
2. Subsidiaries Management Functions are regulated as follows:
   1) Monitoring the implementation of internal audit, risk management, or compliance functions within Subsidiaries to establish integrated governance and integrated risk management.
   2) Performing monitoring functions over the business development of Subsidiaries.
   3) Performing comprehensive monitoring and alignment functions for Subsidiary management as well as monitoring Subsidiary financial performance.

   The implementation of the functions above continues to observe limited liability company principles, recognizing the Subsidiary as an independent/separate legal entity.
   The accountability of the Board of Directors and/or Board of Commissioners of a Subsidiary is to the Subsidiary's GMS.

   The Parent Company, as a shareholder, exercises its authority and functions through the Subsidiary's GMS.

3. #) The Director of Regional and Branch Networks acts as the daily executor, supervisor, and monitor of regional and branch management. The Head of the Regional Office remains accountable to the Board of Directors.

9. Orientation Program for New Board of Directors Members

The orientation program for new Board of Directors members provides an immediate understanding of BCA, enabling such Board of Directors members to perform their duties and responsibilities optimally.

The Board of Directors orientation policy is regulated within the BCA Governance Guidelines concerning the Board of Directors Manual and Code of Conduct, as well as Board of Directors Decision No. 189/SK/DIR/2020 dated December 04, 2020 regarding the Orientation of New Board of Directors and Board of Commissioners Members of PT Bank Central Asia Tbk (BCA).

The orientation program includes, among others:
- Knowledge of BCA's Vision, Mission, Core Values, and Strategy;
- BCA's medium-term and long-term plans (current year Business Plan/RBB);
- BCA's performance and finances; and
- Matters relevant to the banking sector.

Orientation Procedures

Orientation procedures for new Board of Directors members may be conducted through:
- Presentations by Head Office Work Units (UKKP);
- Visits to various BCA operational sites;
- Meetings and discussions with other members of the Board of Directors and Board of Commissioners to discuss various BCA issues or other required information;
- Studying various BCA information available electronically (online-based).

The 2025 Orientation Implementation

In 2025, orientation programs for Board of Directors members were conducted online, with sessions lasting approximately 1–2 hours each.

The 2025 orientation program for the new Board of Directors member appointed based on the AGMS dated March 12, 2025—Mr. Hendra Tanumihardja—is as follows:

No	Date	Topic
1	June 12 – July 7, 2025	Orientation related to the Duties and Responsibilities of Divisions and Work Units at BCA online.

The Orientation Implementation Report of Mr. Hendra Tanumihardja has been outlined in the Memorandum dated July 31, 2025 concerning the Orientation Implementation Report for New Directors.

10. Training Programs for Enhancing Board of Directors Competencies

BCA has a Board of Directors training program policy, which is stated in the Board of Directors Charter. BCA requires members of the Board of Directors to participate in a training program at least once a year to improve their competency and support the implementation of their duties and responsibilities. The list of training programs attended by members of the Board of Directors throughout 2025 is as follows:

Training Programs Attended by the Board of Directors Members in 2025

No	Name	Program	Organizer	Date	Location	Means/Forms
1	Jahja Setiaatmadja[1)]	BCA Trading Trends 2025	BCA	January 9, 2025	Jakarta, Indonesia	Conference
		AIA APAC Bancassurance Summit 2025	AIA	May 13-15, 2025	Jakarta, Indonesia	Conference
2	Gregory Hendra Lembong[2)]	BCA Trading Trends 2025	BCA	January 9, 2025	Jakarta, Indonesia	Conference
		Wealth Summit 2025	BCA	September 17, 2025	Jakarta, Indonesia	Conference
		2025 Bloomberg New Economy Forum	Bloomberg	November 19-21, 2025	Singapura, Singapura	Conference
		16th Kompas100 CEO Forum 2025 Powered by PLN	Kompas	November 26, 2025	Jakarta, Indonesia	Conference
		Leaders Gathering and Reception: Building Financial Resilience in a Digital Economy	Mastercard	November 26, 2025	Jakarta, Indonesia	Conference
		Rakernas BCA 2026	BCA	December 4-5, 2025	Jakarta, Indonesia	Conference

No	Name	Program	Organizer	Date	Location	Means/Forms
3	John Kosasih[3)]	BCA Trading Trends 2025	BCA	January 9, 2025	Jakarta, Indonesia	Conference
		Japan Banking Innovation Conference 2025	The Asian Banker	February 20, 2025	Tokyo, Jepang	Conference
		A Dialogue with Capital Market Players	Indonesia Stock Exchange	March 3, 2025	Jakarta, Indonesia	Conference
		Members' Gathering: 'Transforming the Manufacturing Industry Through AI Technology Integration	APINDO	July 17, 2025	Jakarta, Indonesia	Conference
		National Seminar on Green Economy and Finance: 'Strengthening Green Financing Synergy in Support of a Sustainable Economic Transition' as part of the 2025 Karya Kreatif Indonesia Event Series	Bank Indonesia	August 8, 2025	Jakarta, Indonesia	Conference
		Indonesia-Japan Executive Dialogue 2025: A Private Leadership Forum on Outlook, Innovation & Collaboration	PPIJ (Indonesian-Japan Friendship Association)	August 6, 2025	Jakarta, Indonesia	Conference
		The 34th APINDO National Coordination Working Meeting (RAKERKONAS): 'With the Spirit of Indonesia Incorporated towards Golden Indonesia 2045'	APINDO	August 9, 2025	Jakarta, Indonesia	Workshop
		Wealth Summit 2025	BCA	September 17-18, 2025	Jakarta, Indonesia	Conference
		Indonesia Knowledge Forum 2025	BCA	October 28-29, 2025	Jakarta, Indonesia	Conference
		Indonesia Islamic Finance Summit 2025	OJK	November 03, 2025	Jakarta, Indonesia	Conference
		Enhancing Sustainability through GCG	BCA	November 25, 2025	Jakarta, Indonesia	Conference
4	Armand Wahyudi Hartono	BCA Trading Trends 2025	BCA	January 9, 2025	Jakarta, Indonesia	Conference
		AEI - INVESTOR RELATIONS SUMMIT 2025	Asosiasi Emiten Indonesia	February 13, 2025	Jakarta, Indonesia	Conference
		AEI Seminar - Inside the Mind of a Successful Institutional Investor	Asosiasi Emiten Indonesia	July 17, 2025	Jakarta, Indonesia	Conference
		Talk Show BINUS Professional Connect 2025	BINUS	October 6, 2025	Jakarta, Indonesia	Conference
		Indonesia Knowledge Forum 2025	BCA	October 28-29, 2025	Jakarta, Indonesia	Conference
		Enhancing Sustainability through GCG	BCA	November 25, 2025	Jakarta, Indonesia	Conference
		National Working Meeting BCA 2026	BCA	December 4-5, 2025	Jakarta, Indonesia	Conference
5	Tan Ho Hien/Subur/ Subur Tan	BCA Trading Trends 2024	BCA	January 9, 2025	Jakarta, Indonesia	Conference
		Wealth Summit 2025	BCA	September 17-18, 2025	Jakarta, Indonesia	Conference
		Enhancing Sustainability through GCG	BCA	November 25, 2025	Jakarta, Indonesia	Conference
		Rakernas BCA 2026	BCA	December 4-5, 2025	Jakarta, Indonesia	Conference

No	Name	Program	Organizer	Date	Location	Means/Forms
6	Rudy Susanto	BCA Trading Trends 2024	BCA	January 9, 2025	Jakarta, Indonesia	Conference
		Treasury Certification Refreshment	ACI	January 17, 2025	Bali, Indonesia	Conference
		RGE Bankers Forum 2025	RGE	July 17, 2025	Jakarta, Indonesia	Conference
		Workshop Strategic Priority	BCA	July 28-29, 2025	Jakarta, Indonesia	Workshop
		Enhancing Sustainability through GCG	BCA	November 25, 2025	Jakarta, Indonesia	Conference
7	Lianawaty Suwono	BCA Trading Trends 2024	BCA	January 9, 2025	Jakarta, Indonesia	Conference
		HR Director Breakfast Session : "Banking Talent Future Talent Readiness"	Banking Human Capital Forum	February 26, 2025	Jakarta, Indonesia	Conference
		Sharing Related To Artificial Intelligence	Binus University	March 10, 2025	Jakarta, Indonesia	Conference
		NGOBAR (Chatting about Insurance)	AAMAI	April 17, 2025	Jakarta, Indonesia	Conference
		Leadership Excellence "Harnessing the Power of Technology and Fine Arts"	AGLP (Asean Global Leadership Program)	May 19, 2025	Jakarta, Indonesia	Conference
		Webinar: "Employment Issue Trends in the Corporate World"	BCA	July 1, 2025	Jakarta, Indonesia	Webinar
		GenAI Tech Day	GTI	July 23, 2025	Jakarta, Indonesia	Conference
		Wealth Summit 2025	BCA	September 17-18, 2025	Jakarta, Indonesia	Conference
		Indonesia Knowledge Forum 2025	BCA	October 28-29, 2025	Jakarta, Indonesia	Conference
		BYC Fest (Bold Moves, Unleash the Next)	BCA	November 18, 2025	Jakarta, Indonesia	Conference
		Executive Breakfast Sharing: State the Global Workspace	ACCARA CONSULTING	November 21, 2025	Jakarta, Indonesia	Conference
		Enhancing Sustainability through GCG	BCA	November 25, 2025	Jakarta, Indonesia	Conference
		A Leadership Dialogue on Workplace Financial Health in Indonesia - Deloitte	DELOITTE	November 26, 2025	Jakarta, Indonesia	Conference
8	Santoso	BCA Trading Trends 2024	BCA	January 9, 2025	Jakarta, Indonesia	Conference
		Tencent Cloud Day Indonesia 2025	Tencent Cloud	February 17, 2025	Jakarta, Indonesia	Conference
		Digital Economic Forum CNBC & Artajasa	CNBC & Artajasa	February 17, 2025	Jakarta, Indonesia	Conference
		Indonesia Knowledge Forum 2025	BCA	October 28-29, 2025	Jakarta, Indonesia	Conference
		FEKDI: Indonesian Digital Financial Economy Festival	BI, OJK, ASPI	October 30-31, 2025	Jakarta, Indonesia	Workshop
		Enhancing Sustainability through GCG	BCA	November 25, 2025	Jakarta, Indonesia	Conference
		Rakernas BCA 2026	BCA	December 4-5, 2025	Jakarta, Indonesia	Conference

No	Name	Program	Organizer	Date	Location	Means/Forms
9	Vera Eve Lim	BCA Trading Trends 2024	BCA	January 9, 2025	Jakarta, Indonesia	Conference
		Perbanas x IBI : CEO Forum	Perbanas and IBI	January 22, 2025	Jakarta, Indonesia	Conference
		BAIN - e-Conomy SEA 2024 Event in Jakarta	BAIN	February 11, 2025	Jakarta, Indonesia	Conference
		Political and Economic Roundtable Breakfast Discussion with OCS Group Executive Committees	OCS Indonesia	April 10, 2025	Jakarta, Indonesia	Conference
		Kartini Inspiration Activities in Commemoration of Kartini Day 2025	OJK	April 22, 2025	Jakarta, Indonesia	Conference
		Invitation to the Textile and Textile Products Industry Consignment Meeting	OJK	May 16, 2025	Jakarta, Indonesia	Conference
		Enhancing Sustainability through GCG	BCA	November 25, 2025	Jakarta, Indonesia	Conference
		CEO Forum Perbanas	Perbanas	December 10, 2025	Jakarta, Indonesia	Conference
10	Haryanto T. Budiman	AIA APAC Bancassurance Summit 2025	AIA	May 13-15, 2025	Beijing, China	Conference
		GenAI Tech Day	GTI	July 23, 2025	Jakarta, Indonesia	Conference
		Training Digital Transformations: Leading Organtizational Change in the Age of AI	Stanford University	August 3-8, 2025	Stanford, Amerika Serikat	Training
		Indonesia Knowledge Forum 2025	BCA	October 28-29, 2025	Jakarta, Indonesia	Conference
		Wealth Summit 2025	BCA	September 18, 2025	Jakarta, Indonesia	Conference
		JP Morgan Investment Forum - The Road Ahead: Journey of Growth and Resilence	J.P. Morgan	September 03, 2025	Jakarta, Indonesia	Conference
		CRO Roundtable	PERBANAS	September 24, 2025	Jakarta, Indonesia	Conference
		UBS Indonesia Forum	UBS	November 17, 2025	Jakarta, Indonesia	Conference
		Enhancing Sustainability through GCG	BCA	November 25, 2025	Jakarta, Indonesia	Conference
11	Frengky Chandra Kusuma	Wealth Summit 2025	BCA	September 17-18, 2025	Jakarta, Indonesia	Conference
		Indonesia Knowledge Forum 2025	BCA	October 28-29, 2025	Jakarta, Indonesia	Conference
		Safeguarding Your Investment in Indonesia through Proper Financial and Tax Reporting	Reanda Indonesia & BCA	September 26, 2025	Jakarta, Indonesia	Conference
		The Dual Edge of Tax, Managing Risk and Capturing Savings	Reanda Indonesia & BCA	November 20, 2025	Jakarta, Indonesia	Conference
		ESG Refreshment (Capacity Building)	BCA	November 25, 2025	Jakarta, Indonesia	Conference
		Enhancing Sustainability through GCG	BCA	November 25, 2025	Jakarta, Indonesia	Conference

No	Name	Program	Organizer	Date	Location	Means/Forms
12	Antonius Widodo Mulyono	BCA Trading Trends 2024	BCA	January 9, 2025	Jakarta, Indonesia	Conference
		Perbanas x IBI : CEO Forum	Perbanas and IBI	January 22, 2025	Jakarta, Indonesia	Conference
		Wealth Summit 2025	BCA	September 17-18, 2025	Jakarta, Indonesia	Conference
		Indonesia Knowledge Forum 2025	BCA	October 28, 2025	Jakarta, Indonesia	Conference
		2025 Legal Communication Forum "Implementation of Law No. 1 of 2023 concerning the Criminal Code and the Draft Law concerning Criminal Procedure Law"	BCA	October 29, 2025	Jakarta, Indonesia	Conference
		Enhancing Sustainability through GCG	BCA	November 25, 2025	Jakarta, Indonesia	Conference
		Rakernas BCA 2026	BCA	December 4-5, 2025	Jakarta, Indonesia	Conference
13	Hendra Tanumihardja[4)]	Strategic Priority Workshop	BCA	July 28-29, 2025	Jakarta, Indonesia	Workshop
		GenAI Tech Day	GTI	July 23, 2025	Jakarta, Indonesia	Conference
		Training APU PPT	PPATK	July 21, 2025	Jakarta, Indonesia	Conference
		Wealth Summit 2025	BCA	September 17-18, 2025	Jakarta, Indonesia	Conference
		BCA Capital Market Collaboration Night 2025	BCA	October 14, 2025	Jakarta, Indonesia	Conference
		Indonesia Knowledge Forum 2025	BCA	October 28-29, 2025	Jakarta, Indonesia	Conference
		Gathering "Cybersecurity Awareness for Business Resilience"	BCA	November 13, 2025	Jakarta, Indonesia	Conference
		Enhancing Sustainability through GCG	BCA	November 25, 2025	Jakarta, Indonesia	Conference
		CFO Connect 2025: Ecosystem Synergy for Sustainable Business Growth	BCA	November 26, 2025	Jakarta, Indonesia	Conference

Note:
1) Term as President Director ends effective June 1, 2025, and effectively assumed his position as President Commissioner on June 1, 2025.
2) Effectively served as President Director since June 1, 2025.
3) Effectively served as Deputy President Director since June 1, 2025.
4) Effectively served as Director since June 1, 2025.

In accordance with OJK Regulation No. 24 of 2022 concerning Human Resource Quality Development for Commercial Banks and OJK Circular Letter No. 28/SEOJK.03/2022 concerning Risk Management Certification for Human Resources for Commercial Banks, all members of the Board of Directors have obtained Risk Management Certification and/or Refresher Certification in accordance with the applicable regulations.

11. Share Ownership of the Board of Directors Members Reaching 5% or More of Paid-In Capital

BCA's policy regarding reporting share ownership of the Board of Directors members refers to Article 57 of OJK Regulation No. 17 of 2023 concerning the Implementation of Corporate Governance for Commercial Banks, OJK Circular Letter No. 14/SEOJK.03/2025 concerning the Implementation of Governance for Commercial Banks, OJK Circular Letter No. 4 of 2024 concerning Reports on Ownership or Changes in Share Ownership of Public Companies, and Reports on Activities of Pledged Shares of Public Companies.

Implementation of the Ownership Reporting Policy or Any Changes in Share Ownership

The Board of Directors' Charter stipulates, among others:

a. The Board of Directors' obligation to disclose share ownership of 5% (five percent) or more of paid-up capital, including the type and number of shares in BCA, other banks, non-bank financial institutions, and other companies domiciled domestically and internationally. In addition, BCA has also established and maintained a Special Register as stipulated in Article 50 of Law No. 40 of 2007 concerning Limited Liability Companies.
b. The obligation of members of the Board of Directors to submit information to BCA regarding ownership and changes in BCA shares within a maximum of 3 (three) business days after the occurrence of ownership or

any change in ownership of shares in a Public Company. The policy for reporting ownership or any changes in share ownership by the Board of Directors complies with OJK Regulation No. 4 of 2024 concerning Reports of Ownership or Any Changes in Share Ownership of Public Companies and Reports of Pledged Shares of Public Companies, and has been disseminated through Memorandum No. 0075/MO/ESG/2025 dated August 06, 2024, by the Corporate Secretary to all Directors and the Board of Commissioners.

BCA has also submitted a report on the Board of Directors' share ownership at the beginning of each month and on any changes in the Board of Directors' share ownership in 2025 to the Financial Services Authority (OJK) and the Indonesia Stock Exchange (IDX) through the e-reporting system, demonstrating BCA's transparency and compliance with internal and external policies regarding share ownership reporting.

Table of Share Ownership of the Board of Directors' Members Representing 5% (five percent) or More of Paid-in Capital as of December 31, 2025

Name	Share ownership of the Board of Directors' Members amounting to 5% or more in:			
	BCA	Other Banks	Non-Bank Financial Institutions	Other Companies
Jahja Setiaatmadja[1)]	-	-	-	√
Gregory Hendra Lembong[2)]	-	-	-	√
John Kosasih[3)]	-	-	-	-
Armand Wahyudi Hartono	-	-	-	√
Tan Ho Hien/Subur/Subur Tan	-	-	-	-
Rudy Susanto	-	-	-	-
Lianawaty Suwono	-	-	-	-
Santoso	-	-	-	-
Vera Eve Lim	-	-	-	-
Haryanto T. Budiman	-	-	-	-
Frengky Chandra Kusuma	-	-	-	-
Antonius Widodo Mulyono	-	-	-	-
Hendra Tanumihardja[4)]	-	-	-	-

Notes:
1) Term as President Director ends effective June 1, 2025, and effectively assumed his position as President Commissioner on June 1, 2025.
2) Effectively served as President Director since June 1, 2025.
3) Effectively served as Deputy President Director since June 1, 2025.
4) Effectively served as Director since June 1, 2025.
√ Owns shares amounting to 5% (five percent) or more.

All members of the Board of Directors have no indirect ownership of BCA shares. The BCA Board of Directors holds a cumulative 0.052% of BCA shares. The following details the direct ownership of BCA shares by members of the Board of Directors in 2025, along with the percentages at the beginning and end of the fiscal year.

Table of Total BCA Share Ownership by the Board of Directors (January 1, 2025 - May 31, 2025)

Board of Directors	Position	Total Ownership At Beginning of Year (as of January 1, 2025)	Percentage	Total Ownership At End of Year (as of May 31, 2025)	Percentage
Jahja Setiaatmadja	President Director	33,850,785	0.027%	35,805,144	0.029%
Gregory Hendra Lembong	Deputy President Director	977,547	0.001%	1,531,282	0.001%
Armand Wahyudi Hartono	Deputy President Director	4,256,065	0.003%	4,256,065	0.003%
Tan Ho Hien/Subur/Subur Tan	Director	10,710,172	0.009%	11,169,044	0.009%
Rudy Susanto	Director	2,908,127	0.002%	3,431,711	0.003%
Lianawaty Suwono	Director (concurrently serving as Director in charge of Compliance Function)	2,264,685	0.002%	2,840,417	0.002%
Santoso	Director	2,690,902	0.002%	3,169,028	0.003%
Vera Eve Lim	Director	2,212,324	0.002%	2,731,601	0.002%
Haryanto T. Budiman	Director	776,099	0.001%	1,057,378	0.001%
Frengky Chandra Kusuma	Director	2,107,984	0.002%	2,429,926	0.002%

Board of Directors	Position	Total Ownership At Beginning of Year (as of January 1, 2025)	Percentage	Total Ownership At End of Year (as of May 31, 2025)	Percentage
John Kosasih	Director	731,076	0.001%	1,094,492	0.001%
Antonius Widodo Mulyono	Director	262,511	0.000%	440,838	0.000%
TOTAL		**63,748,277**	**0.052%**	**69,956,926**	**0.056%**

Table of Total BCA Share Ownership by the Board of Directors (June 1, 2025 - December 31, 2025)

Board of Directors	Position	Total Ownership at Beginning of Year (as of June 1, 2025)	Percentage	Total Ownership at End of Year (as of December 31, 2025)	Percentage
Gregory Hendra Lembong	President Director	1,531,282	0.001%	1,531,282	0.001%
John Kosasih	Deputy President Director	1,094,492	0.001%	1,094,492	0.001%
Armand Wahyudi Hartono	Deputy President Director	4,256,065	0.003%	4,256,065	0.003%
Tan Ho Hien/Subur/Subur Tan	Director	11,169,044	0.009%	11,169,044	0.009%
Rudy Susanto	Director	3,431,711	0.003%	3,431,711	0.003%
Lianawaty Suwono	Director (concurrently serving as Director in charge of Compliance Function)	2,840,417	0.002%	2,840,417	0.002%
Santoso	Director	3,169,028	0.003%	3,269,028	0.003%
Vera Eve Lim	Director	2,731,601	0.002%	2,731,601	0.002%
Haryanto T. Budiman	Director	1,057,378	0.001%	1,057,378	0.001%
Frengky Chandra Kusuma	Director	2,429,926	0.002%	2,429,926	0.002%
Antonius Widodo Mulyono	Director	440,838	0.000%	440,838	0.000%
Hendra Tanumihardja	Director	193,206	0.000%	193,206	0.000%
TOTAL		**34,344,988**	**0.027%**	**34,444,988**	**0.028%**

12. Concurrent Positions of the Board of Directors' Members

The provisions regarding concurrent positions of BCA's Board of Directors are based on Article 6 of OJK Regulation No. 33/POJK.04/2014 concerning the Board of Directors and the Board of Commissioners of Issuers or Public Companies and Article 15 of the OJK Regulation on the Implementation of Good Corporate Governance for Commercial Banks, as follows:

a. Members of the BCA Board of Directors shall not hold concurrent positions:
   1) as members of the board of directors, members of the board of commissioners, members of the sharia supervisory board, or executive officers at banks, companies, and/or other institutions;
   2) in functional duties at banking and/or non-banking financial institutions domiciled domestically or internationally;
   3) in other positions of which may give rise to a conflict of interest in carrying out their duties as members of the Board of Directors; and/or
   4) in other positions in accordance with statutory regulations.

b. Excluding concurrent positions as referred to in the paragraph above, if a member of the Board of Directors:
   1) is responsible for overseeing BCA's investment in a subsidiary, performs functional duties as a member of the Board of Commissioners at a non-bank subsidiary controlled by BCA;
   2) is responsible for overseeing a pension fund or serves on the supervisory board of a pension fund owned by BCA;
   3) serves as an acting director; and/or
   4) holds a position in a non-profit organization or institution;

   provided that the member concerned does not neglect the performance of his/her duties and responsibilities as a member of the Board of Directors of BCA.

c. The activities of the Board of Directors' members referred to in letter c, number 1) and 2) must obtain approval from a meeting of the Board of Commissioners; and/or
d. The activities of the Board of Directors' members referred to in letter c, number 4) must be reported to a meeting of the Board of Commissioners; and/or
e. A member of the Board of Directors may concurrently serve as a member of a maximum of five committees at an Issuer or Public Company where the member also serves as a member of the Board of Directors or a member of the Board of Commissioners.

Throughout 2025, concurrent positions held by members of the Board of Directors were reported in the Board of Commissioners meetings and/or approved by the Board of Commissioners meetings.

Table of BCA Board of Directors' Concurrent Positions in 2025

Name	Position at BCA	Position at Other Banks	Position at Company/Organization/Non-Profit Institution/Other Institutions
Jahja Setiaatmadja[1)]	President Director	-	-
Gregory Hendra Lembong[2)]	President Director	-	Deputy Chairman of Perbanas (2024-present)
John Kosasih[3)]	Deputy President Director	-	-
Armand Wahyudi Hartono	Deputy President Director	-	• Chairman of the Indonesian Issuers Association (2023-present) • Chairman of the Banking Operational Directors Communication Forum (2024-present) • Member of the Company Assessment Committee of the Indonesia Stock Exchange (2025-present) • Management Advisory Board Member of NUS Business School (2025-present)
Tan Ho Hien/Subur/ Subur Tan	Director	-	-
Rudy Susanto	Director	-	-
Lianawaty Suwono	Director (concurrently serving as Director in charge of Compliance Function)	-	• Head of the Professional Development Division of the Compliance Director Communication Forum (2025-present) • Deputy Head of the Professional Development and Development Division (PPP) of the Indonesian Institute of Certified Public Accountants (IBI) (2023-present)
Santoso	Director	-	• Chairman of the Indonesian Payment Systems Association (ASPI) (June 2021-present) • Board of Executives of the Indonesian Credit Card Association (AKKI) (2013-present)
Vera Eve Lim	Director	-	Head of Tax, Finance, and Regulatory Reporting Division of Perbanas (2024-present)
Haryanto T. Budiman	Director	-	• Chairman of Indonesian Bankers Association (2019 - present) • Member of the Board of Trustees of US Indonesia Society (2022-2025) • Chairman of the Steering Committee of the Banking Professional Certification Institute (LSPP) (2024 - present) • Honorary Board Member & Chairman of the BaRa Advisory Board (2024 - present) • Deputy Chairman of the Perbanas Education Foundation (2023 - present)
Frengky Chandra Kusuma	Director	-	Deputy Chairman of Regional Affairs at the Indonesian Bankers Association (IBI) (2023-present)

Name	Position at BCA	Position at Other Banks	Position at Company/Organization/Non-Profit Institution/Other Institutions
Antonius Widodo Mulyono	Director	-	• Head of Communications at IBI (2023-present) • Treasurer General of KAFEGAMA (2024-present) • Member of the Expert Council of the Bankers Association for Risk Management (2024-present) • Treasurer of the Indonesian Association of Economists (2024-present)
Hendra Tanumihardja[4)]	Director	-	-

1) Term as President Director ends effective June 1, 2025, and effectively assumed his position as President Commissioner on June 1, 2025.
2) Effectively served as President Director since June 1, 2025.
3) Effectively served as Deputy President Director since June 1, 2025.
4) Effectively served as Director since June 1, 2025.

Table of the Board of Directors' Concurrent Positions in Committees at BCA

Name	Position at BCA	Period of Office by AGMS	Position at Committees
Jahja Setiaatmadja[1)]	President Director	2021-2025	• Chairman of ALCO • Chairman of Credit Policy Committee • Permanent Member of the Corporate Risk Committee • Permanent Member of the Risk Management Committee • Permanent Member of the Integrated Risk Management Committee
Gregory Hendra Lembong[2)]	Deputy President Director (IT & Digital Banking)	2021-2025	• Chairman of the Information Technology Steering Committee • Member of ALCO • Member of the Credit Policy Committee • Permanent Member of the Corporate Risk Committee • Permanent Member of the Risk Management Committee • Permanent Member of the Integrated Risk Management Committee
	President Director	2025-2026	• Chairman of ALCO • Chairman of Credit Policy Committee • Permanent Member of the Corporate Risk Committee • Permanent Member of the Risk Management Committee • Permanent Member of the Integrated Risk Management Committee
John Kosasih[3)]	Commercial & SME Banking Director	2021-2025	• Member of ALCO • Member of Credit Policy Committee • Permanent Member of the Risk Management Committee • Permanent Member of the Commercial Risk Committee • Permanent Member of the Integrated Risk Management Committee
	Deputy President Director 1	2025-2026	• Member of ALCO • Member of Credit Policy Committee • Permanent Member of the Risk Management Committee • Permanent Member of the Integrated Risk Management Committee • Permanent Member of the Corporate Risk Management Committee • Permanent Member of the Commercial Risk Management Committee
Armand Wahyudi Hartono	Deputy President Director 2	2021-2026	• Member of ALCO • Permanent Member of the Risk Management Committee • Permanent Member of the Integrated Risk Management Committee
Tan Ho Hien/ Subur/Subur Tan	Credit Risk & Legal Director	2021-2026	• Chairman of the Corporate Risk Committee • Member of ALCO • Member of the Credit Policy Committee • Permanent Member of the Commercial Risk Committee • Permanent Member of the Risk Management Committee • Permanent Member of the Integrated Risk Management Committee
Santoso	Transaction Banking Director	2021-2026	• Chairman of the Information Technology Steering Committee • Member of ALCO • Member of the Credit Policy Committee • Permanent Member of the Risk Management Committee • Permanent Member of the Integrated Risk Management Committee
Rudy Susanto	Corporate Banking & Treasury Director	2021-2026	• Member of ALCO • Member of the Credit Policy Committee • Permanent Member of the Corporate Risk Committee • Permanent Member of the Risk Management Committee • Permanent Member of the Integrated Risk Management Committee
Haryanto T. Budiman	Consumer Banking Director	2021-2026	• Member of ALCO • Member of Credit Policy Committee • Permanent Member of the Risk Management Committee • Permanent Member of the Integrated Risk Management Committee
Frengky Chandra Kusuma	Branch & Network Director	2021-2026	• Member of ALCO • Permanent Member of the Risk Management Committee • Permanent Member of the Integrated Risk Management Committee • Member of the Information Technology Steering Committee

Name	Position at BCA	Period of Office by AGMS	Position at Committees
Antonius Widodo Mulyono	Risk Management Director	2022-2026	• Chairman of the Risk Management Committee • Chairman of the Integrated Risk Management Committee • Member of ALCO • Member of the Credit Policy Committee • Member of the Information Technology Steering Committee
Lianawaty Suwono	Compliance & Human Capital Mgmt. Director	2021-2026	• Member of ALCO • Member of the Credit Policy Committee • Permanent Member of the Risk Management Committee • Permanent Member of the Integrated Risk Management Committee
Vera Eve Lim	Finance & Corporate Planning Director	2021-2026	• Member of ALCO • Permanent Member of the Risk Management Committee • Permanent Member of the Integrated Risk Management Committee
Hendra Tanumihardja[4)]	Cash Management Director	2025-2026	• Member of ALCO • Permanent Member of the Risk Management Committee • Permanent Member of the Integrated Risk Management Committee

1) Term as President Director ends effective June 1, 2025, and effectively assumed his position as President Commissioner on June 1, 2025.
2) Effectively served as President Director since June 1, 2025.
3) Effectively served as Deputy President Director since June 1, 2025.
4) Effectively served as Director since June 1, 2025.

13. Report on the Implementation of Duties and Assessment of the Board of Directors' Executive Committees

The Executive Committees of the Board of Directors are committees established by the Board of Directors to contribute to meeting BCA's business needs in accordance with the Board of Directors' areas of duties and responsibilities.

There are currently 7 (seven) Executive Committees under the Board of Directors, namely:

a. Asset Liability Committee (ALCO).
b. Risk Management Committee (RMC).
c. Integrated Risk Management Committee (IRMC).
d. Credit Policy Committee (CPC).
e. Credit Committee (CC).
f. Information Technology Steering Committee (ITSC).
g. Personnel Case Advisory Committee (PCAC).

The Board of Directors conducts an assessment of the above Executive Committees with the following provisions:

1. **Criteria:**
   The assessment criteria for the Executive Committees of the Board of Directors are based on compliance with the committee charter and the implementation of each committee's work/duties.
2. **Process:**
   Each committee submits an accountability report for evaluation by the Board of Directors. The committees actively engage in regular discussions to discuss work programs in line with developments in BCA's conditions, the economy, and the applicable regulations. Assessments are conducted collegially by the Board of Directors once a year.
3. **Assessment Results of Committees Under the Board of Directors:**
   These committees convene regularly to review and align their work programs with prevailing economic conditions, technological advancements, and regulatory requirements.

Throughout 2025, these committees have successfully fulfilled their mandates, enabling the Board to make informed decisions that strengthen operational resilience and support sustainable growth.

Details of the duties, meetings, and work/task implementation of each Committee under the Board of Directors are described in the Board of Directors' Executive Committees section of this Annual Report.

14. Report on the Performance of the Board of Directors' Duties

The complete Report on the Performance of the Board of Directors' Duties is presented on page 20 within the Board of Directors' Report section of this Annual Report.

The policy and implementation of the Board of Directors' meetings, including joint meetings with the Board of Commissioners and the attendance rate of each individual Board member, are presented on pages 294 and 300 within the Meetings of the Board of Commissioners, Board of Directors, and Joint Meetings section of this Annual Report.

15. Performance Assessment of Board of Directors Members

The assessment of the Board of Directors' members performance, including performance assessment procedures, criteria used, and the parties conducting the assessment, available on page 306 within the Performance Assessment of the Board of Commissioners and the Board of Directors section of this Annual Report.

MEETINGS OF THE BOARD OF COMMISSIONERS, BOARD OF DIRECTORS, AND JOINT MEETINGS

1. Board of Commissioners Meetings

Legal Basis

BCA refers to the following regulations in holding Board of Commissioners Meetings:

a. OJK Regulations.
b. BCA's Articles of Association.
c. Board of Commissioners Charter.

Meeting Policy

The Board of Commissioners Meeting Policy in its Charter and/or Articles of Association regulates, includes provisions regarding:

1. Meeting Mechanism
   Board of Commissioners meetings may be held physically or electronically through teleconference, video conference, or similar electronic media.
2. Meeting Frequency:
   a. Board of Commissioners meetings must be held regularly, at least 1 (one) time in every 2 (two) months.
   b. Each member of the Board of Commissioners must attend a minimum of 75% (seventy-five percent) of meetings within one year.
3. Notice of Meeting:
   a. For Board of Commissioners meetings that have been scheduled or are based on a decision of a previous Board of Commissioners Meeting, a Notice of Meeting is not required.
   b. For Board of Commissioners Meetings held outside the scheduled timetable, notices must be issued no later than 1 (one) day before the Board of Commissioners Meeting, or less frequently if urgent.
   c. The notice for a Board of Commissioners Meeting must include the agenda/topic, date, time, mechanism, and venue, and must include meeting materials.
   d. Notices for Board of Commissioners Meetings must be in writing and delivered to each member of the Board of Commissioners by registered mail, courier service, electronic mail (e-mail), or other means deemed effective by the Board of Commissioners.
4. Meeting Scheduling and Materials:
   a. The Board of Commissioners is required to schedule its internal meetings as well as Joint Meetings with the Board of Directors for the upcoming year before the end of the current fiscal year; it shall then ensure this schedule is uploaded to the BCA website.
   b. For scheduled meetings, meeting materials must be delivered to participants no later than 5 (five) working days before the meeting is held (H-5).
   c. In the event of a meeting held outside the scheduled timetable, meeting materials must be delivered to participants no later than 5 (five) business days before the meeting is held.
5. Meeting Quorum and Decisions:
   a. A Board of Commissioners' Meeting is considered valid and authorized to adopt binding resolutions if at least ⅔ (two-thirds) of its members currently in office are present or represented at the meeting.
   b. Decision-making within the Board shall be conducted primarily through deliberation to reach a consensus.
   c. Should a consensus not be reached through deliberation, resolutions shall be adopted based on a majority vote of more than ½ (one-half) of the valid votes cast during the meeting.
   d. The Board may also adopt valid resolutions without convening a formal meeting, provided that all its members have been notified in writing and have granted their signed approval for the proposal. Decisions adopted in this manner shall carry the same legal force as those validly passed at a Board of Commissioners' Meeting.
   e. All resolutions adopted shall be binding upon and remain the responsibility of all members of the Board.
6. A member of the Board of Commissioners may only be represented by another member of the Board by virtue of a Special Power of Attorney issued specifically for that meeting.
7. Minutes of the Board of Commissioners Meeting:
   a. The results of the Board of Commissioners Meeting must be recorded in minutes of the meeting, signed by all members of the Board of Commissioners present.
   b. The minutes of the meeting must be properly documented in accordance with applicable regulations.
   c. Should there be a dissenting opinion, the Board must ensure it is clearly documented in the minutes, together with the reasons for said dissent.

Glossary of The Board of Commissioners and Board of Directors Meetings

Board of Commissioners

Description	Name
DES	Djohan Emir Setijoso[1)]
JS	Jahja Setiaatmadja[2)]
TK	Tonny Kusnadi
CH	Cyrillus Harinowo
RP	Raden Pardede
SS	Sumantri Slamet

Note:
1) Resigned from his position as President Commissioner effective June 1, 2025.
2) Term as President Director ends effective 1 June 2025, and effectively assumed his position as President Commissioner on June 1, 2025.

Board of Directors

Description	Name
JS	Jahja Setiaatmadja[1)]
HL	Gregory Hendra Lembong[2)]
AH	Armand Wahyudi Hartono
ST	Tan Ho Hien/Subur/Subur Tan
JK	John Kosasih[3)]
RS	Rudy Susanto
LS	Lianawaty Suwono
SL	Santoso
VL	Vera Eve Lim
HB	Haryanto T. Budiman
FC	Frengky Chandra Kusuma
AW	Antonius Widodo Mulyono
HT	Hendra Tanumihardja[4)]

Notes:
1) Term as President Director ends effective June 1, 2025, and effectively assumed his position as President Commissioner on June 1, 2025.
2) Effectively served as President Director since June 1, 2025
3) Effectively served as Deputy President Director since June 1, 2025
4) Effectively served as Director since June 1, 2025

Implementation

Throughout 2025, BCA has implemented 39 (thirty nine) Board of Commissioners Meetings, both in person and through teleconference. BCA has complied with the OJK regulations regarding the minimum frequency of Board of Commissioners Meetings.

Frequency of Attendance, Schedule, and Agenda of the Board of Commissioners Meetings

The 2025 Board of Commissioners Meeting Schedule is posted on BCA's website and able to be accessed at https://www.bca.co.id/en/tentang-bca/tata-kelola/Struktur-Organisasi#.

The schedule and agenda of the Board of Commissioners Meetings implemented throughout 2025 are as follows:

No.	Meeting Date	Meeting Agenda	DES[1)]	JS[2)]	TK	CH	RP	SS
1	January 6, 2025	Information on the Proposal of Members of the BCA Board of Commissioners and Directors for 2025-2026	✓	N/A	✓	✓	✓	✓
2	January 15, 2025	1. 2024 Internal Audit Division Work Realization 2. Internal Discussion: Discussion of Self-Assessment 3. Weekly Credit Decision Review	✓	N/A	✓	✓	✓	✓

No.	Meeting Date	Meeting Agenda	DES[1)]	JS[2)]	TK	CH	RP	SS
3	January 22, 2025	1. Self-Assessment by the Board of Directors and Board of Commissioners 2. Approval of Related Party Credit Facility 3. Weekly Credit Decision Review	√	N/A	√	√	√	√
4	February 5, 2025	1. GBK Presentation: Corporate Credit Update 2. DCSP Presentation: 2024 Final Dividend 3. Weekly Credit Decision Review	√	N/A	√	√	√	√
5	February 10, 2025	Follow-up on Recommendations for Changes to the Membership of the Board of Commissioners and Directors of PT BCA, Tbk for the 2025-2026 term of office	√	N/A	√	√	√	√
6	February 12, 2025	Appointment of the Chairman of BCA Annual GMS	√	N/A	√	√	√	√
7	February 19, 2025	1. Risk Oversight Committee Presentation: Fourth Quarter 2024 Report 2. Audit Committee Presentation: Fourth Quarter 2024 Report 3. Weekly Credit Decision Review	√	N/A	√	√	√	√
8	February 26, 2025	1. Recommendation for the Distribution of Bonuses for the 2024 Fiscal Year to Members of the Board of Commissioners and Directors 2. Recommendation from the RNC	√	N/A	√	√	√	√
9	March 5, 2025	1. Presentation from GARK and REI 2. Weekly Credit Decision Review	√	N/A	√	√	√	Excused/ Medical Leave
10	March 19, 2025	Share Buyback Approval in Significantly Fluctuating Market Conditions	√	N/A	√	√	√	√
11	March 26, 2025	1. Integrated Governance Presentation for Semester II of 2024 by the Risk Management Division, Internal Audit Division, Compliance Division, and Environmental Sustainability Governance Division 2. Weekly Credit Decision Review	√	N/A	√	√	√	√
12	April 9, 2025	1. GARK Presentation on Credit Applications 2. Weekly Credit Decision Review	√	N/A	√	√	√	√
13	April 16, 2025	1. Recommendations for the Board of Commissioners and Directors' Remuneration Packages 2. Internal Board of Commissioners Discussion 3. GARK and GBK Discussion: Credit Applications 4. Weekly Credit Decision Review	√	N/A	√	√	√	√
14	April 23, 2025	1. Weekly Approval by the Board of Commissioners	√	N/A	√	√	√	√
15	April 28, 2025	2. Compliance Division Presentation: Implementation of AML-CFT PPPSPM at BCA for the Second Semester of 2024 3. Board of Commissioners' Approval	Excused/ Medical Leave	N/A	√	√	√	√
16	April 30, 2025	Board of Commissioners' Approval	√	N/A	√	√	√	√
17	May 14, 2025	1. Risk Oversight Committee Presentation: First Quarter 2025 Report 2. Audit Committee Presentation: First Quarter 2025 Report 3. Weekly Board of Commissioners Approval	√	N/A	√	√	√	√
18	May 21, 2025	1. Internal Board of Commissioners Discussion 2. Board of Commissioners' Approval	√	N/A	√	√	√	√
19	May 27, 2025	1. Approval of the Division of Duties and Responsibilities of the Board of Directors in 2025 2. Board of Commissioners' Approval	√	N/A	√	√	√	√
20	May 28, 2025	1. Corporate Actions of Subsidiaries 2. Board of Commissioners' Approval	Excused/ Medical Leave	N/A	√	√	√	√

No.	Meeting Date	Meeting Agenda	DES[1)]	JS[2)]	TK	CH	RP	SS
21	June 4, 2025	1. Approval of Remuneration and Nomination Committee (RNO) Membership for the June 2025-2026 Period 2. Follow-up Discussion on the Board of Commissioners' Credit Application 3. Weekly Credit Decision Review 4. Remuneration and Nomination Committee Presentation: Compensation Recommendations	N/A	Excused/ Medical Leave	✓	✓	✓	✓
22	June 18, 2025	1. Discussion on Server 2. Agreement Contract Renewal for the 2025-2028 Period 3. DCSP Presentation: Mid-Year Financial Forecast 4. Weekly Credit Decision Review	N/A	✓	✓	✓	✓	✓
23	July 9, 2025	1. Discussion on Using Third-Party Services for Project Financing 2. Presentation on Corporate Credit Limits 3. Employee Policy Discussion 4. Weekly Credit Decisions	N/A	✓	✓	✓	✓	✓
24	July 16, 2025	1. Internal Audit Division Presentation: Work Realization for the First Half of 2025 2. Internal Discussion with the Board of Commissioners 3. Weekly Credit Decision Review	N/A	✓	✓	✓	✓	✓
25	July 30, 2025	1. DPP Presentation: BCA Leader+ and #KaryaoneBCA 2. External Party Presentation 3. Weekly Credit Decision Review	N/A	✓	✓	✓	✓	✓
26	August 13, 2025	1. Presentation external party 2. GARK Presentation 3. Weekly Credit Decision Review	N/A	✓	✓	✓	✓	✓
27	August 27, 2025	1. Risk Oversight Committee Presentation: Q2 2025 Report 2. Audit Committee Presentation: Q2 2025 Report 3. Weekly Credit Decision Review	N/A	✓	✓	✓	✓	✓
28	August 28, 2025	GARK Presentation	N/A	✓	✓	✓	✓	✓
29	September 3, 2025	1. ISG & MRK Presentation: Cybersecurity Update 2. REI & DCSP Presentation: 2026 Strategic Direction 3. Weekly Credit Decision Review	N/A	✓	✓	✓	✓	✓
30	September 10, 2025	1. Integrated Governance Presentation for Semester I, 2025 by the Risk Management Division, Compliance Division, Internal Audit Division, and Environmental, Social & Governance Subdivision 2. Weekly Credit Decision Review	N/A	✓	✓	✓	✓	✓
31	September 23, 2025	Compliance Division Presentation: Implementation of AML, CFT, and PPPSPM for Semester I, 2025	N/A	✓	✓	Excused/ Medical Leave	✓	✓
32	September 24, 2025	1. GBK and GARK Presentation 2. Internal Discussion of the Board of Commissioners Reporting on the Implementation of the Board of Directors' Activities 3. Weekly Credit Decision Review	N/A	✓	✓	✓	✓	✓

No.	Meeting Date	Meeting Agenda	DES[1)]	JS[2)]	TK	CH	RP	SS
33	October 15, 2025	1. DCSP Presentation: Consolidated Outlook 2025 & Projection 2026 2. Risk Management Division Presentation: Recovery Plan Update 2026 3. Weekly Credit Decision Review	N/A	√	√	√	√	√
34	November 4, 2025	1. Approval of Related Party Credit Facility Applications 2. Weekly Credit Decision Review	N/A	√	√	√	√	√
35	November 13, 2025	1. Approval of BCA's 2025 Interim Dividend 2. Weekly Credit Decision Review	N/A	√	√	√	√	√
36	November 19, 2025	1. Financial Conglomerate Holding Company (PIKK) Update 2. Risk Oversight Committee Presentation: Q3 2025 Report 3. Audit Committee Presentation: Q3 2025 Report 4. Weekly Credit Decision Review	N/A	√	√	√	√	√
37	November 26, 2025	1. ESG Group Presentation 2. GARK & REI Presentation 3. GARK, GBK, & GCF Presentation 4. Internal Discussion on Reporting of Activities of the Board of Directors & Board of Commissioners 5. Review of weekly credit decisions	N/A	√	√	√	√	√
38	December 11, 2025	Discussion with the Compensation and Nomination Committee	N/A	√	√	√	√	√
39	December 17, 2025	1. Termination of Membership of the Integrated Governance Committee (KTKT) Representative of BCA Finance Limited 2. GARK Presentation 3. Review of Weekly Credit Decisions	N/A	√	√	√	√	√
Total Attendance			**18**	**18**	**39**	**38**	**39**	**38**
Total Meetings			**20**	**19**	**39**	**39**	**39**	**39**
Attendance Percentage			**90%**	**95%**	**100%**	**97%**	**100%**	**97%**

Description:
1) Resignation as President Commissioner effective as of June 1, 2025
2) Effective as President Commissioner since June 1, 2025.

2026 Board of Commissioners Meeting Schedule

BCA has scheduled the 2026 Board of Commissioners Meeting as follows:

Month	Date
January	21, 28
February	4, 11, 18, 25
March	4, 11
April	1, 8, 15, 22, 29
May	6, 13, 20
June	3, 10, 17, 24
July	1, 8, 15, 22
August	5, 12, 19, 26
September	2, 9, 16, 23
October	7, 14, 21, 28
November	4, 11, 18, 25
December	2, 9, 16

The Board of Commissioners' meeting schedule is subject to change at any time as needed.

The plan for the 2026 Board of Commissioners' meeting schedule has been published on the BCA website since December 2025 and can be accessed at https://www.bca.co.id/en/tentang-bca/tata-kelola/Struktur-Organisasi#.

2. Board of Directors Meetings

Legal Basis

BCA Board of Directors meetings are held in accordance with the following regulations:

a. OJK Regulations.
b. BCA's Articles of Association.
c. Board of Directors' Charter.

Meeting Policy

The Board of Directors meeting policy in its Charter and/or Articles of Association regulates, among other things:

1. Meeting Mechanism
   Board of Directors meetings may be held physically or electronically through teleconference, video conference, or similar electronic media.
2. Meeting Frequency:
   a Board of Directors meetings must be held regularly, at least 1 (one) time in every month.

b Each member of the Board of Directors must attend a minimum of 75% (seventy-five percent) of meetings within one year.

3. Notice of Meeting:
   a. The Board of Directors Bureau will issue a notice for its meetings through email to all Board of Directors no later than 5 (five) working days prior to the meeting.
   b. For Board of Directors' meetings that have been scheduled or organized pursuant to a prior Board decision, a formal notice of meeting is not required.
   c. For Board of Directors meetings held outside the specified schedule, the notice must be issued no later than 1 (one) day before the meeting, or a shorter period if urgent.
   d. The notice of meeting must include the agenda (date, time, place, and topic) and attach the meeting materials.
   e. The Board of Directors must confirm attendance its Bureau.
4. Meeting Scheduling and Materials:
   a The Board of Directors must schedule its Meetings and its joint meeting with the Board of Commissioners for the following year before the fiscal year ended and upload them to the BCA website.
   b For scheduled meetings, meeting materials must be delivered to participants no later than 5 (five) working days before the meeting (H-5).
   c In the event of an unscheduled meeting, meeting materials must be delivered to participants no later than 5 (five) working days before the meeting.
5. Meeting Quorum and Decisions:
   a A Board of Directors' meeting is valid and authorized to adopt binding decisions if at least ⅔ (two-thirds) of its members currently in office are present or represented.
   b Every policy and strategic decision must be adopted through a Board of Directors' meeting, by considering the oversight duties and responsibilities of the Board of Commissioners.
   c Decisions of the Board must first be adopted through deliberation to reach a consensus.
   d Should a consensus not be reached through deliberation, decisions shall be adopted based on a majority vote of more than ½ (one-half) of the valid votes cast during the meeting.
   e The Board of Directors may also adopt valid decisions without convening a formal meeting, provided that all members have been notified in writing and have granted their signed approval for the proposal. Resolutions adopted in this manner shall carry the same legal force as those validly passed at a Board of Directors' Meeting.
   f All decisions adopted by the Board shall be binding upon and remain the collective responsibility of all its members.
6. A member of the Board of Directors may only be represented by another its member by virtue of a Special Power of Attorney issued specifically for the meeting, provided that it does not waive the right to cast a vote for:
   a the attendance quorum; and
   b the decision-making quorum in accordance with the authority granted, such that the voting rights are counted toward the meeting quorum.
7. Minutes of Meetings
   a The results of the Board of Directors meetings must be recorded in the minutes of meeting, signed by all attending members, and distributed to all Board members.
   b The Board of Directors minutes of meeting must be properly documented in accordance with relevant regulatory requirements.
   c Any dissenting opinion arising during a meeting must be explicitly recorded in writing in the minutes, along with the underlying reasons for such dissent.

Implementation

Throughout 2025, the Board of Directors has implemented 53 (fifty three) meetings, conducted both in person and through teleconference. BCA has complied with OJK regulations regarding the minimum frequency for the Board of Directors' meetings

Meeting Attendance, Schedule, and Agenda

The 2025 Board of Directors meeting schedule is available on the BCA website and able to be accessed at: https://www.bca.co.id/en/tentang-bca/tata-kelola/Struktur-Organisasi#.

The schedule and agenda of the Board of Directors' meetings convened during 2025 are as follows

No.	Meeting Date	Meeting Agenda	JS[1]	HL[2]	AH	JK[3]	ST	RS	LS	SL	VL	HB	FC	AW	HT[4]
1	January 9, 2025	Porseni Update	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	N/A
2	January 14, 2025	Unsecured Loan	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	N/A

No.	Meeting Date	Meeting Agenda	JS[1]	HL[2]	AH	JK[3]	ST	RS	LS	SL	VL	HB	FC	AW	HT[4]
3	January 16, 2025	1. 2024 Board of Directors' KPI Realization & 2025 Board of Directors' KPI Approval 2. Chinese New Year Solitaire Update	√	√	√	√	√	√	√	√	√	√	√	√	N/A
4	January 30, 2025	Economic Update & Final Dividend Approval	√	√	√	√	√	√	√	√	√	On Leave	√	√	N/A
5	February 4, 2025	Performance Appraisal/ Management Update	√	√	√	√	√	√	√	√	√	v	√	√	N/A
6	February 6, 2025	1. Discussion of the Bank's 2025 Business Plan 2. Analyst Feedback for 2024 Fiscal Year 3. ESG & GCG Updates for 2024 Fiscal Year	√	√	√	√	√	√	√	√	√	v	√	√	N/A
7	February 11, 2025	1. BCA Financial Performance Update for January 2025 2. Customer Engagement of 2024 by Gallup	Official Business	√	√	√	√	Official Business	√	√	√	√	√	√	N/A
8	February 13, 2025	1. BCA Digital - 2024 Performance and 2025 Business Plan 2. BCA Securities - 2024 Performance and 2025 Business Plan 3. BCA Expoversary 2025 Update 4. Appointment of Public Accounting Firm and Public Accountant for BCA's 2025 Financial Statement Audit	√	√	√	√	√	√	√	√	√	√	√	√	N/A
9	February 27, 2025	1. Economic Update 2. Internal and External Appreciation Trip Update	Official Business	√	√	√	√	√	√	√	√	√	√	√	N/A
10	March 11, 2025	BCA Financial Performance Update for February 2025	√	√	√	√	√	√	√	√	√	√	√	Official Business	N/A
11	March 13, 2025	1. Banking Sector Review of 2024FY 2. BCA Life - 2024 Performance and 2025 Business Plan 3. BCA Finance - 2024 Performance and 2025 Business Plan	√	√	√	√	√	√	√	√	√	√	√	√	N/A
12	March 20, 2025	1. BCA Insurance - 2024 Performance and 2025 Business Plan 2. BCA Syariah - 2024 Performance and 2025 Business Plan	√	√	Official Business	√	√	√	√	√	√	√	Official Business	√	N/A

No.	Meeting Date	Meeting Agenda	JS[1]	HL[2]	AH	JK[3]	ST	RS	LS	SL	VL	HB	FC	AW	HT[4]
13	March 24, 2025	Share Buyback Update	√	√	√	√	√	√	√	√	√	On Leave	√	√	N/A
14	March 25, 2025	Economic Update Key Priority Socialization	√	√	√	√	√	√	√	√	√	Cuti On Leave	√	√	N/A
15	April 10, 2025	1. Agenda for Reinvestment of SRBI & SBN Maturing in 2025 2. Update on Ramadan/Eid Conditions & Tariff Impact	√	On Leave	√	√	√	√	On Leave	√	√	√	√	√	N/A
16	April 22, 2025	1. BCA Syariah - Bullion Bank 2. Impact of US Tariffs on BCA Debtors	√	√	√	√	√	√	√	√	√	√	Official Business	√	N/A
17	April 24, 2025	AML and CFT Update for Semester 2, 2024	√	√	√	√	√	√	√	√	√	√	√	√	N/A
18	May 2, 2025	Analyst Feedback for 1Q of 2025 Directorship Reappointment for 2025	√	√	√	√	√	√	√	√	√	√	√	√	N/A
19	May 15, 2025	BCA Financial Performance Update for April 2025 Economic Update	Official Business	√	Training	On Leave	√	√	√	√	√	√	√	Official Business	N/A
20	May 22, 2025	1. Mini Company Update 2. Operational Risk Mitigation Update 3. Completing the Know Your Employee Form in 2024 4. CCV Subsidiary Update	√	√	√	On Leave	√	√	√	√	Official Business	√	√	√	N/A
21	June 5, 2025	Banking Sector Review, 1Q of 2025	N/A	√	√	√	√	√	√	√	√	√	√	√	√
22	June 10, 2025	1. Wealth Summit 2025 2. Indonesia Knowledge Forum (IKF) 2025 Update	N/A	√	√	√	√	√	√	√	√	√	√	√	√
23	June 12, 2025	1. BCA Financial Performance May 2025 2. Mid-Year Financial Forecast	N/A	√	√	√	√	√	√	√	√	√	√	√	√
24	June 17, 2025	1. BCA EXPO 2025 2. MSCI Ratings 3. Update Electric Vehicles	N/A	√	Official Business	√	√	√	√	√	√	On Leave	√	√	√
25	June 19, 2025	BCA Board of Directors Internal Discussion	N/A	√	√	√	√	Official Business	√	√	√	Present	√	√	√
26	June 24, 2025	Economic Update 2025 MSME Fest	N/A	√	√	√	√	√	√	√	√	On Leave	√	√	√
27	July 1, 2025	Gebyar KaryaOne BCA	N/A	√	√	√	On Leave	Official Business	√	√	√	√	√	√	√
28	July 3, 2025	Savings for Organizational Customers	N/A	√	√	√	On Leave	√	√	√	√	√	√	√	√
29	July 8, 2025	Midyear Review of Subsidiaries Tax Update	N/A	√	√	√	√	√	√	√	√	√	√	Excused / Medical Leave	√
30	July 17, 2025	NPL DCE NPL DBKK	N/A	On Leave	√	√	√	√	On Leave	On Leave	√	√	√	√	√
31	July 24, 2025	Economic Update	N/A	On Leave	√	√	√	On Leave	√	√	√	√	√	√	√

No.	Meeting Date	Meeting Agenda	JS[1]	HL[2]	AH	JK[3]	ST	RS	LS	SL	VL	HB	FC	AW	HT[4]
32	July 31, 2025	Update on Lifestyle Features and MyBCA Mandarin	N/A	Official Business	√	Official Business	√	√	Official Business	Official Business	√	√	√	√	√
33	August 7, 2025	1. Non-Deal Roadshow Presentation & 1H 2025 Analyst Feedback 2. 1H 2025 ESG & GCG Updates	N/A	√	√	√	√	On Leave	√	√	√	On Leave	√	√	√
34	August 12, 2025	1. BCA Expo and Gebyar Hadiah 2. Tax Collection System for Foreign Digital Transaction 3. 2026 Focus Group Discussion and 2025 Follow-Up Action Plan	N/A	√	√	√	√	√	√	√	√	√	√	√	√
35	August 14, 2025	1. BCA Financial Performance Update for July 202 2. Presentation at the 2026 National Working Meeting 3. Mortgage Pricing	N/A	√	√	√	√	√	√	√	√	√	√	√	√
36	August 21, 2025	Banking Sector Review Gebyar BCA	N/A	√	√	√	√	√	√	√	√	√	√	On Leave	√
37	August 28, 2025	Economic Update BCA Syariah Update 2025	N/A	√	On Leave	√	√	√	On Leave	On Leave	√	√	√	√	√
38	September 2, 2025	1. Follow-up to the August 14th Decision (Bond Purchase Strategy) 2. 2026 Financial Guidance	N/A	√	√	√	√	√	√	√	√	√	√	√	√
39	September 11, 2025	Implementation of AML and CFT	N/A	√	√	√	√	√	√	√	On Leave	√	√	√	√
40	September 16, 2025	1. Update on BCA's Financial Performance for the August 2025 Period 2. Update on 2026 Fiscal Year Opex Budget	N/A	√	√	√	√	√	√	√	√	√	√	√	√
41	September 25, 2025	1. Economic Update 2. Corporate Communication Update: Reputation and Narrative Wars Era	N/A	√	√	√	√	√	√	√	√	√	√	√	√
42	October 9, 2025	1. Presentation by Oliver Wyman, Consultant 2. Authority for Institutional Customer Bundling 3. Update on the National Working Meeting 4. Unsponsored Depository Receipt	N/A	√	√	√	√	√	√	√	√	√	√	√	√

No.	Meeting Date	Meeting Agenda	JS[1]	HL[2]	AH	JK[3]	ST	RS	LS	SL	VL	HB	FC	AW	HT[4]
43	October 14, 2025	1. Approval of the Updated BCA Recovery Plan and Resolution Plan 2. Update on Consolidated Outlook 2025 & 2026	N/A	√	√	√	√	√	√	√	√	√	√	√	√
44	October 16, 2025	Passive Funds	N/A	√	√	√	√	√	√	√	√	√	√	Official Business	√
45	October 23, 2025	1. Establishment of the PIKK 2. Update on the SMART KP Regional Office Survey 3. Update on CCV Transactions	N/A	Official Business	√	√	√	√	√	√	√	√	√	√	√
46	November 6, 2025	1. Approval of the Updated Recovery Action Plan for BCA Syariah and BCA Digital 2. Update Regarding the Evaluation of BCA Expo 2025 and the BCA Expoversary 2026 Plan 3. ATM Purchase 4. Update Regarding the Launch of the Ocean App	N/A	√	√	√	√	√	√	√	Official Business	√	√	Excused/ Medical Leave	√
47	November 11, 2025	1. Interim Dividend 2. Update on BCA's Financial Performance for the Period of October 2025 3. Analyst Feedback, NDR Feedback & Regional Deck	N/A	√	On Leave	√	√	√	√	√	√	√	√	√	√
48	November 20, 2025	1. Draft Amendment to the Articles of Association 2. UMKM Fest Update	N/A	√	√	√	√	On Leave	√	√	Official Business	√	√	√	√
49	November 25, 2025	1. Relationship Platform Application 2. ESG Refreshment 3. GMS Update	N/A	√	√	√	√	√	√	√	√	√	√	√	√
50	November 27, 2025	Economic Update Banking Sector Review	N/A	√	√	√	√	√	√	√	√	Official Business	√	√	√
51	December 9, 2025	IVR team update: Small Banks	N/A	√	√	√	√	√	√	√	√	√	√	√	√
52	December 11, 2025	1. BCA Financial Performance Update for November 2025 2. Sharing related to the Buyback Program	N/A	√	√	√	On Leave	√	√	√	√	√	√	√	√

No.	Meeting Date	Meeting Agenda	JS[1]	HL[2]	AH	JK[3]	ST	RS	LS	SL	VL	HB	FC	AW	HT[4]
53	December 18, 2025	1. Economic Update 2. Approval of the Cover for the 2025 Annual Report and Sustainability Report 3. KP Regional Office SMART Solution	N/A	Official Business	On Leave	√	On Leave	√	√	√	√	On Leave	√	√	√
Total Attendance			17	47	47	50	50	46	49	50	49	44	51	47	33
Total Meetings			20	53	53	53	53	53	53	53	53	53	53	53	33
Attendance Percentage			85%	89%	89%	94%	94%	87%	92%	94%	92%	83%	96%	89%	100%

Remarks:
1) Served as President Director until June 1, 2025. Effective as President Commissioner since June 1, 2025.
2) Effective as President Director since June 1, 2025.
3) Effective as Deputy President Director since June 1, 2025.
4) Effective as Director since June 1, 2025.

Board of Directors Meeting Schedule for 2026

BCA has scheduled the 2026 Board of Directors meeting as follows:

Month	Date
January	8,15,22,29
February	2,9,18,23
March	2,9,16,25,30
April	6,13,20,27
May	4,11,18,25
June	2,8,15,22,29
July	6,13,20,27
August	3,10,18,24,31
September	7,14,21,28
October	5,12,19,26
November	2,9,16,23,30
December	7,14

The Board of Directors' meeting schedule is subject to change as needed.

The planned 2026 Board of Directors meeting schedule has been posted on BCA's website since December 2025 and can be accessed at https://www.bca.co.id/en/tentang-bca/tata-kelola/Struktur-Organisasi.

3. Joint Meeting of the Board of Commissioners and Directors

Legal Basis

a. Article 31 paragraph 3 of OJK Regulation No. 33/POJK.04/2014 concerning the Board of Directors and the Board of Commissioners of Issuers or Public Companies in conjunction with Article 55 paragraph 2 of OJK Regulation No. 17 of 2023 concerning the Implementation of Corporate Governance for Commercial Banks, which states the Board of Commissioners is required to hold regular joint meetings with the Board of Directors at least 1 time in every 4 months.

b. Article 16 paragraph 3 of OJK Regulation No. 33/POJK.04/2014 concerning the Board of Directors and the Board of Commissioners of Issuers or Public Companies in conjunction with Article 55 paragraph 2 of OJK Regulation No. 17 of 2023 concerning the Implementation of Corporate Governance for Commercial Banks. Article 30 paragraph 2 of OJK Regulation No. 17 of 2023 concerning the Implementation of Corporate Governance for Commercial Banks states the Board of Directors is required to hold joint meetings with the Board of Commissioners periodically, at least once (1) every (4) four months.

Meeting Policy

Joint meetings are regulated in the Board of Directors Charter and the Board of Commissioners Charter, as well as BCA's Articles of Association. These policies, among other things, regulate:

1. Meeting Mechanism:
   Joint meetings can be held physically or electronically through teleconference, video conference, or similar electronic media.
2. Meeting Frequency:
   The Board of Commissioners and Directors are required to hold joint meetings periodically, at least 1 (one) time in every 4 (four) months.
3. Meeting Notice:
   a For joint meetings that have been scheduled or are based on a previous joint meeting decision, a notice of meeting is not required.
   b For meetings held outside of the specified schedule, a notice of meeting must be issued no later than one day before the meeting, or less frequently in urgent circumstances.
   c meeting notice must include the agenda/topic, date, time, mechanism, and venue, and must include meeting materials.
   d The notice of meeting must be in writing and delivered to meeting participants by registered mail, courier service, electronic mail (e-mail), or other means deemed effective.
4. Meeting Scheduling and Materials:
   a The Board of Commissioners and Directors schedule a joint meeting for the following year prior to the fiscal year ended.
   b At scheduled meetings, meeting materials must be delivered to meeting participants no later than 5 (five) business days before the meeting is held.

5. Meeting Quorum and Decisions:
   a A meeting is considered valid and entitled to make binding decisions if more than ½ (one-half) of the members of the Board of Commissioners and Directors are present or represented at the meeting.
   b Decisions at a joint meeting are first made by deliberation and consensus.
   c If deliberation does not reach consensus, decisions are made by a majority vote of more than ½ (one-half) of the total valid votes cast at the meeting.
   d All decisions made in joint meetings are binding.
   e A member of the Board of Directors may only be represented by a fellow member, and a member of the Board of Commissioners by a fellow member, under a Special Power of Attorney issued for the respective meeting.
6. Minutes of Meetings:
   a Meeting results must be recorded in the minutes, signed by the attending members of the Board of Directors and the Board of Commissioners, and distributed to all members of both Boards.
   b Dissenting opinions arising during the meeting, along with the reasons for them, must be clearly stated in the minutes of meeting.

Implementation

During 2025, the Board of Commissioners and Directors held 8 joint meetings, both in person and through teleconference.

BCA has complied with the OJK Regulation regarding the minimum frequency of joint meetings between the Board of Commissioners and Directors.

Frequency, Schedule, and Agenda of the Board of Commissioners and Directors Joint Meetings

The schedule of the Board of Commissioners and Directors joint meetings for 2025 has been posted on the BCA website and can be accessed at https://www.bca.co.id/en/tentang-bca/tata-kelola/Struktur-Organisasi.

Schedule and Agenda of the Board of Commissioners and Directors Joint Meetings held during 2025:

No.	Meeting Date	Meeting Agenda	DE[1]	JS2)	TK	CH	RP	SS	HL[3]	AH	JK[4]	ST	RS	LS	SL	VL	HB	FC	AW	HT[5]
1	January 14, 2025	BCA Financial Performance Update for December 2024	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√	N/A
2	April 17, 2025	BCA Financial Performance for Q1 of 2025	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√	N/A
3	July 10, 2025	BCA Financial Performance Update for the First Semester of 2025	N/A	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√
4	July 28, 2025	Workshop Strategic Priority Day 1	N/A	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√
5	October 02, 2025	Business Strategy Review	N/A	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√
6	October 16, 2025	BCA Financial Performance Update for Q3	N/A	√	√	√	Official Business	√	√	√	√	√	√	√	√	√	√	√	Official Business	√
7	October 17, 2025	Shares Buyback Plan	N/A	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√
8	November 13, 2025	1. 2026 Key Strategic Priorities and RBB Approval 2. Update RAKB	N/A	√	√	√	√	√	√	On Leave	√	√	On Leave	√	√	√	√	√	√	√
Total Attendance			2	8	8	8	7	8	8	7	8	8	7	8	8	8	8	8	7	6
Total Meetings			2	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	6
Attendance Percentage			100%	100%	100%	100%	88%	100%	100%	88%	100%	100%	88%	100%	100%	100%	100%	100%	88%	100%

Description:
1) Resignation as President Commissioner effective June 1, 2025
2) Served as President Director until June 1, 2025. Effective as President Commissioner since June 1, 2025.
3) Effective as President Director since June 1, 2025
4) Effective as Deputy President Director since June 1, 2025
5) Effective as Director since June 1, 2025

2026 Joint Meeting Plan for the Board of Commissioners and Directors

BCA has scheduled the joint meeting of the Board of Commissioners and Directors in 2026 as follows:

Month	Date
January	22
April	13
July	13
October	12

The schedule for joint meetings of the Board of Commissioners and Directors is subject to change as needed.

The planned schedule for joint meetings of the Board of Commissioners and Directors for 2026 has been posted on the BCA website since December 2025 and can be accessed at https://www.bca.co.id/en/tentang-bca/tata-kelola/Struktur-Organisasi.

4. Attendance of the Board of Commissioners and Directors at GMS Throughout 2025

The attendance of the Board of Commissioners and Directors at GMS throughout 2025 is disclosed in the General Meeting of Shareholders section on pages 243-244 of this Annual Report.Affiliation Between The Board Of Commissioners, Board Of Directors, And Controlling Shareholders

AFFILIATION BETWEEN THE BOARD OF COMMISSIONERS, BOARD OF DIRECTORS, AND CONTROLLING SHAREHOLDERS

Affiliation between members of the Board of Directors, Board of Commissioners, and Controlling Shareholders and/or Ultimate Controlling Shareholders, whether directly or indirectly, are as follows:

1. Financial affiliation, where members of the Board of Directors and/or members of the Board of Commissioners receive income, financial assistance, or loans from:
   a. other members of the Board of Directors and/or members of the Board of Commissioners of BCA;
   b. companies whose controlling shareholders are members of the Board of Directors and/or members of the Board of Commissioners of BCA; and/or
   c. controlling shareholders and/or ultimate controlling shareholders of BCA;
2. Family affiliation to the second degree, either vertically or horizontally, with other members of the Board of Directors and/or members of the Board of Commissioners.

All members of the Board of Commissioners and Board of Directors of BCA do not have any affiliations, either financial or family, with fellow members of the Board of Commissioners, Board of Directors, and Controlling Shareholders and/or Ultimate Controlling Shareholders, except for Mr. Armand W. Hartono, who has an affiliation (both family and financial) with the Ultimate Controlling Shareholder, Mr. Robert Budi Hartono. The details of this disclosure are as follows.

1. Affiliation of the Members of the Board of Commissioners with their Fellow Members, the Members of the Board of Directors, the Controlling Shareholders, and the Ultimate Controlling Shareholder.

Table of Affiliation of BCA's Board of Commissioners Members

Name	Position	Family Affiliation with:								Financial Affiliation with:							
		Board of Commissioners		Board of Directors		Controlling Shareholder		Ultimate Controlling Shareholder		Board of Commissioners		Board of Directors		Controlling Shareholder		Ultimate Controlling Shareholder	
		Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No
Jahja Setiaatmadja	President Commissioner	-	√	-	√	-	√	-	√	-	√	-	√	-	√	-	√
Tonny Kusnadi	Commissioner	-	√	-	√	-	√	-	√	-	√	-	√	-	√	-	√
Cyrillus Harinowo	Independent Commissioner	-	√	-	√	-	√	-	√	-	√	-	√	-	√	-	√
Raden Pardede	Independent Commissioner	-	√	-	√	-	√	-	√	-	√	-	√	-	√	-	√
Sumantri Slamet	Independent Commissioner	-	√	-	√	-	√	-	√	-	√	-	√	-	√	-	√

2. Affiliation of the Board of Directors' Members with their Fellow Members, the Board of Commissioners' Members, the Controlling Shareholders, and the Ultimate Controlling Shareholders.

Table of Affiliation of BCA's Board of Directors Members

Name	Position	Family Affiliation with:								Financial Affiliation with:							
		Board of Commissioners		Board of Directors		Controlling Shareholder		Ultimate Controlling Shareholder		Board of Commissioners		Board of Directors		Controlling Shareholder		Ultimate Controlling Shareholder	
		Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No
Gregory Hendra Lembong	President Director	-	√	-	√	-	√	-	√	-	√	-	√	-	√	-	√
John Kosasih	Deputy President Director	-	√	-	√	-	√	-	√	-	√	-	√	-	√	-	√
Armand Wahyudi Hartono	Deputy President Director	-	√	-	√	-	√	√	-		√	-	√	-	√	√	-
Tan Ho Hien/Subur /Subur Tan	Director	-	√	-	√	-	√	-	√	-	√	-	√	-	√	-	√
Rudy Susanto	Director	-	√	-	√	-	√	-	√	-	√	-	√	-	√	-	√
Lianawaty Suwono	Director (concurrently Director in charge of Compliance function)	-	√	-	√	-	√	-	√	-	√	-	√	-	√	-	√
Santoso	Director	-	√	-	√	-	√	-	√	-	√	-	√	-	√	-	√
Vera Eve Lim	Director	-	√	-	√	-	√	-	√	-	√	-	√	-	√	-	√
Haryanto T. Budiman	Director	-	√	-	√	-	√	-	√	-	√	-	√	-	√	-	√
Frengky Chandra Kusuma	Director	-	√	-	√	-	√	-	√	-	√	-	√	-	√	-	√
Antonius Widodo Mulyono	Director	-	√	-	√	-	√	-	√	-	√	-	√	-	√	-	√
Hendra Tanumihardja	Director	-	√	-	√	-	√	-	√	-	√	-	√	-	√	-	√

Detailed information regarding the affiliation of the Board of Directors and Board of Commissioners can be found in the Company Profile section on pages 44-52 of this Annual Report.

DIVERSITY IN THE COMPOSITION OF THE BOARD OF COMMISSIONERS AND DIRECTORS

BCA has a policy on the diversity of the Board of Commissioners and Directors composition, considering the provisions of the OJK Principles and Recommendations as regulated in OJK Regulation No. 17 of 2023 on the Implementation of Governance for Commercial Banks, OJK Circular Letter No. 14/ SEOJK.03/2025 on the Implementation of Governance for Commercial Banks and OJK Circular Letter No. 32/SEOJK.04/2015 on Guidelines for the Governance of Public Companies.

1. Diversity Policy

The policy on diversity in the composition of the Board of Commissioners and Directors is set out in the Board of Commissioners Charter, as well as the Board of Directors Charter. This policy governs the diversity of the members of the Board of Commissioners and Directors with regards to their education (field of study), work experience, age, expertise, and independency without discriminating their gender, ethnicity, religion, or race. The considerations of diversities will have an impact on the accuracy of the nomination process and the appointment four of individual members of the Board of Commissioners and Directors, as well as the composition of the Board of Commissioners and Directors collegially.

BCA does not limit the opportunities for women and men who meet the qualifications to become members of the Board of Commissioners or Directors. During the nomination process, the RNC takes into consideration, among other things:

- Qualifications of candidates for the Board of Commissioners and Board of Directors,
- Consideration of external and internal conditions in accordance with BCA's strategic direction
- Consideration of diversity in terms of gender, age, educational background, and expertise; and
- Communication with controlling shareholders (if the proposal does not originate from controlling shareholders).

The policy on diversity in the composition of the Board of Commissioners and Directors, as set forth in the Board of Commissioners' Charter and the Board of Directors' Charter, is available on the BCA website (https://www.bca.co.id/en/tentang-bca/tata-kelola/struktur-organisasi)

2. Diversity in the Composition of the Board of Commissioners' Members

Diversity in the Composition of the Members of the Board of Commissioners in 2025 can be seen in the following table:

No.	Diversity Aspects	Realization in BCA
1	Expertise	Members of the Board of Commissioners have a well diverse expertise in the areas of audit, banking & financial strategy, banking supervision, banking operation & services, banking & finance, branch banking management, capital market, corporate banking, corporate planning, economic development planning, finance, internal audit, individual banking, IT, monetary economy, macro & international economy, and risk management.
2	Education	Members of the Board of Commissioners have a well diverse educational background ranging from bachelor, master, to doctoral in the fields of accounting, engineering, finance, and economics.
3	Work Experience	Members of the Board of Commissioners have a well diverse work experiences, including professionals in banking and national/multinational financial institutions, consultants, lecturers and government officials.
4	Age	Members of the Board of Commissioners have diverse ages ranging from 65 years to 78 years.
5	Gender	The current members of BCA's Board of Commissioners are all male.
6	Independency	1. The Board of Commissioners' members are all independent from BCA's controlling shareholders. 2. The majority of the Board of Commissioners members (more than 60% (sixty percent)) is Independent Commissioners. BCA has 3 (three) Independent Commissioners among its 5 (five) members on the Board of Commissioners.

Detailed information about individual data related to the diversity of the Board of Commissioners can be found in the Company Profile section on pages 50-52 of this Annual Report.

3. Diversity in the Composition of the Board of Directors' Members

Diversity in the Composition of the Board of Directors' Members in 2025 can be seen in the following table:

No.	Diversity Aspects	Realization in BCA
1	Expertise	Members of the Board of Directors have a well diverse expertise ranging from accounting & financial management, banking strategy, branch banking management, banking operation & service excellence, banking compliance, branch banking management, business partnership, capital market, change management, corporate banking business, commercial & SME banking, consumer banking, corporate lending business, corporate banking operation & services, corporate culture, consumer card issuance & acquisition, corporate strategy, compliance, digital banking, employee training & development, ESG, general insurance, human capital management, international banking business, information technology & digital transformation, information technology & digital innovation, information system & technology, legal & litigation, lending business, life insurance, loan restructuring, marketing strategy, merger & acquisition, micro lending, network distribution & delivery channel management, procurement & property management, retail payment settlement, risk management, sharia/islamic banking strategy, strategic planning & transformation, syndication loan, transaction banking, transaction banking business development treasury, wealth management, wholesale banking.
2	Education	Members of the Board of Directors have a well diverse educational background ranging from undergraduate, masters, to doctoral degrees in economics, accounting, information technology, law, engineering, and business.
3	Work Experience	Members of the Board of Directors have a well diverse work experience, including professionals in banking and national/multinational financial institutions, consultants, lecturers, and accounting firms.
4	Age	Members of the Board of Directors have diverse ages ranging from 50 years to 65 years.
5	Gender	There are 2 (two) female members of the Board of Directors out of the 12 (twelve) members.
6	Independency	• The President Director is an independent party to BCA's controlling shareholder. • Except for Mr. Armand W. Hartono, all of the Board of Directors are independent from BCA's controlling shareholders.

Detailed information regarding the diversity of each member of the Board of Directors can be found in the Company Profile section on pages 44-49 of this 2025 Annual Report.

BOARD OF COMMISSIONERS AND DIRECTORS PERFORMANCE ASSESSMENT

BCA has a performance assessment policy for the Board of Commissioners and Directors, which is based on applicable laws and regulations in accordance with OJK Regulation No. 45/POJK.03/2015 concerning the Implementation of Governance in Remuneration for Commercial Banks, OJK Circular Letter No. 40/SEOJK.03/2016 concerning the Implementation of Governance in Remuneration for Commercial Banks, OJK Circular Letter No. 21/POJK.04/2015 concerning the Implementation of Governance Guidelines for Public Companies, and OJK Circular Letter No. 32/SEOJK.04/2015 concerning Corporate Governance Guidelines.

BCA conducts annual performance assessments of the Board of Commissioners and Directors, including:

- Collegial performance assessments of the Board of Commissioners and Directors;
- Individual performance assessments of each member of the Board of Commissioners and Directors; and
- Performance assessments of the President Director.

1. Implementation Procedures and Criteria for the Board of Commissioners' Performance Assessment

The procedures for implementing the Board of Commissioners' performance assessment at BCA include:

a. Assessment Methods and Tools

The assessment is conducted using a self-assessment method by members of the Board of Commissioners using a Self-Assessment Form.

b. Timing of Assessment

The Board of Commissioners is required to conduct a self-assessment, both collegially and individually, at least 1 (one) time in 1 (one) year.

c. Criteria or Benchmarks

The criteria used for conducting individual and collegially assessing the Board of Commissioners include:

1) Supervision and provision of advice to the Board of Directors regarding:
   a. BCA's key strategies and plans;
   b. Integrity of BCA's financial statements;
   c. Internal control and risk management systems; and
   d. Good Corporate Governance.

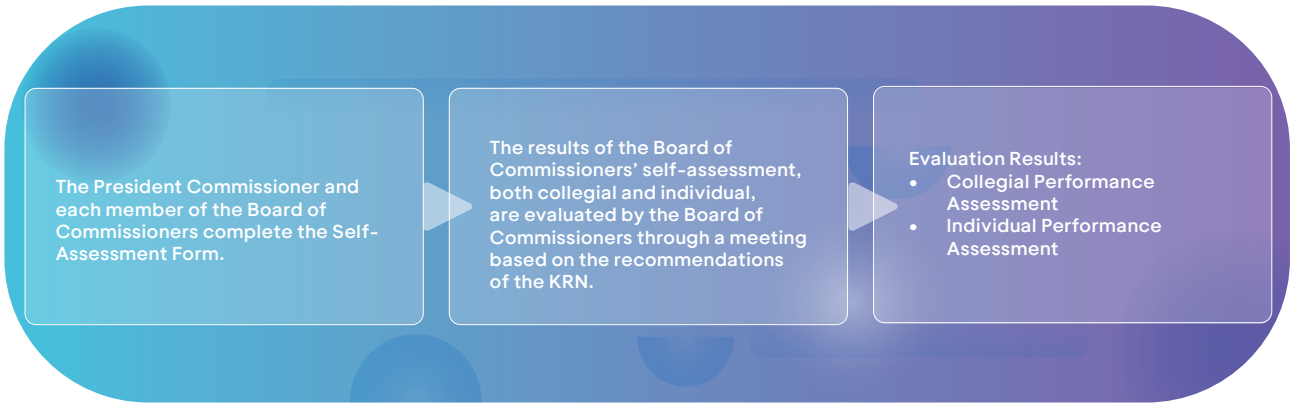
2) Granting approval for decisions of the Board of Directors in accordance with the provisions stipulated in BCA's Articles of Association or laws and regulations. The results of the Board of Commissioners' work are presented in its Supervisory Report on page 26, which contains the Board of Commissioners' supervisory and advisory functions to the Board of Directors, strategy evaluation, governance implementation, internal control, and risk management.

d. Parties Conducting Assessments and Evaluations

Performance assessments of the Board of Commissioners members, both collegially and individually, are conducted through the following mechanisms:

- Collegial Performance Assessment of the Board of Commissioners Members
  The Board of Commissioners collectively conducts a self-assessment, the results of which are then evaluated at its Meeting based on recommendations from the Remuneration and Nomination Committee (KRN).
- Individual Performance Assessment of the Board of Commissioners Members
  Each member of the Board of Commissioners conducts a self-assessment, the results of which are then evaluated at its Meeting based on recommendations from the KRN.

e. Assessment Process Flow



f. 2025 Assessment Results

In 2025, the performance assessment results confirmed the Board of Commissioners has implemented its duties and functions with a "Very Good" rating in ensuring Bank performance meets the expectations of shareholders and all stakeholders. Below is the detailed description of the performance assessment results for the Board of Commissioners on both a collegial and individual basis:

- The collegial performance assessment result for the Board of Commissioners is "Very Good," and the average individual performance assessment result for members of the Board of Commissioners is "Very Good."

2. Implementation Procedures and Performance Assessment Criteria for the Board of Directors

The implementation procedures for the performance assessment of the Board of Directors at BCA include:

a. Assessment Method and Tools

The assessment uses a self-assessment method conducted by members of the Board of Directors using a Self-Assessment Form.

b. Timing of Assessment

The Board of Directors must conduct individual and collegial self-assessments at least 1 time in 1 year.

c. Criteria or Benchmarks

The criteria used for assessing the individual and collegial performance of the Board of Directors refer to the Bank Business Plan approved by the Board of Commissioners. The performance indicators for each member of the Board of Directors are established using the Balanced Scorecard approach consisting of 4 (four) perspectives:

- finance;
- customer;
- internal business processes;
- learning and growth.

The Balanced Scorecard originates from the Bank Business Plan (RBB), resulting from an annual review process and the determination of business strategies and targets involving the Board of Directors, heads of work units, and the Board of Commissioners. In this process, BCA examines various external aspects affecting BCA's performance, such as banking industry trends, emerging threats or opportunities, changes in customer behavior, regulatory changes, process efficiency, and human resource adequacy. These studies determine key strategic objectives such as digital initiatives, technology and cybersecurity development, process improvement, compliance with regulatory changes, oversight of Good Corporate Governance, ESG implementation, and prudent business expansion, as well as other strategic goals.

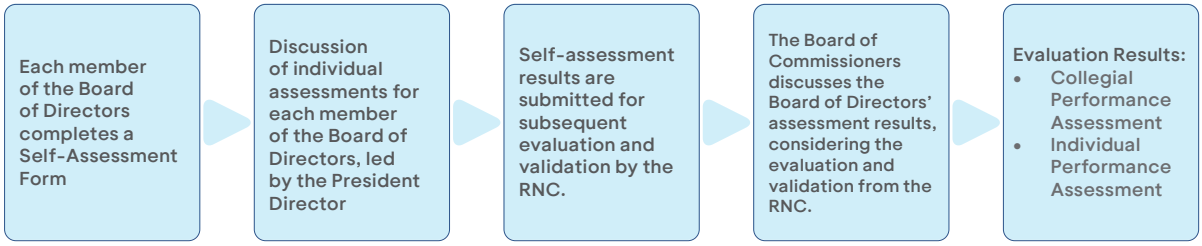
Subsequently, these strategic objectives are translated into Key Performance Indicators (KPI) aligned with the duties and responsibilities of each member of the Board of Directors, considering both financial and non-financial collegial and individual responsibilities. The established KPIs are then mutually agreed upon by the Board of Directors.

d. Parties Conducting the Assessment

Performance assessments for the Board of Directors on a collegial and individual basis are conducted through the following mechanisms:

- Performance Assessment of the Board of Directors on a Collegial Basis.
  The Board of Directors collectively conducts a self-assessment, with the results evaluated in a Board of Commissioners Meeting based on recommendations from the RNC.
- Performance Assessment of Individual Members of the Board of Directors.
  Each member of the Board of Directors conducts a self-assessment, with the results evaluated in a Board of Commissioners Meeting based on recommendations from the RNC.

e. Assessment Process Flow



f. Board of Directors Assessment Components

In supporting individual self-assessments by the Board of Directors, BCA has developed performance assessment components aligned with the respective duties and responsibilities of each Director, encompassing financial, customer, internal business process, and learning as well as growth perspectives. The relevant performance assessment components are as follows:

Board of Directors Assessment Components for the Period of January 1 – May 31, 2025

	Finance	Customers	Internal Business Processes	Learning and Development
Collegial Assessment	40%	20%	25%	15%
President Director				
Jahja Setiaatmadja	40%	20%	25%	15%
Deputy President Directors				
Gregory Hendra Lembong	40%	20%	25%	15%
Armand W. Hartono	40%	20%	25%	15%
Business Directors				
Santoso	40%	20%	25%	15%
Rudy Susanto	40%	20%	25%	15%
John Kosasih	40%	20%	25%	15%
Haryanto T. Budiman	40%	20%	25%	15%
Non-Business Directors				
Vera Eve Lim	40%[1)]	20%	25%	15%
Frengky Chandra Kusuma	40%[1)]	20%	25%	15%
Subur Tan	30%	20%	35%	15%
Antonius Widodo	30%	20%	35%	15%
Lianawaty Suwono	30%	20%	35%	15%

Note:
1) The financial weight of 40% (the same as Business Directors) is due to Ms. Vera Eve Lim being accountable for coordinating the financial target achievement, and Mr. Frengky Chandra Kusuma being accountable for coordinating achievement of BCA regional and branch targets (financial and nonfinancial).

Board of Directors Assessment Components for the Period of June 1 - December 31, 2025

	Finance	Customers	Internal Business Processes	Learning and Development
Collegial Assessment	40%	20%	25%	15%
President Director				
Gregory Hendra Lembong	40%	20%	25%	15%
Deputy President Directors				
Armand W. Hartono	40%	20%	25%	15%
John Kosasih	40%	20%	25%	15%
Business Directors				
Santoso	40%	20%	25%	15%
Rudy Susanto	40%	20%	25%	15%
Haryanto T. Budiman	40%	20%	25%	15%
Hendra Tanumihardja	40%	20%	25%	15%
Non-Business Directors				
Vera Eve Lim	40%[1)]	20%	25%	15%
Frengky Chandra Kusuma	40%[1)]	20%	25%	15%
Subur Tan	30%	20%	35%	15%
Antonius Widodo	30%	20%	35%	15%
Lianawaty Suwono	30%	20%	35%	15%

Note:
1) The financial weight of 40% (the same as Business Directors) is due to Ms. Vera Eve Lim being accountable for coordinating the financial target achievement, and Mr. Frengky Chandra Kusuma being accountable for coordinating achievement of BCA regional and branch targets (financial and nonfinancial).

g. 2025 Performance Assessment Results

In 2025, the performance assessment results confirmed the Board of Directors has implemented its duties and functions with a "Very Good" rating in ensuring Bank performance meets the expectations of shareholders and all stakeholders. Below is the description of the performance assessment results for the Board of Directors on both a collegial and individual basis:

- The collegial performance assessment result for the Board of Directors is "Very Good," and the average individual performance assessment result for members of the Board of Directors is "Very Good."

3. Implementation Procedures and Performance Assessment Criteria for the President Director

The implementation procedures for the performance assessment of the BCA President Director include:

a. Assessment Method

The assessment uses a self-assessment method through a Self-Assessment Form.

b. Timing of Assessment

The President Director must conduct a self-assessment at least 1 (one) time in 1 (one) year.

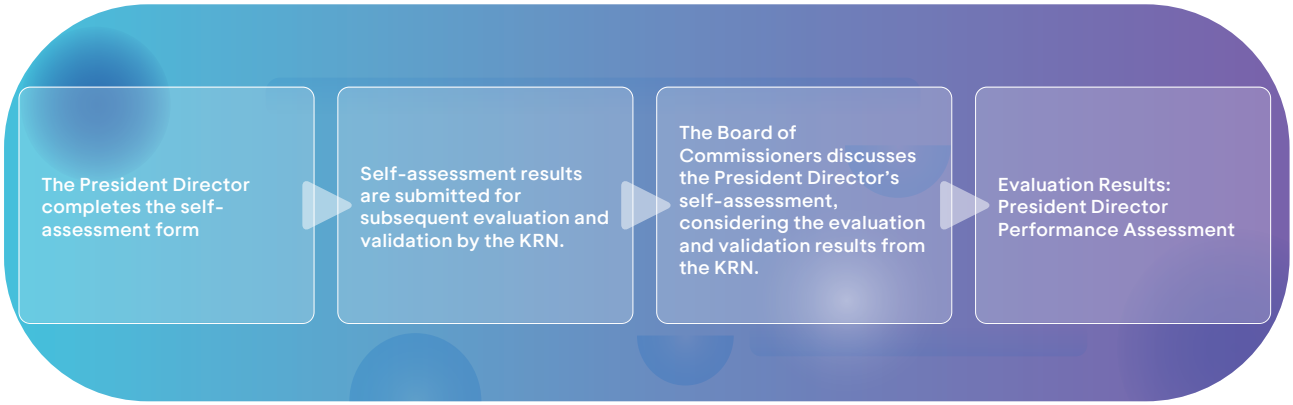
c. Criteria or Benchmarks

Criteria or benchmarks used for the individual assessment of the President Director refer to the Bank Business Plan approved by the Board of Commissioners. BCA has developed assessment components aligned with the President Director's duties and responsibilities, encompassing financial, customer, business process, and learning as well as growth components.

d. Parties Conducting the Assessment

The President Director conducts a self-assessment, with the results subsequently evaluated in a Board of Commissioners Meeting based on recommendations from the Nomination and Remuneration Committee (KRN).

e. **Assessment Process Flow**



f. **President Director Assessment Components**

In supporting individual self-assessments by the President Director, BCA has developed assessment components aligned with the President Director's duties and responsibilities, encompassing financial, customer, internal business process, and learning as well as growth perspectives.

President Director Assessment Components for the Period of January 1 – May 31, 2025

	Finance	Customers	Internal Business Processes	Learning and Development
President Director				
Jahja Setiaatmadja	40%	20%	25%	15%

Board of Directors Assessment Components for the Period of June 1 - December 31, 2025

	Finance	Customers	Internal Business Processes	Learning and Development
President Director				
Hendra Lembong	40%	20%	25%	15%

g. **2025 Assessment Results**

In 2025, the President Director has been assessed as having implemented his duties and functions with a "Very Good" rating in ensuring Bank performance meets the expectations of shareholders and all stakeholders.

REMUNERATION POLICY

BCA has established and consistently implemented a remuneration policy covering all organizational levels, including members of the Board of Commissioners, members of the Board of Directors, and all employees. This policy aligns with BCA's financial capacity and is applied prudently to accommodate the quality development of BCA employees and management.

Background and Objectives

BCA's remuneration policy is formulated with reference to OJK Regulation No. 45/POJK.03/2015 concerning the Implementation of Governance in the Provision of Remuneration for Commercial Banks and OJK Circular Letter No. 40/SEOJK.03/2016 regarding the Implementation of Governance in the Provision of Remuneration for Commercial Banks. BCA established this remuneration policy with the objective of developing the quality of BCA personnel while maintaining BCA's business resilience and continuity.

Fixed Remuneration policies consider, at a minimum, business scale, business complexity, peer groups, inflation rates, and financial conditions and capabilities without conflicting with prevailing laws and regulations. Variable Remuneration policies also consider risk factors within BCA's business activities, namely credit risk, market risk, liquidity risk, operational risk, legal risk, reputation risk, strategic risk, compliance risk, intra-group risk, and insurance risk.

Remuneration Committee

The Board of Commissioners has formed the Nomination and Remuneration Committee (KRN), with one of its functions being to assist the Board of Commissioners in developing policies and implementing remuneration for members of the Board of Commissioners and Directors.

The composition, membership structure, duties and responsibilities, meeting implementation, and remuneration paid to KRN members are presented in full on pages 328-332 in the Nomination and Remuneration Committee section of this Annual Report.

Remuneration Policy Scope and Implementation

The remuneration policy established by BCA includes regulations regarding remuneration for members of the Board of Commissioners, members of the Board of Directors, and applies to employees in both business and operational units. The remuneration policy includes:

a. Fixed Remuneration
   components include salary/honorarium, allowances, facilities, and other fixed elements given to all members of the Board of Commissioners and Board of Directors in accordance with their duties, authorities, and responsibilities.
b. Variable Remuneration
   Variable remuneration is in the form of bonuses paid in cash and shares. Bonuses are determined based on the bank's profits and performance.

BCA utilizes the services of an external consultant, Willis Towers Watson, to benchmark employee remuneration against the industry. This external consultant is responsible for gathering and providing industry remuneration data to serve as one of the bases/considerations in determining BCA's remuneration policy.

Remuneration Policy Review

BCA conducts periodic reviews of the remuneration policy by adjusting to regulations and best practices. Improvements based on the remuneration policy review for the Board of Commissioners and Directors have been implemented through the issuance of Board of Commissioners Decision No. 116/SK/KOM/2023 dated July 6, 2023, regarding the Remuneration Policy for the Board of Directors and Board of Commissioners.

Independency in Remuneration Policy Implementation

BCA ensures independency in implementing remuneration for all employees, including units performing control/oversight functions (such as the Internal Audit Division) over other units. The approval of business targets for all employees must go through the direct supervisor and the supervisor's superior. Independency for control units is achieved through the separation of organizational structures and the establishment of performance assessments not linked to the achievement of business/performance targets of the supervised work units.

Parties that are Material Risk Takers (MRT)

Parties that are MRTs must at least meet the following criteria:

a. Directors and/or other employees who, due to their duties and responsibilities, make decisions that have a significant impact on BCA's risk profile; or
b. b. Directors, Board of Commissioners, and/or employees who receive Variable Remuneration with a large value.

Based on these criteria, BCA has determined that the parties who are MRTs are all members of the Board of Commissioners and members of the Board of Directors of BCA, totaling 17 (seventeen) persons, in accordance with the number of persons holding office as of December 31, 2025.

Determination of Remuneration Related to Risk and Performance

Remuneration related to Risks	
Key Risks in Remuneration Implementation In determining the remuneration scheme, particularly Variable Remuneration, BCA considers key risks, namely credit risk and operational risk. Credit risk and operational risk have become the primary risks for BCA in 2025 and preceding years. This focus exists because credit and operational risks are inherent in transaction types and business activities possessing a major risk impact on BCA's operations while generating significant revenue for the Bank.	**Impact of Key Risks on Remuneration** The identification of these key risk types impacts the determination of Key Performance Indicators (KPIs) and the distribution of Variable Remuneration.

Remuneration Related to Performance Measurement

Performance Measurement Indicators in Determining Remuneration for Members of the Board of Directors
The indicators for determining the remuneration of the Board of Directors members include the following:
- Individual work performance of each member of the Board of Directors;
- BCA's financial performance and fulfillment of reserves as mandated in Law No. 40 of 2007 concerning Limited Liability Companies;
- Industry benchmarks;
- Consideration of BCA's long-term objectives and strategies;
- Risks potentially arising in the future causing losses to BCA.

Performance Measurement Indicators in Determining Remuneration for Members of the Board of Commissioners
The indicators for determining the remuneration of the Board of Commissioners members include the following:
- Supervision and provision of advice to the Board of Directors regarding:
  - » BCA's key strategies and plans.
  - » Integrity of BCA's financial statements.
  - » Internal control systems and risk management.
  - » Good Corporate Governance.
- Granting approvals for Board of Directors' decisions as regulated in prevailing laws and regulations/BCA's Articles of Association.

Performance Measurement Indicators in Determining Employee Remuneration
BCA's performance assessment system is conducted objectively and is oriented toward employee development:
1. Performance assessment focus on work achievements and the demonstration of the Company's core values within employees, where:
   - Employee Achievement refers to work results and employee attainment of business or work goals/targets.
   - Core Values Demonstration refers to behavioral demonstrations shown by employees in implementing their duties and responsibilities, reflecting the Company's core values.
2. Performance assessment results, combined with employee competency assessments, serve as the reference for determining employee development directions.

Impact of BCA's Performance, Work Unit Performance, and Individual Performance on Remuneration
The determination of remuneration amounts, specifically variable components and individual performance, is reviewed annually. These individual performance assessment results serve as the basis for corporate appreciation in the form of bonuses, promotions, grade reviews, and wage/salary increases.

Performance measurement is based on objectives agreed upon at the beginning of the year. The provision of bonuses based on individual performance assessments has been established through Board Decisions and Circular Letters. For the assessment of quantitative business/work objective achievements, the Bank utilizes assessment guidelines such as: exceeding targets (>110%), achieving targets (100-110%), and partially achieving targets (80-99%).

Remuneration Adjustments Related to Risk and Performance

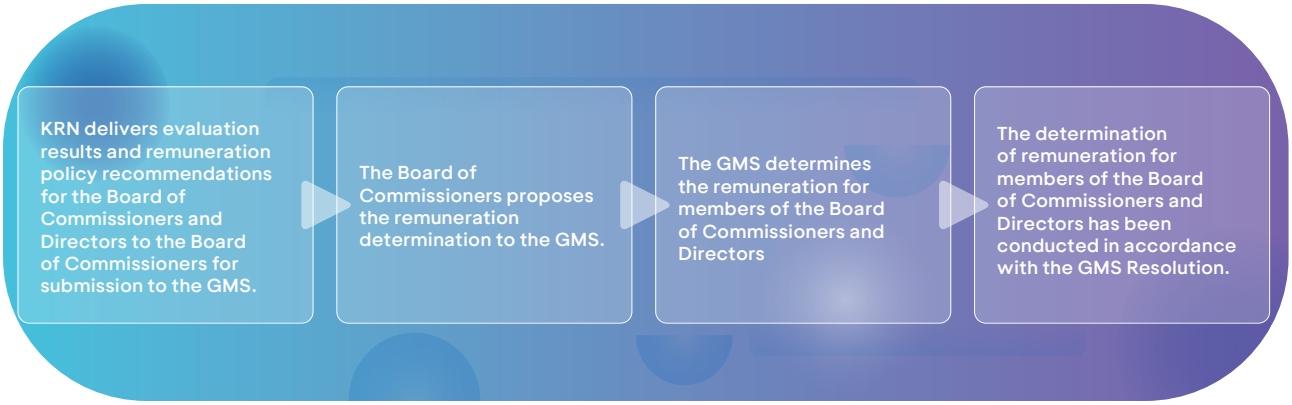
1. **Deferred Variable Remuneration**
   For Material Risk Takers (MRT), specifically all members of the Board of Directors and Board of Commissioners, Variable Remuneration must be deferred by a certain percentage applied by BCA.
2. **Deferral of Payment (Malus) or Recovery (Clawback)**
   Under certain conditions, bonuses (tantiem) paid to MRT in the form of cash or shares are subject to recovery (clawback) or reduction/cancellation (malus).
3. **Deferral Period**
   The deferral period is 3 (three) years starting from the initial payment of the Variable Remuneration. This deferral period applies uniformly to all MRT.

1. Remuneration Determination Procedures for the Board of Commissioners and Directors

The remuneration for the BCA Board of Commissioners and Directors is determined based on procedures, structures, and indicators regulated in the BCA Articles of Association and the Board of Commissioners Decision No. 116/SK/KOM/2023 dated July 06, 2023, regarding the Remuneration Policy for the Board of Directors and Board of Commissioners. This policy refers to the following regulations:

a. OJK Regulation concerning the Implementation of Governance for Commercial Banks.
b. OJK Regulation No. 45/POJK.03/2015 concerning the Implementation of Governance in the Provision of Remuneration for Commercial Banks.
c. OJK Circular Letter No. 40/SEOJK.03/2016 concerning the Implementation of Governance in the Provision of Remuneration for Commercial Banks.

A. Remuneration Proposal and Determination Procedures



Based on the BCA Annual GMS resolution dated March 12, 2025, authority and power have been granted to:

a. The Board of Commissioners to determine the amount of salary and other allowances for members of the Board of Directors, considering recommendations from the Nomination and Remuneration Committee (KRN);
b. The Controlling Shareholders of BCA to determine the amount of salary and other allowances payable to members of the Board of Commissioners;
c. The Controlling Shareholders of BCA to determine the distribution of bonuses (tantiem) for members of the Board of Commissioners and Directors.

B. Remuneration Structure for the Board of Commissioners and Directors

The remuneration structure for members of the Board of Commissioners and Directors includes the following:

Remuneration Components for Each Member of the Board of Commissioners

No	Name	Honorarium/ Salary	Religious Holiday Allowance	Year-end allowance	Transportation Allowance	Housing Allowance	Post-Service Insurance[3]	Bonuses
1	Djohan Emir Setijoso[1]	√	√	N/A	√	√	√	√
2	Jahja Setiaatmadja[2]	√	N/A	√	√	√	√	N/A
3	Tonny Kusnadi	√	√	√	√	√	√	√
4	Cyrillus Harinowo	√	√	√	√	√	√	√
5	Raden Pardede	√	√	√	√	√	√	√
6	Sumantri Slamet	√	√	√	√	√	√	√

1) Resigned from his position as President Commissioner effective June 1, 2025.
2) Term as President Director ends effective June 1, 2025, and effectively assumed his position as President Commissioner on June 1, 2025.
3) Board of Commissioners post- service insurance payments will follow the specified period.

Remuneration Components for Each Member of the Board of Directors

No	Name	Honorarium/ Salary	Religious Holiday Allowance	Year-end allowance	Transportation Allowance	Housing Allowance	Post-Service Insurance[5]	Tantiem
1	Jahja Setiaatmadja[1]	√	√	N/A	√	√	√	√
2	Gregory Hendra Lembong[2]	√	√	√	√	√	√	√
3	Armand Wahyudi Hartono	√	√	√	√	√	√	√
4	Tan Ho Hien/Subur/ Subur Tan	√	√	√	√	√	√	√
5	Rudy Susanto	√	√	√	√	√	√	√
6	Lianawaty Suwono	√	√	√	√	√	√	√
7	Santoso	√	√	√	√	√	√	√
8	Vera Eve Lim	√	√	√	√	√	√	√
9	Haryanto T. Budiman	√	√	√	√	√	√	√
10	Frengky Chandra Kusuma	√	√	√	√	√	√	√
11	John Kosasih[3]	√	√	√	√	√	√	√
12	Antonius Widodo Mulyono	√	√	√	√	√	√	√
13	Hendra Tanumihardja[4]	√	N/A	√	√	√	√	N/A

1) Term as President Director ends effective June 1, 2025, and effectively assumed his position as President Commissioner on June 1, 2025.
2) Effectively served as President Director since June 1, 2025.
3) Effectively served as Deputy President Director since June 1, 2025.
4) Effectively served as Director since June 1, 2025.
5) Payments for post-retirement insurance for Directors shall follow the specified period. Specifically, for Directors marked with 2), 3) and 4), payments shall be made in 2025 due to changes in their positions.

Remuneration Packages and Facilities for the Board of Commissioners

The remuneration packages and facilities received by the Board of Commissioners include the remuneration structure and details of nominal amounts over the last 2 (two) years, as presented in the table below:

Total Remuneration and Facilities	Total Amount Received in 1 (one) year			
	2025		2024	
	People	Million (Rp)	People	Million (Rp)
Salary, bonuses, routine allowances, tantiem, and other facilities in non-natura form	5	218,622	5	217,129
Other facilities in the form of natura (housing, health insurance, etc.) which:				
1. Entitled	-	-	-	-
2. Not Entitled	-	-	-	-
Total	**5**	**218,622**	**5**	**217,129**

Details of the remuneration packages are grouped according to the level of income received by members of the Board of Commissioners over the last 2 (two) years, as shown in the table below:

Total of Severance Nominal paid per Person in 1 (one) year[1)]	Total Amount Received in 1 (one) year	
	2025	2024
Above Rp2 billion	5	5
Above Rp1 billion to Rp2 billion	-	-
Above Rp500 million to Rp1 billion	-	-
Below Rp500 million	-	-

Note:
1) Received in cash

Board of Directors Remuneration Structure

Details of the remuneration package and facilities received by the Board of Directors, including the remuneration structure and details of nominal amounts over the last 2 (two) years, are shown in the table below:

Total Remuneration and Facilities	Total Amount Received in 1 (one) year			
	2025		2024	
	People	Million (Rp)	People	Million (Rp)
Salary, bonuses, routine allowances, tantiem, and other facilities in non-natura form	12	899,398	12	836,970
Other facilities in the form of natura (housing, health insurance, etc.) which:				
1. Entitled	-	-	-	-
2. Not Entitled	-	-	-	-
Total	**12**	**899,398**	**12**	**836,970**

Details of the remuneration packages are grouped according the level of income received by the Board of Directors over the last 2 (two) years, as shown in the table below:

Total of Severance Nominal paid per Person in 1 (one) year[1)]	Total Amount Received in 1 (one) year	
	2025	2024
Above Rp2 billion	12	12
Above Rp1 billion to Rp2 billion	-	-
Above Rp500 million to Rp1 billion	-	-
Below Rp500 million	-	-

Note:
1) Received in cash

2. Variable Remuneration for the Board of Commissioners, the Board of Directors, and Employees

Variable remuneration consists of cash and shares. The shares are in the form of an extra bonus purchased with shares of PT Bank Central Asia Tbk (BBCA). The extra bonus purchased with BBCA shares by BCA is then locked up for three years from the date of the bonus distribution.

The purposes of Providing Extra Bonuses Utilized to Purchase BBCA Shares:
- Serving as appreciation for employee contributions throughout the performance year;
- Fostering a sense of belonging among employees, expected to result in a positive impact on increased employee engagement toward the company;
- Improving employee productivity;
- Creating alignment between employees, management, and shareholders in enhancing company performance.

The provision of Variable Remuneration, specifically bonuses (cash and shares), is categorized based on position levels:
1. Board of Commissioners and Directors;
2. Echelon S1-S3 Employees (including EVP);
3. Echelon S4-S8 Employees.

The considerations underlying these remuneration differences involve the scope of responsibilities and job risks toward the achievement of company performance.

Number of Board of Commissioners, Board of Directors and Employees Who Receive Variable Remuneration

The number of Board of Directors, Board of Commissioners, and employees who received Variable Remuneration for the last 2 (two) years and the total nominal amount are as follows:

Year	Total Variable Remuneration in 1 (one) year[1)]					
	Board of Commissioners		Board of Directors		Employees	
	People	Million (Rp)	People	Million (Rp)	People	Million (Rp)
2025	5	163.600	12	724.100	23.622	3.142.454
2024	5	145.000	12	620.000	22.878	3.059.470

Note:
1) Gross

Share Options Received by the Board of Directors, Board of Commissioners, and Executive Officers

There were no share options received by the Board of Directors, Board of Commissioners, and Executive Officers during 2025.

Unconditionally Guaranteed Variable Remuneration for Prospective Board of Commissioners, Prospective Board of Directors, and/or Prospective Employees

There was no unconditionally guaranteed Variable Remuneration provided by BCA to prospective members of the Board of Directors, Board of Commissioners, and/or prospective employees during the first 1 (one) year of employment.

Deferred Variable Remuneration for MRT (for all Members of the Board of Directors and Board of Commissioners)

Total deferred Variable Remuneration amounted to Rp150.909.000.000 (one hundred and fifty billion nine hundred and nine million rupiah), consisting of cash and/or shares or share-based instruments issued by BCA and applied for 2025 payments, with the following details:
1. In the form of cash : Rp79,669,000,000 (seventy-nine billion six hundred sixty-nine million rupiah)
2. In the form of shares : Rp 71,240,000,000 (seventy-one billion two hundred forty million rupiah)

3. Remuneration Implementation at BCA for MRT (for all Members of the Board of Directors and Board of Commissioners)

Total Remuneration Provided Within 1 (One) Year

Details of the total remuneration amount provided within 1 (one) year include:
1. Fixed Remuneration and Variable Remuneration;
2. Deferred and non-deferred remuneration; and
3. Forms of remuneration provided in cash and/or shares or share-based instruments issued by BCA.

As presented in the table below:

Expressed in millions of rupiah

A. Fixed Remuneration	2025	2024
1. Cash	230,320	289,099
2. Shares/share-based instruments issued by BCA	-	-

Expressed in millions of rupiah

B. Remunerasi yang Bersifat Variabel	2025		2024	
	Non-Deferred	Deferred	Non-Deferred	Deferred
Cash	736,791	79,669	634,950	69,090
Shares/share-based instruments issued by BCA[1)]	-	71,240	-	60,960

Note:
1) Shares are locked up for 3 years

Quantitative Information

Quantitative information regarding the total remaining deferred remuneration exposed to both implicit and explicit adjustments, total remuneration reductions caused by explicit adjustments during the reporting period, and total remuneration reductions caused by implicit adjustments during the reporting period is as follows:

Total Variable Remuneration	2025				2024			
	Remaining Deferred	Total Deductions During the Reporting Period			Remaining Deferred	Total Deductions During the Reporting Period		
		Due to Explicit Adjustment (A)	Due to Implicit Adjustment (B)	(A)+(B)		Due to Explicit Adjustment (A)	Due to Implicit Adjustment (B)	Total (A)+(B)
1. Cash (in millions of Rupiah)	79,669	-	-	-	69,090	-	-	-
2. Shares/share based instrument issued by BCA (in shares and million Rupiah nominal, based on conversion of these shares)	5,238,784 shares	-	-	-	3,955,800 shares	-	-	-

4. Data on Salary and Severance Paid Ratio

Ratio of Highest and Lowest Salary, which includes:

Salary Ratio	2025	2024
The ratio of the highest to lowest Employee salary	22,22	24,54
The ratio of the Board of Directors' highest and lowest salary	2,12	2,70
The ratio of the Board of Commissioners' highest and lowest salary	1,52	1,52
The ratio of the Board of Directors' highest salary and the employees' highest salary	6,47	9,51
The ratio of the annual compensation of the President Director and the median/ mean of the annual compensation of all employees (except the President Director)	73,81	118,70

Number of Employees Affected by Termination of Employment and Total Nominal of Severance Paid

The number of employees affected by termination of employment (due to reaching retirement age, applying for

early retirement, or at their own request) and the total of severance paid, is as shown in the table below:

Total of Severance Nominal paid per Person in 1 (one) year	Number of Employees	
	2025	2024
Above Rp1 billion	466	398
Above Rp500 million up to Rp1 billion	471	483
Below Rp500 million	328	382

5. Transparency of Share Ownership for the Board of Directors and Board of Commissioners

Share Ownership by Members of the Board of Directors and Board of Commissioners

The share ownership reports for members of the Board of Commissioners and Directors are disclosed in the Board of Commissioners and Directors Chapter within this Annual Report.Board Of Commissioners' Committees

BOARD OF COMMISSIONERS' COMMITTEES

I. Audit Committee

The Audit Committee is formed by and is responsible to the Board of Commissioners to assist in supporting the effectiveness of the implementation of its oversight duties and functions on matters related to the quality of financial reports, internal control systems, implementation of internal and external audit functions, implementation of governance and compliance with applicable laws and regulations.

1. Legal Basis

Legal basis for the formation of the Audit Committee refers to:

- OJK Regulation No. 17 of 2023 concerning the Implementation of Governance for Commercial Banks.
- OJK Regulation No. 1/POJK.03/2019 concerning the Implementation of the Internal Audit Function in Commercial Banks.
- OJK Regulation No. 55/POJK.04/2015 concerning the Establishment and Guidelines for the Implementation of Audit Committee.
- OJK Circular Letter No. 14/SEOJK.03/2025 concerning the Implementation of Governance for Commercial Banks.
- OJK Circular Letter No. 18/SEOJK.03/2023 concerning Procedures for Using the Services of Public Accountants and Public Accounting Firms in Financial Services Activities.
- BCA Articles of Association.
- Board of Commissioners Decision No. 254/SK/KOM/2025 dated December 17, 2025, concerning the Audit Committee Charter of PT Bank Central Asia Tbk.
- Board of Directors Decision No. 073/SK/DIR/2021 dated April 22, 2021, concerning the Appointment of the Chairman and Members of the Audit Committee.

2. Audit Committee Charter

The Audit Committee has work guidelines set out in its Charter and the BCA Audit Committee Code of Ethics, which were ratified by the Board of Commissioners Decision No. 254/SK/KOM/2025 dated December 17, 2025, concerning the Audit Committee Charter of PT Bank Central Asia Tbk.

The scope of the Audit Committee Charter includes:

- Duties and Responsibilities;
- Authority;
- Structure and Composition of Committee Membership;
- Membership Requirements;
- Term of Office;
- Work Mechanism;
- Working Hours;
- Committee Meetings;
- Reporting;
- Handling of Complaints/Reporting on Alleged Financial Statement Violations;
- Code of Ethics; and
- Competence.

The Audit Committee Charter and its Code of Ethics have been uploaded to the BCA website in the Corporate Governance section (https://www.bca.co.id/en/tentang-bca/tata-kelola/Struktur-Organisasi).

3. Structure and Membership of the Audit Committee

The composition of the BCA Audit Committee complies with the applicable PJOK and the Audit Committee Charter. Throughout 2025, there were no changes to the membership of the BCA Audit Committee. It consists of three members appointed based on the Board of Directors Decision No. 073/SK/DIR/2021 dated April 22, 2021, and the Board of Commissioners Minutes of Meeting No. 20/RR/KOM/2021 dated April 22, 2021.

Audit Committee Membership as of December 31, 2025

Name	Position in Committee	Position in BCA	Period of Office by AGMS
Sumantri Slamet	Chairman (concurrently serving as Member)	Independent Commissioner	2021 - 2026
Fanny Sagitadewi	Member	Independent Party	2021 - 2026
Rallyati A. Wibowo	Member	Independent Party	2021 - 2026

4. Profile and Qualifications of the Audit Committee Members

Sumantri Slamet
Chairman (concurrently serving as member)
Education, certifications, expertise, positions, and work experience of Audit Committee members are presented in the Company Profile section on page 52 of this 2025 BCA Annual Report.

Fanny Sagitadewi
Member
Education, certifications, expertise, positions, and work experience of Audit Committee members are presented in the Company Profile section on page 53 of this 2025 BCA Annual Report.

Rallyati A. Wibowo
Member
Education, certifications, expertise, positions, and work experience of Audit Committee members are presented in the Company Profile section on page 53 of this 2025 BCA Annual Report.

5. Education or Training

Throughout 2025, Audit Committee members underwent the following education or training:

Name	Education/Training	Organizer	Date
Sumantri Slamet	Presented in the Board of Commissioners Chapter - Training Program Section to Improve the Competence of Board of Commissioners Members on pages 265 of this 2025 BCA Annual Report.		
Fanny Sagitadewi	Data Privacy Summit 2025	BCA	February 3, 2025
	Banking Risk Management Refreshment Level 6: Analyzing Risk Coverage based on the Bank's Vision, Mission, and Business Strategy	Bankers Association for Risk Management	February 13, 2025
	The Role of Artificial Intelligence and Audit Competency in Enhancing Auditor Professional Skepticism	Public Accountants Professional Committee & Indonesian Institute of Certified Public Accountants	May 15, 2025
	CAE Forum with the topic "Digital Fraud is Here: Strengthening Bank Defenses Through Integrated Governance and Technology".	Bank Internal Auditors Association	July 31, 2025
	Indonesia Knowledge Forum (IKF): Future Starts Today.	BCA	October 28-29, 2025
	Capacity Building ESG: Enhancing The Roles of Accountants in Sustainability Reporting and Assurance	BCA	November 25, 2025
Rallyati A. Wibowo	Data Privacy Summit 2025	BCA	February 3, 2025
	Internal Auditor Conference 2025: Shifting Horizon for Internal Auditors.	Internal Audit Education Foundation	July 2-3, 2025
	KPMG Board Governance Forum 2025	KPMG	September 18, 2025
	Enhancing The Roles of Accountants in Sustainability Reporting and Assurance	Indonesian Institute of Certified Public Accountants and ISCA	September 24, 2025
	Indonesia Knowledge Forum (IKF): Future Starts Today.	BCA	October 28-29, 2025
	Capacity Building ESG: Enhancing The Roles of Accountants in Sustainability Reporting and Assurance	BCA	November 25, 2025
	Indonesian Accountants : Resilient, Sustainable and Future Ready-Beyond Numbers, Building the Golden Future	Indonesian Institute of Accountants	December 3, 2025

6. Term of Office

Audit Committee members' term of office is as follows:

a. Audit Committee members' term of office coincides with the Board of Commissioners' term, and they may be reappointed for one subsequent period.
b. In the event of:
   1) an Audit Committee member's term expiring due to the conclusion of the Board of Commissioners' tenure, a new member must be appointed within 3 (three) months of the new Board's appointment or their passing of the OJK fit and proper test;
   2) a vacancy within the Audit Committee—where the number of members falls below the required threshold due to permanent disability or resignation for any reason—the appointment of a new member must be conducted within 3 (three) months of the respective member vacating their position.

The Audit Committee members' current term of office shall expire at the closing of the 2026 Annual General Meeting of Shareholders (AGMS).

7. Audit Committee Membership Requirements

General Requirement

a. Audit Committee members must possess high integrity, ethical character, and good morals.
b. Audit Committee members must comply with the BCA Code of Ethics and the Audit Committee Code of Ethics established by BCA.

Competency Requirements

a. At least one Audit Committee member from an Independent Party must possess expertise in:
   1) finance or accounting, with at least 5 (five) years of work experience in the respective field; and
   2) law or banking, with at least 5 (five) years of work experience in the respective field.
b. Independent Party expertise shall be evidenced, at minimum, by holding a competency certificate supporting the committee's functions and responsibilities. Such certificates include those in risk management, public accounting, accounting, and auditing.
c. Audit Committee members must possess the skills, knowledge, and experience relevant to their scope of work, as well as strong communication abilities.
d. Audit Committee members shall perform their duties and responsibilities professionally by applying their knowledge, expertise, and experience.
e. Audit Committee members shall stay updated on laws and regulations in banking, the Capital Market, and other provisions related to BCA's business activities.
f. Audit Committee members shall maintain professional competence by following developments and best practices in accounting, auditing, internal control, and GCG.
g. Audit Committee members must be willing to continuously enhance their competence through education and training.

Independency Requirements

a. Audit Committee members must not have been insiders of a Public Accounting Firm, Law Firm, Public Appraisal Service Office, or other parties providing assurance, non-assurance, appraisal, and/or other consulting services to BCA within the last 6 (six) months.
b. Audit Committee members must not have been persons employed by or possessing the authority and responsibility to plan, lead, control, or supervise BCA's activities within the last 6 (six) months, except for Independent Commissioners.
c. Audit Committee members are prohibited from serving as members of the Board of Directors at other banks.
d. Audit Committee members shall not hold BCA shares, whether directly or indirectly.
e. If an Audit Committee member acquires BCA shares, directly or indirectly, due to a legal event, such shares must be transferred to another party within 6 (six) months of acquisition.
f. Audit Committee members must not have an affiliation with members of the Board of Commissioners, Board of Directors, or BCA's Major Shareholders.
g. Audit Committee members must not have a direct or indirect business affiliation related to BCA's business activities.
h. Members from Independent Parties must be recommended by the RNC.

8. Audit Committee Independency

All Audit Committee members are independent parties free from financial, managerial, shareholding, and/or familial affiliations with members of the Board of Commissioners, members of the Board of Directors, and/or Controlling Shareholders. Furthermore, they maintain no business affiliation with BCA of which is capable of influencing their ability to act independently. All Audit Committee members perform their duties independently, without intervention from any party.

Independency aspects of Audit Committee members are presented in the following table:

Independency Aspects	Sumantri Slamet	Fanny Sagitadewi	Rallyati A. Wibowo
Has no financial affiliation with the Board of Commissioners and Directors.	√	√	√
Has no management affiliation with BCA, BCA subsidiaries, or affiliated companies.	√	√	√
Has no share ownership in BCA	√	√	√
Has no family affiliation with the Board of Commissioners, Directors, and/or fellow members of the Audit Committee.	√	√	√
Holding no position as a political party official or a government official.	√	√	√

9. Audit Committee Duties and Responsibilities

In alignment with OJK Regulation No. 55/POJK.04/2015 dated December 23, 2015, concerning the Establishment and Implementation Guidelines for Audit Committee Work, the Audit Committee holds the following duties and responsibilities:

Financial Reporting and Information

a. Reviewing financial information to be released to the public and/or authorities, along with other reports related to BCA's financial information.
b. Reviewing and reporting to the Board of Commissioners regarding complaints involving BCA's accounting processes and financial reporting.

Internal Audit

a. Providing recommendations to the Board of Commissioners regarding the audit plan, scope, and budget of the Internal DAI.
b. Monitoring and reviewing the effectiveness of BCA's internal audit implementation.
c. Evaluating DAI performance concerning the adequacy and effectiveness of the internal audit function; ensuring DAI upholds integrity in its duties, and providing recommendations to the Board of Commissioners regarding overall annual DAI remuneration and performance awards.
d. Ensuring DAI maintains communication with the Board of Directors, Board of Commissioners, External Auditors, OJK, BI, and other relevant parties.
e. Ensuring DAI operates independently.

External Audit

a. Providing recommendations based on evaluation results to the Board of Commissioners regarding the appointment, reappointment, and dismissal or replacement of the Public Accounting Firm (PAF) and/or Public Accountant (PA) auditing the financial statements, based on:
   1) Independency of the PA, PAF, and PAF insiders.
   2) Audit scope.
   3) Audit fees.
   4) Expertise and experience of the PA, PAF, and the PAF audit team.
   5) Methodology, techniques, and tools utilized by the PAF.
   6) Benefits of a fresh perspective gained through the rotation of the PA, PAF, and the PAF audit team.
   7) Potential risks of using the same PAF for consecutive, prolonged periods.
   8) Evaluation results for prior-period audit services performed by the PA and PAF on annual historical financial information, if any.

b. Evaluating the provision of annual historical financial information audit services by the PA and/or PAF. This evaluation shall be conducted, at minimum, through:
   1) Conformity of the audit implementation by the PA and/or PAF with applicable Auditing Standards.
   2) Adequacy of fieldwork time.
   3) Review of the service scope and sampling adequacy.
   4) Improvement recommendations provided by the PA and/or PAF.
   5) Conformity of Financial Statements with applicable Financial Accounting Standards (SAK).
   6) Providing independent opinions in the event of disagreements between management and the PAF regarding the services provided.

Internal Control Processes/Systems

a. Ensuring the Board of Directors takes prompt necessary action regarding findings from the DAI, PA, and supervision results from OJK and BI.
b. Providing recommendations to the Board of Commissioners to appoint an independent external quality controller to review the DAI.

Governance and Compliance

a. Monitoring the effective and sustainable implementation of Good Corporate Governance (GCG).
b. Reviewing and advising the Board of Commissioners regarding BCA's potential conflicts of interest.
c. Reviewing BCA's compliance with banking and capital market laws, regulations, and other provisions related to BCA's business activities.
d. Maintaining the confidentiality of BCA documents, data, and information.
e. Attending the BCA Annual GMS
f. Performing other duties relevant to the Audit Committee function as requested by the Board of Commissioners.

10. Audit Committee Authority

In performing its duties, the Audit Committee possesses the following authority:

a. Obtaining reports from the Head of DAI, including work plans, internal audit implementation reports, and internal audit result reports.
b. Accessing required BCA documents, data, and information regarding employees, funds, assets, and resources.
c. Communicating directly with employees, including the Board of Directors and parties performing internal audit, risk management, and AP functions related to Audit Committee duties.
d. Engaging independent parties outside the Audit Committee membership to assist in duty implementation, if necessary.
e. Exercising other authority granted by the Board of Commissioners.

11. Concurrent Positions of the Audit Committee Members

The Audit Committee Charter regulates concurrent positions for its members as follows:

a. The Audit Committee Chairman may only hold a concurrent position as Chairman in at most 1 (one) other committee within BCA.
b. Audit Committee members from Independent Parties may hold concurrent positions as Independent Parties on other committees at BCA, other Banks, and/or other companies, provided the respective member:
   1) fulfils all required competencies;
   2) fulfils independency criteria;
   3) is capable of maintaining company confidentiality;
   4) adheres to the applicable code of ethics; and
   5) is capable of performing duties and responsibilities as an Audit Committee member.

Concurrent position implementation for Audit Committee members remains in compliance with applicable regulations. Below is the information regarding concurrent positions held by the Audit Committee members throughout 2025.

Name of Committee Member	Position in Committee	Other Positions (member of the Board of Commissioners, member of the Board of Directors, and/or member of the Committee, and Other Positions)
Sumantri Slamet	Chairman	See page 268
Rallyati A. Wibowo	Member	• Independent Commissioner and Chairman of the Audit Committee at PT WOM Finance Tbk (term ending September 30, 2025) • Member of the Audit Committee at PT Mitrabara Adiperdana Tbk (term ending September 30, 2025)
Fanny Sagitadewi	Member	-

12. Audit Committee Meeting Policy and Implementation

Audit Committee Meeting ("Meetings") procedures include:

a. Meetings may be conducted:
   1) physically at BCA's domicile;
   2) electronically through teleconference, video conference, or similar electronic media, allowing all participants to see, hear, and interact directly.
b. Meeting Mechanism and Decision-Making:
   1) Audit Committee Meetings are held based on BCA's needs, at least 1 (one) time in 1 (one) month.
   2) Meetings require a quorum consisting of a majority (more than 50%) of members, including one Independent Commissioner and an Independent Party.
   3) Decisions are reached through deliberation for consensus.
   4) Absent a consensus, decisions shall be based on a majority vote.
   5) The Committee Chairman and each member possess 1 (one) vote each.
   6) All Audit Committee Meeting decisions are binding upon all members.

c. Minutes of Meeting:
   1) Meeting outcomes must be recorded in Minutes of Meeting, signed by all attending members, and properly documented.
   2) Dissenting opinions occurring during the Meeting must be clearly stated in the Minutes, along with the underlying reasons.
   3) Committee Meeting results constitute recommendations for optimal use by the Board of Commissioners.
d. Attendance Requirements: Audit Committee member attendance must reach at least 75% of the total Meetings held.

Throughout 2025, the Audit Committee held 30 meetings.

The attendance data for Audit Committee members throughout 2025 is as follows:

Name	Total Meetings	Attendance	Participants
Sumantri Slamet	30	30	100 %
Fanny Sagitadewi	30	30	100 %
Rallyati A. Wibowo	30	30	100 %

The agenda for the Audit Committee meetings throughout 2025 is as follows:

No.	Date	Agenda
1.	January 14, 2025	BCA Performance in 2024
2.	January 15, 2025	DAI Work Realization in 2024
3.	January 20, 2025	Private Meeting with PwC
4.	January 20, 2025	PwC Clearance Meeting
5.	January 20, 2025	Disclosures in the Notes to the 2024 Audit Report
6.	February 4, 2025	PwC's 2024 Performance Evaluation and Appointment of BCA's Public Accounting Firm for 2025 Fiscal Year
7.	February 12, 2025	Discussion on Audit Committee Reports to the Board of Commissioners for Fourth Quarter of 2024
8.	February 19, 2025	Audit Committee Reports to the Board of Commissioners for Fourth Quarter of 2024
9.	March 24, 2025	DAI Routine Meeting with the Audit Committee on March 2025
10.	April 17, 2025	BCA Financial Performance Update for the First Quarter of 2025
11.	April 22, 2025	Disclosures in the Notes to the Consolidated Financial Statements for the First Quarter of 2025
12.	May 5, 2025	Discussion on the Audit Committee's Report to the Board of Commissioners for the Quarter I of 2025
13.	May 14, 2025	Audit Committee's Report to the Board of Commissioners for the Quarter I of 2025
14.	May 21, 2025	DAI Regular Meeting with the Audit Committee, May 2025
15.	June 17, 2025	DAI Routine Meeting with the Audit Committee in June 2025
16.	June 18, 2025	Meeting on Server Purchases through Affiliated Companies
17.	July 10, 2025	BCA Financial Performance Update for Semester I 2025
18.	July 16, 2025	DAI Work Realization for Semester I of 2025
19.	July 24, 2025	Disclosures in the Notes to the Consolidated Financial Statements for Semester I of 2025
20.	August 21, 2025	Discussion on the Audit Committee's Report to the Board of Commissioners for the First Semester of 2025
21.	August 27, 2025	Audit Committee's Report to the Board of Commissioners for the First Semester of 2025
22.	August 28, 2025	PwC's Plan to Audit BCA's Financial Statements for the 2025 Fiscal Year
23.	September 25, 2025	DAI Routine Meeting with the Audit Committee in September 2025
24.	October 16, 2025	BCA Financial Performance Update for the Third Quarter of 2025
25.	October 17, 2025	Disclosure in the Notes to the Consolidated Financial Statements for the Third Quarter of 2025
26.	October 20, 2025	DAI Routine Meeting with the Audit Committee in October 2025
27.	November 10, 2025	Discussion on the Audit Committee's Report to the Board of Commissioners for the Third Quarter of 2025
28.	November 19, 2025	Audit Committee Report to the Board of Commissioners for the Third Quarter of 2025
29.	December 15, 2025	DAI Routine Meeting with the Audit Committee in December 2025
30.	December 15, 2025	Update Meeting with PwC (Hardclose)

13. Realization of the Audit Committee Work Program and Activities Throughout 2025

The realization of the BCA Audit Committee Work Program, in accordance with the Audit Committee Charter throughout 2025, is as follows:

a. Evaluating and providing recommendations to the Board of Commissioners on the reappointment of KAP Rintis, Jumadi, Rianto & Rekan, a member firm of the PwC global network, to audit BCA's Financial Statements for the 2025 financial year.
b. Meeting with KAP Rintis, Jumadi, Rianto & Rekan to discuss the plan and scope of the audit for BCA's 2025 Financial Statements.
c. Meeting with Group Accounting to review BCA's financial statements scheduled for quarterly publication.
d. Meeting with the DAI of 6 (six) times to:
   i) Evaluate annual planning.
   ii) Evaluate the implementation of internal audits every semester.
   iii) Discuss audit findings deemed significant.
e. Reviewing internal audit reports and monitoring subsequent follow-up actions.
f. Reviewing BCA's compliance with applicable provisions, regulations, and laws in the banking sector through a review of compliance reports related to prudential provisions reported each semester.
g. Reviewing credit portfolio reports issued every semester.
h. Monitoring risk management implementation through quarterly BCA Risk Profile reports and monthly Operation Risk Management Information System (ORMIS) reports.
i. Reporting quarterly findings and routine evaluations of governance, risk management, compliance, and control to the Board of Commissioners.
j. Virtually attending the 2025 BCA AGMS, Analyst Meetings, and National Working Meetings.
k. Providing assessments of the DAI, the results of which are submitted to the Board of Commissioners for further submission to the RNC, pursuant to OJK Regulation No. 1/POJK.03/2019 concerning the Implementation of Internal Audit Functions in Commercial Banks.
l. Reviewing and meeting with KAP Rintis, Jumadi, Rianto & Rekan to discuss the final audit results of BCA's 2024 Financial Statements and the Management Letter.

II. Risk Oversight Committee

The Risk Oversight Committee (ROC) was established to assist the Board of Commissioners in fulfilling risk supervision responsibilities in accordance with applicable regulations.

1. Legal Basis

The legal basis for the establishment of ROC refers to:

- OJK Regulation No. 5 of 2024 concerning Supervision Status and Resolution of Commercial Bank Issues.
- OJK Regulation on the Implementation of Governance for Commercial Banks.
- OJK Regulation No. 11/POJK.03/2022 concerning Information Technology Implementation by Commercial Banks.
- OJK Regulation No. 18/POJK.03/2016 concerning Risk Management Implementation for Commercial Banks.
- OJK Regulation No. 4/POJK.03/2016 concerning Soundness Rating of Commercial Banks.
- OJK Circular Letter No. 14/SEOJK.03/2025 concerning the Implementation of Governance for Commercial Banks.
- OJK Circular Letter No. 21/SEOJK.03/2017 concerning Risk Management Implementation in Information Technology Usage by Commercial Banks.
- OJK Circular Letter No. 14/SEOJK.03/2017 concerning Soundness Rating of Commercial Banks.
- OJK Circular Letter No. 34/SEOJK.03/2016 concerning Risk Management Implementation for Commercial Banks.
- BCA's Articles of Association.
- Board of Commissioners Decision No. 212/SK/KOM/2024 dated December 10, 2024, concerning the Risk Oversight Committee Charter of PT Bank Central Asia Tbk.
- Board of Directors Decision No. 0212/SK/DIR/2023 dated December 18, 2023, concerning the Appointment of Risk Oversight Committee Members.

2. ROC Charter

The ROC operates under guidelines established in the ROC Charter, ratified by Board of Commissioners Decision No. 212/SK/KOM/2024.

The ROC Charter includes:

- Committee Duties and Responsibilities;
- Authority;
- Committees Membership Structure;
- Committee Membership Requirements.
- Concurrent Positions;
- Term of Office;
- Work Mechanism;
- Working Hours.
- Meeting Quorum and Decision-Making;
- Competency;
- Reporting;
- Conflicts of Interest;
- Fraud Prevention.

The ROC Charter is available on BCA website under the Corporate Governance section (https://www.bca.co.id/en/tentang-bca/tata-kelola/Struktur-Organisasi).

3. ROC Structure and Membership

The BCA ROC membership composition complies with applicable OJK Regulations and the ROC Charter. Throughout 2025, changes occurred within the ROC membership. The Committee consists of 4 (four) members appointed by the Board of Directors Decision No. 0212/SK/DIR/2023, following the Board of Commissioners Minutes of Meeting No. 050/RR/KOM/2023 dated December 6, 2023.

Composition of ROC Members as of December 31, 2025

Name	Position in Committee	Position in BCA	Period of Office by AGMS
Cyrillus Harinowo	Chairman (concurrently serves as a Member)	Independent Commissioner	2021 - 2026
Endang Swasthika Wibowo	Member	Independent Party	2021 - 2026
Joanes Justira Gunawan	Member	Independent Party	2024 - 2026
Reinhard Harianja	Member	Independent Party	2024 - 2026

4. Profile and Qualifications of ROC Members

Cyrillus Harinowo
Chairman (concurrently serves as a Member)
Education, certifications, expertise, positions, and work experience of ROC members are presented in the Company Profile section on page 51 of this 2025 BCA Annual Report.

Endang Swasthika Wibowo
Member
Education, certifications, expertise, positions, and work experience of ROC members are presented in the Company Profile section on page 54 of this 2025 BCA Annual Report.

Joanes Justira Gunawan
Member
Education, certifications, expertise, positions, and work experience of ROC members are presented in the Company Profile section on page 55 of this 2025 BCA Annual Report.

Reinhard Harianja
Member
Education, certifications, expertise, positions, and work experience of ROC members are presented in the Company Profile section on page 55 of this 2025 BCA Annual Report.

5. Education or Training

Throughout 2025, ROC members have undertaken the following education or training:

Name	Education/Training	Organizer	Name
Cyrillus Harinowo	Presented in the Board of Commissioners Chapter - Training Programs to Improve the Competence of Board of Commissioners Members section on page 265 of this 2025 BCA Annual Report.		
Endang Swathika Wibowo	Data Privacy Summit 2025	BCA	February 3, 2025
	Refreshment in Banking Risk Management Level Qualification 7	IBI_Banking Competency Center	February 18, 2025
	The Future of Cybersecurity: Threats, Challenges and Innovations	OJK Institute	June 15, 2025
	Secure Strategies for Crypto Asset and Digital Finance Transactions: Personal Data Protection and the Impact of Biometric Technology in Indonesia	OJK Institute	June 19, 2025
	Breaking the Chain of Scams: Synergy and Consumer Protection Strategies in the Financial Sector	OJK Institute	June 26, 2025
	Innovating for Sustainable Development and Digital Economy Advancement	ABFI Institute Perbanas	July 30, 2025
	Trends in Money Laundering Methods and Schemes: Identification, Mitigation, and Law Enforcement Strategies	OJK Institute	September 18, 2025

Name	Education/Training	Organizer	Name
	The Role of Digital Forenseics in Handling and Uncovering Financial Crimes	OJK Institute	October 16, 2025
	Refreshment in Banking Risk Management Level Qualification 7	Maisa Edukasi	October 16, 2025
	Indonesia Knowledge Forum (IKF): Future Starts Today	BCA	October 28-29, 2025
	Capacity Building ESG: Enhancing Sustainability Through GCG	BCA	November 25, 2025
Joanes Justira Gunawan	Refreshment in Banking Risk Management Level Qualification 7	IBI_Banking Competency Center	February 18, 2025
	Risk and Governance Summit 2025	OJK Institute	August 19, 2025
	Indonesia Knowledge Forum (IKF): Future Starts Today	BCA	October 28-29, 2025
	Capacity Building ESG: Enhancing Sustainability Through GCG	BCA	November 25, 2025
Reinhard Harianja	Refreshment in Banking Risk Management Level Qualification 7	Ikatan Bankir Indonesia-Banking Competency Center	February 18, 2025
	Risk and Governance Summit 2025	OJK Institute	August 19, 2025
	Risk Appetite and Risk Culture: Key Pillars in Strengthening Risk Management in the Financial Sector	OJK Institute	October 9, 2025
	Indonesia Knowledge Forum (IKF): Future Starts Today	BCA	October 28-29, 2025
	Capacity Building ESG: Enhancing Sustainability Through GCG	BCA	November 25, 2025

6. Term of Office

The term of office of ROC members is as follows:

1) ROC members' term of office may not exceed the Board of Commissioners' term of office as stipulated in BCA's Articles of Association and they may be reappointed.
2) In the event of:
   a. If the term of office of an ROC member ends due to the expiration of the term of office of the Board of Commissioners' member as referred to in point 1) above, the appointment of the ROC member must be made within 3 (three) months from the appointment of the member of the Board of Commissioners or from the date of passing the fit and proper test by the OJK.
   b. If a vacancy occurs in the ROC, i.e., the number of ROC members is less than the stipulated number due to a member being permanently incapacitated or resigning for any reason, the appointment of the ROC member must be made within 3 (three) months from the date of the vacancy.

The term of office of the ROC member for this period will end at the closing of the 2026 AGM.

7. ROC Membership Requirements

ROC membership requirements are as follows:

General Requirements

ROC members must possess integrity, good character, and morals.

Competency Requirements

a. One ROC member from the Independent Party must possess expertise in:
   1) risk management and have at least 2 (two) years of work experience in risk management; and
   2) finance for banks conducting conventional business activities and have at least 5 (five) years of work experience in economics, finance, and/or banking.
b. Independent Party expertise is evidenced, at minimum, by possession of competency certificates supporting the execution of committee functions and responsibilities. Such competency certificates include certifications in:
   1) risk management issued by a recognized domestic or international institution, as applicable to the Board of Directors, for Independent Parties with expertise in risk management.
   2) public accountant, accountant, treasury, and corporate finance issued by a recognized domestic or international institution, for Independent Parties with expertise in finance.
c. ROC members must possess the skills, knowledge, and experience relevant to their field of work, and be able to communicate effectively.
d. ROC members carry out their duties and responsibilities professionally by applying their knowledge, expertise, and experience.

e. ROC members stay updated on developments in banking and capital market laws and regulations, as well as other laws and regulations related to BCA's business activities.
f. ROC members are willing to continuously improve their competencies through education and training.

Independency Requirements

a. Members of the Board of Directors are prohibited from becoming ROC members.
b. Former members of BCA's Board of Directors or Executive Officers, or parties having affiliations with BCA potentially affecting their ability to act independently, are prohibited from serving as an Independent Party before completing a 6 (six) month cooling-off period.
c. Former members of BCA's Board of Directors or Executive Officers, including parties having affiliations with BCA potentially affecting their ability to act independently, are prohibited from serving as an Independent Party before completing a 6 (six) month cooling-off period.
d. Committee members who are Independent Parties must be recommended by the RNC.

8. Independency of ROC Members

All ROC members are independent parties who do not have financial, management, share ownership, and/or familial affiliations with members of the Board of Commissioners, members of the Board of Directors, and/or Controlling Shareholders, as well as business affiliations with BCA, of which may affect their ability to act independently. All RMC members carry out their duties independently without any intervention from any party. All RMC members perform their duties independently, free from intervention by any party.

Independency aspects of RMC members are presented in the following table:

Independency Aspects	Cyrillus Harinowo	Endang Swathika Wibowo	Joanes Justira Gunawan	Reinhard Harianja
Having no financial affiliation with the Board of Commissioners and Directors.	√	√	√	√
Having no management affiliation with the Company, its subsidiaries, or affiliated companies.	√	√	√	√
Having no share ownership in the company.	√	√	√	√
Having no family affiliation with the Board of Commissioners, Board of Directors, and/or fellow RMC members.	√	√	√	√
Holding no affiliation as a political party official, public official, or government official.	√	√	√	√

9. ROC Duties and Responsibilities

The ROC holds duties and responsibilities including:

a. Mandatory performance of at least the following:
   1) Evaluating consistency between risk management policies and Bank policy implementation.
   2) Monitoring and evaluating the performance of the Risk Management Committee, the Risk Management Unit, and the IT Steering Committee.
b. Evaluation results mentioned in point a.1) and monitoring results in point a.2) serve as the basis for providing recommendations to the Board of Commissioners. These recommendations aim to enhance the effectiveness of risk management duties and ensure proper execution of risk management policies.
c. Supporting the Board of Commissioners' risk management responsibilities, specifically regarding:
   1) Credit Risk;
   2) Market Risk;
   3) Liquidity Risk;
   4) Operational Risk;
   5) Legal Risk;
   6) Reputation Risk;
   7) Strategic Risk; and
   8) Compliance Risk.
d. The ROC also oversees risk management implementation concerning:
   1) Country Risk;
   2) Transfer Risk;
   3) IT Risk;
   4) Cyber Risk;
   5) Outsourcing Risk;
   6) Climate Risk; and
   7) ESG Risk.

   alongside other emerging banking risks.
e. Supervising the implementation of risk stress testing and evaluation.
f. Assisting the Board of Commissioners in monitoring the risk-based Bank Soundness Level, particularly the risk profile parameters.

g. Assisting the Board of Commissioners in overseeing and evaluating Recovery Plan implementation.
h. Formulating the ROC Charter and conducting reviews as necessary.
i. Performing other duties assigned by the Board of Commissioners from time to time.

10. ROC Authority

The ROC is authorized to:

a. Conduct activities supporting its duties, including:
   1) Accessing BCA data, documents, and information.
   2) Communicating and coordinating with parties involved in committee-related tasks.
   3) Exercising other authorities granted by the Board of Commissioners.
b. ROC members from Independent Parties must discharge their duties with integrity. Such integrity includes exclusion from the prohibited primary parties list, absence from the "failed" list, and maintaining no non-performing loans. Furthermore, they must remain independent, possess necessary competencies, and uphold both their personal and BCA's reputation.

11. Concurrent Positions of ROC Members

The ROC Charter regulates concurrent positions for its members as follows:

a. The ROC Chairman may only serve as Chairman for one other committee (holding a maximum of two Chairmanships within BCA).
b. ROC members from Independent Parties may hold concurrent positions as Independent members of other committees at BCA, other banks, or other companies, provided they:
   1) Possess all required competencies;
   2) Meet independency criteria;
   3) Maintain BCA's confidentiality;
   4) Adhere to the applicable code of ethics; and
   5) Do not neglect their primary term of office and responsibilities as BCA ROC members.

The implementation of concurrent positions for ROC members complies with applicable regulations. Information regarding concurrent positions held during 2025 is provided below.

Name of Committee Member	Position in Committee	Other Positions (member of the Board of Commissioners, member of the Board of Directors, and/or member of the Committee, and Other Positions)
Cyrillus Harinowo	Chairman	See page 268
Endang Swasthika Wibowo	Member	-
Joanes Justira Gunawan	Member	Commissioner of PT Zeals Digital Asia (Expires June 30, 2025)
Reinhard Harianja	Member	Audit Committee of PT Perusahaan Perdagangan Indonesia (Persero) (Expires June 30, 2025)

12. ROC Meeting Policy and Implementation

The ROC meeting procedures include:

a. Meeting Implementation:
   1) Meetings are held according to BCA's needs, at least 1 (one) time in 1 (one) month.
   2) ROC meetings require the attendance of a majority of members (more than 50%), including one (1) Independent Commissioner.
   3) Each member's attendance rate must reach a minimum of 75% (seventy-five percent) of the total ROC meetings held.
   4) Meetings may be conducted through physical presence, electronic media, or a combination of both.
   5) Non-physical attendance occurs through teleconferencing, video conferencing, or other electronic means allowing all participants to see and/or hear each other directly while participating in the meeting.
   6) Meeting invitations and materials must be distributed to Committee members at least 5 (five) working days prior to the ROC meeting date.
b. Meeting Decision-Making:
   1) ROC meeting decisions are initially based on deliberation for a consensus.
   2) Should a consensus not be reached, decisions are based on a majority vote under the "one person, one vote" principle.
   3) All ROC meeting decisions are binding upon all ROC members.

c. Minutes of Meeting:
   1) Meeting results must be recorded in Minutes of Meeting signed by all attending ROC members, of whom the signatures serve as formal documentation in accordance with applicable laws.
   2) Dissenting opinions arising during the ROC meeting must be clearly stated in the Minutes of Meeting alongside the underlying reasons.
   3) ROC meeting results constitute recommendations for optimal utilization by the Board of Commissioners.

Throughout 2025, the ROC held 16 (sixteen) meetings.

The attendance data for ROC members during these 2025 meetings is as follows:

Name	Total Meetings	Attendance	Percentage
Cyrillus Harinowo	16	16	100 %
Endang Swasthika Wibowo	16	16	100 %
Joanes Justira Gunawan	16	16	100 %
Reinhard Harianja	16	16	100 %

The agenda for implementing ROC meetings throughout 2025 is as follows:

No.	Date	Agenda
1	January 20, 2025	Review on Corporate Credit, Cyber Security, and Strategic Risks.
2	February 11, 2025	Discussion regarding ROC Reporting to the Board of Commissioners for Quarter IV of 2024.
3	February 19, 2025	Committee Reporting to the Board of Commissioners for Quarter IV of 2024.
4	March 26, 2025	Review on US Tariff Policy Impacts and BCA Readiness Anticipation.
5	April 21, 2025	Market Risk and Liquidity Risk Stress Testing, including impact studies of government budget efficiency on SME Credit Risk.
6	May 6, 2025	Discussion regarding ROC Reporting to the Board of Commissioners for Quarter I of 2025.
7	May 14, 2025	ROC Reporting to the Board of Commissioners for Quarter I of 2025.
8	June 16, 2025	Operational Risk focusing on Personal Data Protection, Cyber Security, and Business Continuity Plan.
9	June 30, 2025	Evaluation on Credit Risk, Legal Risk, and the Implementation of Sustainable Finance and ESG.
10	August 21, 2025	Discussion regarding Committee Reporting to the Board of Commissioners for Quarter II of 2025.
11	August 27, 2025	Committee Reporting to the Board of Commissioners for Quarter II of 2025.
12	September 25, 2025	Internal ROC Discussion
13	October 22, 2025	Evaluation of Reputational Risk, Operational Risk, and Liquidity Risk.
14	November 10, 2025	Discussion of the Committee's Report to the Board of Commissioners for the Third Quarter of 2025
15	November 19, 2025	Committee Report to the Board of Commissioners for the Third Quarter of 2025
16	December 17, 2025	Internal ROC Discussion

13. 2025 Work Program Realization and ROC Activities

Throughout 2025, the ROC performed the following activities:

a. Reviewing and adjusting the ROC Charter.
b. Monitoring the performance of the Risk Management Committee, the Risk Management Division, and the ITSC (Information Technology Steering Committee).
c. Monitoring and analyzing BCA's risk profile, with specific focus on credit, operational, market, liquidity, legal, and reputation risks.
d. Analyzing and evaluating credit, market, and liquidity risk stress test results.
e. Ensuring proper implementation of Good Corporate Governance by physically attending the BCA National Working Meeting and virtually attending the 2025 Analyst Meeting.
f. Monitoring monthly risk management realization, specifically regarding the control and limits of credit, liquidity, market, and operational risks.
g. Monitoring developments, impacts, and risk mitigation related to government budget efficiency and US tariff policies.
h. Evaluating cyber security developments.
i. Evaluating business continuity implementation.
j. Monitoring and reviewing new regulations concerning personal data protection.

III. Remuneration and Nomination Committee

The Remuneration and Nomination Committee (RNC) was established to assist the Board of Commissioners in developing policies and implementing remuneration and nomination practices at BCA.

1. Legal Basis

Legal basis for the establishment of the RNC refers to:

- OJK Regulation No. 34/POJK.04/2014 concerning the Nomination and Remuneration Committee of Issuers or Public Companies.
- OJK Regulation No. 45/POJK.03/2015 concerning the Implementation of Governance in Providing Remuneration for Commercial Banks.
- OJK Regulation No. 17 of 2023 concerning the Implementation of Governance for Commercial Banks.
- OJK Circular Letter No. 14/SEOJK.03/2025 concerning the Implementation of Governance for Commercial Banks.
- BCA's Articles of Association.
- Board of Commissioners Decision No. 035/SK/KOM/2017 dated February 24, 2017, regarding the RNC Structure.
- Board of Directors Decision No. 0102/SK/DIR/2025 dated June 4, 2025, regarding the Appointment of RNC Members.
- BCA Governance Manual dated June 30, 2021.
- Board of Commissioners Decision No. 003/SK/KOM/2023 regarding the RNC Charter.

2. RNC Charter

In discharging its duties, the RNC operates under the RNC Charter based on the Board of Commissioners Decision No. 003/SK/KOM/2023.

The RNC Charter governs scopes including:

- Membership Structure and Requirements.
- Competence and Term of Office.
- Disclosure.
- Duties and Responsibilities.
- Authority, Work Mechanisms, and Working Hours.
- Committee Meetings.
- Reporting and Closing.
- Periodic Charter Evaluations.

The RNC Guidelines and Code of Conduct are available on the BCA website under the Corporate Governance section https://www.bca.co.id/en/tentang-bca/tata-kelola/Struktur-Organisasi.

3. RNC Structure and Membership

The RNC composition complies with OJK Regulation No. 34/POJK.04/2014 and the RNC Guidelines. During 2025, changes occurred within the committee membership. The RNC currently consists of 3 (three) members appointed under the Board of Directors Decision No. 0102/SK/DIR/2025 dated June 4, 2025, following the Board of Commissioners Meeting Decision No. 024/RR/KOM/2025.

Name	Position in Committee	Position in BCA	Period of Office by AGMS
Raden Pardede	Chairman	Independent Commissioner	2021 - 2026
D.E. Setijoso[1)]	Member	President Commissioner	2021 - 2025
Jahja Setiaatmadja[2)]	Member	President Commissioner	2025 - 2026
Rudi Lim[1)]	Member	Head of Human Capital Management Division[3)]	2021 - 2025
Alrianto Djunaidi[2)]	Member	Head of Human Capital Management Division[3)]	2025 - 2026

1) Serving effectively until June 4, 2025.
2) Serving effectively since June 4, 2025.
3) The Head of Human Capital Management Division is an Executive Officer of whom the expertise includes remuneration systems, nomination processes, and succession planning.

4. RNC Member Profiles and Qualifications

Raden Pardede
Chairman

Education, expertise, positions, certifications, and work experience of this RNC member are presented in the Company Profile section on page 51 of this BCA 2025 Annual Report.

Jahja Setiaatmadja
Member
Education, expertise, positions, certifications, and work experience of this RNC member are presented in the Company Profile section on page 50 of this BCA 2025 Annual Report.

Alrianto Djunaidi
Member
Education, expertise, positions, certifications, and work experience of this RNC member are presented in the Company Profile section on page 56 of this BCA 2025 Annual Report.

5. Education or Training

Throughout 2025, RNC members participated in the following education or training programs:

Name	Education/Training	Organizer	Location/ Facility	Date
Raden Pardede	Details are presented in the Board of Commissioners Chapter – Training Programs for Enhancing Board of Commissioners' Competence section, on page 265 of this BCA 2025 Annual Report			
D.E. Setijoso	Details are presented in the Board of Commissioners Chapter – Training Programs for Enhancing Board of Commissioners' Competence section, on page 264 of this BCA 2025 Annual Report			
Jahja Setiaatmadja	Details are presented in the Board of Commissioners Chapter – Training Programs for Enhancing Board of Commissioners' Competence section, on page 264 of this BCA 2025 Annual Report			
Alrianto Djunaidi	BCA Data Privacy Summit 2025	BCA	BLI Sentul West Java	February 3, 2025
	Data Analytics & Gen AI for Leaders	BCA	BLI Sentul West Java	May 16, 2025
	Training Leadership "Kepalan Gatot Kaca"	BCA	BLI Sentul West Java	May 19, 2025

6. Term of Office

The term of office for RNC members is as follows:

1) The RNC members' term of office shall not exceed the Board of Commissioners' term of office, as regulated in BCA's Articles of Association, with members being eligible for reappointment.
2) In the event of:
   a Expiration of an RNC member's term of office due to the conclusion of a Board of Commissioners member's term of office, as mentioned in point 1) above, the appointment of a new RNC member must occur within 60 (sixty) days of the Board of Commissioners' appointment or the OJK's fit and proper test approval.
   b A vacancy within the RNC, whereby the number of members falls below the required threshold due to permanent disability or resignation for any reason, the appointment of a replacement must occur within 60 (sixty) days of such vacancy.

The term of office for the current period's RNC members shall expire at the closing of the 2026 AGMS.

7. RNC Membership Requirements

The RNC membership requirements are as follows:

General and Competence Requirements

1. RNC Chairman may only serve as Chairman for a maximum of 1 (one) other committee within BCA.
2. In instances where the RNC comprises more than 3 (three) members, at least 2 (two) members must be Independent Commissioners.
3. RNC members from Independent Parties may hold concurrent positions as Independent members of other committees at BCA, other banks, and/or other companies, provided they:
   a Have no affiliation with BCA, members of the Board of Directors, members of the Board of Commissioners, or BCA's Major Shareholders.
   b Have experience concerning Nomination and/or Remuneration.
   c Hold no concurrent positions as members of other committees established by BCA.
4. RNC members must comply with the BCA Code of Ethics.
5. Executive Officers overseeing human resources or employee representatives serving as committee members must possess knowledge regarding remuneration systems, nomination processes, and BCA's succession plan.

Independency Requirements

1) RNC members are prohibited from being members of the Board of Directors at BCA or any other bank.
2) RNC members from Independent Parties must be external to BCA, having no financial, management, or share ownership affiliation with the controlling shareholder, nor any affiliation with BCA potentially affecting their ability to act independently.

8. RNC Member Independency

All RNC members have fulfilled the independency criteria, having no financial, management, share ownership, or family affiliation with members of the Board of Commissioners, Board of Directors, or the Controlling Shareholder. Furthermore, they maintain no business affiliation with BCA potentially affecting their ability to act independently. All RNC members discharge their duties independently without intervention from any party.

Independency aspects of RNC members are explained in the following table:

Independency Aspects	Raden Pardede	D.E. Setijoso[1)]	Jahja Setiaatmadja[2)]	Rudi Lim[1)]	Alrianto Djunaidi[2)]
Having no financial affiliation with the Board of Commissioners or Directors.	✓	✓	✓	✓	✓
Holding no management positions within the Company, its subsidiaries, or affiliated companies.	✓	✓	✓	-	-
Having no share ownership within the Company.	✓	-	-	-	-
Maintaining no family affiliation with the Board of Commissioners, Directors, and/or fellow members of the Remuneration and Nomination Committee.	✓	✓	✓	✓	✓
Holding no positions as a political party official, public official, or government official.	✓	✓	✓	✓	✓

1) Serving effectively until June 4, 2025.
2) Serving effectively as of June 4, 2025.

9. RNC Duties and Responsibilities

In discharging its functions, the RNC has the following duties and responsibilities:

Regarding the Remuneration Function:

a. Evaluating and ensuring the BCA remuneration policy complies with applicable regulations and remains based on performance, risk, peer group fairness, long-term goals and strategies, reserve fulfillment as regulated by law, and BCA's future income potential.
b. Submitting evaluation results and providing recommendations to the Board of Commissioners concerning:
   1) Remuneration policies for the Board of Commissioners and Directors for submission to the GMS.
   2) Structure and amount of remuneration for members of the Board of Directors and/or Board of Commissioners.
   3) Remuneration policies for Executive Officers and employees as a whole for submission to the Board of Directors.
c. Assisting the Board of Commissioners in performing performance assessments aligned with the remuneration received by each member of the Board of Directors and/or Board of Commissioners.
d. Conducting periodic evaluations regarding the implementation of the remuneration policy.

Regarding the Nomination Function:

a. Preparing and providing recommendation to the Board of Commissioners regarding the system and procedures for selecting and/or replacing members of the Board of Commissioners and Directors to be submitted to the GMS.
b. Providing recommendation to the Board of Commissioners concerning:
   1) Composition of positions for members of the Board of Directors and/or Board of Commissioners;
   2) Necessary policies and criteria within the nomination process;
   3) Performance evaluation policies for members of the Board of Directors and/or Board of Commissioners.
c. Assisting the Board of Commissioners in assessing the performance of Board of Directors and/or Board of Commissioners members based on established benchmarks as evaluation material.
d. Providing recommendations to the Board of Commissioners concerning:
   1) Capability development programs for members of the Board of Directors and/or Board of Commissioners;
   2) Qualified candidates for the Board of Directors and/or Board of Commissioners for submission to the GMS;

3) Independent Parties to serve as members of the Audit Committee and Risk Oversight Committee (ROC).

10. RNC Authority

In performing its duties, the RNC holds the following authority:

a. Accessing BCA documents, data, and information concerning employees, funds, assets, and necessary resources.
b. Engaging external independent parties to assist in duty execution, if required.
c. Exercising other authorities granted by the Board of Commissioners.

11. RNC Meeting Policy and Implementation

The RNC Meeting procedures include:

a. Meeting Implementation
   1) Meetings may be held physically at the Company's domicile.
   2) Meetings may be held electronically through teleconference, video conference, or similar electronic media enabling all participants to see and hear each other directly while participating in the meeting.
b. Mechanism and Decision Making:
   1) Meetings are held according to BCA's needs, at least 1 (one) time in 3 (three) months.
   2) An RNC Meeting is considered valid whereby:
      a) At least 51% (fifty-one percent) of members are present, including one Independent Commissioner and the Executive Officer overseeing Human Resources.
      b) One member among the majority is the RNC Chairman.
   3) Meeting decisions are made through deliberation to reach a consensus.
   4) Failing a consensus, decisions are made by a majority vote.
   5) The RNC Chairman and each member possess one vote.
   6) All meeting decisions are binding for all RNC members.
c. Meeting Decision Making:
   1) RNC Meeting decisions are primarily made through deliberation to reach a consensus.
   2) In the event of failure to reach a consensus, decision-making shall proceed through a majority vote governed by the principle of 1 (one) person, 1 (one) vote.
   3) All RNC Meeting decisions are binding for all RNC members.
d. Minutes of Meetings:
   1) RNC meeting results must be documented in minutes containing the meeting date, attendance, agenda, and materials.
   2) Dissenting opinions occurring during committee meetings must be clearly recorded in the minutes along with the underlying reasons.
   3) RNC meeting results constitute recommendations for optimal utilization by the Board of Commissioners.
e. The minimum attendance rate for RNC members is 75% (seventy-five percent) of the total RNC meetings held.

Throughout 2025, the RNC held 10 meetings.

Attendance data for Committee members regarding RNC meetings as of December 31, 2025, is presented as follows

Name	Total Meetings	Attendance	Percentage
Raden Pardede	10	10	100 %
D.E. Setijoso[1)]	5	5	100 %
Rudi Lim[2)]	5	5	100 %
Jahja Setiatmadja[1)]	5	3	60%
Alrianto Djunaidi[2)]	5	5	100%

1) effective until June 4, 2025
2) effective as of June 4, 2025

There were three (three) meetings to discuss remuneration, three (three) meetings to discuss nominations, one (one) meeting to discuss performance appraisals, and three (three) meetings to discuss other topics, with the following details:

No.	Date	Agenda
1	January 6, 2025	Nomination of the Board of Commissioners and Directors Members
2	January 22, 2025	Discussion on the Evaluation of Board of Directors and Board of Commissioners Self-Assessment Results
3	February 26, 2025	Recommendations on the 2025 Fiscal Year Bonus (Tantiem) Distribution to Members of the Board of Commissioners & Directors
4	February 26, 2025	Recommendation of the MRK and DAI Divisions on the absence of conditions requiring action to postpone or withdraw the payment of deferred variable remuneration from MRT
5	April 16, 2025	Board of Commissioners and Directors Remuneration Package Recommendations for the 2025–2026 Term of Office
6	June 4, 2025	Remuneration and Nomination Committee Membership Changes
7	June 4, 2025	Recommendations on Applications
8	December 11, 2025	Nomination of Board Members
9	December 11, 2025	Recommendations Recommendations of Members of the Board of Commissioners and Board of Directors of PT Bank Central Asia Tbk. Term of Office for 2026-2029
10	December 17, 2025	Renewal of RNC Charter

12. RNC Remuneration

RNC members receive salaries, honorariums, and/or allowances corresponding to their respective positions at BCA without receiving additional remuneration for their service as RNC members.

13. 2025 RNC Work Program Realization and Activity Implementation

The realization of the BCA RNC work program throughout 2025 is as follows:

a Formulating recommendations regarding proposed bonuses (tantiem) for the Board of Commissioners and Directors based on BCA's 2025 performance.
b Formulating recommendations regarding the proposed Remuneration Package for members of the Board of Commissioners and Directors for the 2026–2028 term of office.
c Conducting evaluations of the Board of Directors and Board of Commissioners self-assessment results.
d Formulating recommendations regarding the necessity to postpone or withdraw deferred variable remuneration payments from Material Risk Takers

14. Board of Directors and Board of Commissioners Succession Policy

BCA maintains and implements a succession policy for the Board of Directors and/or senior management aimed at preparing leadership regeneration. Key provisions of the BCA Board of Directors and Board of Commissioners Succession Policy include:

a Formulating and providing recommendations to the Board of Commissioners regarding systems and procedures for the selection and/or replacement of Board of Commissioners and Directors members for submission to the GMS.
b Providing recommendations to the Board of Commissioners regarding candidates for the Board of Commissioners and/or Directors for submission to the GMS.
c Rotating specific executive ranks identified as having high development potential to ensure they gain comprehensive knowledge and experience as officials within the head office or branch offices.

In 2025, changes occurred within the Board of Directors and Board of Commissioners composition, as explained in their Chapters.

IV. Integrated Governance Committee

The Integrated Governance Committee (IGC) was established by and remains accountable to the Board of Commissioners at BCA as the Main Entity (ME) within the BCA Financial Conglomeration. The IGC was formed to assist the ME Board of Commissioners in supervising the implementation of Integrated Governance within the BCA Financial Conglomeration.

The membership composition of the BCA Financial Conglomeration is available in the BCA Financial Conglomeration Structure section on page 420 of this BCA 2025 Annual Report.

1. Legal Basis

The legal basis for the establishment of IGC refers to:

- PBI No. 11/33/PBI/2009 regarding the Implementation of Good Corporate Governance for Commercial Banks and Sharia Business Units.
- OJK Regulation on the Implementation of Integrated Risk Management.
- OJK Regulation on the Implementation of Integrated Governance.
- OJK Regulation No. 21/POJK.04/2015 regarding the Implementation of Public Company Governance Guidelines.
- OJK Regulation No. 26/POJK.03/2015 regarding Integrated Minimum Capital Adequacy

Requirements for Financial Conglomerates.
- OJK Regulation No. 48 of 2024 regarding Good Governance for Financing Institutions, Venture Capital Companies, Microfinance Institutions, and Other Financial Services Institutions.
- OJK Regulation No. 43/POJK.05/2019 regarding Good Corporate Governance for Insurance Companies.
- OJK Regulation No. 30 of 2024 regarding Financial Conglomerates and Financial Conglomerate Holding Companies.
- OJK Regulation No. 17 of 2023 regarding the Implementation of Governance for Commercial Banks.
- OJK Circular Letter No. 15/SEOJK.03/2015 regarding the Implementation of Integrated Corporate Governance for Financial Conglomerates.
- OJK Circular Letter No. 32/SEOJK.04/2015 regarding Public Company Governance Guidelines.
- BCA Articles of Association.
- Board of Commissioners Decision No. 037/SK/KOM/2015 dated February 26, 2015, regarding the Establishment of the Integrated Corporate Governance Committee of PT Bank Central Asia Tbk.
- Board of Commissioners Decision No. 121/SK/KOM/2023 dated July 17, 2023, concerning the Integrated Corporate Governance Committee Charter – PT Bank Central Asia Tbk.
- Board of Directors Decision No. 0265/SK/DIR/2025 dated December 23, 2025, regarding Changes in Integrated Corporate Governance Committee Membership.

2. IGC Charter

The IGC operates under work guidelines established in the Integrated Corporate Governance Committee Charter, ratified through Board of Commissioners Decision No. 121/SK/KOM/2023 dated July 17, 2023.

The scope regulated within the IGC Charter includes:
- Structure and Membership
- Membership Requirements
- Term of Office
- Concurrent Positions
- Duties and Responsibilities
- Authority
- Work Mechanisms
- Work Ethics
- Working Hours
- Committee Meetings
- Meeting Implementation
- Meeting Decision Making
- Minutes of Meetings
- Competence

The IGC Charter is uploaded to the BCA website in the Corporate Governance section (https://www.bca.co.id/en/tentang-bca/tata-kelola/Struktur-Organisasi)

3. IGC Structure and Membership

The membership composition of the BCA IGC complies with applicable OJK Regulation and the IGC Charter. The IGC consists of 9 (nine) members appointed by the ME Board of Directors through Decision No. 0265/SK/DIR/2025 dated December 23, 2025, based on the decision in the Board of Commissioners Minutes of Meeting No. 044/RR/KOM/2025 dated December 17, 2025.

IGC Membership Composition

Name	Position in Committee	Position within the Financial Conglomeration	Period of Office
Member of ME			
Cyrillus Harinowo	Chairman (concurrently serving as a Member)	Independent Commissioner of ME	May 6, 2021 – 2026 AGMS
Prabowo	Member	Independent Party of ME[2)]	May 6, 2021 – 2026 AGMS
Member of Subsidiaries[3)]			
Sulistiyowati	Member	Independent Commissioner of PT BCA Finance	May 6, 2021 – 2026 AGMS
Gustiono Kustianto	Member	Commissioner of PT Asuransi Umum BCA	May 6, 2021 – 2026 AGMS
Pudjianto	Member	Commissioner of PT Asuransi Jiwa BCA	May 6, 2021 – 2026 AGMS
Ratna Yanti	Member	Independent President Commissioner of PT Bank BCA Syariah	March 10, 2023 – 2026 AGMS
Sutedjo Prihatono[1)]	Member	Member of the Sharia Supervisory Board of PT Bank BCA Syariah	May 6, 2021 – 2026 AGMS
Hendra Iskandar Lubis	Member	Independent Commissioner of PT BCA Sekuritas	May 6, 2021 – 2026 AGMS
Janto Havianto[4)]	Member[4)]	Independent Director of BCA Finance Limited, Hong Kong	June 20, 2024 – December 23, 2025

Name	Position in Committee	Position within the Financial Conglomeration	Period of Office
Ina Suwandi	Member	Independent Commissioner of PT Bank Digital BCA	September 14, 2023 – 2026 AGMS

Remarks:
1) Membership of Independent Commissioners, Independent Parties, and Sharia Supervisory Board Members on the IGC within the Financial Conglomeration is not considered as holding concurrent positions.
2) Independent parties serving as IGC members are appointed by the Main Entity Board of Commissioners.
3) The appointment of IGC members representing Independent Commissioners and/or Sharia Supervisory Board Members from Financial Services Institutions (FSIs) within the BCA Financial Conglomeration is based on nominations from each respective FSI.
4) The membership of BCA Finance Limited in the IGC was terminated as of December 23, 2025.

Total Number and Composition of Independent Commissioners

Total number and composition of Independent Commissioners serving as IGC members are adjusted according to the needs of the Financial Conglomeration, the efficiency and effectiveness of IGC duty implementation, and the minimum representation requirements for each financial services sector.

4. Profiles and Qualifications of IGC Members

Cyrillus Harinowo
Chairman (concurrently serving as a Member)

Education, certifications, expertise, positions, and work experience of IGC members are available in the Company Profile section on page 51 of this BCA 2025 Annual Report.

Prabowo
Member

Education, certifications, expertise, positions, and work experience of IGC members are available in the Company Profile section on page 57 of this BCA 2025 Annual Report.

Sulistiyowati
Member

Education, certifications, expertise, positions, and work experience of IGC members are available in the Company Profile section on page 57 of this BCA 2025 Annual Report.

Gustiono Kustianto
Member

Education, certifications, expertise, positions, and work experience of IGC members are available in the Company Profile section on page 58 of this BCA 2025 Annual Report.

Pudjianto
Member

Education, certifications, expertise, positions, and work experience of IGC members are available in the Company Profile section on page 58 of this BCA 2025 Annual Report.

Ratna Yanti
Member

Education, certifications, expertise, positions, and work experience of IGC members are available in the Company Profile section on page 59 of this BCA 2025 Annual Report.

Sutedjo Prihatono
Member

Education, certifications, expertise, positions, and work experience of IGC members are available in the Company Profile section on page 59 of this BCA 2025 Annual Report.

Hendra Iskandar Lubis
Member

Education, certifications, expertise, positions, and work experience of IGC members are available in the Company Profile section on page 60 of this BCA 2025 Annual Report.

Janto Havianto
Member

Education, certifications, expertise, positions, and work experience of IGC members are available in the Company Profile section on page 60 of this BCA 2025 Annual Report.

Ina Suwandi
Member
Education, certifications, expertise, positions, and work experience of IGC members are available in the Company Profile section on page 60 of this BCA 2025 Annual Report.

5. Education or Training

Throughout 2025, IGC members attended various education or training programs as follows:

Name	Education	Organizer	Date
Cyrillus Harinowo	Presented in the Board of Commissioners' Chapter - Training Program Section to Improve the Competence of the Board of Commissioners' Members on page 265 of this BCA 2025 Annual Report.		
Prabowo	Digital Transformation: Technological Innovation Trends in the Financial Sector	OJK Institute	January 23, 2025
	The Role of GRC in Enhancing Investor Confidence and Financial Sector Stability	OJK Institute	February 25, 2025
	Agentic AI in Finance: A New Era of Autonomous Decision Making	OJK Institute	July 3, 2025
	Risk and Governance Summit 2025	OJK Institute	August 19, 2025
	Indonesia Knowledge Forum (IKF): Future Starts Today	BCA	October 28-29, 2025
	Capacity Building ESG: Enhancing Sustainability Through GCG	BCA	November 25, 2025
Sulistiyowati	The Role of the Financial Services Industry in Supporting National Strategic Projects: Development of 3 Million Houses	OJK Institute	July 31, 2025
	Economic Outlook 2026 Online Seminar	Asosiasi Perusahaan Pembiayaan Indonesia (APPI)	September 02, 2025
	Indonesia Knowledge Forum (IKF): Future Starts Today	BCA	October 28-29, 2025
	Capacity Building ESG: Enhancing Sustainability Through GCG	BCA	November 25, 2025
Gustiono Kustianto	Anti-Fraud Strategy Implementation and the Internal Auditor's Role in Supporting OJK Regulation No. 12/2024	ISEA	February 03, 2025
	Integrating Strategy and Risk Management	GRC Management	April 21-22, 2025
	Latest Money Laundering Trends, Modes, and Schemes	OJK Institute	September 18, 2025
	Indonesia Knowledge Forum (IKF): Future Starts Today	BCA	October 28-29, 2025
	Capacity Building ESG: Enhancing Sustainability Through GCG	BCA	November 25, 2025
	Risk Management as Competitive Edge In A Complex World	LSPMR	November 27-28, 2025
Pudjianto	Inauguration and Seminar: "PSAK 117 and Article 251 of the Indonesian Commercial Code (KUHD)"	Perkumpulan Komisaris Independen Asuransi Indonesia	February 20, 2025
	Financial Performance and Expense Study for Insurance Companies	Asosiasi Ahli Manajemen Asuransi Indonesia	April 17, 2025
	Application Principles of Insurance and Reinsurance Law	Asosiasi Ahli Manajemen Asuransi Indonesia	May 8, 2025
	Indonesia Insurance Summit 2025: "Reimagining the Future of Insurance: Innovation for a Sustainable Future"	Indonesia Life Insurance Association	May 22-23, 2025
	Claim Without Having to "Claim"	Asosiasi Ahli Manajemen Asuransi Indonesia	November 7, 2025
	IFRS 17 (PSAK 117) Master Class	Perkumpulan Komisaris Independen Asuransi Indonesia	November 12 and 24, 2025
	Capacity Building ESG: Enhancing Sustainability Through GCG	BCA	November 25, 2025
	Risk Management as Competitive Edge In A Complex World	LSPMR	November 27-28, 2025
	iLearn Thematic *Web*inar : From Millennials To Silver Economy	Indonesia Re Institute	December 17, 2025

Name	Education	Organizer	Date
Ratna Yanti	2025 Financial Services Industry Annual Meeting – Strengthening a Stable and Inclusive Financial Services Sector Supporting National Priority Programs	OJK Institute	February 11, 2025
	Seminar on the Development of the Financial Services Sector in Implementing the Mandate of the P2SK Law – Harnessing Crypto Assets for Financial Market Growth and Economic Resilience	OJK Institute	February 11, 2025
	Workshop on Anti-Fraud and Gratification Control	BCA Syariah	February 27, 2025
	Dissemination of OJK Regulation No. 17 of 2024 regarding the Implementation of Bullion Business Activities	BCA Syariah	April 8, 2025
	Risk Management Certification Maintenance / Refreshment Program for Qualification Level 6	ASBISINDO Institute	May 8, 2025
	DPS Sharing Session – Development of Funding Products and the Combination of Deposits and Mutual Funds	BCA Syariah	May 20, 2025
	DPS Sharing Session – Sharia Restricted Investment Account (SRIA) Product	BCA Syariah	September 23, 2025
	Strengthening Strategic Governance in the Prevention of Money Laundering and Terrorism Financing	BCA Syariah	September 23, 2025
	ESG Skill Up Session: Sustainability Reporting Standard Guidelines (PSPK) 1 & 2	BCA Syariah	October 20, 2025
	Indonesia Knowledge Forum (IKF): Future Starts Today.	BCA	October 28-29, 2025
	BCA Syariah 2025 National Working Meeting (Rakernas): "Empowering CASA, Empowering Growth, Toward a Second Player in Sharia Bank"	BCA Syariah	November 17-18, 2025
	ESG Capacity Building: Enhancing Sustainability Through GCG	BCA	November 25, 2025
Sutedjo Prihatono	Preparation for Level 5 Risk Management Certification / Recertification	ASBISINDO Institute	February 10, 2025
	Sharia Governance Workshop (OJK Regulation No. 02 of 2024 and OJK Circular Letter No. 15/POJK.03/2024)	BCAS - Karim Consulting Indonesia	February 14, 2025
	Level 5 Risk Management Certification	LSP Keuangan Syariah	February 17, 2025
	Anti-Fraud and Gratification Control Workshop	BCA Syariah	February 27, 2025
	Development of Financing Products and Combinations of Deposits and Mutual Funds	BCA Syariah	May 20, 2025
	Preparation for Level 6 Risk Management Certification / Recertification	BCA Syariah	July 8, 2025
	Level 6 Risk Management Certification	LSP Keuangan Syariah	July 22, 2025
	Product Shariah Restricted Investment Account (SRIA)	BCA Syariah	September 23, 2025
	Strengthening Strategic Governance in the Prevention of Money Laundering and Terrorism Financing	BCA Syariah	September 23, 2025
	Pre-Ijtima Sanawi (Annual Meeting) of Sharia Supervisory Boards X of 2025	DSN - MUI	September 25, 2025
	Ijtima Sanawi (Annual Meeting) of Sharia Supervisory Boards XXI of 2025	DSN - MUI	September 27, 2025
	Indonesia Knowledge Forum (IKF): Future Starts Today	BCA	October 28, 2025
	Rakernas BCA Syariah 2025 “Empowering CASA, Empowering Growth, Toward a Second Player in Sharia Bank”	BCA Syariah	November 17-18, 2025
Hendra Iskandar Lubis	Implementation of Anti-Fraud and Cyber Security Strategies related to Investor Asset Protection in the Indonesian Capital Market	The Indonesia Capital Market Institute	November 22-23, 2025
	Capacity Building ESG: Enhancing Sustainability Through GCG	BCA	November 25, 2025

Name	Education	Organizer	Date
Janto Havianto	Digital Transformation: Technology Innovation Trends in the Financial Sector	OJK Institute	January 23, 2025
	Data Privacy Summit 2025	BCA	February 3, 2025
	Refreshment on the Implementation of Rupiah Monetary Operation Transactions	Bank Indonesia	February 6, 2025
	Economic and Financial Outlook for 2025	OJK Institute	February 20, 2025
	Kepalan Gatotkaca: Corporate Work Ethic in Improving Performance	BCA Digital	May 17, 2025
	Implementation and the Role of the Financial Industry in Business and Human Rights	OJK Institute	July 17, 2025
	Indonesia Payment System Roadmap	ASPI	September 19, 2025
	Development of OIS & DNDF Transactions in Supporting the Acceleration of Domestic Benchmark Reform, Exchange Rate Stability, and Domestic Forex Market Deepening	Bank Indonesia	September 26, 2025
	Shaping the Future of Islamic Finance, Unleashing the Potential Digital Technology and Inclusivity & IILM Sukuk as Cross Border Liquidity Solution	Bank Indonesia	October 3, 2025
	Risk Appetite and Risk Culture: Main Pillars in Strengthening Risk Management within the Financial Sector	OJK Institute	October 9, 2025
Ina Suwandi	BCA Data Privacy Summit 2025	BCA	February 3, 2025
	Level 6 Risk Management Certification Refreshment	PT Arfaidhams Secret	June 24, 2025
	Principles of AI Application in Indonesian Banks	Intellectual Business Community	July 9, 2025
	Transformasi Generative AI : The Opportunity for Generative Engine Optimization (GEO) to Shift the Dominance of Search Engine Optimization (SEO)	OJK Institute	September 25, 2025

6. Term of Office

The terms of office for the IGC Chairman and members are as follows:

1. IGC Chairman's term of office ends upon the expiration of the Main Entity Board of Commissioners' term of office, as stipulated in the BCA Articles of Association. Reappointment is permitted if the individual is re-elected as an Independent Commissioner.
2. Term of office for IGC members from Independent Parties of Main Entity ends upon the expiration of the Main Entity Board of Commissioners' term of office and is eligible for reappointment.
3. Term of office for IGC members representing Financial Services Institutions (Independent Commissioners of FSIs) ends upon the expiration of the Main Entity Board of Commissioners' term of office or the expiration of their term as an Independent Commissioner at the respective FSI, whichever occurs first.
4. Should the term of office for IGC members end due to the expiration of the Main Entity Board of Commissioners' term of office, the Main Entity must appoint the IGC Chairman and members within 3 months from the appointment of the Board of Commissioners or from the date of passing the fit and proper test by the relevant regulator.

The term of office for currently serving IGC members will expire at the closing of the 2026 AGMS.

7. IGC Membership Requirements

The requirements for IGC membership are as follows:

General Requirements

IGC members must possess integrity, high ethical standards, and good morals, while fulfilling the requirements for Independent Commissioners at the Main Entity and their respective Financial Services Institutions in accordance with the regulations of each financial services sector.

Independency Requirements

a. Board of Directors members are prohibited from serving as IGC members.
b. Independent Parties serving as IGC members are individuals outside the Main Entity with no financial, management, ownership, and/or family affiliations with members of the Board of Directors, Board of Commissioners, and/or Controlling Shareholders, or any relationship with BCA potentially affecting their ability to act independently.

8. Independency of IGC Members

The independency and eligibility requirements for IGC members align with those applicable to the Board of Directors and Board of Commissioners of the Main Entity, as well as Subsidiaries within the Financial Conglomeration.

All IGC members are independent parties with no financial, management, share ownership, and/or family affiliations with members of the Board of Commissioners, Board of Directors, and/or Controlling Shareholders, nor any business relationships with BCA and/or Subsidiaries potentially affecting their ability to act independently. All IGC members also perform their duties independently without intervention from any party.

The independency aspects of IGC members are detailed in the following table:

Independency Aspects	Cyrillus Harinowo	Prabowo	Sulistiyowati	Gustiono Kustianto	Pudjianto	Ratna Yanti	Sutedjo Prihatono
Having no financial affiliation with the Board of Commissioners and Directors.	√	√	√	√	√	√	√
Having no management affiliation with the Company, subsidiaries, or affiliated companies.	√	√	√	√	√	√	√
Having no share ownership in the Company.	√	√	√	√	√	√	√
Having no family affiliation with the Board of Commissioners, Board of Directors, and/or fellow Integrated Corporate Governance Committee members	√	√	√	√	√	√	√
Having no affiliation as a political party official, public official, or government representative.	√	√	√	√	√	√	√

Independency Aspects	Hendra Iskandar Lubis	Janto Havianto	Ina Suwandi
Having no financial affiliation with the Board of Commissioners and Directors.	√	√	√
Having no management affiliation with the Company, subsidiaries, or affiliated companies.	√	√	√
Having no share ownership in the Company.	√	√	√
Having no family affiliation with the Board of Commissioners, Board of Directors, and/or fellow Integrated Corporate Governance Committee members.	√	√	√
Having no affiliation as a political party official, public official, or government representative.	√	√	√

9. IGC Duties and Responsibilities

The IGC duties and responsibilities include:

a. Evaluate the implementation of Integrated Governance, at a minimum through assessing the adequacy of internal controls, integrated compliance function performance, and integrated risk management.
b. Provide recommendations to the Main Entity Board of Commissioners for the improvement of the Integrated Governance Guidelines.
c. Provide recommendations to the Main Entity Board of Commissioners after conducting at least:
   1) An evaluation of Integrated Governance implementation; and
   2) Monitoring of the Integrated Governance Guidelines implementation.
d. Prepare an annual work program realization report for submission in the Main Entity Annual Report.

10. IGC Authority

In exercising its supervisory duties, the IGC has the authority to:

a. Request information from work units regarding evaluation results of the following functions:
   1) Integrated Internal Audit Function;
   2) Integrated Compliance Function; and
   3) Integrated Risk Management Function.
b. Perform other activities in accordance with the Integrated Governance Guidelines delegated by the Board of Commissioners to the IGC.

11. Concurrent Positions of IGC Members

In accordance with the OJK Regulation on the Implementation of Integrated Governance, the membership of Independent Commissioners, independent parties, and Sharia Supervisory Board members on the Integrated Governance Committee within a Financial Conglomeration is not considered as holding concurrent positions. Accordingly, the IGC BCA concurrent position implementation complies with prevailing regulations.

Name of Committee Member	Position in Committee	Other Positions (member of the Board of Commissioners, member of the Board of Directors, and/or member of the Committee, and Other Positions)
Cyrillus Harinowo	Chairman	Presented on page 268
Prabowo	Member	-
Sulistiyowati	Member	-
Gustiono Kustianto	Member	-
Pudjianto	Member	-
Ratna Yanti	Member	-
Sutedjo Prihatono	Member	-
Hendra Iskandar Lubis	Member	• Member of the Planning and Risk Oversight Committee of Perum Perumnas • Member of the Audit Committee of PT Hasnur International Shipping Tbk • President Director of PT Central Sudirman Development
Janto Havianto	Member	-
Ina Suwandi	Member	-

12. IGC Meeting Policy and Implementation

The provisions for organizing IGC meetings are as follows:

a. The IGC holds meetings as needed, at least 1 time per semester or 2 times a year.
b. IGC meetings may only be held if attended by at least 51% of the total committee members, including 1 (one) Independent Commissioner.
c. IGC meetings may be conducted:
   1) physically at the BCA domicile or other locations determined by the IGC Chairman; or
   2) electronically through teleconferencing, video conferencing, or similar electronic media allowing all participants to see and hear each other directly and participate in the IGC meeting.

The decision-making process for IGC meetings is as follows:

a. IGC meeting decisions are based on deliberation to reach a consensus.
b. In the absence of a consensus, decisions are based on a majority vote following the principle of 1 person, 1 vote.
c. All IGC meeting decisions are binding on all committee members.

The IGC minutes of meeting are as follows:

a. IGC meeting results must be recorded in the Minutes of Meeting signed by all attending members and properly documented in accordance with prevailing laws and regulations.
b. Any differing opinions (dissenting opinions) occurring during committee meetings must be clearly stated in the minutes of meeting along with the reasons for such differences.
c. IGC meeting results constitute recommendations for optimal use by the Board of Commissioners and Directors of the Main Entity and Financial Services Institutions within the Financial Conglomeration.

Throughout 2025, the IGC held 6 meetings.

The attendance data of committee members in IGC meetings throughout 2025 is as follows:

Name	Total Meetings	Attendance	Percentage
Cyrillus Harinowo	6	6	100%
Prabowo	6	6	100%
Sulistiyowati	6	6	100%
Gustiono Kustianto	6	6	100%
Pudjianto	6	6	100%
Ratna Yanti	6	6	100%
Sutedjo Prihatono	6	5	83.34%
Hendra Iskandar Lubis	6	5	83.34%
Janto Havianto	6	5	83.34%
Ina Suwandi	6	5	83.34%

The IGC meeting agendas throughout 2025 are as follows:

No.	Date	Agenda
1	January 15, 2025	Implementation of Anti-Fraud Strategies in accordance with OJK Regulation No. 12 of 2024 at BCA Sekuritas and PT Bank BCA Syariah.
2	March 26, 2025	Reporting of the Integrated Corporate Governance Committee for Semester II/2024 to the Main Entity Board of Commissioners.
3	May 16, 2025	Presentation from PT BCA Finance regarding the implementation of OJK Regulation and OJK Circular Letter provisions concerning Consumer Protection.
4	July 16, 2025	Presentation from PT BCA Life and PT Bank BCA Syariah concerning Personal Data Protection.
5	September 10, 2025	Reporting of the Integrated Corporate Governance Committee for Semester I/2025 to the Main Entity Board of Commissioners.
6	November 19, 2025	• Implementation and Strengthening of Governance, Compliance, and Transparency. • Updating of Integrated Corporate Governance Guidelines.

13. Realization of the Work Program and Implementation of IGC Activities Throughout 2025

Throughout 2025, IGC has carried out IGC activities/work programs, namely evaluating the adequacy of the implementation of Integrated Governance at the BCA Financial Conglomerate. The evaluation activities were carried out through, among other things, presentations and discussions of the Integrated Internal Audit Report, Integrated Compliance Report, Integrated Risk Management Report, and Integrated Governance Report.

BOARD OF DIRECTORS EXECUTIVE COMMITTEES

I. Asset Liability Committee

Asset Liability Committee (ALCO) is a committee under the Board of Directors whose mission is to optimally achieve BCA's profitability index, as well as ensuring liquidity risk, interest rate risk, and controlled foreign exchange risk through the establishment of BCA's policies and strategies for assets and liabilities management.

ALCO Guidelines

BCA has guidelines supporting the implementation of ALCO's duties and responsibilities, which are set out in the Board of Directors' Decision No. 109/SK/DIR/2025 dated June 25, 2025, concerning the Asset Liability Committee (ALCO) Charter, and the Board of Commissioners' Decision No. 069/SK/KOM/2025 dated May 27, 2025, concerning the Division of Duties and Responsibilities of the Board of Directors and the Main Framework of PT Bank Central Asia Tbk Organization.

The scope regulated in the ALCO Charter complies with Article 75 paragraph (2) of the OJK Regulation on the Implementation of Governance for Commercial Banks, including:

- Mission, Main Functions, Position, and Authority.
- Committee Position and Composition.
- Committee Personnel.
- Main Duties.
- ALCO Working Group (POKJA).
- Decision Making and Accountability.

The ALCO Charter shall be evaluated periodically, at least once (1) every three (3) years, to be adjusted to applicable regulations and/or developments.

1. Structure, ALCO Membership, and Voting Right Status

Based on the Board of Directors' Decision No. 109/SK/DIR/2025 dated June 25, 2025, concerning the Asset Liability Committee (ALCO) Charter, and the Board of Commissioners' Decision No. 069/SK/KOM/2025 dated May 27, 2025, concerning the Division of Duties and Responsibilities of the Board of Directors and the Main Framework of PT Bank Central Asia Tbk Organization.

Position in the Committee	Served by	Voting Right Status
Chairman (concurrently Member)	President Director	Reserve Voting Rights
Members	• Deputy President Director I • Deputy President Director II • Risk Management Director • Corporate Banking & Treasury Director • Cash Management Director • Branch Network Director • Credit Risk & Legal Director • Transaction Banking Director • Finance & Corporate Planning Director • Consumer Banking Director • Executive Vice President (EVP) in charge of Treasury Division and International Banking Division • Executive Vice President (EVP) in charge of Corporate Banking Group • Head of International Banking Division (DIB) • Head of Treasury Division (DTR) • Head of Corporate Banking Group (GBK) • Head of Commercial & SME Banking Division (DCE) • Head of Consumer Credit Division (DCC) • Head of Transaction Banking Product Development Division (DPD) • Head of Corporate Strategy & Planning Division (DCSP) • Head of Risk Management Division (MRK)	
	• Compliance & Human Capital Management Director	No Voting Rights
Secretary	Head of Market Risk Management Subdivision in charge of Asset Liability Management (ALM)	

2. ALCO Main Functions, Authority, Duties, and Responsibilities

ALCO Main Functions

ALCO has the following functions:

a. To establish and evaluate policies and strategies for liquidity management to maintain liquidity in accordance with applicable regulations, meet the bank's liquidity requirements, including unexpected funding requirements, and minimize idle funds.
b. To establish and evaluate policies and strategies related to market risk, namely interest rate risk and foreign currency risk.
c. To establish and evaluate pricing policies for funding products, loans, and inter-office accounts.
d. To establish and evaluate policies and strategies for structuring the investment portfolio.
e. To establish and evaluate policies and strategies for structuring the balance sheet through anticipating changes in interest rates to achieve an optimal net interest margin.

ALCO Authority

ALCO has the authority to take strategic decisions in the area of BCA's asset and liability management, provided that it does not exceed the authority of the Board of Directors. ALCO's authority includes:

a. Determining interest rates for deposits, savings, and checking accounts
b. Determining loan interest rates
c. Determining funding and investment strategies
d. Determining hedging strategies if hedging is deemed necessary
e. Determining limits related to liquidity risk, interest rate risk, and foreign currency risk, in accordance with the overall risk-taking policy.

ALCO Duties and Responsibilities

ALCO members with voting rights have the following main duties, among others:

a. Providing input to the ALCO secretary in preparing the agenda and meeting materials.
b. Providing input in the form of information and analysis during ALCO meetings concerning:
   - Methodology for determining the price of funds and loan products.
   - Methodology for measuring liquidity risk, interest rate risk, and foreign currency risk.

- Determination of the price of funds and loan products.
- Competitiveness of interest rates for funds and loan products.
- Competitor bank strategies.
- Constraints on implementing ALCO decisions.
- Customer behavior and its changes.

3. ALCO Meetings

The provisions for ALCO meetings are as follows:

- ALCO meetings are held as necessary, with a minimum frequency of 1 (once) per month.
- An ALCO meeting is valid if attended by at least ½ (one-half) plus 1 (one) member of the total ALCO members, including the Chairman or the acting Chairman, or if attended by 6 (six) Directors with voting rights, including the Chairman or the acting Chairman.

4. Decision Making

The provisions for decision-making are as follows:

- Decisions related to the exercise of ALCO's authority are only made through a valid ALCO meeting resolution.
- An ALCO meeting decision is considered valid and binding if approved by ½ (one-half) of the attending members who have voting rights plus 1 (one) vote.

5. ALCO Meeting Frequency Throughout 2025

Up to December 31, 2025, ALCO has held 22 (twenty two) meetings, with the attendance details of ALCO members as follows:

Position	Total Meetings	Attendance	Percentage
President Director	22	21	95%
Deputy President Director I	22	19	86%
Deputy President Director II	22	15	68%
Risk Management Director	22	22	100%
Corporate Banking & Treasury Director	22	20	91%
Branch Network Director	22	20	91%
Credit Risk & Legal Director	22	17	77%
Transaction Banking Director	22	13	59%
Finance & Corporate Planning Director	22	14	64%
Consumer Banking Director	22	15	68%
Cash Management Director [1)]	12	12	100%
Compliance & Human Capital Management Director	22	16	73%
Executive Vice President (EVP) in charge of Treasury Division and International Banking Division	22	20	91%
Executive Vice President (EVP) in charge of Corporate Banking Group	22	11	50%
Member Head of Division or official representative:			
Head of International Banking Division (DIB)	22	22	100%
Head of Treasury Division (DTR)	22	22	100%
Head of Corporate Strategy & Planning Division (DCSP)	22	22	100%
Head of Corporate Banking Group (GBK)	22	22	100%
Head of Commercial & SME Banking Division (DCE)	22	22	100%
Head of Transaction Banking Product Development Division (DPD)	22	22	100%
Head of Consumer Credit Division (DCC)	22	22	100%
Head of Risk Management Division (MRK)	22	22	100%

Notes:
1) Served as Cash Management Director until June 1, 2025

The details of ALCO meetings held throughout 2025 are as follows:

No.	Date	Agenda
1	January 13, 2025	Among the topics discussed at the ALCO meetings are: a. Follow-up report on the decisions of the previous ALCO Meeting. b. Economic parameters covering inflation, Bank Indonesia Term Deposit interest rates, Rupiah and USD yield curves, Rupiah and USD market liquidity, and the Rupiah exchange rate. c. Liquidity reserves, consisting of Rupiah and Foreign Currency Primary Reserves, as well as Rupiah and Foreign Currency Secondary Reserves, Rupiah and Foreign Currency Fund Structure, Credit Projection, and Liquidity Projection. d. Interest Rate Risk for the Banking Book based on the Earnings Perspective (NII Method) and the Economic Value Perspective (EVE Method). e. Developments in Trading Book Interest Rate Risk and Forex. f. Yield and Cost of Funds for Rupiah and Foreign Currency. g. Asset Liabilities Management Analysis. h. Stress Tests for Liquidity Risk and Stress Tests for Exchange Rate Risk and Trading Book Interest Rate Risk. i. Development of Bank Funds towards Total Banking. j. Proposed Interest Rates for Funds, Credit and Credit Base Interest Rates (SBDK). k. Profit/loss projection.
2	January 24, 2025	
3	February 12, 2025	
4	February 24, 2025	
5	March 11, 2025	
6	March 24, 2025	
7	April 16, 2025	
8	April 29, 2025	
9	May 16, 2025	
10	May 26, 2025	
11	June 13, 2025	
12	June 25, 2025	
13	July 16, 2025	
14	July 30, 2025	
15	August 12, 2025	
16	August 25, 2025	
17	September 15, 2025	
18	September 29, 2025	
19	October 17, 2025	
20	October 27, 2025	
21	November 28, 2025	
22	December 19, 2025	

6. Accountability Reporting

Accountability and realization of ALCO's work are reported through:

a. Minutes of regular meetings.
b. Minutes of special meetings held to discuss specific issues.
c. Data and information related to the areas covered.
d. ALCO's notes and opinions regarding the minutes of meetings, data, and related information.

7. Realization of 2025 Work Program

Throughout 2025 ALCO has realized its work program, including:

a. Evaluating the strategy and position of BCA's assets and liabilities in accordance with the objectives of managing liquidity, interest rate, and exchange rate risks.
b. Evaluating and determining changes in fund and loan interest rates, the prime lending rate, and limits related to ALM.
c. Conducting a review of profit/loss simulation results in line with BCA's ALM strategy.
d. Establishing policies and strategies for structuring the balance sheet and investment portfolio.

8. ALCO Work Plan for 2026

ALCO has established the work plan for 2026 as follows:

a. Establishing and evaluating policies and strategies for managing BCA's assets and liabilities to ensure the liquidity, interest rate, and exchange rate risks are under control.
b. Establishing and evaluating the pricing policy for funding products, loans, and inter-office accounts.
c. Establishing and evaluating policies and strategies for structuring the investment portfolio.
d. Establishing and evaluating policies and strategies for structuring the balance sheet through anticipating changes in interest rates to achieve an optimal net interest margin.

II. Risk Management Committee

The Risk Management Committee (RMC) is formed to ensure the risk management framework provides adequate protection against all of BCA's risks.

RMC Guidelines

In supporting the implementation of its duties and responsibilities, the RMC adheres to:

» OJK Regulation No. 18/POJK/03/2016 dated March 16, 2016, concerning the Implementation of Risk Management for Commercial Banks; and
» Board of Directors' Decision No. 022/SK/DIR/2023 dated February 8, 2023, concerning the Structure and Charter of the Risk Management Committee.

The scope regulated in the RMC Structure and Charter includes:

» Mission, Principal Functions, Position, and Authority
» RMC Organization Chart and Composition
» Main Duties and Authority
» Decision Making, Accountability, and Reporting

1. Structure, Membership, and Voting Rights Status

The structure, membership, and voting rights status of the RMC are as follows:

Position in the Committee	Served by	Voting Rights Status
Chairman (concurrently Member)	Director overseeing the risk management function.	Reserve Voting Rights
Permanent Member [1]	• All members of the Board of Directors • Executive Vice President (EVP) in charge of Credit Risk Analysis • Head of Compliance Division • Head of Internal Audit [3]	
Non-Permanent Member [2]	• Executive Vice President (EVP) other than the one in charge of Credit Risk Analysis • All Heads of Divisions/Work Units/Groups, excluding Permanent Members	
Secretary (concurrently Permanent Member)	Head of Risk Management Division	

Notes:
1) If a position is concurrently held by the same person, the individual shall only have one (1) vote.
2) Attendance depends on the topic discussed.
3) No voting rights

2. RMC Main Functions, Authority, Duties, and Responsibilities

RMC Main Functions

The RMC has the following main functions:

a. Formulating policies, strategies, and guidelines for the implementation of risk management.
b. Improving the implementation of risk management based on the evaluation results of effective risk management processes and systems.
c. Determining issues related to business decisions deviating from normal procedures (irregularities).

RMC Authority

The RMC has the authority to review and provide recommendations concerning risk management for the decision of the Board of Directors.

RMC Duties and Responsibilities

RMC members have the following main duties:

a. Providing input to the RMC Secretary, including topics and meeting materials to be discussed in the committee meeting.
b. Providing input in the form of information and analysis related to the topics discussed in the committee meeting. Topics of which may be discussed in the committee meeting include:
   - The Company's direction and objectives in formulating policies, strategies, and guidelines for risk management implementation, and changes thereto if necessary.
   - Assessment of the effectiveness of the risk management framework implementation.
   - Development and trends of the bank's total risk exposure and proposing an acceptable overall risk tolerance index (risk appetite).
   - Results of the review concerning the total risk exposure faced by the bank and its impact.
   - Assessment of the adequacy of the bank's capital to face potential losses arising from various stress testing scenarios.

- Proposals for developing risk measurement methods, contingency plans in abnormal conditions (worst-case scenarios), and other methods related to the bank's risk management.
- Issues requiring justification related to business decisions deviating from normal procedures (irregularities).
- Limits of authority, exposure, and concentration of credit portfolios, as well as other parameters aimed at limiting risk.

3. RMC Meetings

The following are the provisions regarding RMC meetings:

a. RMC meetings are held as necessary, and at least once every three (3) months or four (4) times in one (1) year.
b. RMC meetings are valid if attended by more than one-half (½) of total permanent members.
c. Meetings attended non-physically are conducted through teleconferencing, video conferencing, or other electronic media of which must allow all RMC meeting participants to see and/or hear each other directly and participate in the meeting.

4. Decision Making

The following are the provisions regarding decision making:

a. Decisions related to the use of the committee's authority are only made through a valid RMC meeting resolution.
b. An RMC meeting decision is valid and binding if approved by more than one-half (½) of the attending permanent members who have voting rights.

5. RMC Meeting Frequency Throughout 2025

As of December 31, 2025, the RMC has held 4 meetings, with the attendance details of RMC members as follows:

Position	Total Meetings	Attendance	Percentage
President Director (Jahja Setiaatmadja) [1]	1	1	100%
President Director (Gregory Hendra Lembong) [2]	4	4	100%
Deputy President Director 1 (Armand W. Hartono)	4	2	50%
Deputy President Director 1 (John Kosasih) [3]	4	4	100%
Credit Risk & Legal Director (Subur Tan)	4	4	100%
Corporate Banking & Treasury Director (Rudy Susanto)	4	3	75%
Compliance & Human Capital Management Director (Lianawaty Suwono)	4	3	100%
Transaction Banking Director (Santoso)	4	3	100%
Finance & Corporate Planning Director (Vera Eve Lim)	4	4	100%
Consumer Banking Director (Haryanto T. Budiman)	4	4	100%
Branch & Network Director (Frengky Chandra Kusuma)	4	4	100%
Risk Management Director (Antonius Widodo Mulyono)	4	4	100%
Cash Management Director (Hendra Tanumihardja) [4]	3	3	100%
EVP Credit Risk Analysis Group (GARK)	4	4	100%
Head of Compliance Division	4	4	100%
Head of Risk Management Division (Secretary)	4	4	100%
Head of Internal Audit Division	4	4	100%
Head of Treasury Division[5]	1	1	100%
Head of Information Technology Security Group[5]	3	3	100%
Head of E-Channel and Settlement Services	1	1	100%

Note:
1) Term as President Director ends effective 1 June 2025, and effectively assumed his position as President Commissioner on June 1, 2025.
2) Effectively served as President Director since June 1, 2025.
3) Effectively served as Deputy President Director since June 1, 2025.
4) Effectively served as Director since June 1, 2025.
5) Total meetings for non-permanent members are based on the invitation for the relevant discussion topics.

The implementation of RMC meetings throughout 2025 is as follows:

No.	Date	Agenda
1	February 10, 2025	1a. IRRBB Limit ΔNII 1b. Unrealized Loss Limit on FVOCI (AFS) Securities 2a. Reporting on BCA's Digital Maturity Level Assessment for 2024 2b. Reporting on BCA's Cyber Security Risk Level Assessment for 2024
2	July 8, 2025	1. Operational Risk Event Update 2. Review of the Implementation of BCA's Cyber Security Risk Management in 2024 3. Crisis Management
3	October 16, 2025	BCA's Fraud System and Performance
4	November 11, 2025	1. Integrity of Bank Financial Reporting 2. How do We Prepare - Digital Risk in PDP Era & AI-Weaponized Era

6. Accountability Reporting

Accountability and realization of RMC's work are reported through:

a. Written reports periodically, at least once (1) a year, to the Board of Directors concerning the results of routine RMC meetings.
b. Written reports to the Board of Directors concerning the results of special meetings held to discuss specific issues.
c. Special reports or activity reports (if needed).

7. Realization of 2025 Work Program

In conducting its duties during 2025, the realization of the RMC's work program is as follows:

a. Reporting IRRBB Limit ΔNII and Unrealized Loss on Financial Instruments at Fair Value Through Other Comprehensive Income (AFS)
b. Reporting the results of the 2024 BCA Digital Maturity Level and Cyber Security Risk Level assessment
c. Informing operational risk incidents, including cyber risk and crisis management
d. Informing the Fraud Handling System at BCA
e. Informing OJK Regulation No. 15 of 2024 concerning Bank Financial Reporting Integrity
f. Informing Digital Risks related to Personal Data Protection regulations and the Artificial Intelligence Era

8. RMC Work Plan for 2026

The RMC has established the work plan for 2026 as follows:

a. Reviewing issues related to RMC meeting topics.
b. Providing information and analysis results related to the topics discussed in the RMC meeting to be submitted for recommendations from the Board of Directors.
c. Other issues related to risk management.

III. Integrated Risk Management Committee

The establishment of the Integrated Risk Management Committee (IRMC) aims to ensure the risk management framework provides adequate protection towards all risks faced by BCA and its Subsidiaries in an integrated manner.

IRMC Guidelines

The IRMC carries out its duties and responsibilities by referring to:

- OJK Regulation No. 17/POJK.03/2014 concerning the Implementation of Integrated Risk Management for Financial Conglomerates.
- OJK Regulation No. 18/POJK.03/2016 concerning the Implementation of Risk Management for Commercial Banks.
- OJK Regulation No. 45/POJK.03/2020 concerning Financial Conglomerates.
- Board of Directors' Decision No. 023/SK/DIR/2023 dated February 8, 2023, concerning the Structure and Charter of the Integrated Risk Management Committee.

The scope regulated in the Board of Directors' Decision No. 023/SK/DIR/2023 concerning the Structure and Charter of the Integrated Risk Management Committee includes:

- Mission, Main Functions, and Position
- Organization Chart and Composition
- Main Duties and Authority
- Decision Making and Reporting

1. Structure, IRMC Membership, and Voting Rights Status

Based on the Board of Directors' Decision No. 023/SK/DIR/2023 dated February 8, 2023, concerning the Structure and Charter of the Integrated Risk Management Committee, the structure, membership, and voting rights status of the IRMC are as follows:

Position in the Committee	Served by	Voting Rights Status
Chairman (concurrently Member)	Director in charge of integrated risk management function	Reserve Voting Rights
Permanent Members[1)]	• All members of the Board of Directors • Head of Compliance Division • Head of Internal Audit[3)]	
Non-Permanent Members[2)] 1. Executive Officers	• All Executive Vice Presidents (EVPs) • All Division/Group/Work Unit Heads associated with the Subsidiary, excluding Permanent Members	
2. Director of Subsidiaries[*)]	• Directors representing and appointed by the Subsidiary[*)]	
Secretary (concurrently Permanent Member)	Head of Risk Management Division	

Note:
1) If there is a concurrent position in IRMC, the person concerned only has 1 (one) vote.
2) According to the topic being discussed.
3) No voting rights.
*) The number and composition are adjusted to the needs as well as the efficiency and effectiveness of the implementation of IRMC duties, considering, among other things, the representation of each financial services sector.

2. IRMC Main Functions, Authority, Duties, and Responsibilities

IRMC Main Functions

The IRMC has the main function of providing recommendations to the Board of Directors, which shall cover at least:

- Formulation of integrated risk management policies
- Improvement or refinement of integrated risk management policies based on the results of implementation evaluation.

IRMC Authority

The IRMC has the authority to review and provide recommendations on issues related to integrated risk management for the decision of the Board of Directors.

IRMC Duties and Responsibilities

In conducting its functions, IRMC members have the following main duties, among others:

- Providing input to the IRMC secretary in the form of topics and meeting materials to be discussed in the IRMC meeting.
- Providing input in the form of information and analysis related to the topics discussed in the IRMC meeting.

Topics of which may be discussed at IRMC meetings include:

- The direction and objectives of BCA in formulating policies, strategies, and guidelines for the implementation of integrated risk management, and changes thereto if necessary.
- Assessment of the effectiveness of the integrated risk management framework implementation.
- Development and trends of integrated risk exposure and proposing the overall acceptable risk level (risk appetite) and risk tolerance.
- Results of the review concerning the total integrated risk exposure and its impact.
- Assessment of the adequacy of integrated capital to face potential losses arising through the use of various stress testing scenarios.
- Proposals for developing risk measurement methods, contingency plans in abnormal conditions (worst-case scenario), and other methods related to integrated risk management.
- Matters requiring justification related to business decisions deviating from normal procedures (irregularities).
- Limits of authority, exposure, and concentration of credit portfolios, as well as other parameters aimed at limiting risk.
- Periodic or incidental refinement of the integrated risk management implementation resulting from changes in internal and external conditions affecting capital adequacy, risk profile, and the ineffectiveness of the integrated risk management implementation based on evaluation results.

3. IRMC Meetings

The provisions for IRMC meetings are as follows:

- IRMC meetings are held as necessary and at least 1 (once) every semester.
- An IRMC meeting is valid if attended by more than one-half (½) of total permanent members.
- Meetings attended non-physically are conducted through teleconferencing, video conferencing, or other electronic media of which must allow all meeting participants to see and/or hear each other directly and participate in the meeting.

4. Decision Making

The provisions for decision making by the IRMC are as follows:

- Decisions related to the use of the IRMC's authority are only made through a valid IRMC meeting resolution.
- An IRMC meeting decision is valid and binding if approved by more than one-half (½) of the attending members.

5. IRMC Meeting Frequency Throughout 2025

As of December 31, 2025, the IRMC has held three (3) meetings, with the details as follows:

Position	Total Meetings	Attendance	Percentage
President Director (Jahja Setiaatmadja) [1) a)]	1	1	100%
President Director (Hendra Lembong) [1) b)]	4	4	100%
Deputy President Director I (John Kosasih) [1)]	4	2	50%
Deputy President Director II (Armand W. Hartono) [1)]	4	4	100%
Credit & Legal Director (Subur Tan) [1)]	4	4	75%
Transaction Banking Director (Santoso) [1)]	4	3	75%
Corporate Banking Director (Rudy Susanto) [1)]	4	3	75%
Cash Management Director (Hendra Tanumihardja) [1) c)]	4	3	75%
Consumer Banking Director (Haryanto T. Budiman) [1)]	4	4	100%
Branch & Network Director (Frengky Chandra Kusuma) [1)]	4	4	100%
Compliance & HCM Director (Lianawaty Suwono) [1)]	4	4	100%
Finance & Corp. Planning Director (Vera Eve Lim) [1)]	4	4	100%
Risk Management Director (Antonius Widodo Mulyono) [1)]	3	3	100%
Head of Compliance Division [1)]	4	4	100%
Head of Risk Management Division (Secretary) [1)]	4	4	100%
Head of Internal Audit [1)]	4	4	100%
Head of Corporate Communication & Social Responsibility [2)]	4	4	100%
Director of PT BCA Finance [2)]	1	1	100%
Director of PT Bank BCA Syariah [2)]	3	3	100%
Director of BCA Finance Limited [2)]	1	1	100%
Director of PT BCA Sekuritas [2) 3)]	3	3	100%
Director of PT Asuransi Umum BCA [2)]	3	3	100%
Director of PT Asuransi Jiwa BCA [2)]	3	3	100%
Director of PT Central Capital Ventura [2) 4)]	3	3	100%
Director of PT Bank Digital BCA [2)]	3	3	100%

Description:
a Served as President Director until June 1, 2025.
b Effective as President Director starting June 1, 2025.
c Served as Commercial Banking & SMEs Director starting June 1, 2025.

1 Permanent Member.
2 Total meetings for non-permanent members are in accordance with the invitation for related discussion topics.
3 Represented by the Business Director of PT BCA Sekuritas.
4 Represented by the Director of PT Central Capital Ventura.

The implementation of IRMC meetings throughout 2025 is as follows:

No.	Date	Agenda
1	March 19, 2025	1. BCA Financial Conglomeration Integrated Risk Profile Report for Semester II of 2024. 2. Implementation of Anti-Fraud Strategies within Subsidiaries.
2	August 12, 2025	BCA Financial Conglomeration Integrated Risk Limits.
3	September 9, 2025	1. BCA Digital Concentration Risk. 2. BCA Financial Conglomeration Integrated Risk Profile Report for Semester I of 2025. 3. Managing BCA's Reputation.

6. Accountability and Reporting

The accountability of the IRMC is reported through:

1) Written reports periodically, at least 1 (once) a year, to the Board of Directors, concerning the results of routine committee meetings.
2) Written reports to the Board of Directors concerning the results of special meetings held to discuss specific matters.
3) Special reports or activity reports (if needed).

7. Realization of 2025 Work Program

Throughout 2025, the IRMC has realized the following work programs:

1. Informing the Integrated Risk Profile Report of BCA Financial Conglomerate (KK) for Semester II - Year 2024.
2. Informing the Integrated Risk Profile Report of BCA Financial Conglomerate (KK) for Semester I - Year 2025.
3. Informing the Implementation of Anti-Fraud Strategy at Subsidiaries.
4. Informing the Integrated Risk Limit of BCA Financial Conglomerate.
5. Informing BCA Digital Concentration Risk.
6. Informing the Handling of BCA Reputation Risk.

8. IRMC Work Plan for 2026

The IRMC has established the work plan for 2026, including:

1. Informing the Integrated Risk Profile Report of BCA Financial Conglomerate (KK) for Semester II - Year 2025.
2. Informing the Integrated Risk Profile Report of BCA Financial Conglomerate (KK) for Semester I - Year 2026.
3. Other issues related to integrated risk management.

IV. Credit Policy Committee

The Credit Policy Committee (CPC) is formed to guide credit extension through the formulation of credit policies in order to achieve prudent credit targets.

CPC Guidelines

The CPC, in conducting its duties and responsibilities, is guided by the Board of Directors' Decision No. 120/SK/DIR/2025 dated July 2, 2025, concerning the Credit Policy Committee (CPC) Charter, and OJK Regulation No. 42/POJK.03/2017 dated July 12, 2017, concerning the Obligation of Compiling and Implementing Credit or Financing Policy for Commercial Banks.

The scope regulated in the Credit Policy Committee Structure complies with Article 75 paragraph (2) of OJK Regulation No. 17 of 2023 concerning the Implementation of Governance for Commercial Banks, including:

- Mission, Main Functions, Position, and Authority
- Committee Position and Composition
- Committee Personnel
- Main Duties
- Decision Making and Accountability

The CPC Charter will be evaluated periodically, at least once (1) every three (3) years, to be adjusted to applicable regulations and/or developments.

1. Structure, CPC Membership, and Voting Rights Status

Based on the Board of Directors' Decision No. 120/SK/DIR/2025 dated July 2, 2025, and the Board of Commissioners' Decision No. 069/SK/KOM/2025 dated May 27, 2025, concerning the Division of Duties and Responsibilities of the Board of Directors and the Main Framework of PT Bank Central Asia Tbk Organization, the structure, membership, and voting rights status of the CPC are as follows:

Position in the Committee	Served by	Voting Rights Status
Chairman (concurrently Member)	President Director	Reserve Voting Rights
Member[1)]	• Deputy President Director I – Business Banking • Credit Risk & Legal Director • Risk Management Director • Compliance & Human Capital Management Director • Corporate Banking & Treasury Director [2)] • Consumer Banking Director [2)] • Transaction Banking Director [2)] • Executive Vice President (EVP) in charge of Credit Risk Analysis Group[2)] • Executive Vice President (EVP) in charge of Corporate Banking Group[2)] • Executive Vice President (EVP) in charge of Treasury Division & International Banking Division[2)] • Head of Credit Risk Analysis Group and/or Head of Commercial & SME Banking Division and/or Head of Corporate Banking Group and/or Head of Consumer Finance Division and/or Head of Transaction Banking Services and/or Head of International Banking Division, and/or Head of Credit Recovery Group, or Substitute Officer[2)] • Head of Internal Audit Division or Substitute Officer • Head of Compliance Division or Substitute Officer	
Secretary (concurrently Member)	Head of Risk Management Division or Substitute Officer	

Note:
1) Other Directors are entitled to attend CPC meetings, but without voting rights.
2) Depending on the topic being discussed.

2. CPC Main Functions, Authority, Duties, and Responsibilities

CPC Main Functions

The CPC has the following main functions:

- Assisting the Board of Directors in formulating credit policies, especially those related to the principle of prudence in credit extension.
- Monitoring and evaluating the implementation of credit policies to ensure they are carried out consistently and consequently.
- Conducting periodic reviews of the Basic Bank Credit Policy (KDPB) of BCA.
- Monitoring the development and condition of the credit portfolio.
- Providing advice and corrective actions based on the results of the monitoring and evaluation conducted.

CPC Authority

The CPC has the authority to provide advice and corrective actions to the Board of Directors on issues related to credit policy.

CPC Duties and Responsibilities

CPC members have main duties consisting of:

- Providing input to the CPC secretary in preparing the agenda and meeting materials.
- Providing input in the form of information and analysis at CPC meetings for CPC decision-making, concerning:
  - » The development of credit policies (Corporate credit, Commercial credit, SME credit, KUK, Consumer credit, Credit Cards, and Interbank credit) in accordance with BCA's mission and business plan.
  - » Compliance with statutory provisions in granting credit.
  - » Development and quality of the overall credit portfolio.
  - » The veracity of exercise authority to decide on credit.
  - » The veracity of the process of granting, developing, and the quality of credit given to related parties and certain large debtors.
  - » The veracity of the implementation of the legal lending limit (LLL).
  - » Settlement of non-performing loans in accordance with the provisions of the credit policy.
  - » BCA's fulfillment for the adequacy of the allowance for credit write-offs.
  - » Results of supervision of the application and implementation of the Basic Bank Credit Policy (KDPB).

3. CPC Meetings

The provisions for holding CPC meetings are as follows:

- CPC meetings are held as necessary or at least once (1) in one (1) year.
- A CPC meeting is valid if attended by at least ⅔ (two-thirds) of the total number of members.

4. Decision Making

The provisions for decision making by the CPC are as follows:

- Decision-making related to the use of CPC authority may be done through circulation to CPC members or through a valid CPC meeting.
- A decision made through a meeting or circulation to CPC members is considered valid and binding if approved by more than ½ (one-half) of total attending members.

5. CPC Meeting Frequency Throughout 2025

As of December 31, 2025, the CPC has held two (2) meetings, with the attendance details of CPC members as follows:

Position	Total Meetings	Attendance	Percentage
President Director (Jahja Setiaatmadja) [1]	1	1	100%
President Director (Gregory Hendra Lembong) [2]	2	1	50%
Deputy President Director 1 (John Kosasih) [3]	2	1	50%
Credit Risk & Legal Director (Subur Tan)	2	2	100%
Risk Management Director (Antonius Widodo Mulyono)	2	2	100%
Compliance & Human Capital Management Director (Lianawaty Suwono)	2	1	50%
Corporate Banking & Treasury Director (Rudy Susanto) [4]	2	2	100%

Position	Total Meetings	Attendance	Percentage
Consumer Banking Director (Haryanto T.Budiman) [4]	2	2	100%
Transaction Banking Director (Santoso) [4]	1	0	0%
Branch & Network Director (Frengky Chandra Kusuma) [4] [5]	1	1	100%
Executive Vice President in charge of the Credit Risk Analysis Group[4]	2	2	100%
Executive Vice President in charge of the Corporate Banking Group[4]	2	1	50%
Executive Vice President in charge of the Treasury Division & International Banking Division[4]	1	1	100%
Head of Credit Risk Analysis Group or substitute officer[4]	2	2	100%
Head of Commercial & SME Banking Division or substitute official [4] Head of Corporate Banking Group or substitute officer	2	2	100 %
Head of Consumer Finance Division or substitute officer[4]	2	2	100%
Head of Transaction Banking Services or substitute officer[4]	2	2	100%
Head of Transaction Banking Services or substitute officer[4]	1	1	100%
Head of International Banking Division or substitute officer[4]	1	1	100%
Head of Credit Recovery Group or substitute officer[4]	2	1	50%
Head of Internal Audit Division or substitute officer	2	2	100%
Head of Compliance Division or substitute officer	2	2	100%
Head of Risk Management Division or substitute officer	2	2	100%

Note:
1) Term as President Director ends effective 1 June 2025, and effectively assumed his position as President Commissioner on June 1, 2025.
2) Effective as President Director since June 1, 2025, having previously served as Deputy President Director 1.
3) Effective as Deputy President Director 1 since June 1, 2025, previously served as Commercial & SME Banking Director.
4) Subject to discussion; if not related to the topic discussed, not included in the meeting.
5) No voting rights

Details of the implementation of CPC meetings throughout 2025 are as follows:

No.	Date	Agenda
1	February 24, 2025	Electronic Certificates and Their Implementation
2	July 7, 2025	Authority to Approve Loans in Connection with the New Appointment of Directors and Acting Directors

6. Accountability Reporting

The CPC's accountability and work performance are reported through:

- Periodic written reports to the Board of Directors, with a copy to the Board of Commissioners, regarding the results of supervision, monitoring, and evaluation of the implementation of the KDPB, along with recommendations for necessary improvements.
- Data and other information related to the results of supervision, monitoring, and evaluation of activities.

7. Realization of the 2025 Work Program

Throughout its term of office in 2025, the CPC implemented its work program, including recommendations related to:

- Electronic Certificates and Their Implementation.
- Authority to Approve Credit in Connection with the New Division of Directors and the Appointment of Acting Directors.

8. CPC Work Plan for 2026

The CPC has established a work plan for 2026, including:

- Evaluating and recommending credit policies.
- Monitoring the implementation of credit policies to ensure BCA's compliance with applicable credit policies.
- Monitoring the development and quality of the overall credit portfolio.
- Identifying new regulations issued by regulators and their impact on BCA's internal policies.

V. Credit Committee

The establishment of the Credit Committee (CC) aims to assist the Board of Directors in evaluating and/or making credit decisions within the authority limits established by the Board of Directors, as stipulated in BCA's Articles of Association, while considering business development and the implementation of prudent principles.

CC Guidelines

The establishment of the CC is guided by OJK Regulation No. 42/POJK.03/2017 dated July 12, 2017 concerning the Obligation to Prepare and Implement Bank Credit or Financing Policies for Commercial Banks, OJK Circular Letter No. 16/SEOJK.014/2021 dated June 29, 2021 concerning the Form and Content of the Annual Report of Issuers or Public Companies, and, stipulated through the Board of Directors Decision No. 176/SK/DIR/2023 dated October 23, 2023 concerning the Structure and Charter of the Credit Committee.

The scope regulated in the Board of Directors' Decision No. 176/SK/DIR/2023 dated October 23, 2023 concerning the Credit Committee Structure and Charter is as follows:

- Organization Scope
  - » Definition, Mission, Main Functions, and Position.
  - » Credit Committee Organization Chart and Structure.
- Committee Completeness
  - » Main Duties and Authorities.
  - » Decision-Making.

CC Level

In conducting its activities, CC is grouped based on credit categories, namely:

1. Corporate CC.
2. Commercial CC.

1. CC Structure, Membership, and Voting Rights

Based on the Board of Directors Decision No. 176/SK/DIR/2023 dated October 23, 2023, concerning the Credit Committee Structure and Charter, the structure, membership, and voting rights of the CC are regulated as follows:

Structure, Corporate CC Membership, and Voting Rights Status of the Corporate CC

Position in the Committee	Served by	Voting Rights Status[1)]
Chairman (concurrently Permanent Member)	Credit Risk & Legal Director	Reserve Voting Rights
Permanent Members	• President Director • Deputy President Director[1)] • Corporate Banking & Treasury Director • Executive Vice President in charge of the Credit Risk Analysis Group • Executive Vice President in charge of Corporate Finance Group[2)] • Executive Vice President in charge of Treasury Division-International Banking Division[2)]	
	• Head of Corporate Finance Group[2)] • Head of International Banking Division[2)]	No Voting Rights
Non-Permanent Members	Other directors who have the authority to decide on credit	Reserve Voting Rights
Secretary (concurrently Permanent Member)	Head of Credit Risk Analysis Group	No Voting Rights

Note:
1) Decision-making through meetings conducted by voting mechanism.
2) Based on the topic discussed.

Structure, Commercial CC Membership, and Voting Rights Status of the Commercial CC

Position in the Committee	Served by	Voting Rights Status[1)]
Chairman[2)] (concurrently Permanent Member)	Head of Credit Risk Analysis Group, based on suitability to the commercial credit exposures handled	Reserve Voting Rights
Permanent Members	• Commercial & SME Banking Director • Credit Risk & Legal Director • Executive Vice President in charge of the Credit Risk Analysis Group • Head of Regional Office	
Secretary (concurrently Permanent Member)	Credit Adviser	No Voting Rights

Note:
1) Decisions were made through meetings using a voting mechanism.
2) The implementation of the Chairman's duties may alternate between Group Heads based on suitability to the commercial credit exposure being handled.

2. CC Main Functions, Authorities, Duties, and Responsibilities

CC Main Functions

The main functions of the CC are as follows:

- Providing direction, if necessary, and conducting more in-depth and comprehensive credit analysis.
- Making decisions or recommendations on draft credit decisions submitted by recommenders/proposers related to:
  - » Large debtors.
  - » Specific industries.
  - » Special requests from the Board of Directors.

- Discussing credit applications which necessitate a decision by the Board of Directors and require approval from the Board of Commissioners. The minutes of meetings are attached when requesting approval from the Board of Commissioners (exception for credit extensions/renewals).
- Coordinating with the Asset Liability Committee (ALCO) regarding credit funding aspects and adjusting corporate credit interest rates.

CC Authority

The CC has the authority to issue decisions or recommend draft credit decisions referring to the provisions governing the authority to approve corporate and commercial loans, as outlined in the Digital Work Guide (PAKAR).

The scope of authority held by the CC is as follows:

- In terms of authority:
  The CC has the authority to decide on credit according to the maximum authority established for each type of CC.
- In terms of credit decision objects:
  - » Issue credit decisions for corporate and commercial categories above a certain value.
  - » Issue decisions on proposed credit facilities.
  - » Determine plans for the takeover/purchase of restructured and unrestructured credit from other financial institutions.

Main Duties of CC Members

Some of the CC members' duties are as follows:

- Provide guidance if a more comprehensive credit analysis is necessary, as the information presented is insufficient for decision-making.
- Provide consideration to draft credit decisions submitted by the recommender/proposer.
- Issue credit decisions based on professional expertise, honestly, objectively, carefully, and thoroughly.
- Provide input to the CC Secretary regarding the need for CC meetings.

3. CC Meetings

The provisions regarding the holding of CC meetings are as follows:

- CC meetings are held as needed, at least 6 (six) times per year.
- CC meetings can be held and are considered valid if attended by at least 3 (three) members with voting rights from the business side and credit risk analysis.
- CC meetings can be held via teleconference.
- CC meetings must be attended by CC Monitors.
- Commercial CC meetings can be held either at the head office or at the local regional office.
- Every CC meeting must be documented in meeting minutes.

4. Decision Making

The provisions regarding decision-making by the CC are as follows:

- Credit decisions can be made through approval of a draft decision circulated in writing or confirmation of approval via electronic mail (circular memo) to CC members, or through a valid CC meeting. If the circulated draft decision is not approved by any CC member, the CC Secretary shall reschedule the CC meeting as soon as possible.
- For the Corporate CC, if the credit decision taken at the CC meeting does not meet the requirements regarding the Board of Directors' authority to issue credit decisions, the draft credit decision shall be circulated for approval by other Directors and/or the Board of Commissioners.
- Monitors and resource persons shall not have voting rights in credit decision-making.

5. Frequency of CC Meetings Throughout 2025

Throughout 2025, the Corporate CC held 24 meetings, and the Commercial CC held 6 meetings. The meeting schedule and attendance levels of the Corporate CC and Commercial CC are as follows:

Frequency of Meetings and Attendance Level of Corporate CC Members Throughout 2025

Position	Total Meetings	Attendance	Percentage
President Director (Jahja Setiaatmadja) [a)]	8	7	88%
President Director (Gregory Hendra Lembong) [2) b)]	24	20	83%
Deputy President Director 1 (John Kosasih) [2) c)]	24	12	50%
Credit Risk & Legal Director (Subur Tan) [1)]	24	22	92%
Corporate Banking & Treasury Director (Rudy Susanto) [2)]	24	22	92%
Compliance & Human Capital Mgmt. Director or Substitute Officer (Lianawaty Suwono) [4)]	24	9	38%

Position	Total Meetings	Attendance	Percentage
Consumer Banking Director (Haryanto T. Budiman) [3]	24	1	4%
Branch & Network Director (Frengky Chandra Kusuma) [3]	24	7	29%
Finance & Corporate Planning Director (Vera Eve Lim) [3]	24	9	38%
Executive Vice President in charge of the Credit Risk Analysis Group	16	5	21%
Executive Vice President in charge of the Corporate Finance Group[2]	24	23	96%
Executive Vice President in charge of the Treasury Division - International Banking Division[2] [5]	-	-	-
Head of Credit Risk Analysis Group[2]	24	24	100%
Head of Corporate Finance Group[2]	24	24	100%
Head of International Banking Division[2] [5]	-	-	-
Head of Compliance Division or Substitute Officer[4]	24	24	100%

Description:
1) Chairman (Concurrently a Permanent Member).
2) Permanent Member.
3) Non-Permanent Member.
4) Monitor.
5) In accordance with the topic discussed.

a) Served as President Director until June 1, 2025.
b) Effective as President Director since June 1, 2025, previously served as Deputy President Director 1.
c) Effective as Deputy President Director 1 since June 1, 2025, previously serving as Commercial & SME Director.

Meeting Frequency and Attendance Level of Commercial CC Members Throughout 2025

Position	Total Meetings	Attendance	Percentage
Credit Risk & Legal Director (Subur Tan) [2]	6	6	100%
Deputy President Director 1 (John Kosasih) [2]	6	6	100%
Executive Vice President in charge of the Credit Risk Analysis Group[2]	6	6	100%
Head of Credit Risk Analysis Group[1]	6	6	100%
Head of Regional Office [2]	6	6	100%
Head of Compliance[3]	6	4	66%
Credit Adviser [2]	6	6	100%

Note:
1) Chairman (Concurrently a Permanent Member)
2) Permanent Member
3) Monitor

The implementation of Corporate CC meetings throughout 2025 is as follows:

No.	Date	Agenda
1	January 14, 2025	These meetings provided decisions or recommendations on corporate credit decision drafts submitted by the recommenders/proposers
2	February 4, 2025	
3	February 27, 2025	
4	March 18, 2025	
5	April 15, 2025	
6	April 24, 2025	
7	May 6, 2025	
8	May 20, 2025	
9	June 12, 2025	
10	July 3, 2025	
11	July 22, 2025	
12	August 5, 2025	
13	August 26, 2025	
14	September 9, 2025	
15	September 16, 2025	
16	October 8, 2025	
17	October 14, 2025	

No.	Date	Agenda
18	October 16, 2025	
19	November 6, 2025	
20	November 11, 2025	
21	November 18, 2025	
22	November 25, 2025	
23	November 27, 2025	
24	December 9, 2025	

The implementation of Commercial CC meetings throughout 2025 is as follows:

No.	Date	Agenda
1	February 06, 2025	These meetings provided decisions or recommendations on commercial credit decision drafts submitted by the recommenders/proposers
2	March 25, 2025	
3	May 5, 2025	
4	August 27, 2025	
5	September 24, 2025	
6	November 19, 2025	

6. Accountability Reporting

CC accountability can be outlined in CC minutes of meeting, circulated decision memoranda, and CC periodic reports.

7. Realization of the 2025 Work Program

Throughout 2025, CC has made decisions or recommendations on granting credit (new, additional, reduction and/or extension, and general credit restructuring) in accordance with its authority limits, including determining/changing credit structures.

8. CC Work Plan for 2026

CC has established a work plan for 2026, which is to recommend and/or decide on the granting of credit (new, additional, reduction and/or extension, and restructuring) in accordance with its authority limits, including the determination/change of credit structure.

VI. Information Technology Steering Committee

The Information Technology Steering Committee (ITSC) was established to ensure the implementation of information technology (IT) systems in line with BCA's strategic plan and to enhance BCA's competitive advantage through the appropriate use of information technology. The ITSC was established by BCA based on the Board of Directors Decision No. 131/SK/DIR/2025 dated July 16, 2025, concerning the Information Technology Steering Committee (ITSC) Charter.

Guidelines/Charter

The ITSC carries out its duties and responsibilities in accordance with the Board of Directors Decision No. 131/SK/DIR/2025 dated July 16, 2025, concerning the Information Technology Steering Committee (ITSC) Charter and the Basic Policy on Risk Management for the Use of Information Technology.

The scope of the ITSC Charter complies with Article 75 paragraph (2) of the OJK Regulation concerning the Implementation of Governance for Commercial Banks, including:

- Mission, Main Functions, and Authorities.
- Position, Structure, and Membership.
- ITSC Meetings, Decision-Making, and Reporting.
- Performance Evaluation Mechanism and Charter Review.

The ITSC Charter will be periodically evaluated to align with applicable regulations and/or developments at least 1 (once) every 3 (three) years.

1. ITSC Structure, Membership, and Voting Rights Status

Based on the Board of Directors Decision No. 131/SK/DIR/2025 dated July 16, 2025, concerning the Information Technology Steering Committee (ITSC) Charter and the Board of Commissioners Decision No. 069/SK/KOM/2025 dated May 27, 2025, concerning the Division of Duties and Responsibilities of the Board of Directors and the Main Framework of PT Bank Central Asia Tbk Organization, the structure, membership, and voting rights status of the ITSC are as follows:

Position in the Committee	Served by	Voting Rights Status
Chairman (concurrently Member)	Director in charge of Strategic Information Technology function	Reserve Voting Rights
Secretary	Head of IT Management Office	No Voting Rights
Member	• Director in charge of Risk Management • Director in charge of Regional & Branch Banking Management • Executive Vice President Strategic Information Technology Group (EVP TI) • Head of Risk Management Division • Head of Compliance Division • Executive Vice President Operation Strategy & Development Group (POL) • Head of IT Main User Work Unit[1)]	Reserve Voting Rights
	• Head of Internal Audit	No Voting Rights

Note:
1) Participation in meetings depends on the meeting topic being relevant to the work unit concerned.

2. Main Functions, Authorities, Duties, and Responsibilities of ITSC

Main Functions of ITSC

The ITSC has several main functions, as follows:

- Reviewing and recommending IT strategic plans aligning with BCA's corporate plan.
- Conducting regular evaluations of IT performance and efforts to improve its performance in supporting BCA's business activities.
- Ensuring the cost-effectiveness of IT investments to provide added value to the Company.

ITSC Authorities

The ITSC has several authorities, as follows:

- Providing recommendations on strategic steps to minimize risks related to BCA's IT investments.
- Providing recommendations on the feasibility of IT investments of which may contribute to achieving the Bank's business objectives.
- Providing recommendations on the formulation of key IT policies, standards, and procedures.

ITSC Duties and Responsibilities

The ITSC is responsible for providing recommendations related to, among other things:

- An IT strategic plan aligning with BCA's corporate plan.
- IT policies, standards, and procedures.
- Alignment between the IT development plan and the IT strategic plan.
- Alignment between IT development implementation and the IT development plan.
- Evaluation of IT cost-effectiveness in achieving planned benefits.
- Monitoring IT performance and efforts to improve IT performance.
- Efforts to resolve various IT-related issues of which cannot be resolved effectively, efficiently, and timely by user work units and IT providers.
- Adequacy and allocation of BCA's IT-related resources.

3. ITSC Meetings

The provisions regarding the implementation of ITSC meetings are as follows:

- ITSC meetings are held as necessary by BCA, at least 4 (four) times in 1 (one) year.
- ITSC meetings can only be held if at least ⅔ (two-thirds) of ITSC members are present at the meeting and have voting privileges.
- Meetings attended non-physically are conducted through teleconference, video conference, or other electronic media of which must allow all ITSC meeting participants to see and/or hear each other directly and participate in the meeting.

4. Decision Making

The provisions related to decision-making by the ITSC are as follows:

- Decisions regarding the exercise of ITSC authority are made only through valid ITSC meeting resolutions.
- ITSC meeting resolutions are valid and binding if approved by at least ½ (half) of the total number of members present and entitled to vote plus 1 (one) additional vote.

5. Frequency of ITSC Meetings Throughout 2025

As of December 31, 2025, the ITSC has held 4 meetings, with the following details:

Position	Total Meetings	Attendance	Percentage
Director in charge of Strategic Information Technology (Santoso)	4	4	100%
Director in charge of Risk Management (Antonius Widodo Mulyono)	4	4	100%
Director in charge of Regional & Branch Banking Management (Frengky Chandra Kusuma)	4	4	100%
Executive Vice President Strategic Information Technology Group (EVP TI)	4	4	100%
Head of Risk Management Division	4	4	100%
Head of Compliance Division	4	4	100%
Executive Vice President Operation Strategy & Development Group (POL)	4	3[2)]	75%
Head of IT Main User Work Unit[1)]	4	4	100%

Note:
1) No Voting Rights
2) Present, represented once

The implementation of ITSC meetings until December 2025 is as follows:

No.	Date	Agenda
1	April 21, 2025	1. Follow-up on Committee Directives 2. GSIT Performance Update 3. BCA Data Center Update
2	July 22, 2025	1. Follow-up on Committee Directives 2. Fraud Mitigation 3. GSIT Performance Update 4. Strategic Project Update
3	November 3, 2025	1. Strategic Project Update 2. GSIT Performance Update 3. Follow-up on Committee Directives
4	December 10, 2025	1. Cyber Range Exercise 2025 2. GSIT Performance Update 3. Tabletop Exercise 2025

6. Accountability Reporting

The ITSC accountability/work realization report can be submitted through the minutes of ITSC meetings under the following conditions:

- The presence of ITSC members at the meeting must meet the meeting's quorum.
- The results of ITSC meetings must be recorded in the minutes and properly documented.
- The minutes are prepared by the ITSC Secretary and signed by the ITSC Chairman.

7. Realization of the 2025 Work Program

As of December 31, 2025, the ITSC has realized the following work programs:

- Evaluating and overseeing IT initiatives implemented to support the delivery of strategic IT projects, as follows:
  a) Updates on the progress of the new data center, to support BCA's long-term IT infrastructure needs, including the migration strategy to the new data center, as well as new aspects that positively impact the availability of BCA services.
  b) Progress on strategic projects such as myBCA Bisnis, Generative AI, Fraud Mitigation, Private Cloud and others.
- Evaluating and overseeing:
  a) Implementation of strategic IT projects aligned with BCA's strategic corporate objectives and business direction.
  b) Implementation of compliance with regulatory regulations.
  c) Implementation of Cyber Range Exercise 2025
  d) Implementation of Tabletop Exercise 2025
- Conducting reviews and monitoring:
  a) IT Budget Realization and Projections for 2025.
  b) Report on IT service availability in 2025.
  c) Update on cyberattacks and mitigation efforts in 2025.

8. ITSC Work Plan for 2026

ITSC has established the following work plan for 2026:

a. Review the IT strategic plan to ensure it is aligned with BCA's business strategic plan.
b. Review the effectiveness of strategic measures to minimize risks to BCA's investments in the IT sector.
c. Review the feasibility of investments in the IT sector that can contribute to the achievement of BCA's business objectives.
d. Continuously review IT security systems to ensure they are always updated with the latest security standards in order to maintain their reliability.

VII. Personnel Case Advisory Committee

The Personnel Case Advisory Committee (PCAC) is formed by and reports to the Board of Directors based on the Board of Directors' Decision No. 145/SK/DIR/2021 dated July 28, 2021, concerning the Charter of the Personnel Case Advisory Committee (PCAC). The PCAC was established with the mission to provides independent recommendations to the Board of Directors regarding the resolution of cases adhering to the principles of justice and equality by reviewing cases of violations and/or crimes committed by employees.

PCAC Guidelines

In supporting the implementation of its duties and responsibilities, the PCAC is guided by the Board of Directors Decision No. 145/SK/DIR/2021, dated July 28, 2021, concerning the Charter of the Personnel Case Advisory Committee.

1. Structure, Membership of PCAC, and Voting Rights Status

The PCAC Charter governs the structure, membership, and status of the PCAC voting rights, which are as follows:

Position in the Committee	Served by	Voting Rights Status
Chairman (concurrently Permanent Member)	Head of Human Capital Management Division	Reserve Voting Rights
Permanent Members	• Head of Internal Audit Division • Head of Legal Group • Head of Operation Strategy & Development Division	
Non-Permanent Members	Head of Branch Network Management	
Secretary	Head of Branch Office & Regional Office Audit Subdivision	No Voting Rights

2. Main Functions, Authorities, Duties, and Responsibilities of PCAC

Main Functions of PCAC

The PCAC has several main functions, as follows:

- Reviewing cases of violations and/or crimes committed by employees requiring a decision from the Board of Directors for follow-up resolution.
- Providing advice to the Board of Directors in determining follow-up actions for the resolution of these violations and/or crimes, including imposing sanctions, improving operational systems and procedures, and processing cases legally, if necessary.
- Periodically reviewing the resolution of violations and/or crimes decided by the Head of Main Branch Office, Head of Regional Office, and Head of Division/equivalent officers at the head office.
- Providing advice and direction (if necessary) to branch offices, regions, and divisions/work units at the head office in handling violations and/or crimes.

PCAC Authorities

The PCAC has the authority to provide proposals/recommendations to the Board of Directors regarding the resolution of violations and/or crimes committed by employees.

PCAC Duties and Responsibilities

The main duties of PCAC members with voting rights are to provide input in the form of information, analysis, and considerations at the meeting to create PCAC proposals/recommendations regarding:

- Imposition of sanctions.
- Improving operational systems and procedures.
- Legal processing of cases.

If a committee member is unable to attend, their presence can be represented by a proxy officer (one level below the member) designated by the member through a Letter of Appointment.

3. PCAC meetings

Several provisions regarding the implementation of PCAC meetings are as follows:

- PCAC meetings are held as necessary.
- Voting rights are owned by members.
- A PCAC meeting is considered valid if it is attended by at least ⅔ of the Permanent Members.

4. Decision Making

Several provisions related to the decisions and decision-making process of the PCAC meetings are as follows:

- Decision-making regarding the use of PCAC authority is only taken through valid PCAC meeting decisions.
- PCAC meeting decisions can be in the form of:
  - One recommendation to the Board of Directors that is mutually agreed upon by all members; or
  - More than one recommendation (if no mutual agreement is reached).

5. Frequency of PCAC Meetings Throughout 2025

As of December 31, 2025, the PCAC has held 15 meetings with details of the dates and attendance of its members as follows:

Position	Total Meetings	Attendance	Percentage
Head of Human Capital Management Division	15	15	100%
Head of Internal Audit Division [1)]	15	15	100%
Head of Legal Group [1)]	15	13	87%
Head of Operation Strategy & Development Division [1)]	15	10	67%
Head of Branch Network Management [2)]	15	13	87%

Description:
1) Permanent Member.
2) Non-Permanent Member.

The implementation of PCAC meetings throughout 2025 is as follows:

No.	Date	Agenda
1.	January 14, 2025	Providing recommendations/proposals to the Board of Directors regarding the imposition of sanctions on employees for several cases of violations where the imposition of sanctions requires a decision from the Board of Directors (Board of Directors' authority).
2.	January 20, 2025	
3.	February 17, 2025	
4.	March 19, 2025	
5.	April 14, 2025	
6.	April 28, 2025	
7.	May 21, 2025	
8.	June 18, 2025	
9.	July 14, 2025	
10.	July 29, 2025	
11.	September 1, 2025	
12.	September 15, 2025	
13.	October 13, 2025	
14.	November 12, 2025	
15.	December 3, 2025	

6. Accountability Reporting

The accountability report on the realization of PCAC's work can be submitted through:

- Minutes of PCAC routine meetings.
- Minutes of special PCAC meetings held to discuss certain matters.

7. Realization of 2025 Work Program

The PCAC has realized its work program, which includes providing input in the form of information, analysis, and considerations to create recommendations to the Board of Directors on several cases of violations committed by employees requiring a decision from the Board of Directors for follow-up resolution, such as the imposition of sanctions and/or the improvement of operational systems and procedures and/or legal processing of the case.

8. PCAC Work Plan for 2026

The PCAC will carry out its duties and responsibilities to provide input in the form of information, analysis, and considerations at meetings to create proposals/recommendations related to personnel cases occurring in 2026.
Corporate Secretary

CORPORATE SECRETARY

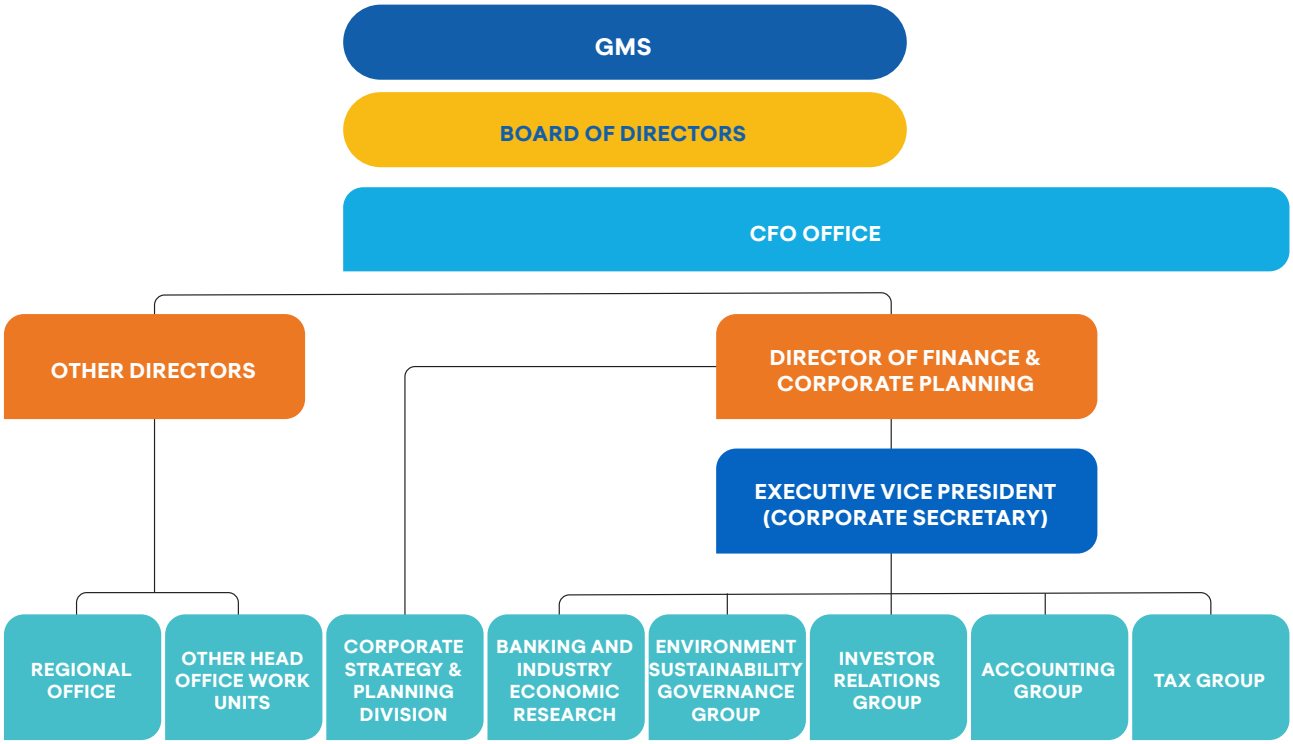
BCA Corporate Secretary has, among others, the following duties and responsibilities:
1. Maintaining positive image and protecting BCA's interests;
2. Ensuring the implementation of Good Corporate Governance principles;
3. Building strong relations with all stakeholders;
4. Supporting BCA's management in carrying out its business activities;
5. Performing corporate secretarial duties; and
6. Ensuring BCA's compliance with all applicable regulations.

Structure and Position of Corporate Secretary

January 1 – May 31, 2025

During the period of January 1, 2025 – May 31, 2025, the functions and roles of BCA Corporate Secretary were carried out by the Executive Vice President (EVP) overseeing the Economic and Industry Research Group, Environment Sustainability Governance (ESG) Group, Investor Relations (IVR) Group, Accounting (ACT) Group, and Tax (TAX) Group based on Board of Directors Decision No. 149/SK/DIR/2022 dated September 27, 2022. Corporate Secretary reported directly to Director of Planning and Finance.

Figure 1: Position of Corporate Secretary within the Organization Structure

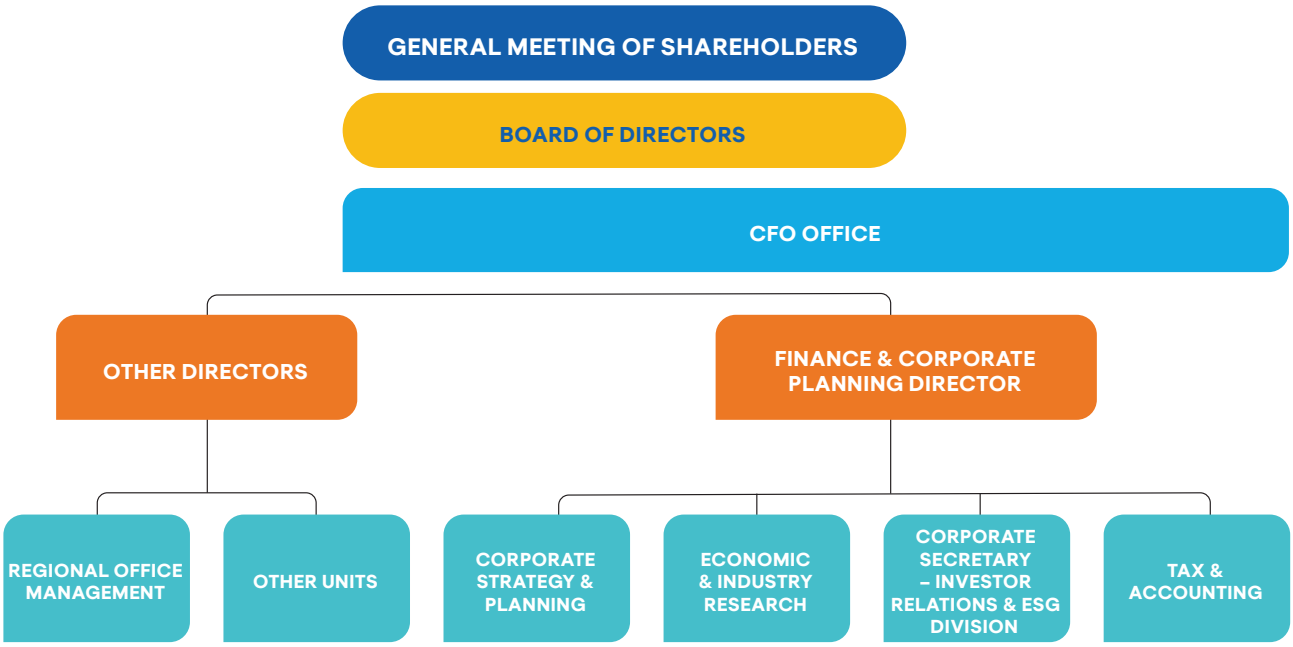


June 1 - December 31, 2025

As of June 1, 2025, the organization structure change occurred where the functions and roles of BCA Corporate Secretary are carried out by Head of Corporate Secretary – Investor Relations & ESG Division. The division oversees the Investor Relations Group and the Environmental, Social & Governance Subdivision, based on Board of Directors Decision No. 092/SK/DIR/2025 dated May 15, 2025. Corporate Secretary reports directly to Director of Planning and Finance.

Figure 2: Position of the Corporate Secretary within the Organization Structure

Figure 1: Position of CVG Division in BCA's organization structure



Legal Basis and Corporate Secretary Profile

January 1 – May 31, 2025

Raymon Yonarto served as the BCA Corporate Secretary from September 1, 2019, to May 31, 2025, based on Decision No. 2271/SK/HCM-KP/A/2019 dated September 1, 2019. This appointment was reported to the OJK through Letter No. 489/DIR/2019 dated September 3, 2019, in compliance with OJK Regulation No. 35/POJK.04/2014. Public information disclosure was conducted via OJK e-reporting, the IDX, and the BCA website on the same date.

June 1 - December 31, 2025

I Ketut Alam Wangsawijaya has served as the BCA Corporate Secretary since June 1, 2025. This appointment was reported to the OJK through Letter No. 0700/DIR/2025 dated May 28, 2025, in compliance with OJK Regulation No. 35/POJK.04/2014. Public information disclosure was conducted via OJK e-reporting, the IDX, and the BCA website on the same date.

The profile, position, legal basis of appointment, work experience, and educational background of BCA Corporate Secretary are available in the Company Profile section on page 61 of this Annual Report.

Competency Development and Training Programs

In support for carrying out his duties, BCA Corporate Secretary participated in several competency development and training programs, both online and offline, throughout 2025, including the following:

Raymon Yonarto

No	Training Program/Workshop	Organizer	Date	Location
1	Asia Forum 2025	Jefferies	March 18-19	Hong Kong, Hong Kong
2	Mergers and Acquisitions	The University of Chicago Booth	March 31-04 April	Chicago, US
I Ketut Alam Wangsawijaya				
1	BofA ASEAN Financials Forum 2025	BofA Securities	June 24	Virtual
2	Citi's 2025 ASEAN C-Suite Corporate Day	Citigroup Securities	August 27-28	Singapore, Singapore
3	J.P. Morgan Indonesia Forum	J.P. Morgan	September 3	Jakarta, Indonesia
4	The 3rd OJK International Research Forum (IRF) 2025	OJK	October 6-7	Yogyakarta, Indonesia
5	CGSI 4th Regional Financials Virtual Conference 2025	CGSI	December 2-3	Virtual
6	Strategic Thinking for Leader	BTS (Bisnis Transformasi Solusi Indonesia)	December 8-9	Bogor, Indonesia

Corporate Secretary Functions

BCA Corporate Secretary functions refer to Article 5 of OJK Regulation No. 35/POJK.04/2014 regarding Corporate Secretaries of Issuers or Public Companies, BCA's Governance Guidelines, and BCA's Board of Directors Decision No. 092/SK/DIR/2025 dated May 15, 2025, the function include:

1. Monitoring capital market developments, particularly prevailing laws and regulations in the capital market sector;
2. Providing advice to the Board of Directors and Board of Commissioners to comply with capital market laws and regulations;
3. Assisting the Board of Directors and Board of Commissioners in implementing corporate governance, including:
   a. Public information disclosure, including information availability on BCA website;
   b. Timely submission of reports to OJK;
   c. Organization and documentation of GMS;
   d. Administrating and supporting documentation of the Board of Directors and/or Board of Commissioners meetings; and
   e. Arranging orientation programs regarding BCA for new members of the Board of Directors and/or Board of Commissioners.
4. Serving as a primary communication liaison officer between BCA and internal or external parties, such as BCA shareholders, the OJK, and other stakeholders;
5. Administrating and maintaining a special list of share ownership for members of the Board of Directors and Board of Commissioners;
6. Providing the Register of Shareholders (DPS) monthly and the DPS per recording date for BCA's corporate actions;
7. Organizing and managing BCA GMS and other corporate actions conducted by BCA;
8. Building and maintaining BCA corporate image while overseeing investor relations, corporate secretarial & integrated GCG, and sustainable finance.

Implementation of Corporate Secretary Duties in 2025

Throughout 2025, Corporate Secretary has implemented their duties and responsibilities, including the following:

No.	Subject	Descriptions
1.	Implementation of capital market provisions, stock exchanges, and other provisions	a. Coordinating the distribution of the final dividend for the 2024 financial year and the interim dividend for the 2025 financial year. b. Coordinating the preparation of the Annual Report and Sustainability Report. c. Coordinating Blackout Period for the Board of Commissioners and Directors. d. Coordinating a Live Public Expose on September 11, 2025. e. Coordinating the 2025 Analyst Meeting, including: • January 23, 2025 (position for Quarter IV - 2024). • April 23, 2025 (position for Quarter I - 2025). • July 30, 2025 (position for Semester I - 2025). • October 20, 2025 (position for Quarter III - 2025). f. Conducting a Self-Assessment of Corporate Governance Implementation in Semester I and Semester II of 2025. g. Conducting a Self-Assessment of Integrated Governance Implementation in Semester I and Semester II of 2025.
2.	Monitoring the dissemination or development of the latest provisions, particularly those applicable to capital market regulations.	a. Dissemination of APOLO Incidental Banking Reports. b. Dissemination of OJK Regulation No. 9 of 2025 concerning the Dematerialization of Equity Securities and Management of Unclaimed Assets in the Capital Market. c. Dissemination of Reporting on the Implementation of OJK Regulation No. 4 of 2024 and OJK Circular Letter No. 10/SEOJK.04/2025 concerning Reports on Ownership or Changes in Share Ownership of Public Companies and Reports on Activities of Pledged Shares of Public Companies. d. Dissemination of Incidental Reports for BU, BUS, UUS Confirmation. e. Dissemination of OJK Regulation No. 45 of 2024 concerning the Development and Strengthening of Issuers and Public Companies. f. Dissemination of the Draft OJK Regulation on Commercial Bank Reporting through the OJK Reporting System. g. Dissemination of OJK Regulation on Transparency and Publication of Bank Reports. h. Dissemination of OJK Circular Letter No. 14/SEOJK.03/2025 concerning the Implementation of Governance for Commercial Banks. i. Dissemination of OJK Regulation No. 30 of 2024 concerning Financial Conglomerate Holding Companies
3.	Providing input/ opinions to ensure compliance with laws and regulations in the capital market sector.	a. Providing input and reviewing BCA's affiliated transactions. b. Ensuring the implementation of meetings and training sessions for Members of the Board of Commissioners and Directors. c. Providing input and coordinating the Sustainable Finance Action Plan (RAKB). d. Following up on the fulfillment of the ASEAN Corporate Governance Scorecard (ACGS) criteria. e. Reviewing and coordinating with relevant work units in the preparation of several policies, including the Board of Commissioners' Committee charters, the Board of Directors' Committee charters, the website information management policy, the affiliated transaction policy, and the Policy on the Adjustment of Procedures for Submitting Customer-Based Deposit Insurance Data Reports.

No.	Subject	Descriptions
4.	Enhancing the implementation of corporate governance based on prevailing laws and regulations.	a. Organizing the mapping of integrated corporate governance within the BCA financial conglomeration on a semi-annual basis in 2025. b. Conducting focus group discussions with Subsidiaries every quarter to discuss ESG-related implementation, including cyber security and data privacy, review of GCG reporting and ESG regulatory updates in Indonesia related to financial service institutions, and tax dispute resolution.
5.	Information Disclosure to the Public, Including Information Availability on the Website of the Issuer or Public Company	a. Reviewing and enhancing the Governance, Investor Relations, and Sustainability sections of the BCA website periodically (by considering the Personal Data Protection Law). b. Providing information disclosure reports/investor news to both investors and the public. These reports are accessible on the BCA website: https://www.bca.co.id/en/tentang-bca/hubungan-investor/berita-investor. c. Providing BCA reports on the BCA website, including: 1) Annual Reports (https://www.bca.co.id/en/tentang-bca/hubungan-investor/laporan-presentasi/laporan-tahunan); 2) Monthly, Quarterly, and Annual Financial Reports (https://www.bca.co.id/en/tentang-bca/hubungan-investor/laporan-presentasi/laporan-keuangan); 3) Corporate Governance Reports (https://www.bca.co.id/en/tentang-bca/tata-kelola/acgs/laporan-acgs); 4) Integrated Corporate Governance Reports (https://www.bca.co.id/en/tentang-bca/tata-kelola/acgs/laporan-acgs); 5) Sustainability and/or Corporate Social Responsibility Reports (https://www.bca.co.id/en/tentang-bca/keberlanjutan/laporan-keberlanjutan). d. Disclosing the Recovery Plan, accessible on the BCA website: (https://www.bca.co.id/en/tentang-bca/tata-kelola/acgs/kebijakan-gcg). e. Managing the implementation of capital injections into subsidiaries, as disclosed on the BCA website: https://www.bca.co.id/en/tentang-bca/hubungan-investor/berita-investor. f. Providing Reports on Share Ownership Transactions by the Board of Commissioners and Directors through the Indonesia Stock Exchange website.
6.	Timely submission of reports to the OJK.	a. Submitting the Audited Financial Statements. b. Submitting reports or correspondence related to the implementation of corporate governance and compliance with capital market regulations to the OJK and the Indonesia Stock Exchange, including but not limited to affiliated transaction reports, monthly registration reports of securities holders, and share ownership reports of the Board of Commissioners and Board of Directors, as detailed in the Access to Information section of this Annual Report. c. Submitting the Annual Good Corporate Governance Implementation Report to the OJK. d. Submitting reports or correspondence related to the implementation of integrated corporate governance to the OJK and the Indonesia Stock Exchange, as detailed in the Access to Information section of this Annual Report. e. Submitting other reports related to capital market and stock exchange regulations.
7.	Implementation and Documentation of the General Meeting of Shareholders (GMS)	a. Organizing the Annual GMS for 2024 Financial Year on March 12, 2025. b. Properly documenting Annual GMS data, consisting of the announcement, notice of meeting, and resolutions of the Annual GMS, through the following channels: 1) The BCA website, accessible at: https://www.bca.co.id/en/tentang-bca/tata-kelola/aksi-korporasi. 2) Softcopy and hardcopy data managed and recorded by the Corporate Secretary & Integrated GCG Bureau - Environment Sustainability Governance (ESG) Group.
8.	Implementation and Documentation of the Board of Directors and/ or the Board of Commissioners Meetings	Drafting the minutes and administering the records of the Board of Directors and/or the Board of Commissioners meetings.
9.	Provision of Communication Channels and Internal Events	a. Conducting dissemination related to GCG principles. b. Conducting dissemination and education related to ESG through internal communication channels, including sharing sessions with branches, plasma TV displays, internal portals, and during meetings or discussions with work units
10.	Managing BCA's Communication Materials	a. Updating information within the Corporate Governance, Investor Relations, and ESG sections. b. Managing and updating information on BCA website in accordance with prevailing regulations. c. Coordinating with the Public Relations team to prepare press release materials concerning BCA's performance and developments. The 2025 press release reports are detailed on the BCA website and within the Access to Information and Corporate Data section of this Annual Report. d. Conducting roadshows, seminars, and meetings with international investors.

Information Disclosure Report

Throughout 2025, Corporate Secretary has disclosed various information regarding BCA to the public in both Indonesian and English through media, BCA website, and IDX website. Corporate Secretary has also submitted periodic and incidental reports to OJK Capital Market and/or OJK Bank Supervision, IDX, and via IDXnet and SPEOJK e-reporting portals. These information disclosure reports are available in the Access to Information and Corporate Data section on page 399 of this Annual Report.

INVESTOR RELATIONS FUNCTION

1. Main Duties of Investor Relations

Investor Relations' role is to represent and/or accompany the Board of Directors in engagement with the investors and capital market communities, main duties include among others:

- Preparing and implementing communication strategies.
- Providing updates to all stakeholders, including institutional and retail investors, fund managers, and analysts, regarding financial performance strategies, and business achievements.
- Conveying other important information regarding corporate actions in a proportional, accurate, and timely manner, in accordance with prevailing legal provisions.
- Maintaining relationships with the financial community, including analysts, investors, and other relevant external parties.
- Monitoring, analyzing, and conducting periodic research on developments in the banking and financial industries, BCA share performance, and equity markets to provide insights and recommendations to the Board of Directors, Board of Commissioners, business units, subsidiaries, and other divisions.
- Participating in roadshows and conferences, as well as organizing analyst meetings, performance presentations, company visits, and conference calls to strengthen stakeholder relations.
- Providing updated information on the website and other communication materials for investor interests, and supporting the preparation of the Company Annual Report.
- Striving to achieve favorable corporate ratings to ensure BCA maintains its financial reputation and credibility in accessing capital markets and wholesale financial markets.
- Supporting and/or collaborating with other divisions regarding corporate action activities.

2. Investor Relations Activities

Investor Relations performs a communication function with investors, potential investors, analysts, the financial community, and capital markets to ensure they receive a precise and accurate view of BCA's performance, business prospects, and relevant information required for decision-making.

BCA organizes quarterly analyst meetings and an annual public expose to present the Company's performance results for the year. BCA actively attends both virtual and offline conferences, as well as non-deal roadshows—activities organized by securities firms connecting BCA with domestic and foreign investors or potential investors. BCA also continuously maintains relationships with various types of investors and potential investors, both retail and institutional.

In 2025, meetings with analysts and investors were conducted in a hybrid format, both virtually and physically. In total, Investor Relations activities increased by 0.96% YoY, reaching 417 (four hundred seventeen) activities in 2025. To strengthen relationships specifically with retail investors, Investor Relations collaborated with several asset management and securities firms to conduct investment talk shows and market dynamics updates, held 2 (two) times throughout 2025.

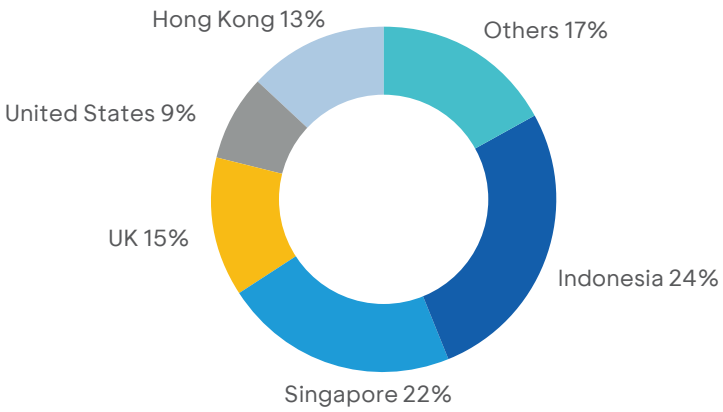
BCA Investor Relations also participated in the Medan Investor Meeting & Connectivity 2025 organized by the Indonesia Stock Exchange on July 25, 2025, aiming to promote the Listed Company as an investment choice and serve as an engagement activity with investors. There were 58 (fifty-eight) participants in attendance, consisting of individual and institutional (Pension Fund) investors.

BCA Investor Relations Activity Statistics for 2025 and 2024

	2025	2024
Analyst Meetings and Public Exposes [1]	5	5
Investor & Analyst Calls & Virtual and In-Person Meetings (domestic and international) [2]	274	267
Investor Visits [3]	138	141
Total	**417**	**413**

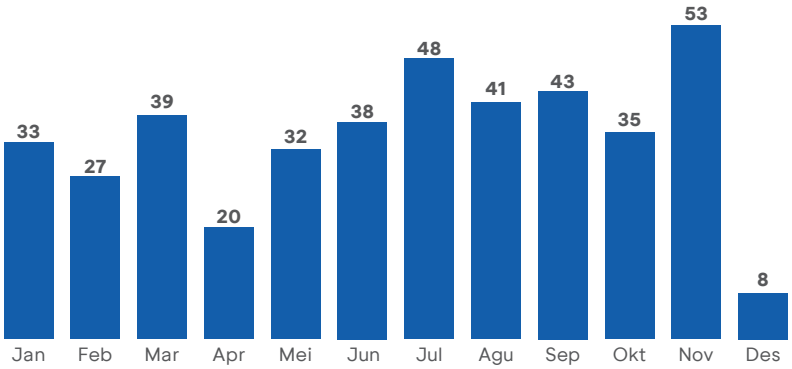
Note:
1) Presentation of financial and non-financial performance results for investors, analysts, and media representatives.
2) BCA meetings with local/foreign investors and analysts to provide updates on BCA performance and strategy, including engagements with retail investors.
3) Facilities provided by BCA for local/foreign investors to have in-person meetings with BCA.

A total of 994 (nine hundred ninety-four) participants attended conferences, investor calls, and meetings, both virtually and physically, with the composition based on country of origin as follows:



Descriptions:
Others are from: Malaysia, Australia, India, Japan, Thailand, China, Canada, Switzerland, Denmark, United Arab Emirates, Ireland, Taiwan, France, Finland, Sweden, Netherlands, South Africa, Belgium, Norway, and Germany.

Monthly Frequency of BCA Investor Relations Activities in 2025



The average frequency of Investor Relations activities in 2025 was 35 (thirty-five) activities per month.

Investor Relations Contact
BCA Investor Relations can be contacted via:

PT Bank Central Asia Tbk
Menara BCA Grand Indonesia, 20th Floor
Jl. M.H. Thamrin No. 1, Jakarta
Tel.: +62 21 235 88000
Email: investor_relations@bca.co.id

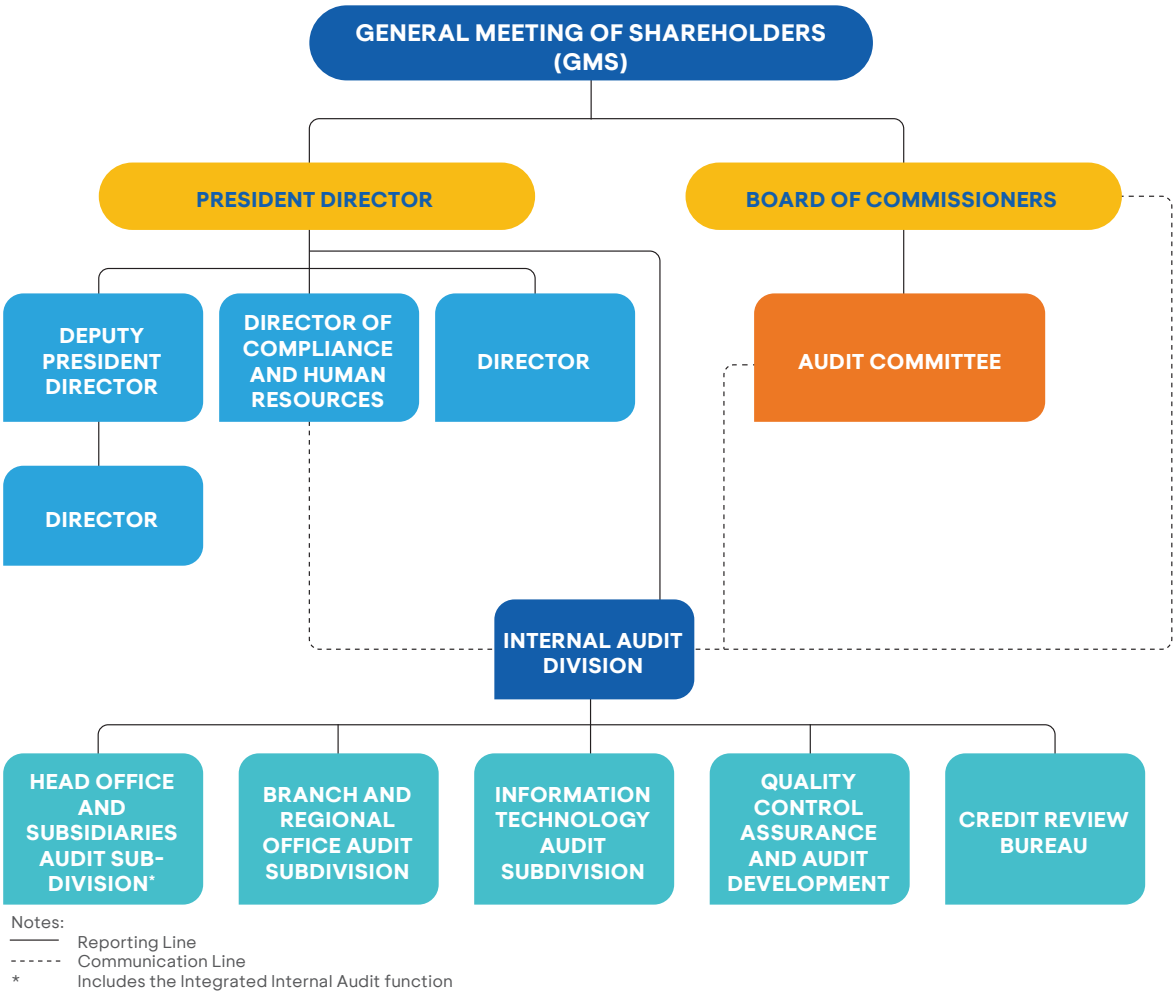
INTERNAL AUDIT DIVISION

The Internal Audit Division (DAI) was established to strengthen the Company's ability to create, protect, and maintain BCA's value by providing independent, risk-based, and objective assurance, advice, insights, and foresight. It serves as a strategic management partner in building BCA as a sound and leading banking institution. DAI performs its audit function to assess the adequacy and effectiveness of BCA's governance, risk management, and internal control processes, guided by OJK Regulation No. 1/POJK.03/2019 concerning the Implementation of Internal Audit Functions in Commercial Banks and the International Professional Practices Framework established by The Institute of Internal Auditors as the professional standard for internal auditing.

In performing its role as the third line, DAI continuously coordinates and communicates with other line units/functions to collaborate in creating and maintaining value aligned with stakeholder interests.

1. Structure and Position of the Internal Audit Division

The Internal Audit Division carries out its duties and responsibilities independently and objectively, led by a Division Head who reports directly to the President Director and has direct communication access to the Board of Commissioners and the Audit Committee. The Head of DAI is appointed and dismissed by the President Director following approval from the Board of Commissioners, by considering the recommendations of the Audit Committee, and is reported to OJK.



Notes:
——— Reporting Line
------ Communication Line
* Includes the Integrated Internal Audit function

2. Profile of the Head of Internal Audit Division

Description	Working History	Education
The Head of Internal Audit Division is Mr. Leo Ariston since 2024, based on Employee Appointment Decision No. 0572/SK/HCM-KP/A/2024 dated February 01, 2024	• Head of Internal Audit Division (2024–present) • Senior Vice President of Information Technology Audit Sub-division (2017–2023) • Senior Vice President of Branch & Regional Office Audit Sub-division (2016–2017) • Vice President of Branch & Regional Office Audit Sub-division (2011–2016)	• Bachelor of Civil Engineering from Universitas Katolik Parahyangan in 1996

Development table of the Head of Internal Audit Division

No.	Development Program	Organizing Institution	Date
1	Risk & Governance Summit 2025	Financial Services Authority	August 19, 2025
2	Indonesia Knowledge Forum XIV 2025	Bank Central Asia	October 28-29, 2025
3	The State of Artificial Intelligence	ISACA	December 9, 2025

3. Internal Audit Charter

In performing its functions, DAI is guided by the Internal Audit Charter, which serves as the reference framework for duty execution. It outlines the mission, organizational position, independency, objectivity, authority, and scope of work. The Internal Audit Charter was most recently updated based on the Board of Directors Decision No. 0192/SK/DIR/2024 dated November 19, 2024. It received approval from the President Director and the Board of Commissioners, considering the recommendations of the Audit Committee. The Charter's preparation is guided by OJK Regulation No. 1/POJK.03/2019 concerning the Implementation of Internal Audit Functions in Commercial Banks and the International Professional Practices Framework established by The Institute of Internal Auditors.

4. Independency & Objectivity

DAI maintains an independent position relative to operational business units or risk-taking units. DAI holds no authority or responsibility for performing operational activities within BCA or its Subsidiaries.

Every internal auditor must declare that he has no familial/ financial/other interests in the audit object and/or the party being audited (auditee) that could affect the objectivity of the audit. During 2024, DAI carried out audit activities independently where there are no conflicts of interest, restrictions on scope and access to data, personnel, or property, or resource constraints that could affect the independence and objectivity of audit implementation.

The President Director and Board of Commissioners approved DAI's annual audit plan and budget allocation by considering the recommendations of the Audit Committee.

DAI holds the authority to:

a. The Head of DAI is granted freedom in determining the audit methodology performed in accordance with the profession and internal audit standards.
b. Access all data, personnel, property, and resources of the Company and Subsidiaries related to the performance of its duties and responsibilities.
c. Communicate directly with the Board of Directors, Board of Commissioners, and the Audit Committee.
d. The Head of DAI may hold periodic and incidental meetings with the Board of Directors, Board of Commissioners, and the Audit Committee.
e. Collaborate and coordinate with the Internal Audit Functions of Subsidiaries and, if necessary, communicate with the Board of Commissioners of Subsidiaries within the framework of implementing the integrated internal audit function.
f. Coordinate activities with external auditors.
g. Attend strategic BCA meetings without voting rights.

5. Audit Performance Standards and Quality Control

Performance standards for the audit function by DAI are guided by professional internal audit standards, including:

- OJK Regulation No. 1/POJK.03/2019 concerning the Implementation of Internal Audit Functions in Commercial Banks.
- OJK Regulation No. 11/POJK.03/2022 concerning the Implementation of Information Technology by Commercial Banks.
- OJK Regulation No. 18/POJK.03/2014 concerning the Implementation of Integrated Governance for Financial Conglomerates.
- International Professional Practices Framework established by The Institute of Internal Auditors.
- Information Technology Audit Framework (ITAF) established by the Information System Audit and Control Association (ISACA) as a reference for best practices.

The methodology used in the audit function is risk-based audit, covering the planning, execution, reporting, and follow-up monitoring processes. In line with technological developments, DAI continues to develop the use of data, tools, and technology to improve audit effectiveness and efficiency, increase added value, provide early warning systems for management, and detect fraud indicators. This includes the implementation of Continuous Auditing, Robotic Process Automation, Predictive Analytic Tools, and Machine Learning.

In supporting audit activities, DAI utilizes an Audit Management System integrated from audit planning and execution to the monitoring of follow-up improvements, which can be tracked through a dashboard.

DAI has a Quality Control and Audit Development unit responsible for ensuring compliance with established standards and code of ethics. External reviews, as part of independent quality control, are conducted every 3 (three) years. The last review took place in 2023 for the audit period of July 1, 2020 – June 30, 2023, resulting in a "generally conform" conclusion, which BCA reported to OJK in August 2023.

6. Ethics and Professionalism

In carrying out their duties and responsibilities, internal auditors are required to comply with the auditor code of ethics and professionalism as a fundamental guide for mindset, attitude, and behavior. The auditor code of ethics and professionalism refers to the International Professional Practices Framework (IPPF) from The Institute of Internal Auditors (IIA), consisting of:

1. **Demonstrating Integrity**
   Internal auditors demonstrate integrity in their work and behavior.
2. **Maintaining Objectivity**
   Internal auditors maintain an impartial and unbiased attitude when performing internal audit services and making decisions.
3. **Demonstrating Competence**
   Internal auditors apply knowledge, skills, and abilities to fulfill their roles and responsibilities effectively.
4. **Applying Professional Care**
   Internal auditors apply professional care in planning and performing internal audit services.
5. **Maintaining Confidentiality**
   Internal auditors use and protect information appropriately.

In maintaining stakeholder trust, all internal auditors must sign a statement of compliance with auditor ethics and professionalism annually.

7. Internal Audit Duties and Responsibilities

In performing its functions, Internal Audit duties and responsibilities include:

1. Assisting the President Director and the Board of Commissioners in decision-making and supervision by operationally detailing the planning, execution, and monitoring of audit results.
2. Assessing the adequacy and effectiveness of the Company's governance, risk management, and internal control processes
3. Evaluating the effectiveness of resource and budget utilization.
4. Providing improvement recommendations and objective information regarding activities examined at all management levels.
5. Serving as an advisor for internal parties in need of assistance, particularly regarding its scope of duties.
6. Coordinating with business units performing other control functions.
7. Performing integrated internal audit functions.

The Integrated Internal Audit function is implemented by DAI guided by OJK Regulation No. 18/POJK.03/2014 concerning the Implementation of Integrated Governance for Financial Conglomerates. The implementation of integrated internal audit generally covers:

- Monitoring the implementation of internal audit unit functions at Subsidiaries and providing value-added recommendations.
- Examination/audit of Subsidiaries.
- Supporting the development of internal audit functions within Subsidiaries.

DAI has submitted integrated internal audit reports to the Board of Commissioners, Audit Committee, and the Board of Directors every semester, and DAI attends every Integrated Corporate Governance Committee meeting.

8. Auditor Composition and Competency Development

In performing its functions, Internal Audit is supported by competent human resources with adequate qualifications.

The following is the composition of BCA's internal auditors as of December 31, 2025:

Position	Total Auditors
Executive Vice President	1
Senior Vice President	4
Vice President	16
Assistant Vice President	36
Audit Officer	34
Associate Audit Officer	50
Assistant Audit Officer	75
Total	**216**

BCA internal auditors have participated in various professional certification programs, with the total number of certifications held as of December 31, 2025, as follows:

Sertifikasi	Jumlah[1)]
CIA (Certified Internal Auditor)	2
CISA (Certified Information Security Auditor)	6
CBIA level Auditor	53
CBIA level Supervisor	53
IT Auditor	15
SMR Level 4	15
SMR Level 5	38
SMR Level 6	2
CFE (Certified Fraud Examiner)	3
ERMCP (Enterprise Risk Management Certified Professional)	5
ERMAP (Enterprise Risk Management Associate Professional)	1
CGI (Certificate in General Insurance)	4
CLI (Certificate in Life Insurance)	1
CA (Chartered Accountant)	1
Computer Hacking Forensic Investigator (CHFI)	2
Offensive Security Certified Professional (OSCP)	1
COBIT 2019 Fondation Certificate	2
Cybersecurity Audit	1

1) 1 auditor may hold more than 1 certification.

DAI conducts periodic skill assessments to identify and map the competencies required by auditors. The results serve as a basis for continuous auditor competency development, including meeting the needs for specialist auditors. Competency development is carried out consistently through both internal and external training. Internal auditors are also provided opportunities to attend seminars to broaden their insights into business developments, information technology, and audit techniques.

DAI also enrolls internal auditors in various audit-related professional associations, including The Institute of Internal Auditors (IIA), Information Systems Audit and Control Association (ISACA), Ikatan Auditor Internal Bank (IAIB), Ikatan Akuntan Indonesia (IAI), and the Association of Certified Fraud Examiners (ACFE).

9. Implementation of Internal Audit Division Duties in 2025

In 2025, DAI conducted audits of Branch Offices, Regional Offices, Head Office Divisions/Units, and Subsidiaries, as well as business processes in accordance with the Annual Audit Plan. This plan was established based on periodic risk assessments considering the latest risk factors. The focus of the 2025 audit implementation included:

1. Treasury activities
2. Complaint handling processes and EDC operations.
3. Reliability of applications supporting bank operations, such as Mobile Banking & Credit Card applications.
4. Information Security, Cyber Resilience, and Personal Data Protection.
5. Credit quality reviews and credit recovery.
6. Implementation of Risk Management.
7. Increasing audit coverage through continuous auditing and data analytics.
8. Enhancing the integrated internal audit function.

Throughout 2025, DAI held meetings with the President Director 8 (eight) times, with the Audit Committee 8 (eight), and with the Board of Commissioners 2 (two) times.

10. Internal Audit Division Advisory Activities in 2025

Throughout 2025, DAI performed advisory activities related to governance processes, risk management, and internal control. These activities covered various aspects such as conducting independent reviews, post-implementation reviews, and facilitating discussions regarding risks and controls.

In advisory activities, the audit function provides advice without providing assurance or assuming management responsibilities to maintain objectivity.

11. Audit Activity Focus for 2026

The audit focus for 2026, based on risk assessment results, primarily relates to credit, operational, market, and liquidity risks, including:

1. Reliability of applications supporting bank operations, such as the Deposit & Loan System and Application Programming Interface (API).
2. Third Party Management, assessing the effectiveness of risk management over third parties.
3. Information System examinations, including: Enterprise Security as well as Identity & Access Management.
4. Treasury activities in Money Market and Foreign Exchange transactions.
5. Conducted reviews of credit quality along with its allowance for impairment losses.
6. Monitoring financial conglomeration activities.
7. Implementation of Anti-Money Laundering, Prevention of Terrorism Financing, and Prevention of Proliferation Financing of Weapons of Mass Destruction Programs.
8. Expanded audit coverage through continuous auditing.

PUBLIC ACCOUNTANT (EXTERNAL AUDIT)

In complying with the implementation of the external audit function as per OJK Regulation No. 9 of 2023 and OJK Circular Letter No. 18/SEOJK.03/2023 regarding the Use of Public Accountant Services and Public Accounting Firms in Financial Services Activities, therefore:

1. BCA utilizes the services of a Public Accountant (PA) and/or a Public Accounting Firm (PAF) to audit annual historical financial information based on a cooperation agreement with the PAF of which specifies the audit scope.
2. The appointed PA and/or PAF must be actively registered with the OJK and possess competencies suitable for the complexity of BCA's business.
3. The use of audit services from the same PA is limited to a maximum cumulative period of 7 (seven) years starting from the 2017 fiscal year. BCA may reappoint the same PA only after a cooling-off period of 5 (five) consecutive reporting fiscal years.
4. The appointment of the PA and/or PAF to provide audit services on annual historical financial information must be decided by the General Meeting of Shareholders (GMS), by considering the proposal from the Board of Commissioners. Such proposal must consider the recommendations of the Audit Committee. In the event the GMS is unable to decide on the appointment, the GMS may delegate said authority to the Board of Commissioners, accompanied by an explanation regarding the reasons for the delegation of authority and the criteria or limitations of the PA/PAF that may be appointed.
5. In preparing recommendations, the Audit Committee considers:
   a. Independency of the PA, PAF, and PAF insiders;
   b. Audit scope;
   c. Audit fees;
   d. Expertise and experience of the PA, PAF, and the PAF audit team;
   e. Audit methodology, techniques, and tools used by the PAF;
   f. Benefits of a fresh perspective obtained through the rotation of the PA, PAF, and the PAF audit team;
   g. Potential risks of using audit services from the same PAF consecutively for a significantly long period; and
   h. Results of the evaluation of the performance of annual historical financial information audit services provided by the PA and PAF in the previous period.
6. BCA reports the appointment of the PA and/or PAF for the audit of annual historical financial information using the form provided in the appendix of OJK Circular Letter No. 18/SEOJK.03/2023 concerning Procedures for the Use of PA and PAF Services in Financial Services Activities, attaching the following:
   a. Appointment documents for the PA and/or PAF, including the Summary of GMS Minutes, and the Work Agreement between BCA and the PAF.
   b. Audit Committee recommendations and the considerations used in providing the recommendation for the appointment of the PA and/or PAF.
   c. The assessment results by PA regarding compliance with audit service usage restrictions and the applicable cooling-off period.

By considering the Board of Commissioners' proposal, the Audit Committee's recommendations, as well as the prevailing laws and regulations, the Annual GMS held on March 12, 2025, has resolved the following:

I. Apponting Public Accounting Firm (KAP) Rintis, Jumadi, Rianto & Rekan (a member firm of the PwC global network), as the Public Accounting Firm registered with the Financial Services Authority to audit/examine the books and records of the Company for the financial year ended December 31, 2025.
II. Appointing Mr.Eddy Rintis, a Public Accountant registered with the Financial Services Authority and practicing through the Public Accounting Firm (KAP) Rintis, Jumadi, Rianto & Rekan (a member firm of the PwC global network) to audit/examine the books and records of the Company for the financial year ended December 31, 2025.
III. Granting the power and authority to the Board of Commissioners to:
   1. Appoint another Public Accounting Firm, if KAP Rintis, Jumadi, Rianto & Rekan (a member firm of the PwC global network), for any reason whatsoever, is unable to duly finish auditing/examining the books and records of the Company for the financial year ended 31 December 2025;
   2. Appoint another Public Accountant registered with the Financial Services Authority if Mr. Eddy Rintis, for any reason whatsoever is unable to duly finish auditing/examining the books and records of the Company for the financial year ended 31 December 2025; and
   3. take any other actions deemed necessary in relation to the appointment and/or replacement of the Public Accounting Firm and/or Public Accountant registered with the Financial Services Authority, including but not limited to determine the amount of fee and other requirements in relation to the appoinment.

PA Name
Eddy Rintis

PAF Name
KAP Rintis, Jumadi, Rianto & Rekan
Member firm of the PwC global network
WTC 3, Jl. Jend. Sudirman Kav. 29-31, Jakarta 12920, Indonesia
Tel. (62-21) 5099 2901, 3119 2901
Fax. (62-21) 5290 5555, 5290 5050

Engagement Period
January 01, 2025 to December 31, 2025

In 2025, the appointment of AP Eddy Rintis represents the 1st year of his assignment, and the Public Accounting Firm (KAP) Rintis, Jumadi, Rianto & Rekan (a member firm of the PwC global network) is in its 9th assignment period.

Throughout 2025, no former members of the Board of Directors, management, or BCA employees served as BCA's external auditors.

Regarding the appointment of KAP Rintis, Jumadi, Rianto & Rekan (a member firm of the PwC global network), BCA submitted a report to the OJK through the Board of Directors Letter No. 0985A/DIR/2025 dated July 10, 2025. This complies with the provisions regulated in OJK Regulation No. 9 of 2023 concerning the Use of Public Accountant Services and Public Accounting Firms in Financial Services Activities and OJK Circular Letter No. 18/SEOJK.13/2023 concerning Procedures for the Use of Public Accountant Services and Public Accounting Firms in Financial Services Activities.

Every year, BCA submits an annual publication report accompanied by a Management Letter on the audit of the annual financial statements to the OJK no later than 4 (four) months after the fiscal year ended.

1. Effectiveness of External Audit Implementation

The Audit Committee evaluates the performance of the annual historical financial information audit services provided by the PA and/or PAF, which at a minimum includes:

a. Compliance of the audit implementation by the PA and/or PAF with applicable auditing standards;
b. Adequacy of fieldwork time;
c. Review on the scope of services provided and the adequacy of sampling; and
d. Recommendations for improvement provided by the PA and/or PAF.

The Audit Committee's evaluation report is submitted by the BCA Board of Directors using the form provided in the appendix of OJK Circular Letter No. 18/SEOJK.03/2023 concerning Procedures for the Use of Public Accountant Services and Public Accounting Firms in Financial Services Activities and was signed by the Audit Committee on February 4, 2025.

2. Relations between the Bank, Public Accountant, and the Financial Services Authority

Throughout the audit implementation, BCA maintains continuous communication with the external auditors regarding the audit plan, audit progress, and other significant issues to support a smooth audit process. Reports on audit results are submitted to the OJK in accordance with the applicable laws and regulations.

3. Audit Fees for 2025

The Public Accounting Firm (KAP) Rintis, Jumadi, Rianto & Rekan (a member firm of the PwC global network) was appointed as the auditor for BCA and several of its Subsidiaries to conduct audits of the financial statements for the fiscal year ending December 31, 2025. The details of the service fees charged to each Subsidiary are provided in the table below:

No.	Company	Services Performed in 2025	Reward Value[1)]
1	PT Bank Central Asia Tbk	Audit	Rp9,364,066,000.00
2	PT BCA Finance	Audit	Rp1,200,000,000.00
3	PT BCA Sekuritas	Audit	Rp400,000,000.00
		AUP on the Reconciliation of the Securities Sub-ledger[2)]	Rp50,000,000.00
		NAAE MKBD [2)]	Rp65,000,000.00

Note:
1) Excluding VAT.
2) Included in the audit fees.
Based on IESBA (International Ethics Standards Board for Accountants) disclosure requirements.

4. Non-Audit Services Provided by the PAF and PA

In 2025, PwC Indonesia also provided non-audit services to BCA as follows:

No.	Services Performed in 2025	Reward Value[1)]
1	Custodian AUP (Agreed-Upon Procedures) [2)]	Rp51,250,000.00
2	AUP VoNB Sharing for AIA (AUP for AIA, with BCA as the informed party)	Rp185,000,000.00

Note:
1) Excluding VAT.
2) Included in the audit fees.

5. Historical PAF and PA conducting Audits

Information regarding the PAF and PAconducted audits for BCA since 2017 is as follows:

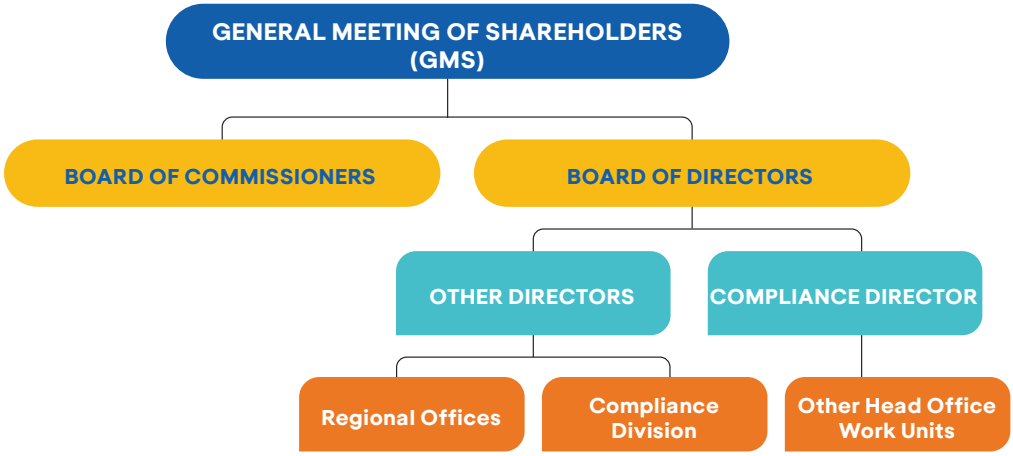
Year	PAF	PA
2025	KAP Rintis, Jumadi, Rianto & Rekan (a member firm of the PwC global network)	Eddy Rintis
2024	KAP Rintis, Jumadi, Rianto & Rekan (a member firm of the PwC global network, formerly known as KAP Tanudiredja, Wibisana, Rintis & Rekan)	M. Jusuf Wibisana
2023		Lucy Luciana Suhenda
2022		Jimmy Pangestu
2021		Jimmy Pangestu
2020		Jimmy Pangestu
2019		Lucy Luciana Suhenda
2018		Lucy Luciana Suhenda
2017		Lucy Luciana Suhenda

COMPLIANCE FUNCTION

In performing the compliance function as regulated in OJK Regulation No. 46/POJK.03/2017 concerning the Implementation of the Compliance Function for Commercial Banks, BCA has established the Compliance Division (DCP). This division operates under the Compliance Director as an independent work unit, free from the influence of other business units. Furthermore, as the Main Entity in the BCA Financial Conglomeration and in order to implement Integrated Governance for the Financial Conglomeration, BCA has incorporated an Integrated Compliance Function within the DCP organizational structure.

1. DCP Organization Structure

The organization structure of DCP was established based on the Board of Directors Decision No. 247/SK/DIR/2022 dated December 28, 2022. The DCP is led by the Head of Compliance Division, whose appointment has been reported to the OJK. The DCP reports directly to the Compliance Director. The nomination and appointment of the Compliance Director have fulfilled all applicable requirements and were conducted through the process stipulated by the OJK.



2. DCP Responsibilities

The responsibilities of DCP are as follows:

- Monitoring BCA's compliance level in fulfilling the regulations of OJK, BI, PPATK, and other regulators. This includes ensuring the BCA's policies, regulations, systems, procedures, and business activities align with the regulatory requirements.
- Coordinating the implementation of Anti-Money Laundering, Prevention of Financing for Terrorism, and Prevention of Financing for Proliferation of Weapons of Mass Destruction (AML, CFT, and CPF) programs, including the responsibility to conduct risk assessments for Money Laundering (ML), Financing for Terrorism (TF), and the Proliferation of Weapons of Mass Destruction (PWMD) in accordance with regulatory provisions.
- Implementing the Gratification control function within the BCA environment.

3. Integrated Compliance Function

In the framework of implementing Integrated Governance as per OJK Regulation No. 18/POJK.03/2014 concerning the Implementation of Integrated Governance for Financial Conglomerates, BCA, as the Main Entity of the BCA Financial Conglomerate, has incorporated an integrated compliance function within the DCP organizational structure. The primary task of this function is to monitor and evaluate the implementation of the compliance function and compliance levels at each Financial Services Institution (LJK) within the BCA Financial Conglomerate, including the implementation of AML, CFT, and CPF programs.

In ensuring the implementation of BCA's compliance function, the Board of Directors and Board of Commissioners also exercise active oversight through methods such as approving policies and procedures, periodic reporting, requesting explanations, and holding meetings.

4. Implementation of the Compliance Function in 2025

Throughout 2025, the DCP carried out its functions as follows:

a. Promoting a Compliance Culture:
   - Disseminating/informing the Board of Directors, Board of Commissioners, and work units of new regulatory provisions.
   - Providing regulatory information from OJK, BI, PPATK, and other laws and regulations on the BCA portal site, accessible to all work units.
   - Involving DCP personnel in various training sessions, seminars on regulatory socialization, and risk management certifications, including active participation in the Banking Compliance Director Communication Forum (FKDKP) working groups.
   - Performing a consultative function regarding the implementation of prevailing regulations by providing advice/responses to inquiries from work units or branches.

b. Ensuring Policies, Systems, Procedures, and Business Activities comply with regulations:
   - Identifying compliance risk sources.
   - Conducting gap analyses, analyzing the impact of new regulations on BCA's operations, and proposing adjustments to internal manuals, policies, and procedures.
   - Developing a Compliance Matrix Diary as a monitoring tool to maintain commitment to regulatory reporting obligations.
   - Reviewing and providing opinions to ensure compliance with the applicable regulations regarding:
     - » Plans for new products and activities.
     - » Drafts of internal regulations to be issued.
     - » Compliance regarding corporate credit disbursement.
     - » Documents related to capital injection plans.
   - Conducting compliance testing on the implementation of regulations at Branch Offices and Regional Offices, in collaboration with Branch Internal Supervisors and Regional Internal Supervisors.
   - Monitoring compliance levels with applicable regulatory provisions related to prudential banking principles, namely:
     - » Minimum Capital Adequacy Requirement (KPPM)
     - » Minimum Statutory Reserve (GWM)
     - » Macroprudential Liquidity Buffer (PLM)
     - » Net Open Position (PDN)
     - » Maximum of Legal Lending Limit (BMPK)
     - » Non-Performing Loan (NPL) Net
     - » Macroprudential Intermediation Ratio (RIM)
     - » Liquidity Coverage Ratio (LCR)
     - » Net Stable Funding Ratio (NSFR)
     - » Macroprudential Inclusive Financing Ratio (RPIM)
   - Monitoring the imposition of sanctions/fines from regulators.
   - Conducting compliance risk assessments and preparing quarterly Compliance Risk Profile Reports to manage compliance risk.
   - Preparing Quarterly Compliance Monitoring Reports submitted to the Board of Directors and Commissioners.
   - Coordinating with work units for risk-based Bank Soundness Level assessments.
   - Collaborating with the Environmental, Social & Governance (ESG) Subdivision regarding the implementation of BCA Governance and Integrated Governance within the BCA Financial Conglomerate.
   - Utilizing Information Technology, known as Regulatory Technology (RegTech), to increase efficiency and effectiveness in managing regulatory provisions and maintaining an up-to-date regulatory database.

c. Ensuring BCA's compliance with commitments made to regulators:
   - Monitoring BCA's commitments to OJK, BI, and other regulators together with the Internal Audit Division (DAI).
   - Monitoring and following up on requests for information/data by OJK, BI, and other regulators in the context of bank supervision.

d. Implementing the Gratification control function:
   - Formulating policies and procedures for gratification control.
   - Coordinating socialization activities on gratification control regulations for all BCA employees and stakeholders.
   - Receiving and administering gratification reports from BCA employees.

- Submitting periodic reports on the implementation of gratification control to the Board of Directors, at least once a year.
- Detailed disclosure of the Anti-Corruption and Gratification Control Policy can be found on page 385 of this Annual Report.

e. Monitoring and evaluating the compliance function (Integrated/Subsidiaries):
- Preparing Integrated Compliance Reports for the Board of Directors and Board of Commissioners.
- Coordinating with work units for risk-based Consolidated Bank Soundness Level assessments.
- Reviewing and providing opinions to ensure compliance with regulatory provisions regarding BCA's Synergy Cooperation plans with Subsidiaries.
- Coordinating with Subsidiary Compliance PICs to prepare the Integrated Compliance Risk Profile every semester.
- Communicating with Subsidiaries within the scope of the compliance function implementation.

5. Compliance Indicators for 2025

The compliance indicators for 2025, reflecting BCA's commitment and level of adherence to applicable laws and regulations, are as follows:

Table of Compliance Indicators for 2025

No.	Compliance Indicator	Applicable Provisions	BCA Achievement	Description
1	Minimum Capital Adequacy Requirement (KPPM)	Min. 14% up to <15%	29.76%	Complied with the applicable provisions
2	Non-Performing Loan (NPL) Net	Max. 5%	0.67%	
3	Maximum of Legal Lending Limit (BMPK)	Max. 10% of total capital	5.46%	
4	Minimum Statutory Reserve (GWM) Rupiah	Min. 4,6%	5.61%	
5	Macroprudential Liquidity Buffer (PLM)	Min. 4%	33.54%	
6	Minimum Statutory Reserve (GWM) Foreign Currency	Min. 4%	4.27%	
7	Net Open Position (PDN)	Max. 20%	0.08%	
8	Liquidity Coverage Ratio (LCR)	Min. 100%	310.8%	
9	Macroprudential Intermediation Ratio (RIM)	84% - 94%	78.79%	In accordance with RIM's description below[1)]
10	RIM Current Account	Min. according to the provisions	1.00%	In accordance with RIM's description below[1)]
11	Net Stable Funding Ratio (NSFR)	Min. 100%	158.77%	Complied with the applicable provisions
12	Macroprudential Inclusive Financing Ratio (RPIM)	Min. 21.75%	22.75%	

Note:
1) BCA's Macroprudential Intermediation Ratio (RIM) for December 2025 is lower than the lower limit of the Target RIM set by BI at 84% in PADG No. 23 of 2025 dated October 20, 2025 concerning the Macroprudential Intermediation Ratio and Macroprudential Liquidity Buffer for Conventional Commercial Banks, Islamic Commercial Banks, and Islamic Business Units, so that BCA is required to form a RIM Current Account in Rupiah based on the calculation between the Lower Disincentive Parameter and the difference between BCA's RIM and the Target RIM against Rupiah DPK.

Based on PADG No. 23 of 2025 dated October 20, 2025 concerning Macroprudential Intermediation Ratios and Macroprudential Liquidity Buffers for Conventional Commercial Banks, Sharia Commercial Banks, and Sharia Business Units, the Lower Disincentive Parameter related to RIM compliance for Banks with RIM conditions of <84%, NPL <5%, and KPMM >19% is set at 0.15.

6. Anti-Money Laundering, Counter-Terrorism Financing, and Prevention of Financing for the Proliferation of Weapons of Mass Destruction (AML, CTF, and PFPWMD) Programs

BCA is committed to implementing Anti-Money Laundering, Counter-Terrorism Financing and Prevention of Financing for the Proliferation of Weapons of Mass Destruction (AML, CTF, and PFPWMD) programs in accordance with OJK Regulation No. 8 of 2023 concerning Implementation of Anti-Money Laundering Programs, Prevention of Terrorism Financing, and Prevention of Funding for the Proliferation of Weapons of Mass Destruction in the Financial Services Sector. Throughout 2025, the following activities were carried out in connection with the implementation of the AML, CTF, and PFPWMD programs:

- providing periodic reports to the Board of Directors and Board of Commissioners on the implementation of the AML, CTF, and PFPWMD.
- monitoring suspicious financial transactions with a web-based application called STIM (Suspicious Transaction Identification Model), as well as developing and improving the application system with the latest technology and updating parameters to detect suspicious transactions.

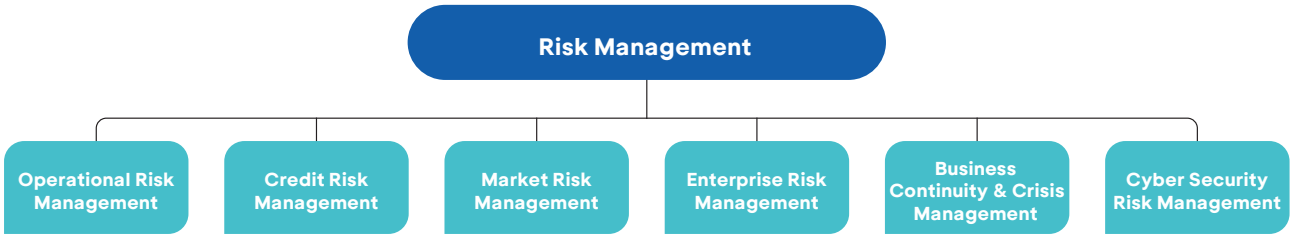
- coordinating the implementation of updating customer data by setting targets and monitoring their achievement.
- screening customer and transaction data against watchlists published by competent authorities, such as the List of Suspected Terrorists and Terrorist Organizations (DTTOT), List of Financing for the Proliferation of Weapons of Mass Destruction, The Office of Foreign Assets Control (OFAC) List, United Nations (UN) List, and European Union (EU) List, when opening an account and when the watchlist list changes.
- identifying and assessing risks associated with the implementation of APU, PPT, and PFPWMD using a risk-based approach, considering customer, country or geographic area, product and service, and distribution network factors.
- in collaboration with Branch Internal Supervisors, conducting compliance tests on the implementation of AML, CTF, and PFPWMD at Branch Offices.
- reporting suspicious financial transactions, cash financial transactions, and financial transactions transferring funds to and from abroad, as well as submitting data to the Financial Transaction Reporting and Analysis Center (PPATK) through the Integrated Service User Information System (SIPESAT) and the Information System for Suspected Terrorism Financing (SIPENDAR).
- ongoingly increasing understanding of AML, CTF, and PFPWMD by holding training and socialization through classroom training, online training, e-learning, and virtual/hybrid events, as well as internal forums such as Regional Coordination Meetings and Coordination Meetings of Heads of Branch Operations and Service Operations Forum.
- developing training materials for the Implementation of AML, CTF, and PFPWMD.
- reviewing and providing feedback on new product and activity plans, as well as draft internal regulations to be issued, to ensure compliance with applicable AML, CTF, and PFPWMD provisions.
- participating in activities organized by regulators, including the implementation of:
  a. PPATK's Financial Integrity Rating (FIR) 2025;
  b. The 2025 Pilot Assessment for the Performance Effectiveness Index of the AML-CFT Regime;
  c. The 2025 National Risk Assessment (NRA) for Money Laundering, Terrorism Financing, and the Financing of Proliferation of Weapons of Mass Destruction;
  d. PPATK's 2025 Risk-Based Mentoring Program (Promensisko) regarding Cybercrime.

RISK MANAGEMENT SYSTEM

BCA maintains an effective risk management system and internal control system tailored to the objectives, business policies, size, and complexity of BCA's business activities. The Board of Commissioners and Directors of BCA are responsible for the integrated implementation of risk management and internal control systems across BCA and its Subsidiaries.

In the implementation of risk management, BCA is guided by regulatory requirements and international best practices.

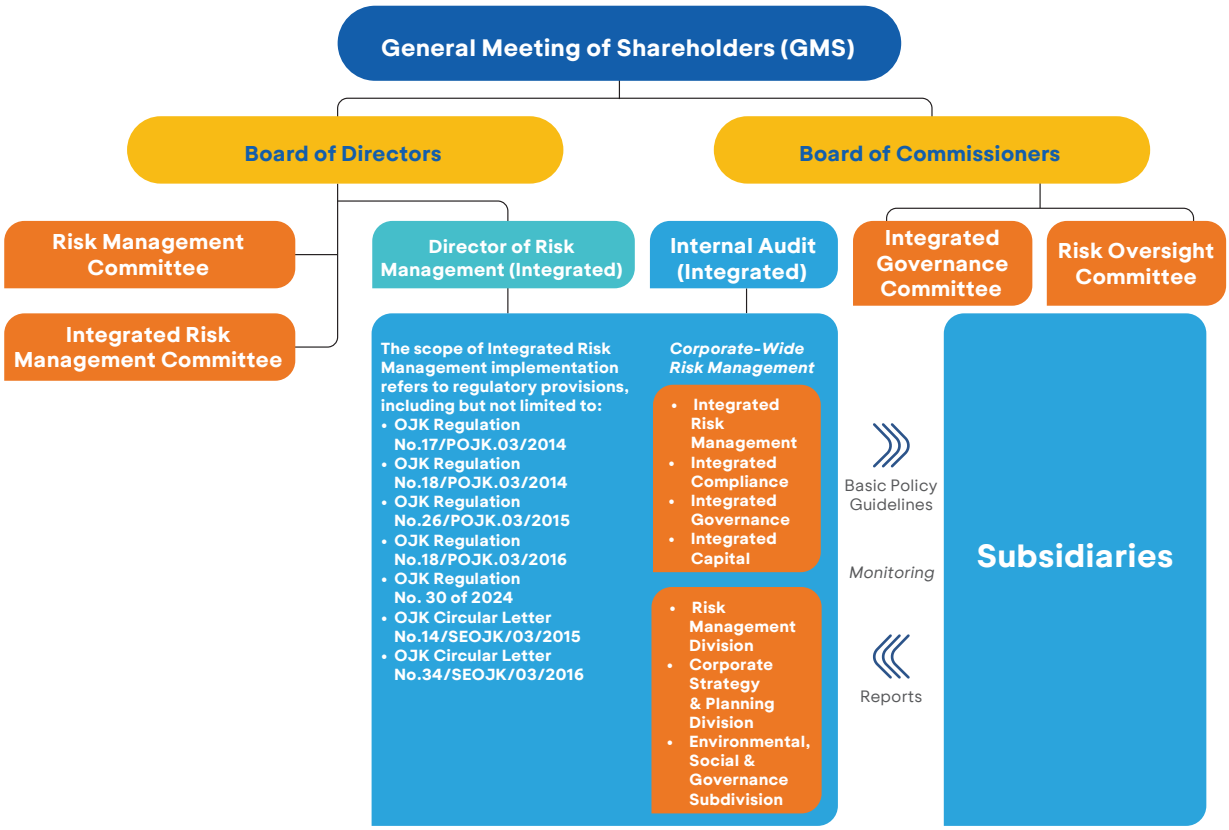
Risk Management Organization Structure



Risk Management System Overview

In managing risks, BCA has implemented an integrated Risk Management Framework. This framework serves as a means for establishing strategies, organization, policies, and procedures, as well as risk management infrastructure to ensure all risks faced by BCA are identified, measured, monitored, controlled, and reported accurately.

Risk Management System Framework



The BCA and Integrated risk management implementation framework illustrates a risk management process and framework possessing interconnections and mutual relations between the Board of Commissioners, the Board of Directors, supporting committees under the Board of Commissioners and Directors, and between work units in BCA and its Subsidiaries.

BCA's risk management implementation includes:
- Active Oversight by the Board of Commissioners and Directors
- Adequacy of Risk Management Policies and Procedures, as well as Risk Limit Setting
- Adequacy of Risk Identification, Measurement, Monitoring, and Control Processes, as well as Risk Management Information Systems
- Comprehensive Internal Control Systems

Full details on the implementation of BCA's risk management are presented on page 95 of the Business Support Review section in this Annual Report.

Risk Types and Their Management

Referring to OJK Regulation No. 18/POJK.03/2016 regarding the Implementation of Risk Management for Commercial Banks, BCA manages 8 (eight) types of risk. In accordance with OJK Regulation No. 17/POJK.03/2014 regarding the Implementation of Integrated Risk Management for Financial Conglomerates, there are 2 (two) additional risk types managed by BCA as the Main Entity of the BCA Financial Conglomerate (KK BCA), namely:

The risk types faced by BCA on both an individual and integrated basis consist of:
- Credit Risk
- Market Risk
- Liquidity Risk
- Operational Risk
- Legal Risk
- Reputation Risk
- Strategic Risk
- Compliance Risk
- Intra-group Transaction Risk
- Insurance Risk

To mitigate risks in supporting the implementation of risk management at BCA, the management of each risk type is presented in full on page 98 of the Business Support Review section in this Annual Report.

Review/Review Results on Risk Management System Effectiveness

Based on self-assessment results, BCA's individual and integrated risk profile ratings with Subsidiaries in 2025 were "low to moderate."

These risk profile ratings resulted from the assessment of 10 (ten) risk types with the following risk level ratings:
- Risks possessing a "low" risk level rating are Market Risk, Liquidity Risk, Legal Risk, and Intra-Group Transaction Risk.

- Risks possessing a "low to moderate" risk level rating are Credit Risk, Operational Risk, Reputation Risk, Strategic Risk, Compliance Risk, and Insurance Risk.

This "low to moderate" risk profile rating was achieved as BCA and its Subsidiaries have implemented risk management processes effectively and efficiently across all activities.

- BCA and integrated inherent risk trends remain stable due to the projected absence of significant inherent risk changes. The macroeconomic conditions in the upcoming period are expected to avoid adverse impacts on BCA. This is further supported by the synergy and coordination of Government and Bank Indonesia policies to encourage higher economic growth aligned with national economic capacity. In line with these conditions, KK BCA continues its efforts to maximize business performance and achievement while managing risks across all business activities based on prudential principles.
- The quality of integrated risk management implementation will remain strong. This is due to KK BCA having established an Integrated Risk Management Framework consisting of strategy, organization, policies, and procedures, as well as risk management infrastructure. Furthermore, the conglomerate continuously conducts reviews of risk management in all activities to ensure all risks faced by KK BCA are identified, measured, monitored, controlled, and reported correctly.

Risk management policies of BCA and its Subsidiaries are constantly updated in accordance with regulatory requirements, the direction of the latest Basel implementation developments, prudential banking principles, and international best practices. In conducting its business, KK BCA always considers economic situations and conditions as well as developments in banking and non-bank financial institutions.

Statement of the Board of Directors and the Board of Commissioners on the Adequacy and Review of Risk Management System Effectiveness

BCA has conducted an evaluation of the risk management system in 2025 where:

- The Board of Directors evaluated the effectiveness of the risk management system at BCA through periodic reviews of risk management policies and procedures, the adequacy of risk management information systems, risk exposure reports, and the assessment of BCA individual and Integrated risk profiles.
- The Board of Commissioners, assisted by the Risk Oversight Committee, conducted oversight and evaluation of the risk management system implementation carried out by the Board of Directors.

Based on the evaluation and oversight results, the Board of Commissioners considers the risk management system at BCA to be adequate and effectively operational.

INTERNAL CONTROL SYSTEM

The internal control system is a monitoring mechanism established by BCA management on an ongoing basis, tailored to the objectives, size, and complexity of BCA's business activities. The implementation of BCA's internal control system is guided by OJK Circular Letter No.35/SEOJK.03/2017 dated July 7, 2017, concerning the Standard Guidelines for Internal Control Systems for Commercial Banks.

The objectives of implementing an effective internal control system are to ensure:

1. Compliance with laws and regulations as well as applicable internal policies/regulations.
2. Availability of complete, accurate, useful, and timely financial and management information required for sound and accountable decision-making.
3. Efficiency and effectiveness of BCA's business activities.
4. Effectiveness of the risk culture across the entire BCA organization.

Internal Control System Framework

BCA implements a three lines model framework to support reliable risk management and governance. The implementation of the three lines model principles at BCA is as follows:

1. First Line

The first line is responsible for providing products and services to customers, including managing the associated risks.

2. Second Line

The second line plays a role in providing support related to risk management, including responsibility for enterprise risk management. The second line roles are performed by the Compliance Director, Risk Management Director, Risk Management Division (MRK), Compliance Division (DCP), and the Operation Strategy and Development Group (GPOL).

3. Third Line

The third line role is performed by the Internal Audit Division (DAI) to strengthen the Company's ability to create, protect, and sustain BCA's value. This is achieved by providing independent, risk-based, and objective assurance, advice, insight, and foresight. Additionally, DAI acts as a strategic partner to management in establishing BCA as a sound banking institution by assessing the adequacy and effectiveness of governance processes, risk management, and the Company's internal controls. DAI communicates its audit reports to the President Director, the Board of Commissioners, and the Audit Committee.

In fulfilling their roles, all lines maintain regular communication and collaboration, contributing to the creation and preservation of value aligned with stakeholders' interests.

The Board of Commissioners and its subordinate committees are responsible for overseeing the implementation of internal controls and ensuring, among other things:

- The existing structures and processes are adequate and available for the implementation of internal controls as part of effective governance.
- The organization's objectives and activities are aligned with the interests of stakeholders.

Key Components of the Internal Control System

BCA's Internal Control is comprised of 5 (five) key components in line with the Internal Control Integrated Framework developed by The Committee of Sponsoring Organizations of the Treadway Commission (COSO), as follows:

1. **Management Oversight and Control Culture**
   The Board of Directors and the Board of Commissioners, in accordance with their respective roles, are responsible for creating a control culture. The Board of Directors has established the structure and maintained an effective internal control system, ensuring the system operates securely and reliably. This has been achieved through the issuance of the BCA Internal Control System Standard Guidelines, as well as various operational policies and procedures.

   The Board of Commissioners performs an oversight function and assesses the adequacy of internal controls through its subordinate committees, namely the Audit Committee, the Risk Oversight Committee, and the Integrated Governance Committee. The Audit Committee assists the Board of Commissioners in overseeing matters related to financial reporting, the internal control system, the performance of internal and external audit functions, the implementation of Good Corporate Governance (GCG), and compliance with applicable laws and regulations.

2. **Risk Identification and Assessment**
   BCA has established internal control mechanisms embedded within each work unit. This is supported by the Board of Directors' role in identifying, analyzing, and assessing risks faced by BCA to ensure the achievement of set targets. This role is implemented by the Risk Management Division (MRK), which ensures BCA and its Subsidiaries implement risk mitigation correctly on an integrated basis through the identification, measurement, monitoring, control, and reporting of risks in accordance with the risk management framework, while maintaining readiness for emergency situations threatening business continuity.

   BCA conducts comprehensive risk identification and assessment covering credit, market, liquidity, operational, legal, reputation, strategic, compliance, insurance, and intra-group transaction risks. Furthermore, BCA consistently performs Risk Control Self-Assessments (RCSA) to review operational risks inherent in the core functions of each work unit.

3. **Control Activities and Division of Duties**
   Based on the established internal control framework and components, BCA implements internal controls to ensure the adequacy of financial controls, operational effectiveness and efficiency, and compliance with applicable laws and regulations. Additionally, the establishment of policies, manuals, and operational procedures serves as a guide for tasks implementation and the division of duties within each work unit, ensuring the individuals do not have the opportunity to commit errors or irregularities in their duties.

   Monitoring and testing of these duties and functions are conducted by MRK and the Internal Audit Division (DAI) as independent units in the second and third lines, respectively. DAI's Assessment Reports on the adequacy and effectiveness of governance, risk management, and internal control processes are submitted to the Board of Directors, the Board of Commissioners, and the Audit Committee.

   The implementation of internal control includes, among others:

   a. **Financial Control**
      To ensure the successful implementation of strategic plans supporting BCA's development, the Bank has implemented the following:
      1) The Board of Directors has formulated—and received approval from the Board of Commissioners for—strategic plans and the Annual Business Plan and Budget (RKAT), documented in the Bank's Business Plan (RBB) as a three-year business strategy blueprint distributed to relevant officials for implementation.
      2) Strategy determination takes into account the impact of strategic risk on BCA's capital, including projections for capital and the Minimum Capital Adequacy Requirements (KPMM).
      3) The Board of Directors actively discusses, provides input, and monitors internal conditions and external factors influencing directly or indirectly the BCA's business strategy.
      4) BCA has conducted financial control processes for both the Bank and the BCA Financial Conglomerate to monitor performance achievements periodically through the Corporate Strategy and Planning Division to enhance the growth of BCA and its Subsidiaries.
      5) BCA has ensured all accounting policies and standards are updated periodically in accordance with applicable laws and regulations.

   b. **Operational Control**
      To support comprehensive operational risk control, BCA has implemented the following:

1) Establishing an organizational structure, including:
   - Division of duties to prevent conflicts of interest.
   - Supervisors tasked with overseeing internal control operations.
   - Internal Oversight units responsible for ensuring internal control implementation in operational work units.
   - An independent DAI to evaluate the adequacy and effectiveness of governance, risk management, and internal control processes for both BCA and the BCA Financial Conglomerate.
   - MRK and Compliance Division (DCP) units of which remain independent of risk-taking units.
   - An Anti-Fraud Bureau to enhance the effectiveness of the Anti-Fraud strategy across all company activities.
2) Every operational banking transaction at BCA is governed by work procedures documented in operating manuals to ensure the operational risks are well-mitigated.
3) Implementing a staff rotation policy.
4) Setting limits and authority for officers in performing transactions.
5) Establishing policies, standards, and procedures for information security management systems required to protect assets related to the administration and use of IT.
6) Evaluating the results of Disaster Recovery Plan (DRP) reviews and testing.
7) Establishing policies and procedures regarding the use of IT service providers.

c. Compliance with Applicable Laws and Regulations

In ensuring BCA's compliance with prevailing laws and regulations, the Bank has implemented the following:

1) BCA is committed to complying with applicable laws and taking steps to rectify risk weaknesses if they occur.
2) BCA has established an independent Compliance Division (DCP), which is responsible for monitoring the integrated compliance of BCA and its Subsidiaries.
3) BCA has:
   - Monitored reporting compliance to BI/OJK/ other regulators;
   - Submitted BCA compliance reports, including AML and CFT Program Implementation Reports, to the OJK every 6 (six) months;
   - Submitted Prudential Regulation Compliance Monitoring Reports, including AML and CFT implementation, to the Board of Commissioners and Directors every 3 (three) months.
4) The Compliance Risk Management Strategy involves a policy of continuous compliance through proactive prevention (ex-ante) to minimize violations and curative actions (ex-post) for improvement.

d. Accounting, Information, and Communication Systems

BCA has established adequate accounting, information, and communication systems to support the identification of potential issues and serve as a means for information exchange in fulfilling duties and responsibilities. The existing accounting system generates accurate, precise, and consistent financial information, as BCA adheres to accounting policies aligned with applicable principles and regulations, supported by an effective recording system and well-documented reconciliation processes. Information systems are continuously developed in line with banking business and technological advancements to support all of BCA's operational activities. Furthermore, BCA maintains communication with external parties, such as regulators and shareholders, and has implemented a whistleblowing system.

BCA has also conducted reviews by independent parties to ensure its information systems provide data and information regarding business activities, financial conditions, and risk management implementation of which are compliant, accurate, current, timely, and accessible to relevant parties. These are reported consistently to support the duties of the Board of Directors and the Board of Commissioners.

5. Monitoring Activities and Corrective Actions for Irregularities

BCA performs continuous monitoring of the overall effectiveness of internal control implementation. Monitoring serves as a periodic evaluation, conducted by both operational work units and DAI. Any internal control weaknesses identified by operational units (risk-taking units), DAI, or other parties are reported in a timely manner to the relevant Officials and/or the Board of Directors for follow-up.

DAI also conducts reviews or other adequate monitoring steps regarding the implementation of audit follow-ups. It promptly reports to the Board of Commissioners, the Audit Committee, and the President Director if weaknesses remain uncorrected or if recommendations for corrective actions have not been addressed.

Evaluation of the Internal Control System

The Board of Directors is responsible for ensuring the proper implementation of the internal control system to achieve BCA's objectives. The Board of Commissioners, assisted by the Audit Committee, Risk Oversight Committee, and Integrated Governance Committee, is also responsible for overseeing the administration of the internal control system at BCA.

In evaluating the adequacy and effectiveness of BCA's internal control system throughout 2025, the following monitoring and corrective activities were performed:

1. BCA conducted continuous evaluation and monitoring of the overall effectiveness of internal control implementation, including adjustments for changes in internal and external conditions affecting the achievement of BCA's objectives.
2. BCA prioritized the monitoring of its key risks as part of daily activities, including periodic evaluations to detect and prevent the emergence of new risks by operational units, risk monitoring units, and DAI.
3. DAI independently and objectively evaluated the adequacy and effectiveness of the internal control system through risk-based audit activities. The results of these evaluations and follow-ups were reported to the Board of Commissioners, the Audit Committee, and the Board of Directors.

Statement of the Board of Commissioners on the Adequacy and Effectiveness of the Internal Control System

Based on the results of the review and discussions with the Audit Committee on the evaluation reports submitted by management, the Board of Commissioners assesses the BCA's internal control system is adequate and functioning effectively.

Report on Internal Control over Financial Reporting Process

BCA is committed to maintaining the integrity of its Financial Reporting in accordance with the provisions of Financial Services Authority Regulation No. 15 of 2024 dated October 2, 2024 concerning the Integrity of Bank Financial Reporting. To this end, the Board of Directors has:

- Issued Board of Directors' Decree No. 240/SK/DIR/2024 dated December 30, 2024, concerning the Integrity of Bank Financial Reporting.
- Developed and established policies and procedures aimed at ensuring the truth, accuracy, and transparency of Financial Information and Financial Statements, as well as ensuring the Financial Statements are prepared in accordance with financial accounting standards and Financial Services Authority regulations regarding the recording of financial transactions.
- Ensured the effective implementation of internal control policies and procedures within the Bank's financial reporting process.
- Appointed the Anti-Fraud Bureau, responsible for preventing fraud or manipulation within the Bank's Financial Information and/or Financial Statements.
- Provided information systems supporting financial reporting in accordance with financial accounting standards and Financial Services Authority regulations regarding the recording of financial transactions.

Statement of the Board of Directors on the Adequacy and Effectiveness of the Internal Control System over the Bank's Financial Reporting Process

BCA has designed and established policies and procedures that provide reasonable assurance regarding the effectiveness of internal controls in the financial reporting process, and evaluates their implementation in accordance with applicable regulations, in order to prepare and present financial statements that are free from material misstatement.

In accordance with BCA's Financial Statements for the fiscal year ended December 31, 2025, the Board of Directors of BCA states that:

1. The Board of Directors of BCA is responsible for:
   - The preparation and the presentation of the Financial Information and Financial Statement;
   - Compliance of the preparation and presentation of the Financial Statement with financial accounting standards and the provisions of Financial Services Authority regarding financial transactions record;
   - Completeness and accuracy of the contents of the Financial Statement; and
   - Implementation of internal control over BCA's financial reporting.
2. The Board of Directors of BCA has conducted an evaluation and assessment of the Financial Statement for the fiscal year ended December 31, 2025, in accordance with the criteria set out in the Circular Letter of the Financial Services Authority Number 35/SEOJK.03/2017 concerning Standard Guidelines of Internal Control System for Commercial Banks and Internal Control Framework issued by the Committee of Sponsoring Organizations of the Treadway Commission (COSO), with the result that BCA's internal control over financial reporting has been implemented effectively, and the Financial Statement is presented fairly, in all material aspects.

IMPLEMENTATION OF THE ANTI-FRAUD STRATEGY

1. Introduction

BCA has an Anti-Fraud Strategy Implementation Guideline as last updated through the Board of Directors' Decision No. 009/SK/DIR/2025 dated January 20, 2025 concerning Adjustments to the Anti-Fraud Strategy Policy (hereinafter referred to as the "Anti-Fraud Strategy Implementation Guideline"). The Anti-Fraud Strategy Implementation Guideline refers to OJK Regulation No. 12 of 2024 concerning the Implementation of Anti-Fraud Strategies for Financial Services Institutions.

The Anti-Fraud Strategy Implementation Guidelines demonstrate BCA management's commitment to preventing fraud by implementing an effective and sustainable fraud control system. This fraud control system guides BCA in determining steps to prevent, detect, investigate, and monitor fraud incidents.

In accordance with the OJK regulation, BCA defines fraud as an intentional act of deviation and/or omission carried out to deceive, cheat, or manipulate BCA, customers, or other parties, which occurs within the BCA environment and/or uses BCA facilities, thereby causing BCA, customers, or other parties to suffer losses and/or the perpetrator of fraud and/or other parties to gain direct or indirect benefits.

Types of acts classified as fraud are:
1) Corruption, includes:
   a. conflicts of interest detrimental to BCA and/or customers;
   b. bribery;
   c. unauthorized receipts; and/or
   d. extortion;
2) Misappropriation of assets, includes:
   a. misappropriation of cash;
   b. misappropriation of inventory; and/or
   c. misappropriation of other assets;
3) Financial statement fraud includes:
   a. overstating net assets and/or net income; or
   b. understating net assets and/or net income;
4) Fraud;
5) Leakage of confidential information;
6) Other actions that may be equated with fraud in accordance with statutory regulations.

In developing and implementing an effective Anti-Fraud Strategy, BCA has considered the following:
1) internal and external environmental conditions;
2) complexity of business activities;
3) type of fraud;
4) risk of fraud; and
5) adequacy of required resources.

In order to support the implementation of the Anti-Fraud Strategy, BCA has established an Anti-Fraud Bureau tasked with implementing the Anti-Fraud Strategy at BCA. The Anti-Fraud Bureau is independent and reports to the Director of Risk Management. The Anti-Fraud Bureau has a line of communication and reports to the Board of Commissioners and maintains a line of coordination with the Head of Risk Management Division.

2. Objectives

The implementation of the Anti-fraud policy at BCA aims to:
- Foster an Anti-Fraud culture throughout the BCA organization.
- Increase awareness and concern for fraud risks in BCA operations.
- Remind BCA operational personnel to always comply with applicable procedures and regulations.

Pillars and Implementation of the Anti-Fraud Strategy



The Anti-fraud Strategy consists of four pillars as follows:

1. **Prevention**
   Contains tools to reduce the potential risk of fraud, which at a minimum includes anti-fraud awareness (such as the preparation and dissemination of an anti-fraud declaration, employee awareness programs, customer awareness programs), vulnerability identification, and "know your employee" procedures.
2. **Detection**
   Contains tools to identify and detect fraud incidents in BCA's business activities, which at a minimum include whistleblowing policies and mechanisms, surprise audits, and a surveillance system.
3. **Investigation, Reporting, and Sanctions**
   Contains steps for investigations, reporting systems, and the imposition of sanctions for fraud incidents, which at a minimum include investigation, reporting, and the imposition of sanctions.
4. **Monitoring, Evaluation, and Follow-up**
   Contains steps to monitor, evaluate, and follow-up on fraud, which at a minimum include monitoring, evaluation, and follow-up.



3. Implementation and Internalization Anti-Fraud Declaration

In line with BCA's commitment to implementing the Anti-Fraud Strategy, BCA has formulated an Anti-Fraud Declaration which states the management's commitment to implementing a "Zero Tolerance" policy toward fraud. This is achieved through the effort of building strong pillars to continuously prevent, detect, investigate, and monitor existing fraud risks, indications, and incidents.

The content of BCA's Anti-fraud Declaration (based on the Board of Directors' Decision No. 127/SK/DIR/2025 dated July 11, 2025, regarding the Anti-Fraud Declaration and Integrity Pact) is as follows:

"In order to strengthen the internal control system, the implementation of Good Corporate Governance, and as a further implementation of the Financial Services Authority Regulation on the Implementation of Anti- Fraud Strategies for Financial Services Institutions, PT Bank Central Asia Tbk hereby commits to:

a. *Conduct business fairly, honestly, and transparently;*
b. *Avoid doing business with third parties who were not committed in accordance with the Company's policy; and/or*
c. *Provide consequences for violation toward policies and commitments.*

Let all levels of the BCA organization, customers, and work partners collaborate to create an anti-fraud culture and manifest a fraud free and safe BCA."

Socialization and Anti-Fraud Training

Socialization

BCA continuously strives to increase the awareness and vigilance of its employees against fraudulent acts. These efforts are conducted through Anti-Fraud related socialization, including digital posters and Anti-Fraud Awareness videos. BCA employees are also required to sign the Integrity Pact annually by accessing the Integrity Pact document on BCA's internal portal.



Training

BCA continuously strives to increase the awareness and vigilance of its employees against fraudulent acts through Anti-Fraud awareness programs, including e-learning, Anti-Fraud Awareness tutorial classes for trainees to enhance operational control, and more.

All BCA employees are required to participate in the Anti-fraud Awareness e-Learning, which can be accessed through the internal MyBCA portal or Mobile Learning.

Anti-Fraud Training Data in 2025 and 2024

Media	2025	2024
e-learning	35,559 participants	35,299 participants

4. Internal Fraud Violation Data for 2025

The disclosure of deviations (internal fraud) is carried out based on the OJK Regulation concerning the Implementation of Governance for Commercial Banks and Chapter XXIII item 5 of OJK Circular Letter No. 14/SEOJK.03/2025 concerning the Implementation of Governance for Commercial Banks. The report on these deviations consists of the form of deviation (internal fraud), specifically fraud committed by members of the Board of Directors, members of the Board of Commissioners, permanent employees, non-permanent employees (honorary staff), and/or outsourced personnel. The nominal amount of deviations disclosed are those exceeding Rp100,000,000.00 (one hundred million Rupiah).

Table of Data on Fraud Violations Committed by Management, Permanent, and Non-Permanent Employees

Deviation in 1 year	Member of the Board of Directors and Member of the Board of Commissioners		Permanent Employee		Non-Permanent Employees and Outsourced Workers	
	2025	2024	2025	2024	2025	2024
Total Fraud	-	-	**2**	3	**3**	3
Resolved	-	-	**1**	2	**1**	3
In the process of being resolved internally at BCA	-	-	**1**	1	-	-
Yet to be resolved	-	-	-	-	-	-
Has been followed up through legal process	-	-	-	-	**2**	-

5. Reporting

BCA submits the Anti-fraud Strategy Implementation Report to OJK semi-annually and an Incidental Report in the event of a fraud incident with a significant impact that could disrupt BCA's operational activities, as a form of monitoring the implementation of the Anti-fraud Strategy.

WHISTLEBLOWING SYSTEM

BCA has maintained and implemented a Whistleblowing System (violation reporting system) since 2013. The Whistleblowing System is a reporting channel that can be used by both internal and external parties of BCA to report fraudulent acts or violations committed by perpetrators within BCA's internal environment.

1. Objectives of the Whistleblowing System

Implementation of the whistleblowing system at BCA aims to:

- Raise awareness among stakeholders (employees, customers, and others) to report fraudulent acts or violations occurring internally at BCA without fear or worry, as BCA will provide protection to the whistleblower (reporter).
- Enable fraud or violations to be detected and prevented as early as possible through disclosure from the reporter (whistleblower).

2. Whistleblowing Procedures

A. Reporting Channels

The reporter may submit their report through the BCA website, namely www.bca.co.id/whistleblowingsystem The whistleblowing system managing team will receive the report directly.

B. Acceptable Reporting Criteria

To simplify and to accelerate the follow up process, whistleblowers must meet the following reporting criteria:

1) The reporting must be based on good faith and should not be a personal complaint or a made-up story with bad intent/slander.
2) Information on the whistleblower's identity should be provided, at a minimum including:
   - The whistleblower's name (anonymous is permitted);
   - A phone/handphone number or an email address that can be contacted;
3) Provide accountable preliminary indication of fraudulent act or violations accompanied by supporting data (if any) which cover 4W1H, as follows:
   - Action/Reported actions (What);
   - Alleged Parties (Who);
   - Time of events (When);
   - Place/location of events (Where);
   - Chronology of events (How).
4) Types of acts to be reported:
   1. Types of acts classified as fraud are:
      a) Corruption, including:
         i) Conflict of interest detrimental to BCA and/or customers;
         ii) Bribery;
         iii) Gratification; and/or
         iv) Extortion;
      b) Misappropriation of assets, including:
         i) Misappropriation of cash;
         ii) Misappropriation of inventory; and/or
         iii) Misappropriation of other assets;
      c) Financial statement fraud, including:
         i) Overstating net worth and/or net income; or
         ii) Reducing net worth and/or net income;
      d) Fraud;
      e) Information leakage; and/or
      f) Other actions equated with fraud in accordance with the provisions of statutory regulation.
   2. Acts classified as business/ethics code violations, namely actions inconsistent with BCA's culture, formulated based on positive values growing and developing within all BCA personnel, serving both to achieve common goals and as a reference for BCA personnel in making decisions and taking action.
   3. Acts classified as conflict of interest violations, namely actions leading to a condition where a person, in carrying out their duties and obligations, has interests outside of official duty—whether relating to personal, family, or other third-party interests—resulting in the potential loss of objectivity by the BCA personnel in making decisions and policies in accordance with the authority granted to them by BCA.
   4. Acts classified as legal violations, namely actions or behavior by a person contrary to the legal provisions applicable in Indonesia.

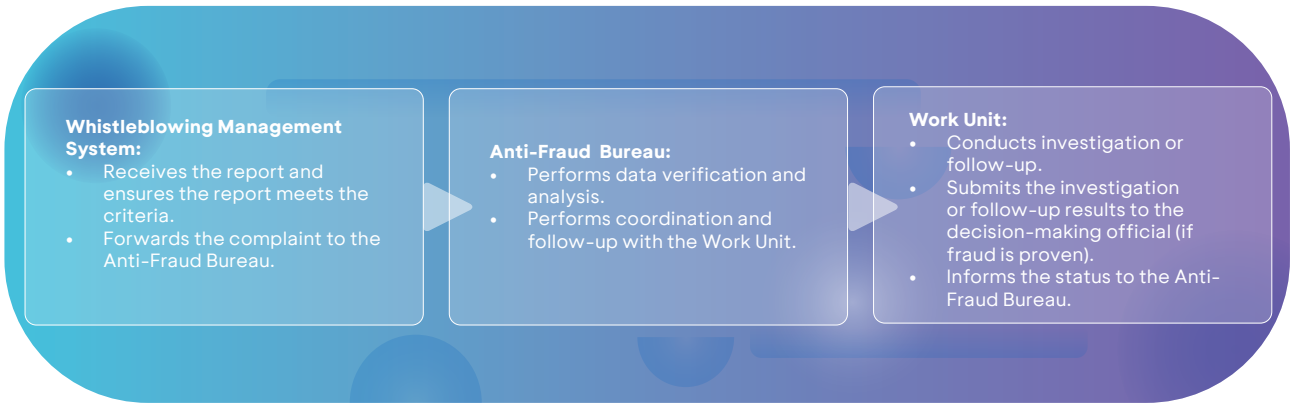
3. Protection for Whistleblowers

BCA will provide protection to the whistleblower, which includes the following:

- Guarantee of confidentiality of the whistleblower's identity and the content of the report submitted;
- Guarantee of protection against detrimental treatment of the whistleblower;
- Guarantee of protection against potential acts of threat, intimidation, punishment, or unpleasant actions from the reported party;
- Prohibition of retaliation against the whistleblower.

4. Complaint Handling Flow

The following is the flow for handling complaints related to the whistleblowing system at BCA:



5. Parties Managing the Complaint

The management and follow-up on these complaints are handled carefully by BCA's internal team, which is appointed by BCA management, referring to the prevailing provisions within BCA and the applicable laws and regulations in Indonesia. The internal BCA team consists of the Whistleblowing Management System, the Anti-Fraud Bureau, and the Work Unit.

6. Disclosure, Follow-up on Complaints and Sanctions for Complaints through the Whistleblowing System in 2025

A. Number of Complaints through the Whistleblowing System

As of December 31, 2025, the total number of complaints received through the whistleblowing system was recorded as 56 (fifty-six) reports. The reports consist of:

- 9 valid reports for investigation
- 46 invalid/preclosed reports
- 1 reports still in process.

From the 56 reports:
9 reports, or 16.07%, have been completed investigated with the result of 5 reports proven, 4 reports not proven, while 1 reports are still under investigation. The details of the report status in the whistleblowing system are as follows:

Status	Total	Description
Open (still in process)	1	In process
Closed (resolved)	55	Proven (Validated): 5 Not Proven (Invalidated): 4 Does Not Meet Reporting Criteria: • Information/Customer Complaint (20) • Incomplete data and Reporter did not provide requested additional information/data (26)

B. Sanctions and Follow-up on Complaints through the Whistleblowing System

If, based on the investigation results, the reported party is proven to have committed fraud or a violation, the decision-making official will impose sanctions in accordance with prevailing provisions.

Type of Sanctions	Total
Verbal Warning	1
Reprimand Letter	-
1st Warning Letter	2
2nd Warning Letter	-
3rd Warning Letter	-
Termination	2

ANTI-CORRUPTION AND GRATIFICATION CONTROL POLICY

1. Background

The trust of the general public and market participants in BCA is significantly influenced by the ethical conduct of all BCA Personnel, ranging from the Board of Commissioners, the Board of Directors, and the management to all employees. This trust is essential for fostering and maintaining business relationships with customers and other third parties associated with the Bank.

Accordingly, to enhance public confidence and support Law No. 20 of 2001 (as amended by Law No. 31 of 1999) concerning the Eradication of Corruption, the Board of Directors deems it necessary to establish provisions on anti-corruption and gratification control. These measures are intended to uphold Good Corporate Governance principles and provide guidance for BCA Personnel in their interactions with customers, partners, and colleagues.

2. Anti-Corruption and Gratification Control Policy

As part of its commitment to enhancing anti-corruption practices and culture, as well as preventing gratification within the BCA environment, the Bank has established several policies related to anti-corruption and gratification control, including:

a. Board of Directors' Decision No. 219/SK/DIR/2003 dated November 10, 2003, concerning Provisions on Conflicts of Interest.
b. Board of Directors' Decision No. 269/SK/DIR/2021 dated December 31, 2021, concerning Anti-Corruption and Gratification Control Policies.
c. Circular Letter No. 336/SE/POL/2022 dated September 15, 2022, concerning Gratification Control Reporting.
d. BCA Code of Ethics related to Anti-Corruption (detailed information is presented in the Code of Ethics section on page 411 of this Annual Report).
e. Guidelines for the Implementation of Anti-Fraud Strategy (detailed information is presented in the Anti-Fraud Strategy Implementation section on page 380 of this Annual Report).
f. Conflict of Interest Policy (detailed information is presented in the Affiliated Transactions and Conflicts of Interest section on page 388 of this Annual Report).

These policies are binding and must be thoroughly understood and implemented by all BCA personnel as part of the Code of Ethics and in support of the implementation of Good Corporate Governance principles. Any violation or non-compliance with these policies shall result in sanctions commensurate with the severity of the violation.

All BCA personnel are required to:

a. know, understand, and implement the Anti-Corruption and Gratification Control Policy with full responsibility and without exception; and
b. support the implementation of the Anti-Corruption and Gratification Control Policy.

The anti-corruption policies contained within the BCA Code of Ethics include, among others:

- ensuring the personal interests do not conflict with the interests of BCA or its customers;
- refraining from the misuse of position and authority for personal or family interests;
- refraining from engaging in unethical conduct of which could damage their professional image or the overall image of BCA.

The BCA Gratification Control Policy stipulates, among other things:

- All BCA personnel are prohibited from requesting or receiving, permitting or agreeing to receive a gift or reward from a third party who obtains or attempts to obtain facilities from BCA in the form of credit facilities or other facilities related to BCA's operational activities.
- All BCA personnel are prohibited from requesting, receiving, permitting, or agreeing to receive any gifts or rewards from third parties who obtain or seek to obtain work or orders related to the procurement of goods and services for BCA.
- In cases where customers, partners, or other parties provide gifts on specific occasions, such as religious holidays or other celebrations, where:
  - » the acceptance of such gifts is believed to create a negative impact or influence BCA's decisions; and
  - » the value of the gift exceeds reasonable limits;

then the BCA personnel receiving the gift must immediately return it, accompanied by a polite explanation that all BCA personnel are not permitted to accept gifts.

The core elements of these policies are presented on the BCA website in the Governance section (https://www.bca.co.id/en/about-bca/governance/acgs/governance-policy)

3. Implementation of Anti-Corruption and Gratification Control Policies

BCA consistently strives to enhance its anti-corruption culture and gratification control within the BCA environment through the following practices:

a. Annual Disclosure
As a proactive measure to prevent corruption and control gratification, all members of the Board of Commissioners, the Board of Directors, and BCA personnel are required to submit an Annual Disclosure. This statement details any circumstances or situations of which could potentially lead to a conflict of interest. Detailed information regarding Annual Disclosure is presented in the Internalization section on page 237 of this Annual Report.

b. Integrity Pact
As part of the anti-fraud strategy, all BCA personnel are required to implement an Integrity Pact annually. This commitment is accessible through the digital platforms available on mybcaportal.

c. Socialization and Internalization of Anti-Corruption and Gratification Control Values
The socialization and internalization of these values are conducted through e-learning modules and awareness campaigns, including email blasts and BCA's official social media channels.

d. Reporting of Corrupt Acts and Gratification Control
To support the implementation of anti-corruption policies, BCA maintains a Whistleblowing System (WBS) as a reporting channel for both internal and external parties. Throughout 2025, no reports concerning corruption violations were received through the Whistleblowing System. Comprehensive details on the Whistleblowing System Handling Policy are presented on page 383 of this Annual Report.

Furthermore, to support gratification control, BCA has appointed the Compliance Division (DCP) as the Gratification Control Unit (UPG). The Bank provides reporting facilities for internal personnel to declare any gratification received. During 2025, there were 6 reports received through this facility.

4. Other information

BCA maintains a firmly established culture of declining any gifts or rewards from customers, debtors, vendors, partners, or other third parties in exchange for services provided by BCA personnel in the course of their duties. In this regard, BCA personnel must also comply with the Code of Ethics concerning vendor relations. This code is stipulated in the BCA Corporate Governance Guidelines and is available in the Code of Ethics section of this Annual Report.

Furthermore, BCA never provides political contributions or voluntary donations of which could lead to acts of corruption or bribery. Provisions regarding funds or donations for political or social activities are governed by the Corporate Governance Guidelines under the Code of Ethics section as follows:

- BCA personnel participation in social and/or political activities is conducted strictly in a personal capacity and does not represent the Bank. Any statement, stance, or action reflecting BCA's official position requires prior approval from the Board of Directors.
- Expenditures in the form of donations on behalf of BCA intended for social and/or political activities must obtain prior approval from the Board of Directors.

AFFILIATED TRANSACTIONS AND CONFLICT OF INTEREST TRANSACTIONS

Policy on Affiliated Transactions and Conflict of Interest Transactions

BCA maintains a policy on affiliated transactions and conflict of interest transactions as regulated under the Board of Directors Decision No. 151/SK/DIR/2023 dated September 12, 2023, concerning Affiliated Transactions and Conflict of Interest Transactions, and Circular Letter No. 155/SE/POL/2024 dated May 15, 2024, concerning the Implementation of Affiliated Transactions and Conflict of Interest Transactions. The main principles of this policy are presented in the GCG Policy section of the BCA website (https://www.bca.co.id/en/tentang-bca/tata-kelola/acgs/kebijakan-gcg).

BCA continuously ensures the internal policies align with the prevailing regulatory developments, following the issuance of OJK Regulation No. 42/POJK.04/2020 dated July 02, 2020, regarding Affiliated Transactions and Conflict of Interest Transactions ("OJK Regulation No. 42/POJK.04/2020"). BCA conducts periodic dissemination to subsidiaries, branch offices, and relevant work units at regional and head offices regarding affiliated transactions in accordance with OJK Regulation No. 42/POJK.04/2020.

BCA Affiliated Parties

BCA Affiliated Parties include:

- Employees, members of the Board of Directors, and members of the Board of Commissioners of BCA.
- Major Shareholders of BCA, namely individuals or companies holding, directly or indirectly, at least 20% (twenty percent) of the voting rights of all voting shares issued by BCA, or a smaller amount as determined by the OJK.
- Companies controlled by BCA, directly or indirectly.
- Companies having one or more members of the Board of Directors or Board of Commissioners concurrently serving as members of the Board of Directors or Board of Commissioners of BCA.
- Companies controlled directly or indirectly by the Major Shareholders of BCA.
- Individuals who have a familial affiliation by marriage or descent to the second degree, both horizontally and vertically, with members of the Board of Directors of BCA, members of the Board of Commissioners of BCA, and/or the Major Shareholders of BCA.

Companies Controlled by BCA (Subsidiaries)

BCA has Subsidiaries not being Public Companies and having financial statements consolidated with BCA, namely:

1. BCA Finance Limited
2. PT BCA Finance
3. PT Bank BCA Syariah
4. PT Asuransi Umum BCA
5. PT Central Capital Ventura
6. PT BCA Sekuritas
7. PT Asuransi Jiwa BCA
8. PT Bank Digital BCA

Information and shareholding structures related to these BCA Subsidiaries are presented in this Annual Report on pages 420-423.

1. Affiliated Transactions

Disclosure of Affiliated Transactions in the 2025 Annual Report

The disclosure of BCA's Affiliated Transactions in the 2025 Annual Report follows the provisions of Article 22 of OJK Regulation No. 42/POJK.04/2020. This article stipulates the requirement for a Public Company to follow the procedures regulated in OJK Regulation No. 42/POJK.04/2020 in the event of an Affiliated Transaction and/or Conflict of Interest Transaction conducted by a Controlled Company not classified as a Public Company and having its financial statements consolidated with the Public Company. In this sub-chapter, Controlled Companies refer to BCA Subsidiaries as described on page 420 of this Annual Report, with the term 'Subsidiary' being defined, among others, in the OJK Regulation on the Implementation of Integrated Corporate Governance and the OJK Regulation on the Implementation of Integrated Risk Management.

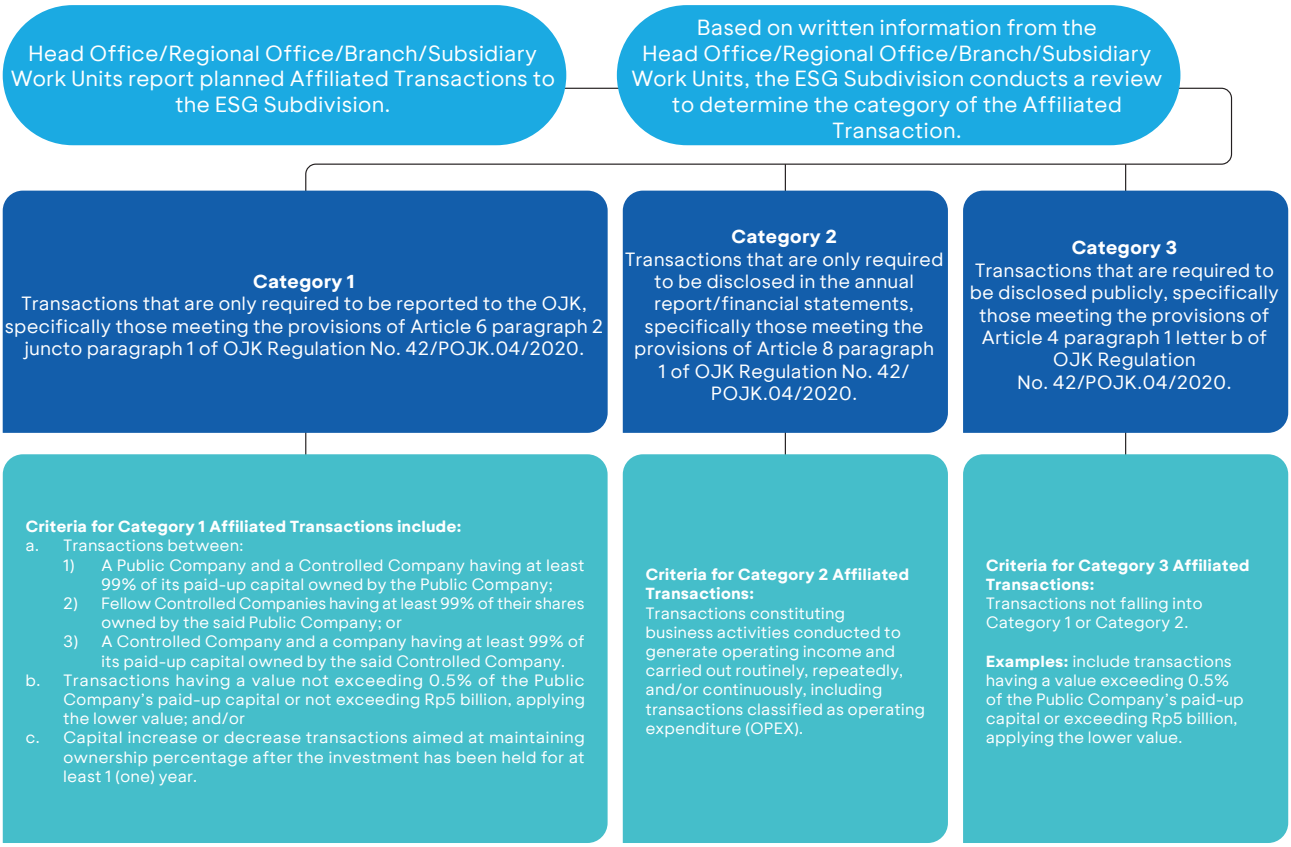
Affiliated Transactions disclosed in this 2025 Annual Report include:

- Affiliated Transactions between BCA and BCA Subsidiaries;
- Transactions between BCA and BCA Affiliated Parties other than BCA Subsidiaries;
- Affiliated Transactions between BCA Subsidiaries; and
- Affiliated Transactions between BCA Subsidiaries and BCA Affiliated Parties (other than BCA Subsidiaries).

Review and Approval Mechanism for Affiliated and/or Conflict of Interest Transactions

Every work unit and Subsidiary planning to conduct a transaction with a BCA Affiliated Party must inform the Environmental Social Governance (ESG) Subdivision in writing, accompanied by the required data. The ESG Subdivision coordinates with relevant work units to perform an analysis to determine the necessary follow-up actions in accordance with prevailing regulations. To ensure the transactions are conducted in the best interest of the Company and to prevent potential conflicts of interest detrimental to BCA, the Audit Committee, in accordance with its duties and responsibilities, shall review and provide recommendations to the Board of Commissioners regarding potential conflicts of interest.

Affiliated Transactions and Conflict of Interest Transactions Flow Mechanisms in BCA



All affiliated transactions falling within categories 1, 2, and 3 are presented in this Annual Report. Category 1 transactions have been reported to the OJK, and Category 3 transactions have been disclosed publicly.

Affiliated Transactions Disclosure in 2025

Article 22 of OJK Regulation No. 42/POJK.04/2020 stipulates in the event of an Affiliated Transaction and/or Conflict of Interest Transaction conducted by a Controlled Company not being a Public Company and having its financial statements consolidated with the Public Company, then that Public Company must carry out procedures as stipulated in OJK Regulation No. 42/POJK.04/2020.

The implementation of Affiliated and/or Conflict of Interest Transactions can be grouped as follows:

- BCA with Subsidiaries and BCA Affiliated Parties.
- Subsidiaries with other Subsidiaries and BCA Affiliated Parties.

To comply with the aforementioned OJK Regulation No. 42/POJK.04/2020, the following is the disclosure of Affiliated Transactions and/or Conflict of Interest Transactions classified according to their respective categories.

1) Realization of Affiliated Transactions between BCA and Subsidiaries/BCA Affiliated Parties

(I.1) Category 1

Throughout 2025, there were 27 Affiliated Transactions with a total value of Rp135,218,993,639.20 falling under Category 1, as follows:

No	Date of Transactions	Type of Transactions	Affiliated Parties	Transaction Values	Nature of Affiliation
1	February 17, 2025	Sale of Unused Fixed Assets	PT Abacus Dana Pensiuntama	Rp21,000,000.00	Transactions between BCA and companies controlled by the BCA Pension Fund
2	February 28, 2025	Sale and Purchase of PT BCA Finance Shares	BCA Finance Limited	Rp58,042,856,628.00	Transactions between BCA's and BCA's Subsidiarity
3	March 13, 2025	Purchase of Hardware	PT Akar Inti Solusi	Rp2,858,831,640.00	Transactions between BCA and companies controlled by BCA's major shareholders
4	March 13, 2025	Provision of Hardware Maintenance Services	PT Akar Inti Solusi	Rp580,970,670.00	
5	March 17, 2025	Procurement of Tablets	PT Global Digital Niaga Tbk	Rp20,068,800.00	
6	March 24, 2025	Sale of Used Servers	PT Asuransi Umum BCA	Rp10,000,000.00	Transactions between BCA's and BCA's Subsidiarity
7	April 30, 2025	Sale and Purchase of E-Learning Modules	PT Bank Digital BCA	Rp5,500,000.00	
8	May 09, 2025	Space Lease Agreement	PT Bank Digital BCA	Rp182,896,920.00	
9	June 23, 2025	Purchase of Servers	PT Akar Inti Solusi	Rp3,145,498,020.00	Transactions between BCA and companies controlled by BCA's major shareholders
10	July 04, 2025	Procurement of Digital Cameras and KVM Switches	PT Global Digital Niaga Tbk	Rp29,612,580.00	
11	July 11, 2025	Procurement of PCs	PT Global Digital Niaga Tbk	Rp34,350,060.00	
12	July 25, 2025	Procurement of Digital Projectors	PT Global Digital Niaga Tbk	Rp13,169,040.00	
13	August 04, 2025	Provision of Account Analysis Applications	PT Bank BCA Syariah	Rp50,000,000.00	Transactions between BCA's and BCA's Subsidiarity
14	August 22, 2025	Procurement of Tablets	PT Global Digital Niaga Tbk	Rp22,605,150.00	Transactions between BCA and companies controlled by BCA's major shareholders
15	August 25, 2025	Space Lease Agreements	PT Djarum	Rp48,480,000.00	
16	September 04, 2025	Procurement of Digital Cameras	PT Global Digital Niaga Tbk	Rp26,884,200.00	
17	September 12, 2025	Purchase of Software Licenses for SNAP API Converter Tools	PT Akar Inti Solusi	Rp2,408,700,000.00	
18	September 16, 2025	Space Lease Agreements	PT Dana Purna Investama	Rp178,677,721.20	Transactions between BCA and companies controlled by the BCA Pension Fund
19	September 30, 2025	Sale of Used Office Desks	PT Dana Purna Investama	Rp700,000.00	
20	9 Oktober 2025 October 09, 2025	Sale of Land	PT BCA Finance	Rp8,500,000,000.00	Transactions between BCA's and BCA's Subsidiarity
21	October 13, 2025	Procurement of Card Counting Machines	PT Akar Inti Teknologi	Rp18,315,000.00	Transactions between BCA and companies controlled by BCA's major shareholders
22	November 11, 2025	Purchase of Servers	PT Akar Inti Solusi	Rp1,051,158,000.00	
23	November 21, 2025	API Feature Development Services	PT Akar Inti Teknologi	Rp1,177,027,200.00	
24	November 27, 2025	Sale of Used Cash Recycling Machines (CRM)	PT Abacus Dana Pensiuntama	Rp3,000,000.00	Transactions between BCA and companies controlled by the BCA Pension Fund
25	December 10, 2025	Sale of Used Safes	PT Dana Purna Investama	Rp3,100,000.00	

No	Date of Transactions	Type of Transactions	Affiliated Parties	Transaction Values	Nature of Affiliation
26	December 12, 2025	Provision of DevOps Service	PT Bank BCA Syariah	Rp64,592,010.00	Transactions between BCA's and BCA's Subsidiarity
27	December 18, 2025	Purchase of shares in PT Penyelesaian Transaksi Elektronik Nasional	PT Central Capital Ventura	Rp56,721,000,000.00	

(I.2) Category 2

1) Throughout 2025, there were 65 Affiliated Transactions falling under Category 2 having relatively large values (exceeding Rp1 billion), as follows:

No.	Date of Transaction	Type of Transaction	Affiliated Parties	Transaction Value	Nature of Affiliation
1	January 07, 2025	Extension of Amazon Web Services (AWS)	PT Darta Media Indonesia	Rp1,463,578,212.00	Transactions between BCA and Companies Controlled by the Major Shareholders of BCA
2	January 08, 2025	Outsourcing Agreement	PT Dana Purna Investama	Rp 118,209,577,820.00	Transactions between BCA and entities controlled by the BCA Pension Fund
3	February 03, 2025	Marketing Sponsorship	PT Grand Indonesia	Rp1,043,456,250.00	Transactions between BCA and Companies Controlled by the Major Shareholders of BCA
4	February 04, 2025	Payment for Customer Recruitment & Telemarketing Services	PT Danamas Insan Kreasi Andalan	Rp1,147,416,082.00	Transactions between BCA and entities controlled by the BCA Pension Fund
5	February 05, 2025	Payment for Credit Card Customer Recruitment Services	PT Danamas Insan Kreasi Andalan	Rp2,295,248,221.00	
6	February 11, 2025	Fees for Sales Promotion Girls (SPG) for MyBCA & BCA Mobile Online Account Opening	PT Danamas Insan Kreasi Andalan	Rp12,795,509,346.00	
7	February 11, 2025	Payment for Credit Card Customer Recruitment Services	PT Danamas Insan Kreasi Andalan	Rp4,879,741,137.00	
8	February 12, 2025	Payment for Credit Card Customer Recruitment Services	PT Danamas Insan Kreasi Andalan	Rp8,201,132,580.00	
9	February 14, 2025	Fees for Telemarketing Services	PT Danamas Insan Kreasi Andalan	Rp1,142,067,900.00	
10	February 18 2025	Fees for SPG for MyBCA & BCA Mobile Online Account Opening	PT Danamas Insan Kreasi Andalan	Rp5,297,661,019.00	
11	February 18, 2025	Payment for Credit Card Customer Recruitment Services	PT Danamas Insan Kreasi Andalan	Rp2,467,195,490.00	
12	February 25, 2025	Payment for EDC Services and Fees for SPG for Online Account Opening	PT Danamas Insan Kreasi Andalan	Rp2,890,473,003.00	
13	February 26, 2025	Room Rental for Hotel Indonesia Kempinski	PT Grand Indonesia	Rp1,418,175,116.00	Transactions between BCA and Companies Controlled by the Major Shareholders of BCA

No.	Date of Transaction	Type of Transaction	Affiliated Parties	Transaction Value	Nature of Affiliation
14	February 26, 2025	Telemarketing Outsourcing Fees	PT Danamas Insan Kreasi Andalan	Rp1,372,853,550.00	Transactions between BCA and entities controlled by the BCA Pension Fund
15	February 28, 2025	Payment for Credit Card Customer Recruitment Services	PT Danamas Insan Kreasi Andalan	Rp1,764,864,682.00	
16	March 03, 2025	Fees for SPG for Online Account Opening via Application	PT Danamas Insan Kreasi Andalan	Rp4,687,637,822.00	
17	March 05, 2025	EDC & QR Merchant Recruitment Services	PT Danamas Insan Kreasi Andalan	Rp4,125,481,500.00	
18	March 05, 2025	Fees for SPG for Online Account Opening via Application	PT Danamas Insan Kreasi Andalan	Rp2,640,031,236.00	
19	March 05, 2025	Payment for Credit Card Customer Recruitment Services	PT Danamas Insan Kreasi Andalan	Rp2,613,450,098.00	
20	March 05, 2025	EDC & QR Merchant Recruitment Services	PT Dana Purna Investama	Rp1,037,932,473.00	
21	March 07, 2025	Fees for SPG for Account Opening and QRIS Acquisition	PT Danamas Insan Kreasi Andalan	Rp3,815,471,076.00	
22	March 11, 2025	EDC & QR Merchant Recruitment Services	PT Danamas Insan Kreasi Andalan	Rp3,773,633,700.00	
23	March 13, 2025	Payment for Credit Card Customer Recruitment Services	PT Danamas Insan Kreasi Andalan	Rp3,480,193,099.00	
24	March 18, 2025	Fees for SPG for Online Account Opening via Application	PT Danamas Insan Kreasi Andalan	Rp3,499,889,424.00	
25	March 18, 2025	Payment for Credit Card Customer Recruitment Services	PT Danamas Insan Kreasi Andalan	Rp3,001,065,142.00	
26	March 21, 2025	Fees for Telemarketing Services	PT Danamas Insan Kreasi Andalan	Rp1,049,049,900.00	
27	April 10, 2025	EDC & QRIS Management Services	PT Dana Purna Investama	Rp1,059,657,504.00	
28	April 14, 2025	Gebyar Hadiah BCA III Lucky Draw	PT Global Digital Niaga Tbk	Rp5,001,519,000.00	Transactions between BCA and Companies Controlled by the Major Shareholders of BCA
29	April 14, 2025	Vouchers for Gebyar BCA III	PT Global Digital Niaga Tbk	Rp1,800,000,000.00	
30	April 17, 2025	EDC & QR Merchant Recruitment Services	PT Danamas Insan Kreasi Andalan	Rp4,429,599,300.00	Transactions between BCA and entities controlled by the BCA Pension Fund
31	April 17, 2025	Fees for SPG for Online Account Opening via Application	PT Danamas Insan Kreasi Andalan	Rp2,903,604,985.00	
32	April 17, 2025	Payment for Credit Card Customer Recruitment Services	PT Danamas Insan Kreasi Andalan	Rp4,972,644,612.00	
33	April 21, 2025	Fees for SPG for MyBCA & BCA Mobile Account Opening	PT Danamas Insan Kreasi Andalan	Rp3,232,068,392.00	
34	April 21, 2025	Fees for SPG for Online Account Opening via Application	PT Danamas Insan Kreasi Andalan	Rp3,083,826,755.00	
35	April 21, 2025	Telemarketing Services	PT Danamas Insan Kreasi Andalan	Rp1,109,322,900.00	
36	April 29, 2025	Fees for SPG for Online Account Opening	PT Danamas Insan Kreasi Andalan	Rp3,267,291,727.00	

No.	Date of Transaction	Type of Transaction	Affiliated Parties	Transaction Value	Nature of Affiliation
37	April 29, 2025	Payment for Credit Card Customer Recruitment Services	PT Danamas Insan Kreasi Andalan	Rp2,959,224,180.00	
38	April 30, 2025	Payment for Credit Card Customer Recruitment Services	PT Danamas Insan Kreasi Andalan	Rp3,049,134,688.00	
39	May 02, 2025	Payment for Credit Card Customer Recruitment Services	PT Danamas Insan Kreasi Andalan	Rp2,805,499,269.00	
40	May 06, 2025	Fees for SPG for Online Account Opening	PT Danamas Insan Kreasi Andalan	Rp5,762,933,046.00	
41	May 06, 2025	Payment for Credit Card Customer Recruitment Services	PT Danamas Insan Kreasi Andalan	Rp4,772,196,771.00	
42	May 08, 2025	EDC & QR Merchant Recruitment Services	PT Dana Purna Investama	Rp1,125,741,021.00	
43	May 15, 2026	Payment for Credit Card Customer Recruitment Services	PT Danamas Insan Kreasi Andalan	Rp2,046,666,437.00	
44	May 15, 2025	Fees for SPG for MyBCA & BCA Mobile Account Opening	PT Danamas Insan Kreasi Andalan	Rp1,950,795,333.00	
45	May 19, 2025	Fees for SPG for Online Account Opening	PT Danamas Insan Kreasi Andalan	Rp2,222,928,204.00	
46	May 23, 2025	Payment for Credit Card Customer Recruitment Services	PT Danamas Insan Kreasi Andalan	Rp2,436,958,081.00	
47	May 28, 2025	Payment for Credit Card Customer Recruitment Services	PT Danamas Insan Kreasi Andalan	Rp2,864,404,951.00	
48	June 05, 2025	Project Cooperation for the KKN Bakti BCA Program	PT Narasi Citra Sahwahita	Rp2,086,800,000.00	Transactions between BCA and Companies Controlled by the Major Shareholders of BCA
49	June 12, 2025	Fees for SPG for Online Account Opening	PT Danamas Insan Kreasi Andalan	Rp7,824,445,928.00	Transactions between BCA and entities controlled by the BCA Pension Fund
50	June 12, 2025	Payment for Credit Card Customer Recruitment Services	PT Danamas Insan Kreasi Andalan	Rp2,078,981,565.00	
51	June 13, 2025	EDC & QRIS Management Services	PT Danamas Insan Kreasi Andalan	Rp3,480,624,225.00	
52	June 13, 2025	Payment for Credit Card Customer Recruitment Services	PT Danamas Insan Kreasi Andalan	Rp3,074,736,832.00	
53	June 17, 2025	EDC & QRIS Management Services	PT Dana Purna Investama	Rp1,135,680,849.00	
54	June 20, 2025	Fees for SPG for Online Account Opening	PT Danamas Insan Kreasi Andalan	Rp2,415,846,367.00	
55	June 20, 2025	Payment for Credit Card Customer Recruitment Services	PT Danamas Insan Kreasi Andalan	Rp4,163,487,398.00	
56	June 26, 2025	Fees for SPG for Online Account Opening	PT Danamas Insan Kreasi Andalan	Rp2,406,341,732.00	

No.	Date of Transaction	Type of Transaction	Affiliated Parties	Transaction Value	Nature of Affiliation
57	July 01, 2025	Cooperation for BCA UMKM Fest 2025	PT Global Digital Niaga Tbk	Rp2,000,000,000.00	Transactions between BCA and Companies Controlled by the Major Shareholders of BCA
58	September 19, 2025	Software Development for Digital Solutions	PT Darta Media Indonesia	Rp3,000,000,000.00	
59	September 24, 2025	Subduct Construction Works for Toll Exit Route	PT iForte Solusi Infotek	Rp4,005,726,486.00	
60	October 19, 2025	Subscription Facility for AWS	PT Darta Media Indonesia	Rp6,198,366,922.00	
61	October 21, 2025	Huawei Watch Fit 4 and SAMSUNG Galaxy S25 Ultra	PT Global Digital Niaga Tbk	Rp1,994,670,000.00	
62	November 21, 2025	Provision of SCF API Feature Development and Implementation Services on the MyBCA Bisnis Channel	PT Akar Inti Teknologi	Rp1,306,500,192.00	
63	November 25, 2025	API - SNAP Integration Converter Tools	PT Akar Inti Solusi	Rp2,725,050,000.00	
64	November 27, 2025	Promotional Cooperation Agreement	PT Global Teknologi Niaga	Rp1,000,000,000.00	
65	December 11, 2025	Subscription Facility Agreement for Google Cloud Platform Software	PT Global Distribusi Nusantara	Rp46,626,642,579.00	

2) In addition to the 65 Affiliated Transactions above, there were 622 other transactions with a total value of Rp54,310,586,438.29 which are not described in detail in this Annual Report, considering the relatively small (immaterial) value of each transaction.
3) Besides the Affiliated Transactions above, there were also Affiliated Transactions in the form of loans, overdrafts, placements, and/or deposits outstanding as of December 31, 2025, conducted between BCA and BCA Subsidiaries, as well as Affiliated Parties other than BCA Subsidiaries.

Such Affiliated Transactions conducted by BCA with Affiliated Parties other than BCA Subsidiaries are disclosed in the Annual Financial Statements, Note 45, page 579 of this Annual Report; meanwhile, such Affiliated Transactions conducted by BCA with BCA Subsidiaries are as follows:

No	Type of Transactions	Affiliated Parties	Transaction Values	Nature of Affiliation
1	Loans Granted	-	-	Transactions between BCA's and BCA's Subsidiaries
2	Loans Received	-	-	
3	Overdrafts Granted	PT BCA Finance	Rp239,969,614,680.00	
4	Overdrafts Received	-	-	
5	Placements (consisting of demand deposits, time deposits, and the like)	PT Bank BCA Syariah	Rp166,871,131	
6	Deposits (consisting of demand deposits, time deposits, and the like)	PT BCA Finance	Rp30,090,417.00	
		PT Bank BCA Syariah	Rp8,175,579,860.47	
		PT Bank Digital BCA	Rp91,519,261,086.00	
		PT Asuransi Umum BCA	Rp24,543,217,731.27	
		PT Asuransi Jiwa BCA	Rp732,981,393.25	
		PT Central Capital Ventura	Rp25,249,840,320.18	
		PT BCA Sekuritas	Rp9,349,048,117.00	

(I.3) Category 3

Throughout 2025, there was 1 (one) Affiliated Transaction with a total value of Rp38,932,934,760.00 falling under Category 3, as follows:

No	Type of Transactions	Affiliated Parties	Transaction Values	Nature of Affiliation
1	Procurement of IT Hardware including installation and maintenance	PT Akar Inti Solusi	Rp38,932,934,760.00	Transactions between BCA and companies controlled by BCA's Controlling Shareholders

2) Realization of Affiliated Transactions conducted by Subsidiaries with other Subsidiaries and BCA Affiliated Parties

(II.1) Category 1

Throughout 2025, there was 1 Affiliated Transaction falling under Category 1, as follows:

No	Type of Transactions	Affiliated Parties	Transaction Values	Nature of Affiliation
1	Sale and Purchase of Shares	BCA Finance Limited with PT BCA Sekuritas	Rp136,872	Transactions between BCA's Subsidiarity

(II.2) Category 2

1) Throughout 2025, there were 1 Affiliated Transactions conducted by BCA Subsidiaries falling under Category 2 having relatively large values (exceeding Rp1 billion), as follows:

No	Type of Transactions	Affiliated Parties	Transaction Values	Nature of Affiliation
1	IT Consulting Services	PT Akar Inti Teknologi with PT Bank Digital BCA	Rp14,513,272,200	Transactions between BCA's Subsidiarity and companies controlled by BCA's main shareholders

2) In addition to the 1 Affiliated Transactions above, there were 69 other transactions with a total value of Rp2,363,404,220.65 which are not described in detail in this Annual Report, considering the relatively small (immaterial) value of each transaction.

3) Besides the Affiliated Transactions above, there were also Affiliated Transactions in the form of loans, overdrafts, placements, and/or deposits outstanding as of December 31, 2025, conducted between BCA Subsidiaries. Such Affiliated Transactions are as follows:

No	Type of Transactions	Affiliated Parties	Transaction Values	Nature of Affiliation
1	Loan Granting/Receiving Transactions	-	-	Transactions between BCA's Subsidiaries
2	Overdraft Granting/ Receiving Transactions	-	-	
3	Placements/Deposits (consisting of demand deposits, time deposits, and the like)	PT Central Capital Ventura with PT Bank BCA Syariah	Rp22,956,900.92	
		PT Central Capital Ventura with PT BCA Sekuritas	Rp3,000,000.00	
		PT BCA Sekuritas with PT Bank BCA Syariah	Rp150,903,564,891.00	
		PT BCA Sekuritas with PT Bank Digital BCA	Rp4,289,974,157.85	
		PT Asuransi Jiwa BCA with PT Bank BCA Syariah	Rp26,301,320,961.00	
		PT Asuransi Jiwa BCA with PT Bank Digital BCA	Rp5,017,187,504	
		PT BCA Finance with PT Bank BCA Syariah	Rp1,951,359.05	
		PT Asuransi Umum BCA with PT Bank BCA Syariah	Rp10,000,000,000.00	
		PT Asuransi Umum BCA with PT Bank Digital BCA	Rp2,522,045,342	

(II.3) Category 3
Throughout 2025, there were no Affiliated Transactions falling under Category 3.

Fairness of Transactions
The principles observed when conducting transactions with affiliated parties are as follows:
- Adhering to Good Corporate Governance principles, namely transparency, accountability, responsibility, independency, and fairness.
- Ensuring the feasibility, fairness of value, and terms of the respective transactions (arm's length transactions).

The Board of Directors states the Affiliated Transactions carried out by BCA and its Subsidiaries during 2025 have undergone adequate procedures to ensure the affiliated transactions are carried out in accordance with generally accepted business practices, including adhering to the arm's-length principle.

2. Conflict of Interest Transactions
Policy related to Conflict of Interest
In accordance with BCA's Code of Ethics, the decision-making process is not influenced by other parties or any conflict of interest. Decision outcomes and existing conflicts of interest must be recorded and documented as evidence.

BCA's policy related to conflicts of interest, as stipulated in the Board of Directors Decision No. 0039/SK/DIR/2025 dated February 25, 2025, concerning the Annual Statement of Conflict of Interest, mandates that all BCA personnel must be aware of and recognize activities capable of giving rise to or causing conflicts of interest and are obligated to avoid them. As a form of managing potential conflicts of interest, BCA requires all employees at echelon 7 and above (including members of the Board of Directors and Board of Commissioners) to complete a digital Annual Disclosure.

In relation to Integrated Governance, the Board of Directors also ensures the implementation of risk management pertaining to intra-group transaction within the Financial Conglomeration is free from conflicts of interest between individuals of Financial Services Institutions.

Conflict of Interest Policy for the Board of Commissioners and Directors
Provisions regarding conflicts of interest for the Board of Commissioners and Directors are regulated in the Corporate Governance Guidelines, which include the following:
- Members of the Board of Commissioners and/or Directors having a conflict of interest are prohibited from making decisions and/or taking actions and/or being involved in the transaction execution process potentially harming BCA or reducing BCA's profits, and are required to disclose such conflict of interest conditions in every decision.
- Members of the Board of Directors are not authorized to represent BCA in matters or transactions where the respective Director has a conflict of interest with BCA.

Independent Parties in Affiliated Transactions and Conflict of Interest Transactions
In accordance with prevailing regulations and as set out in BCA's internal policies, if there are transactions with affiliated parties requiring public information disclosure and reporting to the OJK, BCA will appoint an independent appraiser to evaluate the fairness of the transaction value.

In the event of transactions conducted by BCA with third parties containing differences between BCA's economic interests and the economic interests of members of the Board of Directors, Board of Commissioners, major shareholders, or Controllers capable of harming BCA, BCA is required to use an independent appraiser to determine the fair value of the transaction object and/or the fairness of the transaction, and must obtain prior approval from BCA's Independent Shareholders through an Independent GMS.

Conflict of Interest Transactions in 2025
Throughout 2025, members of the Board of Commissioners and Board of Directors managed potential conflicts of interest as regulated by prevailing provisions; for instance, if a member of the Board of Commissioners or Directors had a conflict of interest, that member did not participate in the decision-making process. Throughout 2025, there were no conflict of interest transactions harming BCA or reducing BCA's profits.

Name and Position of the Party Having a Conflict of Interest	Name and Position of Decision Maker	Type of Transactions	Transaction Values	Descriptions

There were no Conflict of Interest transactions in 2025.

LEGAL CASES

Legal cases involving criminal and civil cases faced by BCA during 2025, 2024, and 2023 are detailed as follows:

1. Criminal Law Cases

Details of the criminal law cases faced by BCA during 2025, 2024, and 2023 are as follows:

Criminal Law Cases	2025	2024	2023
Concluded Cases (with final and binding legal decisions)	6	6	13
Ongoing Legal Cases	1	1	4
Total	**7**	**7**	**17**

Throughout 2025, these criminal cases in court based on reports filed by BCA against customers, employees, or other third parties included cases involving alleged electronic information crimes, fraud, embezzlement, theft, forgery, land/enclosed yard seizure, and property damage, with no cases involving material losses exceeding Rp1 billion.

Meanwhile, there were no/nil criminal cases in court initiated by customers, employees, or other third parties against BCA.

2. Civil Law Cases

The details of the civil law cases faced by BCA during 2025, 2024, and 2023 are as follows:

Civil Law Cases	2025	2024	2023
Concluded Cases (with final and binding legal decisions)	222	203	155
Ongoing Legal Cases	200	216	219
Total	**PAF**	**419**	**374**

Civil cases faced and/or filed by BCA include:

1) Lawsuits related to accounts by customers' heirs.
2) Customer lawsuits/resistance related to account confiscation/blocking carried out by BCA at the request of the Court, the Tax Office and/or other third parties.
3) Customer lawsuits/oppositions by other third parties regarding payment transactions, transfers, balances, and account and/or document withdrawals.
4) Customer lawsuits regarding account fraud.
5) Lawsuits related to the use and payment of credit card bills.
6) Third-party lawsuits related to disputes over land/office buildings owned by BCA.
7) Lawsuits related to legal entity accounts in connection with disputes over the management of legal entities and/or associations.
8) Lawsuits/resistance related to compensation and account blocking.
9) Lawsuits/objections by debtors (husband/wife), collateral owners, and/or other parties related to foreclosure, auction, and/or vacating of collateral.
10) Lawsuits/objections by debtors (husband/wife) and/or third parties regarding credit and/or collateral.
11) BCA filed a breach of contract lawsuit against the defaulting debtor.

BCA's ongoing civil cases in 2025 with claims exceeding Rp50 billion, but not material or impacting BCA's business continuity, include the following:

No.	Case Number	BCA Position	Subject Matter	Case Status	Risk to the Bank
1.	298/ Pdt.G/2025/ PN.Mdn	Defendant I	The debtor filed a lawsuit against the auction of collateral rights on the collateral object on the grounds that, according to the debtor, BCA had committed an unlawful act by not providing copies of documents related to the credit, collateral attachment, and auction announcement to the debtor, and that the auction limit value was far from fair and humane.	In the appeal process (BCA won at the first instance)	Potential compensation payments
2.	41/PDT.G/2022/ PN.JKT.SEL	Co-Defendant II	The lawsuit of the RDN BCA customer against the securities company PT KS on the grounds that the customer felt that he had been given misleading promises of profits and the share buying and selling transactions carried out by PT KS were carried out without the customer's knowledge/approval so that the customer suffered losses from the transaction.	In the cassation process (BCA won at the appeal and first instance)	Potential compensation payments
3.	267/ Pdt.G/2025/ PN.Ckr	Defendant I	The owner of the collateral filed a lawsuit against the auction of the collateral rights on the grounds that BCA had committed an unlawful act by unilaterally auctioning off the plaintiff's personal property and setting the auction limit too low, below the market price.	Currently undergoing trial proceedings at the first instance.	Potential compensation payments
4.	265/ Pdt.G/2025/ PN.Smr	Defendant	The debtor's lawsuit against the auction of collateral rights on the collateral object on the grounds that BCA committed unlawful acts by not fulfilling the credit restructuring request submitted by the debtor with the intention of conducting a unilateral auction.	Currently undergoing trial proceedings at the first instance.	Potential compensation payments
5.	630/ Pdt.G/2022/ PN.Jkt.Pst	Defendant I, II, III	The debtor's lawsuit against BCA's actions in sending warning letters to the debtor on the grounds that BCA committed unlawful acts by not providing credit restructuring to the debtor.	In the cassation process (BCA won at the appeal and first instance)	Potential compensation payments
6.	32/Pdt.G/2025/ PN.Mgg	Defendant I	The debtor's lawsuit against the auction of collateral rights on the collateral object on the grounds that BCA committed unlawful acts by not providing credit restructuring to the debtor during COVID-19 and was deemed to have complicated the debtor's debt settlement process, as well as setting the auction limit too low because it was below market price.	Currently undergoing trial proceedings at the first instance.	Potential for nullification PK and auction, as well as compensation payments

Throughout 2025, BCA did not face any significant risk arising from existing legal cases. Based on an internal self-assessment, the Bank's legal risk level is maintained at a "low" position.

3. Legal Cases Faced by Subsidiaries

The following are the details of civil and criminal legal cases that Subsidiaries faced in 2025:

Subsidiaries	Subject Matter	Civil	Criminal
PT BCA Finance	Concluded Cases (with final and binding legal decisions)	52	0
	Ongoing Legal Cases	50	0
BCA Finance Ltd	Concluded Cases (with final and binding legal decisions)	0	0
	Ongoing Legal Cases	0	0
PT Bank BCA Syariah	Concluded Cases (with final and binding legal decisions)	9	1
	Ongoing Legal Cases	9	0
PT Asuransi Umum BCA	Concluded Cases (with final and binding legal decisions)	0	0
	Ongoing Legal Cases	0	0
PT Asuransi Jiwa BCA	Concluded Cases (with final and binding legal decisions)	2	0
	Ongoing Legal Cases	0	0

Subsidiaries	Subject Matter	Civil	Criminal
PT BCA Sekuritas	Concluded Cases (with final and binding legal decisions)	0	0
	Ongoing Legal Cases	0	0
PT Central Capital Ventura	Concluded Cases (with final and binding legal decisions)	0	0
	Ongoing Legal Cases	0	0
PT Bank Digital BCA	Concluded Cases (with final and binding legal decisions)	0	0
	Ongoing Legal Cases	0	0
	Ongoing Legal Cases	0	0

SIGNIFICANT CASES & ADMINISTRATIVE SANCTIONS

1. Significant Cases Involving Members of the BCA Board of Directors and Board of Commissioners

Throughout 2025, no current members of the Board of Directors or members of the Board of Commissioners have never been involved in any significant criminal or civil cases, as member of the Board of Directors or member of the Board of Commissioners of BCA.

2. Significant Cases Involving Members of the Board of Directors and Board of Commissioners of Subsidiaries

Throughout 2025, no current members of the Board of Directors or members of the Board of Commissioners of Subsidiaries have ever been involved in any significant criminal or civil cases, as member of the Board of Directors or member of the Board of Commissioners of BCA's Subsidiaries.

Impact of Legal Issues for BCA and its Subsidiaries

The legal issues faced by BCA and its Subsidiaries throughout 2025 did not have a material impact on the standing or business continuity of BCA and its Subsidiaries.

3. Administrative Sanctions from Relevant Authorities

Throughout 2025, BCA and the members of its Board of Directors and/or Board of Commissioners did not receive any material or non-material administrative sanctions from the OJK or other regulators of which could affect BCA's business continuity.

4. Sanctions for Non-Compliance with Laws or Regulations Related to Significant or Material Related-Party Transactions

Throughout 2025, there were no cases of non-compliance with laws, rules, or regulations concerning significant or material related-party transactions involving BCA.

5. Sanctions for Legal Violations Related to Labor, Employment, Bankruptcy, Competition, or Environment

Throughout 2025, BCA did not receive any sanctions based on final and binding (inkracht) court decisions concerning labor, employment, bankruptcy, competition, or environmental matters.

6. Regulatory Sanctions Related to Material Events

Throughout 2025, BCA has never received sanctions from regulators due to not making announcements within the specified time period for important events.

7. Sanctions Related to Listing Regulations

Throughout 2025, BCA did not receive any sanctions related to violations of listing regulations from regulators. BCA consistently strives to comply with all rules, regulations, and listing requirements from regulators and Self-Regulatory Organizations (SROs), including disclosure requirements and other related rules.

8. Sanctions Related to Tax Regulations

Within the last three years, BCA has not received any sanctions related to tax regulations.

INFORMATION ACCESS AND CORPORATE DATA

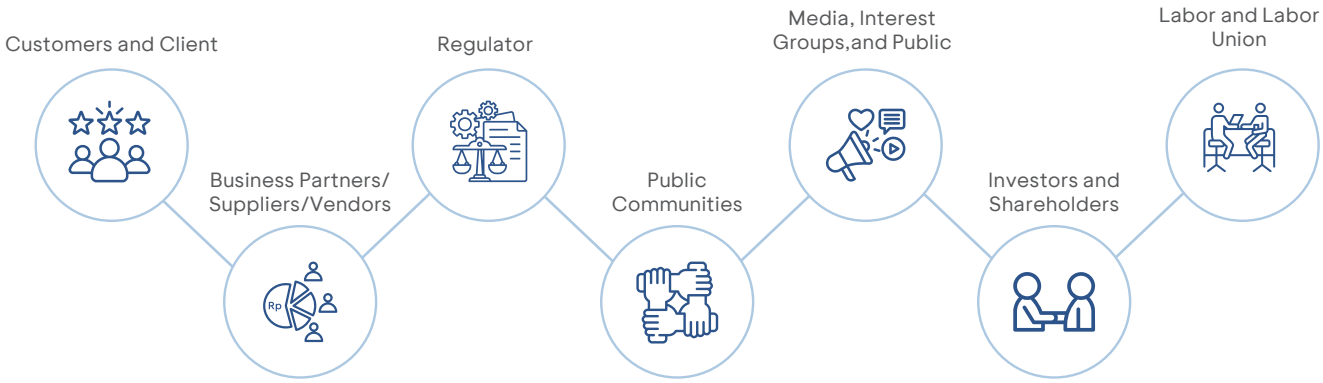
BCA maintains continuous good communication with regulators, shareholders, customers, BCA employees, partners, and the general public as part of the implementation of the principles of transparency and accountability to stakeholders. The Communication Policy governs BCA's good relations with its stakeholders.

BCA's Communication Policy is set out in the Communication and Information Functions and Transparency and Publication of Information to Stakeholders of the BCA Corporate Governance Guidelines. BCA provides the public with access to corporate information and data through, among others, the communication channels described below.

1. Communication Channels of Stakeholders

BCA stakeholders are parties related to BCA's business activities and significantly influence the sustainability of BCA.

STAKEHOLDERS



BCA engages and interacts with stakeholders through formal processes and at the appropriate level of engagement. The Corporate Secretary - Investor Relations & Environmental Social Governance (ESG) Division and the Corporate Communication & Social Responsibility (CCR) Work Unit manage interactions with stakeholders such as regulators, investors and the general public.

Furthermore, in accordance with their duties and responsibilities, related work units communicate with stakeholders.

BCA has provided various communication channels in its interactions with stakeholders to ensure that BCA information is disseminated intensively and effectively.

Name of Stakeholders	Interest	Communication Channel	Frequency
Customers and Clients	• Providing information about banking products and services as well as the security of customer privacy. • Providing the best banking solutions for stakeholders. • Solving problems in transactions involving banking products and/or services.	• Halo BCA Contact Center • BCA Website • Social Media	At all times
Investors or Shareholders	Financial performance, sustainability implementation, and implementation of prudential principles and good corporate governance.	• Annual GMS and/or Extraordinary GMS • Annual Report and Sustainability Report • Analyst Meeting • Public Expose • Investor Relations Contact: • Tel: +62 21 235 88000 • E-mail: investor_relations@bca.co.id	• Once a year • Incidental • Quarterly • At all time

Name of Stakeholders	Interest	Communication Channel	Frequency
Regulators and SROs (OJK, IDX, KSEI and Bank Indonesia)	Compliance and implementation of the prudence principle and Good Corporate Governance.	• Monthly report; • Quarterly Report; • Disclosure of information related to Affiliated Transactions; • Explanation of information in the mass media; • Submission of evidence of the announcement of the AGMS and/or EGMS, Monthly Securities Reports, Public Expose Reports, a summary of the Consolidated Financial Statements via electronic media and/or hardcopy; • Submission of press releases related to financial reports, and copies of the minutes of AGMS and/or EGMS; • Submission of evidence of summons for the GMS and/or EGMS; • Report and announcement of dividend distribution schedule; • Report on ownership or changes in share ownership.	According to regulations (monthly, quarterly and incidental)
Public Community	Empowerment programs and opportunities through community programs and Corporate Social Responsibility (CSR).	• Sustainability Report • Youtube Solusi BCA • Instagram GoodLifeBCA	Once a year At all times
Media, Interest Groups and General Public	BCA information and data, including regarding BCA's financial condition, products and corporate actions.	• Press release via printed and electronic media • BCA corporate communication contact: corcom_bca@bca.co.id	As needed At all times
Business Partner/ Supplier/ Vendor	• General policies related to the procurement of goods and/or services, types of requirements/specifications, BCA information and data, and the process of becoming a vendor. • Vendor input, suggestions, and information.	• BCA website • Beauty Contest • Code of ethics related to vendors • Logistics Division PIC Contact (Procurement Aspect)	If needed At all time
Employee and Labor Union	Industrial relations and issues related to employees' welfare, rights and obligations.	Internal communication via Info BCA e-magazine, BCA update, MyBCAPortal, audio visual facilities, Halo SDM-call center for BCA employees, sharing sessions, GCG series articles, banking services, and/or facilities.	At all time

2. Information and Transparency of Products and Services

BCA has provided information about BCA's products and services in a transparent, accurate and up-to-date manner in accordance with the provisions of the OJK and BI. BCA uses the following facilities to make it easier for customers to obtain this information:

- BCA's official website and BCA's official social media accounts, which provide complete and up-to-date information regarding all BCA products, services, and programs;
- Leaflets, brochures, Plasma TVs, or other written forms at every BCA branch office throughout Indonesia containing information on bank products to facilitate customer awareness;
- BCA frontline staff, such as Relationship Officers, Account Officers and Customer Service, in all BCA offices, who are passionate about providing the product/service information and solutions needed by customers.

Apart from using these facilities, BCA also conveys information about its products and services directly to customers. The dissemination of information to customers is based on the customer's consent given by signing the consent column for providing customer data on the account opening form. Publication of information on BCA's banking products, services and/or facilities is carried out in accordance with the regulatory provisions on the transparency of banking product information and the use of customers' personal data.

3. Company Information and Data Facilities

BCA's business management not only pursues profitability, but also strives to provide the best banking solutions for its stakeholders. BCA continuously provides customers with convenient access to BCA information. The best banking solutions are provided by BCA through communication facilities, namely:

a. haloBCA

haloBCA serves as a central hub for customer information and complaints, available across several communication channels, including:

- Telephone: 1500888
- Whatsapp (0811 1500 998).
- E-mail: haloBCA@bca.co.id
- haloBCA Chat (haloBCA application and Webchat at www.bca.co.id).
- Video Call and Video Banking are available at:
  - » myBCA Store (Central Park, Emporium Pluit Mall, Kota Kasablanka, Ciputra World, BCA Learning Institute);
  - » myBCA Hybrid (Gandaria City, Thamrin, Pondok Indah Mall, Summarecon Mall Serpong, AEON Mall Sentul, UGM Yogyakarta);
  - » myBCA Booth (Tangerang City, Supermall Karawaci, Cibinong City Mall, Royal Plaza, Mall of Indonesia, AEON Mall Deltamas).
  - » Available also at branch offices (KCU Alam Sutera, KCU Serpong, KCU Harapan Indah, KCU Bekasi, KCU Matraman, KCU Darmo, KCU SCBD, KCP Sahid J Walk, KCU Sunter, KCU Hybrid Thamrin).
- haloBCA Application
  haloBCA application is a mobile-based service available for download by BCA customers or non-customers from their device (gadget) to contact haloBCA online via Voice Over Internet Protocol/VoIP Call (free of telephone charges), E-mail, Chat, WhatsApp, and BCA's official social media accounts, thus making it easier for customers to access services without communication costs. BCA also added the VoIP Call feature to the myBCA application, allowing customers to easily and quickly access the haloBCA Telephone Service through the myBCA application. Furthermore, the haloBCA application also allows customers to perform data updates, digital approvals, and self-service banking facility settings, such as unblocking the BCA Debit/ATM Card PIN and managing OTP Code Delivery.
- Outbound Call Services
  BCA also developed Outbound Call Services (1500888), which include:
  - » Digital Relationship Officer (DRO) is a haloBCA outbound campaign service aimed at conveying information, conducting transaction verification & confirmation, telesurveys, customer retention, and offering BCA business solution products to customers based on leads.
  - » Solution Assistant (SOLA) is a Special haloBCA Agent dedicated to selected customer segments. SOLA's main role is to explore and follow up on customer needs and complaints, then provide appropriate solution recommendations according to the customer's profile and needs. SOLA contacts customers using the haloBCA Telephone Number 1500888, and customers can contact SOLA through the following communication media:
    1) Telephone Number 1500118 with the extension number informed directly to the customer.
    2) Official WhatsApp of BCA at number 0811 1500 998 by typing #haloBCA in the chat column.
    3) SOLA correspondence E-mail via the e-mail address sola_doc@bca.co.id.
- Other Digital Services
  haloBCA also manages several digital services, including:
  - » Online account opening through: BCA mobile, myBCA, and marketplaces (Blibli, DANA, MyCampus, Bayarind);
  - » Online credit card application via video call;
  - » Online customer verification via video call in myBCA;

  In an effort to maintain service quality, haloBCA is committed to receiving customer reports and following up on customer complaints by establishing the following response time standards:
  - » Inbound call: 20 seconds
  - » WhatsApp: 2 minutes
  - » X: 25 minutes
  - » haloBCA Chat: 2 minutes
  - » E-mail: 30 minutes

b. BCA Website

BCA's official website, www.bca.co.id, serves as a trusted reference for information for current and prospective BCA customers, as well as the general public.

Through this site, BCA presents various information about banking products and services, the latest promotions, current news about BCA, economic research reports, and comprehensive corporate information related to BCA.

Currently, the official BCA website has developed into a digital channel capable of fulfilling various customer needs by presenting online forms (e-forms) and increasingly comprehensive tracking and checking features. The diverse e-forms and tracking and checking services available at www.bca.co.id include:

Applications and Registration, including:

- Home Ownership Credit (KPR)
- BCA Credit Cards
- Motor Vehicle Credit (KKB)

- Motorcycle Credit (KSM)
- BCA Insurance
- Business Credit and People's Business Credit (KUR)
- BCA EDC
- BCA Autopay
- BCA API

Tracking and Checking, including:
- Money Transfer (Firecash)
- Bank Guarantee Status
- BCA Reward Balance
- KPR Application Status and document completeness

Reports from the Community:
- Whistleblowing System

With the availability of various e-forms on the BCA website, individual customers may apply for KPR, BCA Credit Cards, KKB, KSM, and BCA Insurance online more practically. The presence of the tracking and checking feature also helps customers monitor their BCA Reward balance, money transfer status (Firecash), BCA Bank Guarantee, and the progress of their KPR application, including any missing KPR documents.

For business customers, the official BCA website provides increasingly easy access to capital services in the form of online Business Loan applications at www.bca.co.id. Customers are also able to utilize the credit simulation feature to calculate the loan ceiling, estimated installments, and tenure, thereby ensuring a more targeted application process aligned with business needs.

Furthermore, to support the smooth operation of businesses, registration for BCA API (Application Programming Interface) cooperation and EDC applications can now be done easily through www.bca.co.id.

In enhancing the experience of customers and prospective customers using BCA's e-Banking services, the BCA website provides access to download the myBCA, BCA mobile, eBranch BCA, haloBCA, Merchant BCA, and Sakuku applications on every service information page for these e-Banking applications.

The presence of various online forms and the tracking and checking features on www.bca.co.id aligns with BCA's commitment to constantly enhance customer convenience, allowing them to readily access and enjoy diverse banking products and services supported by the latest technology.

The availability of various e-forms, tracking and checking features, as well as e-Banking download access at www.bca.co.id aligns with BCA's commitment to constantly enhance customer convenience, allowing them to readily access and enjoy diverse banking products and services supported by the latest technology.

Furthermore, BCA consistently maintains information transparency to support the implementation of Good Corporate Governance (GCG), in accordance with regulations and the information needs of investors, shareholders, and the capital market community. This transparency is realized through the comprehensive presentation of information about the Company, investor relations, governance, sustainability commitments, corporate responsibility, the latest news releases related to BCA, and economic research on the official BCA website.

Investors and the public may also check BCA's stock performance in real-time at www.bca.co.id through the Stock Performance page, monitor the development of primary and secondary market bonds on the Bond Product Options page, and perform mutual fund investment simulations on the Mutual Fund Simulation page.

Finally, www.bca.co.id consistently educates customers and the wider community about BCA's latest services, products, and programs through educational and informative articles in the Berita BCA, EdukaTips BCA, and AwasModus columns. For the latest promotional information, BCA also presents a special page, www.promo.bca.co.id, as a center for up-to-date BCA promotion information.

c. BCA Social Media

Through informative and creative content consistently presented across various social media platforms, BCA strives to build solid interaction, especially with customers and the general public. This step is a realization of the slogan "Senantiasa di Sisi Anda" (Always by Your Side) to make BCA's social media accounts a trusted source of information and reference, as well as a source of creative inspiration for all circles in the digital era.

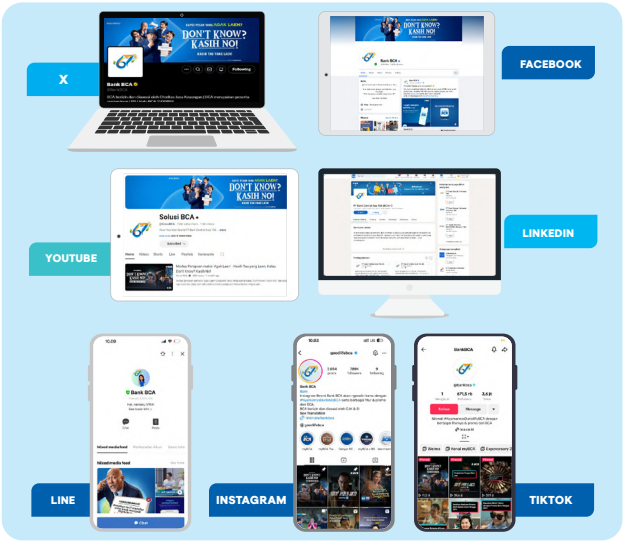
The following is a list of BCA's official social media accounts:
- X Accounts (@BankBCA, @HaloBCA, @XpresiBCA, @GoodLifeBCA, @KartuKreditBCA)
- Facebook (BankBCA, XpresiBCA, GoodLifeBCA, KartukreditBCA)
- YouTube (Solusi BCA)
- LinkedIn PT Bank Central Asia Tbk
- Instagram (@GoodLifeBCA) and (@LifeAtBCA)
- Line (Bank BCA)
- TikTok (@BankBCA)

Complete information regarding BCA's official accounts and social media activities can be accessed via https://www.bca.co.id/socialmedia

BCA also continues to innovate by presenting the chat-bot VIRA or Virtual Assistant Chat Banking BCA. VIRA can be accessed on the BankBCA Facebook Messenger account, the Bank BCA LINE chat application account, and Bank BCA WhatsApp. Through the VIRA Channel, customers can obtain information related to promos, check balances and transactions, exchange rates, ATM information, credit card information, and other banking access. Furthermore, BCA has also launched a chatting service through the WhatsApp application with a Halo BCA agent, accessible by customers 24/7.

Throughout 2025, BCA continued to actively utilize its social media accounts to campaign various communication materials, including:

1. Campaigns related to updating BCA banking products, including communicating the benefits of BCA banking products to the potential market;
2. Campaigns related to educating the public on safe banking transactions;
3. Campaigns related to BCA promos;
4. Campaigns related to job vacancies available at BCA;
5. Campaigns related to offering BCA loan products;
6. Campaigns related to business literacy, especially for MSME entrepreneurs;
7. Campaigns related to security education and customer data protection;
8. Campaigns related to financial literacy;
9. BCA "Bangga Lokal" Campaign; and
10. Campaigns related to BCA's corporate shared value activities under the umbrella of "Bakti BCA," along with their impact on society and the environment.



d. List of 2025 Press Releases

Press releases issued by BCA are part of the implementation of Good Corporate Governance principles, particularly the principle of transparency. During 2025, BCA issued 179 press releases. Details of the titles and the complete content of all press releases can be accessed at https://www.bca.co.id/en/tentang-bca/media-riset/pressroom/siaran-pers.

No.	Press Release Themes	Total Press Releases
1	Product & Business Activity	88
2	Financial Performance	7
3	Sustainability	84

e. Correspondence to the Financial Services Authority and the Indonesia Stock Exchange

BCA's correspondence with OJK and IDX is part of the implementation of the Good Corporate Governance principles, especially the principles of transparency and accountability. During 2025, the correspondence conducted by BCA with OJK and IDX was as follows:

Financial Services Authority (OJK)

No	Date	Document No.	To	Subject
1	January 23, 2025	0002/ESG/2025	OJK Capital Market	Submission of Press Release regarding the Summary of Financial Performance for the Fourth Quarter of 2024 (Audited) of PT Bank Central Asia Tbk (the "Company")
2	January 24, 2025	0003/ESG/2025	OJK Capital Market	Submission of Proof of the Annual General Meeting of Shareholders' Announcement of PT Bank Central Asia Tbk
3	January 24, 2025	0004/ESG/2025	OJK DPBS2	Submission of Proof of the Annual General Meeting of Shareholders' Announcement of PT Bank Central Asia Tbk
4	January 24, 2025	0005/ESG/2025	OJK Capital Market	Announcement of the Annual General Meeting of Shareholders
5	January 24, 2025	0006/ESG/2025	OJK DPBS2	Submission of BCA's Quarter IV Year 2024 Financial Statements (Audited)
6	January 24, 2025	0007/ESG/2025	OJK DPBS2	Submission of Proof on Announcement of BCA's Quarter IV Year 2025 Financial Statements (Audited)

No	Date	Document No.	To	Subject
7	January 24, 2025	0009/ESG/2025	OJK Capital Market	Submission of Proof on Announcement of BCA's Quarter IV Year 2025 Financial Statements (Audited)
8	February 12, 2025	0014/ESG/2025	OJK Capital Market	Submission of the 2024 Annual Report and 2024 Sustainability Report of PT BCA Tbk
9	February 12, 2025	0015/ESG/2025	OJK DPBS2	Submission of the 2024 Annual Report and 2024 Sustainability Report of PT BCA Tbk
10	February 12, 2025	0017/ESG/2025	OJK DPBS2	Submission of the Internal Control Report of PT BCA Tbk
11	February 12, 2025	0018/ESG/2025	OJK Capital Market	Invitation to the Annual General Meeting of Shareholders
12	February 13, 2025	0019/ESG/2025	OJK DPBS2	Submission of Proof of Invitation to the AGMS of PT BCA Tbk
13	February 13, 2025	0020/ESG/2025	OJK Capital Market	Submission of Proof of Invitation to the AGMS of PT BCA Tbk
14	February 19, 2025	0034/ESG/2025	OJK Capital Market	Affiliated Transaction Report
15	February 25, 2025	0043/ESG/2025	OJK Capital Market	Report on Share Ownership or Any Changes in Share Ownership of PT Bank Central Asia Tbk
16	February 25, 2025	0044/ESG/2025	OJK Capital Market	Report on Share Ownership or Any Changes in Share Ownership of PT Bank Central Asia Tbk
17	February 25, 2025	0045/ESG/2025	OJK Capital Market	Report on Share Ownership or Any Changes in Share Ownership of PT Bank Central Asia Tbk
18	February 28, 2025	0046/ESG/2025	OJK DPBS2	Submission of Annual Report on the Implementation of BCA's Corporate Governance Implementation for 2024
19	February 28, 2025	0047/ESG/2025	OJK DPBS2	Submission of Annual Report on the Implementation of BCA's Corporate Governance for 2024
20	March 4, 2025	0048/ESG/2025	OJK Capital Market	Affiliated Transaction Report
21	March 7, 2025	0050/ESG/2025	OJK DPBS2	Submission of Annual Reports and Financial Statements of Subsidiaries
22	March 14, 2025	0051/ESG/2025	OJK Capital Market	Affiliated Transaction Report
23	March 14, 2025	0052/ESG/2025	OJK Capital Market	Affiliated Transaction Report
24	March 14, 2025	0053/ESG/2025	OJK Capital Market	Submission of a Copy of the Notary's Statement Regarding the Annual General Meeting of Shareholders of PT Bank Central Asia Tbk (the "Company")
25	March 14, 2025	0054/ESG/2025	OJK DPBS2	Submission of a Copy of the Notary's Statement Regarding the Annual General Meeting of Shareholders of PT Bank Central Asia Tbk (the "Company")
26	March 14, 2025	0055/ESG/2025	OJK Capital Market	Submission of Proof of Announcement of the Annual General Meeting of Shareholders' Summary of Minutes of PT Bank Central Asia Tbk (the "Company")
27	March 14, 2025	0056/ESG/2025	OJK DPBS2	Submission of Proof of Announcement of the Annual General Meeting of Shareholders' Summary of Minutes of PT Bank Central Asia Tbk (the "Company")
28	March 19, 2025	0058/ESG/2025	OJK Capital Market	Affiliated Transaction Report
29	March 19, 2025	0059/ESG/2025	OJK Capital Market	Report of Ownership or Any Changes in Share Ownership of PT Bank Central Asia Tbk
30	March 19, 2025	0060/ESG/2025	OJK Capital Market	Report on Share Ownership or Any Changes in Ownership of PT Bank Central Asia Tbk
31	March 19, 2025	0061/ESG/2025	OJK Capital Market	Report on Share Ownership or Any Changes in Ownership of PT Bank Central Asia Tbk
32	March 19, 2025	0062/ESG/2025	OJK Capital Market	Report on Share Ownership or Any Changes in Ownership of PT Bank Central Asia Tbk
33	March 19, 2025	0063/ESG/2025	OJK Capital Market	Report of Ownership and Any Changes in Share Ownership of PT Bank Central Asia Tbk
34	March 19, 2025	0064/ESG/2025	OJK Capital Market	Report on Share Ownership or Any Changes in Ownership of PT Bank Central Asia Tbk
35	March 19, 2025	0065/ESG/2025	OJK Capital Market	Report on Share Ownership or Any Changes in Ownership of PT Bank Central Asia Tbk
36	March 19, 2025	0066/ESG/2025	OJK Capital Market	Report on Share Ownership or Any Changes in Ownership of PT Bank Central Asia Tbk

No	Date	Document No.	To	Subject
37	March 20, 2025	0067/ESG/2025	OJK Capital Market	Report on Share Ownership or Any Changes in Ownership of PT Bank Central Asia Tbk
38	March 20, 2025	0068/ESG/2025	OJK Capital Market	Report on Share Ownership or Any Changes in Ownership of PT Bank Central Asia Tbk
39	March 20, 2025	0069/ESG/2025	OJK Capital Market	Report on Share Ownership or Any Changes in Ownership of PT Bank Central Asia Tbk
40	March 20, 2025	0070/ESG/2025	OJK Capital Market	Report on Share Ownership or Any Changes in Ownership of PT Bank Central Asia Tbk
41	March 20, 2025	0072/ESG/2025	OJK Capital Market	Report on Share Ownership or Any Changes in Ownership of PT Bank Central Asia Tbk
42	March 20, 2025	0073/ESG/2025	OJK Capital Market	Report on Share Ownership or Any Changes in Ownership of PT Bank Central Asia Tbk
43	March 20, 2025	0074/ESG/2025	OJK Capital Market	Report on Share Ownership or Any Changes in Ownership of PT Bank Central Asia Tbk
44	March 20, 2025	0075/ESG/2025	OJK Capital Market	Report on Share Ownership or Any Changes in Ownership of PT Bank Central Asia Tbk
45	March 20, 2025	0076/ESG/2025	OJK Capital Market	Report on Share Ownership or Any Changes in Ownership of PT Bank Central Asia Tbk
46	March 18, 2025	0071/ESG/2025	OJK Capital Market	Report on Share Ownership or Any Changes in Ownership of PT Bank Central Asia Tbk
47	March 25, 2025	0077/ESG/2025	OJK Capital Market	Disclosure of Information related to Share Buybacks under Significant Conditions
48	March 26, 2025	0078/ESG/2025	OJK Capital Market	Affiliated Transaction Report
49	March 27, 2025	0080/ESG/2025	OJK DPBS2	Disclosure of Information on Buyback
50	April 8, 2025	0081/ESG/2025	OJK Capital Market	Share Buyback Report
51	April 8, 2025	0083/ESG/2025	OJK Capital Market	Share Buyback Report
52	April 8, 2025	0084/ESG/2025	OJK Capital Market	Share Buyback Report
53	April 9, 2025	0085/ESG/2025	OJK DPBS2	Submission of a Photocopy of the BCA AGMS Deed of Minutes
54	April 9, 2025	0086/ESG/2025	OJK Capital Market	Submission of a Photocopy of the BCA AGMS Deed of Minutes
55	April 23, 2025	0090/ESG/2025	OJK Capital Market	Press Release Report for AM Q 2025
56	April 24, 2025	0091/ESG/2025	OJK DPBS2	Submission of BCA's Quarter I Year 2025 Financial Statements (unaudited)
57	April 24, 2025	0092/ESG/2025	OJK DPBS2	Submission of Proof on Announcement of BCA's Quarter I Year 2025 Financial Statements (unaudited)
58	April 24, 2025	0093/ESG/2025	OJK Capital Market	Submission of Proof on Announcement of BCA's Quarter I Year 2025 Financial Statements (unaudited)
59	April 24, 2025	0094/ESG/2025	OJK Capital Market	Share Buyback Report
60	April 28, 2025	0095/ESG/2025	OJK Capital Market	Share Buyback Report
61	April 29, 2025	0096/ESG/2025	OJK Capital Market	Share Buyback Report
62	April 30, 2025	0104/ESG/2025	OJK Capital Market	Share Buyback Report
63	May 2, 2025	0105/ESG/2025	OJK Capital Market	Share Buyback Report
64	May 5, 2025	0107/ESG/2025	OJK Capital Market	Affiliated Transaction Report
65	May 5, 2025	0108/ESG/2025	OJK Capital Market	Share Buyback Report
66	May 6, 2025	0109/ESG/2025	OJK Capital Market	Share Buyback Report
67	May 8, 2025	0110/ESG/2025	OJK Capital Market	Share Buyback Report
68	May 14, 2025	0111/ESG/2025	OJK Capital Market	Affiliated Transaction Report
69	May 15, 2025	0112/ESG/2025	OJK Capital Market	Material Facts or Information Report
70	May 15, 2025	0113/ESG/2025	OJK DPBS2	Material Facts or Information Report
71	June 2, 2025	0117/ESG/2025	OJK Capital Market	Submission of Changes to the Management Composition of PT Bank Central Asia Tbk (the "Company")
72	June 2, 2025	0118/ESG/2025	OJK DPBS2	Submission of Changes to the Management Composition of PT Bank Central Asia Tbk (the "Company")
73	June 23, 2025	0132/ESG/2025	OJK Capital Market	Affiliated Transaction Report
74	June 30, 2025	0133/ESG/2025	OJK Capital Market	Disclosure of Information Regarding Affiliated Transactions
75	June 30, 2025	0134/ESG/2025	OJK Capital Market	Proof of Information Disclosure and Supporting Documents

No	Date	Document No.	To	Subject
76	July 8, 2025	0137/ESG/2025	OJK Capital Market	Affiliated Transaction Report
77	July 14, 2025	0142/ESG/2025	OJK Capital Market	Affiliated Transaction Report
78	July 28, 2025	0145/ESG/2025	OJK Capital Market	Affiliated Transaction Report
79	July 29, 2025	0147/ESG/2025	OJK Capital Market	Report on the Progress of Transferring Shares from BCA's Buyback
80	July 30, 2025	0148/ESG/2025	OJK Capital Market	Submission of Press Release related to the Summary of First Semester 2025 Financial Performance (unaudited) of PT Bank Central Asia Tbk ("The Company")
81	July 31, 2025	0149/ESG/2025	OJK DPBS2	Submission of BCA's Quarter II Year 2025 Financial Statements (unaudited)
82	July 31, 2025	0150/ESG/2025	OJK DPBS2	Submission of Proof on Announcement of BCA's Quarter II Year 2025 Financial Statements (unaudited)
83	July 31, 2025	0151/ESG/2025	OJK Capital Market	Submission of Proof on Announcement of BCA's Quarter II Year 2025 Financial Statements (unaudited)
84	August 1, 2025	0152/ESG/2025	OJK Capital Market	Analyst Meeting Material
85	August 5, 2025	0187/ESG/2025	OJK Capital Market	Affiliated Transaction Report
86	August 15, 2025	0191/ESG/2025	OJK Capital Market	Report on Ownership or Any Changes in Share Ownership of PT Bank Central Asia Tbk
87	August 20, 2025	0197/ESG/2025	OJK Capital Market	Notification of Fulfillment of BEI Regulation No. I-E concerning the Request for Clarification regarding Media Reports.
88	August 20, 2025	0198/ESG/2025	OJK DPBS2	Notification of Fulfillment of BEI Regulation No. I-E concerning the Request for Clarification regarding Media Reports.
89	August 25, 2025	0199/ESG/2025	OJK Capital Market	Affiliated Transaction Report
90	August 25, 2025	0200/ESG/2025	OJK Capital Market	Affiliated Transaction Report
91	September 2, 2025	0202/ESG/2025	OJK Capital Market	Report on Ownership or Any Changes in Share Ownership of PT Bank Central Asia Tbk
92	September 2, 2025	0203/ESG/2025	OJK Capital Market	Response to OJK Letter Number S-1063/PM.211/2025 dated August 29, 2025, concerning the Request for Clarification and Supporting Documents of PT Bank Central Asia Tbk.
93	September 9, 2025	0208/ESG/2025	OJK Capital Market	Affiliated Transaction Report
94	September 10, 2025	0209/ESG/2025	OJK Capital Market	Report on Changes in Share Ownership
95	September 15, 2025	0213/ESG/2025	OJK Capital Market	Affiliated Transaction Report
96	September 16, 2025	0215/ESG/2025	OJK Capital Market	Affiliated Transaction Report
97	September 23, 2025	0224/ESG/2025	OJK Capital Market	Response to Letter Number S-1182/PM.211/2025
98	October 2, 2025	0226/ESG/2025	OJK Capital Market	Affiliated Transaction Report
99	October 6, 2025	0230/ESG/2025	OJK Capital Market	Report on Ownership or Any Changes in Share Ownership of PT Bank Central Asia Tbk
100	October 13, 2025	0232/ESG/2025	OJK Capital Market	Submission of Affiliated Transaction Report
101	October 15, 2025	0233/ESG/2025	OJK Capital Market	Submission of Affiliated Transaction Report
102	October 20, 2025	0234/ESG/2025	OJK Capital Market	Disclosure of Information
103	October 21, 2025	0237/ESG/2025	OJK DPBS2	Submission of BCA's Quarter III Year 2025 Financial Statements (unaudited)
104	October 21, 2025	0238/ESG/2025	OJK DPBS2	Submission of Proof on Announcement of BCA's Quarter III Year 2025 Financial Statements (unaudited)
105	October 21, 2025	0239/ESG/2025	OJK Capital Market	Submission of Proof on Announcement of BCA's Quarter III Year 2025 Financial Statements (unaudited)
106	October 21, 2025	0240/ESG/2025	OJK DPBS2	Disclosure of Information
107	October 24, 2025	0242/ESG/2025	OJK Capital Market	Share Buyback Report
108	October 27, 2025	0243/ESG/2025	OJK Capital Market	Share Buyback Report
109	November 6, 2025	0247/ESG/2025	OJK Capital Market	Share Buyback Report
110	November 11, 2025	0248/ESG/2025	OJK Capital Market	Share Buyback Report
111	November 12, 2025	0252/ESG/2025	OJK Capital Market	Share Buyback Report
112	November 13, 2025	0253/ESG/2025	OJK Capital Market	Affiliated Transaction Report

No	Date	Document No.	To	Subject
113	November 13, 2025	0255/ESG/2025	OJK Capital Market	Share Buyback Report
114	November 14, 2025	0256/ESG/2025	OJK Capital Market	Share Buyback Report
115	November 17, 2025	0257/ESG/2025	OJK Capital Market	Share Buyback Report
116	November 18, 2025	0258/ESG/2025	OJK Capital Market	Share Buyback Report
117	November 19, 2025	0259/ESG/2025	OJK Capital Market	Share Buyback Report
118	November 20, 2025	0260/ESG/2025	OJK Capital Market	Share Buyback Report
119	November 21, 2025	0262/ESG/2025	OJK Capital Market	Share Buyback Report
120	November 24, 2025	0264/ESG/2025	OJK Capital Market	Share Buyback Report
121	November 25, 2025	0265/ESG/2025	OJK Capital Market	Affiliated Transaction Report
122	November 25, 2025	0266/ESG/2025	OJK Capital Market	Share Buyback Report
123	November 26, 2025	0267/ESG/2025	OJK Pasar Modal	Share Buyback Report
124	November 27, 2025	0268/ESG/2025	OJK Pasar Modal	Share Buyback Report
125	November 28, 2025	0269/ESG/2025	OJK Pasar Modal	Share Buyback Report
126	November 28, 2025	0270/ESG/2025	OJK Pasar Modal	Affiliated Transaction Report
127	December 1, 2025	0271/ESG/2025	OJK Pasar Modal	Share Buyback Report
128	December 2, 2025	0272/ESG/2025	OJK Pasar Modal	Share Buyback Report
129	December 3, 2025	0273/ESG/2025	OJK Pasar Modal	Share Buyback Report
130	December 4, 2025	0275/ESG/2025	OJK Pasar Modal	Share Buyback Report
131	December 5, 2025	0276/ESG/2025	OJK Pasar Modal	Share Buyback Report
132	December 8, 2025	0277/ESG/2025	OJK Pasar Modal	Share Buyback Report
133	December 9, 2025	0278/ESG/2025	OJK Pasar Modal	Share Buyback Report
134	December 10, 2025	0279/ESG/2025	OJK Pasar Modal	Share Buyback Report
135	December 11, 2025	0281/ESG/2025	OJK Pasar Modal	Share Buyback Report
136	December 12, 2025	0283/ESG/2025	OJK Pasar Modal	Affiliated Transaction Report
137	December 12, 2025	0284/ESG/2025	OJK Pasar Modal	Share Buyback Report
138	December 15, 2025	0285/ESG/2025	OJK Pasar Modal	Share Buyback Report
139	December 16, 2025	0286/ESG/2025	OJK Pasar Modal	Affiliated Transaction Report
140	December 16, 2025	0287/ESG/2025	OJK Pasar Modal	Share Buyback Report
141	December 17, 2025	0289/ESG/2025	OJK Pasar Modal	Share Buyback Report
142	December 18, 2025	0290/ESG/2025	OJK Pasar Modal	Share Buyback Report
143	December 18, 2025	0291/ESG/2025	OJK Pasar Modal	Affiliated Transaction Report
144	December 18, 2025	0292/ESG/2025	OJK Pasar Modal	Material Facts or Information Report
145	December 19, 2025	0293/ESG/2025	OJK Pasar Modal	Share Buyback Report
146	December 22, 2025	0294/ESG/2025	OJK Pasar Modal	Share Buyback Report
147	December 22, 2025	0295/ESG/2025	OJK Pasar Modal	Response to OJK Letter
148	December 23, 2025	0296/ESG/2025	OJK Pasar Modal	Share Buyback Report
149	December 24, 2025	0297/ESG/2025	OJK Pasar Modal	Share Buyback Report
150	December 29, 2025	0298/ESG/2025	OJK Pasar Modal	Share Buyback Report
151	December 30, 2025	0299/ESG/2025	OJK Pasar Modal	Share Buyback Report

Indonesia Stock Exchange

No	Date	Document No.	Subject
1	January 6, 2025	0001/ESG/2025	Monthly Report of Securities Holder Registration
2	February 5, 2025	0011/ESG/2025	Monthly Report of Securities Holder Registration
3	February 10, 2025	0012/ESG/2025	Response to BEI Letter No. S-01248/BEI.PPU/02-2025 dated February 7, 2025 regarding Request for Explanation of News in the Mass Media
4	March 6, 2025	0049/ESG/2025	Monthly Report of Securities Holder Registration
5	March 14, 2025	0057/ESG/2025	Announcement on Schedule and Procedures of Cash Dividend Distribution for the 2024 Financial Year
6	April 8, 2025	0082/ESG/2025	Monthly Report of Securities Holder Registration
7	May 5, 2025	0106/ESG/2025	Monthly Report of Securities Holder Registration
8	June 3, 2025	0122/ESG/2025	Monthly Report of Securities Holder Registration

No	Date	Document No.	Subject
9	July 1, 2025	0135/ESG/2025	Response to the Report Received by Stock Exchange
10	July 2, 2025	0136/ESG/2025	Monthly Report of Securities Holder Registration
11	July 28, 2025	0146/ESG/2025	Presentation at the Medan Investor Meeting & Connectivity 2025 ("MIMC 2025")
12	August 6, 2025	0188/ESG/2025	Monthly Report of Securities Holder Registration
13	August 20, 2025	0196/ESG/2025	Response to the Indonesia Stock Exchange Letter No. S-09602/BEI.PP2/08-2025 dated August 19, 2025 regarding the Request for Explanation of News in the Mass Media
14	August 27, 2025	0201/ESG/2025	2025 Annual Public Expose Plan
15	December 8, 2025	0207/ESG/2025	Monthly Report of Securities Holder Registration
16	September 8, 2025	0206/ESG/2025	Public Expose Material
17	September 12, 2025	0212/ESG/2025	Response to the Indonesia Stock Exchange Letter No. S-10536/BEI.PP2/09-2025 dated September 11, 2025, regarding the Request for Explanation of News in the Mass Media
18	September 16, 2025	0214/ESG/2025	Delivery of BCA's PUBEX 2025 Implementation Results
19	September 17, 2025	0218/ESG/2025	Response to the Complaint Received
20	October 2, 2025	0227/ESG/2025	Monthly Report of Securities Holder Registration
21	October 20, 2025	0235/ESG/2025	Presentation of Indonesia Day Material
22	October 20, 2025	0236/ESG/2025	Analyst Meeting Report (Press Release)
23	November 6, 2025	0244/ESG/2025	Monthly Report of Securities Holder Registration
24	November 24, 2025	0263/ESG/2025	Announcement of Interim Dividend
25	December 4, 2025	0274/ESG/2025	Monthly Report of Securities Holder Registration

f. Internal Communication

Internal communication is an essential factor for building BCA's character and culture, as well as team work solidarity. Smooth, intensive, and effective internal communication in disseminating BCA's information will encourage the acceleration of processes and mechanisms across all lines, thus influencing BCA's overall performance achievement.

Information content and communication media are the keys to successful internal communication. The two form a cohesive, complementary unit, enabling the conveyed information to reach employees, be easily understood, and be followed up on.

Considering the relatively large number of BCA employees spread throughout Indonesia, BCA realizes the need for an effective and targeted internal communication strategy to create a harmonious relationship with all employees, enabling the achievement of BCA's vision and mission.

BCA's internal communication media include:

1) **InfoBCA Digital Magazine**
   This e-magazine presents various information about BCA, banking products and services, as well as information regarding networks, internal programs, awards, technology, management, and other information beneficial to BCA Personnel, with the hope of becoming a medium for education, socialization, entertainment, and a means for all employees to share knowledge, experiences, and BCA activities. This magazine can be accessed through the internal MyBCA portal and the Instagram @BCASemuaBeres highlight feature.
2) **MyBCAPortal**
   BCA also has an internet-based internal communication portal accessible only by BCA internal stakeholders, namely MyBCAPortal. This internal portal is jointly managed by the Service Operations Strategy & Development Group, Information Technology Group, Corporate Communication & Social Responsibility Group, and other work units at the head office. Besides serving as a means for conveying BCA information, work unit programs, banking product socialization, services, learning, and other important information, MyBCAPortal has been developed for online information and employment administration services, such as health costs, leave applications, overtime, business travel, employee data, compensation, appraisal, and more.

3) **LED Display**
LED Display or Videotron is an internal audio-visual electronic communication medium placed in strategic locations in BCA buildings or office areas. This audio-visual electronic medium contains information about BCA, promoted products and services, work unit activities, and other important information.

4) **E-mail**
BCA uses e-mail as a medium for internal communication and information. Another internal communication channel established through e-mail is the management communication forum.

5) **Microsoft Teams**
Through Microsoft Teams facilities, BCA employees can collaborate and communicate more easily in carrying out their work, such as: sharing files, sending messages (chatting), and conducting virtual meetings via Personal Computers (PCs), laptops, mobile phones, and other devices such as modern gadgets. The Microsoft Teams facility is very beneficial for urgent matters, as incoming messages immediately appear on the monitor screen accompanied by an alert sign. In addition, Microsoft Teams can be used to send large files or data, and to host audio, video, and web conferences with anyone inside or outside BCA.

6) **Internal Events**
Internal communication is also established through various internal events, conducted physically/face-to-face or virtually, such as:
a. BCA Anniversary commemoration activities;
b. National Work Meeting;
c. Bakorseni activities;
d. Town Hall/Management and Employee Gatherings; and
e. Various knowledge-sharing activities, such as COP (Community of Practice) activities, BCA Open Source.

7) **Corporate Identity Manual**
This is a guide or standardization for BCA internal stakeholders, especially regarding the use of the corporate logo, various implementations, and corporate materials.

8) **TikTok and Instagram @BCASemuaBeres**
Internal communication media are also developed through the use of the Instagram & TikTok social media platforms under the account name @BCASemuaBeres. Internal stakeholders who are registered as followers are connected to each other and can exchange information and share experiences.

9) **Halo SDM**
This call center service for employees is a communication means to bridge information related to human resources provisions. This means is expected to provide every employee with the opportunity to better understand, comprehend, and comply with the applicable provisions at BCA.

4. Complaint Handling Resolution

As part of its commitment to providing the best service to customers, BCA consistently publishes its handling of customer complaints at least once (1) a year. This is in accordance with OJK Circular Letter Number 17/SE.OJK.07/2018 regarding Guidelines for the Implementation of Consumer Complaint Services in the Financial Services Sector. The details of complaint handling based on the type of financial transaction for 2025 are as follows:

No	Type of Financial Transaction	Resolved		In Process		Unresolved		Total Complaints
		Total	Percentage	Total	Percentage	Total	Percentage	
1.	ATM/Debit Cards/ ATM Machines	318,749	96.90%	10,207	3.10%	-	0.00%	328,956
2.	Electronic Banking	295,948	97.61%	7,242	2.39%	-	0.00%	303,190
3.	Prepaid Cards	160,850	99.63%	601	0.37%	-	0.00%	161,451
4.	Savings Accounts	154,108	95.85%	6,674	4.15%	-	0.00%	160,782
5.	Other Payment Systems[1)]	90,511	99.71%	260	0.29%	-	0.00%	90,771
6.	Credit Cards	85,808	98.88%	975	1.12%	-	0.00%	86,783
7.	Current Accounts	6,774	98.82%	81	1.18%	-	0.00%	6,855
8.	RTGS	209	95.43%	10	4.57%	-	0,00%	219
9.	Other Collaborative Products[2)]	166	98.22%	3	1.78%	-	0.00%	169
10.	Kliring (Transfer)/ Remittance	95	100.00%	-	0.00%	-	0.00%	95
11.	Direct Debit	72	100.00%	-	0.00%	-	0.00%	72
12.	Mutual Funds	12	100.00%	-	0.00%	-	0.00%	12

No	Type of Financial Transaction	Resolved		In Process		Unresolved		Total Complaints
		Total	Percentage	Total	Percentage	Total	Percentage	
13.	SMS Banking	6	85.71%	-	14.29%	-	0.00%	7
14.	Wealth Management	2	100.00%	-	0.00%	-	0.00%	2
Total		**1,113,310**	**97.71%**	**26,054**	**2.29%**	**-**	**0.00%**	**1,139,364**

1) Data include Paylater and BI - Fast
2) Data include Key Token, Prioritas Magazines and Personal Loan

Throughout 2025, BCA received a total of 1,139,364 customer complaints covering various types of financial transactions. To provide an optimal service experience, BCA resolved complaints with a customer complaint resolution rate of 97.71% of the total number of all tickets. BCA ensures all customer complaints, including those still in process, continue to be followed up on continually until resolution is achieved in accordance with the handling time provisions regulated by the regulator.

CODE OF ETHICS

BCA has Code of Ethics of BCA which is an elaboration of BCA's culture and is formulated based on positive values that grow and develop within all BCA personnel to achieve common goals, and serves as a reference for BCA personnel in making decisions, taking action, and carrying out daily duties and responsibilities professionally and ethically.

This BCA Code of Ethics serves as a guideline for BCA personnel in maintaining relationships with customers, shareholders, suppliers/partners, the government, and the community.

The main principles in the BCA Code of Ethics are:
a. Professional.
b. Integrity.
c. Excellent team.
d. Excellent service.
e. Social care.

1. Cores of BCA Code of Ethics

The main points of BCA's Code of Ethics covers:
a. Compliance and adherence with all applicable laws and regulations.
b. Maintaining the reputation of the bank and safeguard its assets.
c. Maintaining customer and bank data confidentiality.
d. Ensuring that personal interests do not conflict the interests of the bank or customers.
e. Accurately recording all transactions in accordance with applicable provisions.
f. Maintaining and fostering a harmonious working environment and fair competition.
g. To not abuse position and authority for personal or family interests.
h. Refraining from any misconduct that may be harmful to the professional image and reputation of the bank in general.
i. Avoiding all forms of gambling or speculative activity.
j. Constantly improving knowledge and insight by staying current on developments in the banking industry in particular and the business world in general.

The main points of the BCA's Code of Ethics have also been published on the BCA internal portal (MyBCA) and the BCA Corporate Governance website.

2. Enforcement of the Code of Ethics

The BCA Code of Ethics provides a framework of values and ethical standards that must be met, as the personal responsibility of every BCA Personnel.

The BCA Code of Ethics applies to all levels of the organization, including members of the Board of Directors, members of the Board of Commissioners, and all BCA employees.

3. Code of Ethics Related to Anti-Corruption

BCA has issued the Board of Directors' Decision No. 269/SK/DIR/2021 dated December 31, 2021 concerning Anti-Corruption Policy and Gratification Control and Circular Letter No. 336/SE/POL/2022 dated September 15, 2022 concerning Reporting on Gratification Control in an effort to prevent corruption practices and gratification control within BCA. BCA complies with anticorruption regulations, ensuring its business activities are conducted prudently and in accordance with Good Corporate Governance principles. BCA employees commit to implement anticorruption culture in all aspects of work. The anti-corruption policies set forth in the BCA Code of Ethics are, among others, to:
a. Ensure that personal interests do not conflict the interests of the bank or customers.
b. To not abuse position and authority for personal or family interests.
c. To not commit any misconduct that may be harmful to the professional image and reputation of the bank in general.

4. Vendor-Related Code of Conduct

BCA also strives to strengthen good governance, including respect for intellectual property rights, and to engage in fair competition free from monopolistic practices.

In connection with the implementation of an anti-corruption culture, every BCA employee always observes the BCA Code of Ethics related to vendors, which are as follows:

a. Must maintain the goodwill and reputation of BCA, including but not limited to:
   1) Maintain personal appearance and acting in accordance with proper etiquette and manners (action and speech).
   2) Refrain from making excessive concessions during vendor prequalification and vendor invoices verification.
   3) Avoid any meetings that will influence task and work decisions.
b. Avoid situations in which vendor behavior may result in personal gain and/or harm to BCA.
c. Maintain the confidentiality of BCA and vendor information obtained in the course of performing duties and refrain from using it for personal interest.
d. Proactively provide information to the management or authorities if there is any familial relationship or affiliation with vendor that may potentially influence objectivity in carrying out work.
e. Refrain from profiting from vendors' mistakes.
f. Refrain from asking for or accepting any form of money, presents, gifts, or service facilities, and not commiting to any debt or credit transactions.
g. All money, presents, gifts or service facilities must be returned in accordance with applicable regulations, and proof of return can be provided by a letter signed by the Work Unit's Head and a receipt for the return of goods.
h. Always avoid conflicts of interest when dealing with vendors.

5. Dissemination

BCA ensures the BCA Code of Ethics is communicated and disseminated to all BCA personnel through the socialization of the BCA Code of Ethics, which includes:

a. The BCA Code of Ethics is set forth in the form of a Pocket Book that is distributed to all BCA employees.
b. The BCA Code of Ethics is accessible in the form of e-learning to every BCA employee, including first-time jobbers and pro-hire workers who have recently joined BCA.
c. The BCA Code of Ethics is published on the BCA internal portal (MyBCA) and the Corporate Governance Section of the BCA website.
d. The BCA Code of Ethics is disseminated through sharing sessions or COP (Community of Practice) in each division or work unit at BCA, among others, related to BCA's confidentiality provisions, position confidentiality, fraud, and other topics.
e. The BCA Code of Ethics is disseminated through internal digital publications, which are accessible to all BCA employees at the Head Office, Regional Offices, internal displays at Branch Offices, and are also posted on internal social media accounts, such as the Instagram account @bcasemuaberes.

6. Enforcement and Sanctions for Code of Ethics Violations

The BCA Code of Ethics is binding and must be understood and diligently implemented by all BCA personnel in order to support the implementation of the principles of Good Corporate Governance. In this regard, BCA has processes to monitor the compliance of BCA personnel in applying the BCA Code of Ethics, including the following:

a. All BCA employees, members of the Board of Commissioners, and members of the Board of Directors are required to submit a digital Code of Ethics Statement annually through the internal portal MyBCA (for permanent employees) and e-Form (for contract employees or employees who do not yet have/have constraints on domain user access). Based on 2025 data, all BCA employees, members of the Board of Commissioners, and members of the Board of Directors have completed the Code of Ethics statement.
b. Violations of the BCA Code of Ethics are included in the actions that can be reported through the whistleblowing channel based on the BCA Whistleblowing System application policy contained in the Board of Directors' Decision No. 146/SK/DIR/2017 dated November 1, 2017, as amended by the Board of Directors' Decision No. 009/SK/DIR/2025 dated January 20, 2025, concerning Adjustments to the Anti-Fraud Strategy Policy.
c. In the event of a violation or non-compliance with the BCA Code of Ethics, the perpetrator will be subject to sanctions according to the level of the violation, as stipulated in the Collective Labor Agreement, including:
   - Primary sanctions in the form of verbal warning, written reprimand, warning letter, demotion, or termination of employment.
   - Additional sanctions which may include job transfers (rotation), postponement of promotions, postponement of wage/salary increases, revocation of facilities associated with the position in question, relinquishment of position, or other sanctions in accordance with applicable legal provisions.

BCA's decision in this regard will be tailored to the nature and gravity of the violation, as well as a thorough evaluation of the individual who committed the violation.

7. BCA Code of Ethics Violation Cases in 2025

Throughout 2025, there were BCA Code of Ethics violations totaling 262 cases; the recapitulation is as follows:

Number of Resolved Cases of Violations of the BCA Code of Ethics in 2025

Year	Types of Sanctions	Total	Settlement Status
2025	SP I	209	All cases have been resolved by 2025
	SP II	7	
	SP III	46	

Description: SP = Warning Letter

CORPORATE CULTURE

BCA emphasizes to all BCA personnel the importance of understanding and implementing BCA's Vision and Mission, as well as BCA's Core Values, as the corporate culture that must be maintained and inherent in every BCA personnel. This corporate culture includes:

1. BCA Vision and Mission

BCA's Vision and Mission serve as the foundation, direction, and guidance for all BCA personnel in carrying out BCA's business activities. The Vision and Mission were approved by the BCA Board of Directors and Board of Commissioners through the Board of Directors' Decision Letter No. 022/SK/DIR/2006 dated February 23, 2006, regarding the Vision and Mission of PT Bank Central Asia Tbk. The Company's Vision and Mission are evaluated periodically or as needed. In 2019, BCA published its vision and mission for sustainable finance implementation. Based on this evaluation, these Vision and Mission statements remain aligned with BCA's strategic direction to date. The detailed description of BCA's Vision and Mission is contained in the Company Profile chapter.

2. BCA Values

a. **Customer Focus**
   Attention/concern followed by efforts to provide services to meet specific customer expectations and/or needs.
b. **Integrity**
   A firm attitude in upholding honesty and transparency, followed by consistent and consequential action in fulfilling roles/duties under various situations and conditions to build customer trust.
c. **Teamwork**
   Interaction, synergy, and collaboration based on the understanding of oneself and others to achieve organizational goals.
d. **Continuous Pursuit of Excellence**
   Continuous efforts to achieve the best in order to provide added value for customers.

3. Training and Dissemination of the Vision, Mission, and Values

Throughout 2025, the socialization program for the Vision, Mission, and Values was carried out as follows:

a. Conducting socialization involving all work units and all BCA employees in various events/activities, including:
   1) Community of Practice (COP), team sharing sessions.
   2) BCA Leader+ Sharing Session.
b. Utilizing various corporate media and communication channels, including:
   1) BCA Vision, Mission, and Values Comics.
   2) Videos on BCA's internal portal.
   3) E-learning.
   4) E-Magazine Info BCA (BCA's official internal social media).
   5) Internal training.
   6) Internal culture video clip on Plasma TVs distributed throughout all BCA branches.
   7) Blims (BCA Internal Digital Library)
   8) Animated video clips on BCA's social media.
c. Through internal training/capacity building programs, including management development programs or manager development programs, career development programs, special forums such as the Account Officer forum, and special groups such as the Project Management Office.

4. Corporate Culture Introduction for New Employees

Corporate culture introduction is given to all new employees in BCA through an induction program covering the introduction of BCA's Vision, Mission, and Values. Specifically for new employees from Generation Y and Z, corporate culture introduction is provided in the form of an Induction Class with a fun learning concept, which is an effective way to introduce BCA's Vision, Mission, and Values.

BCA also conducts assessments and monitoring programs to ensure all organization levels, including the Board of Directors, Board of Commissioners, and all employees, understand the BCA Values and Code of Ethics, and apply them effectively to avoid involvement in inappropriate behavior.

5. Corporate Culture Introduction for New Members of the Board of Commissioners and/or Directors

For new members of the Board of Commissioners and/or Directors, corporate culture introduction is provided through the Board of Commissioners and Directors orientation program. The orientation methods include, but are not limited to:

- Presentations by Central Office Work Units (UKKP) online and/or offline.
- Visits to various BCA activity locations.
- Online and offline meetings and discussions with other members of the Board of Commissioners and Directors to discuss various BCA issues or other required information.
- Learning various BCA information available electronically (online base).

A complete discussion of the orientation program for new members of the Board of Commissioners and/or Directors can be found in the Board of Commissioners and Directors chapter in this Annual Report.

STOCK OWNERSHIP PROGRAM BY MANAGEMENT AND/ OR EMPLOYEES THROUGH THE MSOP/ESOP OPTION

Throughout 2025, BCA did not have a program to grant stock options to the Board of Directors, Board of Commissioners or employees.

SHARES BUYBACK

Buying back shares or bonds is an effort to reduce the number of shares or bonds issued by BCA by buying back the shares or bonds, with payment procedures carried out in accordance with applicable regulations.

Shares Buyback

In 2025, BCA conducted a repurchase of BCA shares previously issued and listed on the Indonesia Stock Exchange (IDX) ("Buyback"). This action was taken to support regulatory initiatives in maintaining stock market stability on the IDX.

The Buyback was implemented in reference to the following regulations:

1. OJK Regulation No. 13 of 2023 concerning Capital Market Performance and Stability Policies during Significantly Fluctuating Market Conditions ("OJK Regulation No. 13/2023");
2. OJK Regulation No. 29 of 2023 concerning the Repurchase of Shares Issued by Public Companies ("OJK Regulation No. 29/2023");
3. OJK Letter No. S-17/D.04/2025 dated March 18, 2025, regarding Implementation Policies for the Repurchase of Shares Issued by Public Companies during Significantly Fluctuating Market Conditions ("OJK Letter No. S-17/D.04/2025"); and
4. OJK Letter No. S-102/D.04/2025 dated September 17 regarding the Policy on the Implementation of Share Buybacks Issued by Public Companies in Conditions of Significant Market Fluctuations ("OJK Letter No. S-102/D.04/2025").

The Buyback was implemented in two periods through the following mechanisms:

Description	Buyback Period 1	Buyback Period 2[1)]
Buyback Period	March 26, 2025, to May 15, 2025	October 22, 2025, to January 19, 2026
Disclosure of Buyback Plan Information	March 25, 2025	October 20, 2025
Maximum Buyback Value	Rp1,000,000,000,000 (one trillion Rupiah)	Rp5,000,000,000,000 (five trillion Rupiah)
Total Shares Repurchased	28,317,500 shares	233,699,300 shares
Average Purchase Price	Rp8,828.19	Rp8,140.90

Note:
1) as of December 31, 2025

The following are the movements and positions of treasury stock as of December 31, 2025

Description	Total Shares
Treasury Stock as of December 31, 2024	0
Pergerakan Treasury Stock selama tahun 2025 Treasury Stock Movement during 2025	262,016,800
Treasury Stock as of December 31, 2025	262,016,800
Total Outstanding Shares	123,275,050,000
Total Outstanding Shares excluding Treasury Stock as of December 31, 2025	123,013,033,200

Bond Buyback

During 2025, BCA did not conduct any bond buyback.

OTHER CORPORATE ACTIONS

In 2025, BCA carried out other corporate actions with descriptions as follows:

Purchase of PT Penyelesaian Transaksi Elektronik Nasional (PTEN) Shares

On December 18, 2025, the Company and CCV signed the Deed of Sale and Purchase of PT Penyelesaian Transaksi Elektronik Nasional Shares, Deed No. 68 dated December 18, 2025, made before Ashoya Ratam, SH., MKn., a Notary in South Jakarta, for the Company to purchase 3,500 PTEN shares owned by CCV.

PTEN is a service institution within the National Payment Gateway (GPN) ecosystem, a company whose shares may be jointly owned (either directly or indirectly) by several KBMI (Bank Groups Based on Core Capital) IV banks and switching institutions.

Following the transaction above, the PTEN share ownership previously held indirectly is now held directly by the Company. The percentage of PTEN share ownership by the Company is 17.5% (seventeen point five percent).

BCA published an Information Disclosure regarding this transaction on December 19, 2025, via the BCA website and the Stock Exchange website (SPE IDX). Such Information Disclosure is accessible at https://www.bca.co.id/en/tentang-bca/hubungan-investor/berita-investor.

Throughout 2025, BCA did not carry out corporate actions such as capital injections, stock splits, reverse stocks, stock dividends, bonus shares, or changes in the nominal value of shares. BCA also did not issue new Bonds/Sukuk.

PROVISION OF FUNDS TO RELATED PARTIES AND LARGE EXPOSURES

In accordance with the OJK Regulation on the Implementation of Corporate Governance for Commercial Banks, BCA is required to apply the principle of prudence in providing funds, at the very least by implementing the spread or diversification of its fund provision portfolio. The disclosure of fund provision to related parties (individuals or groups, including the Board of Directors, Board of Commissioners, BCA Executive Officers, and other related parties) and large exposures refers to the OJK Circular Letter on the Implementation of Governance for Commercial Banks, specifically the Transparency of Corporate Governance Implementation section.

1. Policy on Provision of Funds to Related Parties

The provisions for the limits on providing funds to related parties are as follows:

a. LLL limit for related parties is 10% of BCA's capital.
b. Limits for fund provisions to related parties are monitored by the Compliance Work Unit.

The authority to approve fund provision to related parties must obtain approval from the Board of Directors and the Board of Commissioners. Fund provision to related parties must be analyzed in accordance with the generally applicable credit provisions and procedures at BCA.

2. Policy on Provision of Large Exposure

Provision of large exposure refers to the nominal provision of funds to one borrower or one group of borrowers other than Related Parties in the amount equal to or greater than 10% of the Bank's core capital (Tier 1). The provision of large exposure must be analyzed for feasibility in the same or more prudent manner as the provision of funds to general debtors. The terms and conditions for funds provision are consistent with BCA's credit terms and procedures.

3. Lending Policy for the Boards of Directors and the Board of Commissioners

BCA already has lending policies for the Board of Directors and the Board of Commissioners, which are governed by:

- Productive Credit Guidelines and Consumer Credit Guidelines;
- Policy on Credit Approval Mechanisms for Related Parties; and
- BCA's Policy on Basic Bank Credit (KDPB).

The Credit Loan Provision Policy for the Board of Directors and Board of Commissioners stipulates that credit loans to the Board of Directors and Board of Commissioners shall be granted on fair terms and in accordance with the general applicable fund provision procedures.

4. Implementation of the Provision of Funds to Related Parties in 2025

Throughout 2025, BCA has implemented its policy on fund provision to related parties, its large exposure policy, and its lending policy to the Board of Directors and Board of Commissioners in accordance which must comply with the following provisions:

- Fund provision to related parties and the plan to grant credit to certain large debtors must be decided by the credit approval official and must obtain independent approval from BCA's Board of Commissioners.

- Fund provision to related parties must not contradict applicable general credit granting provisions and procedures and must still provide reasonable returns to BCA.
- The policy for determining credit requirements for related parties, particularly regarding the setting of credit interest rates and the form and type of collateral, must follow the generally applicable credit provisions at BCA.

Routine LLL reporting to OJK or Bank Indonesia is carried out promptly. Throughout 2025, there were no violations of the LLL. Provision of Funds to Related Parties and to Individual and Group Core Debtors (Large Exposure) at BCA in 2025 were as follows:

Fund Provision	Total	
	Debtor/ Group	Nominal
To Related Parties	742	14,726,311,948,729
To Main Debtors:		
Individual	50	270,776,036,688,293
Group	30	380,767,078,533,284

Detailed information containing transactions related to Fund Provision to Related Parties can be found in Note 45 of the Annual Financial Report, Page 579, and pages 217 of this Annual Report.

STRATEGIC PLAN

The Board of Commissioners and Directors are always actively building communication to align their views on BCA's banking business strategy. The Board of Commissioners is responsible for directing, monitoring, and evaluating the implementation of BCA's strategic policies and providing advice to the Board of Directors in accordance with the aims and objectives of BCA's Articles of Association.

The Board of Directors is responsible for the process of developing, implementing, and reviewing BCA's strategy to comply with internal policies and applicable regulations.

Throughout 2025, the Board of Commissioners and Directors reviewed, monitored, and oversaw the implementation of the Company's strategy, partly through their Joint Meeting attended by relevant work units regarding the agenda item on the Strategic Plan.

BCA has drafted and submitted a strategic plan in the form of a corporate plan and a business plan in accordance with relevant regulations and provisions. Complete information regarding the presentation of BCA's Strategic Plan is stated on:

a. pages 20-25 regarding the Board of Directors' Role in the formulation of the Company's strategy and strategic policy,
b. page 219-220 regarding Outlook, Strategic Priorities, and Projection for 2026,
c. page 215 regarding Achievement of 2025 Targets,
d. page 219 regarding Outlook for the Economy and Banking Sector in 2026, in this Annual Report.

INTEGRITY OF REPORTING AND INFORMATION TECHNOLOGY SYSTEMS

BCA implements transparency regarding financial and non-financial conditions to Stakeholders by preparing and presenting reports with methods, types, and scope in accordance with policies and procedures referring to Financial Services Authority Regulations concerning bank report transparency and publication, including:

a. OJK Regulation No. 37/POJK.03/2019 concerning Transparency and Publication of Bank Reports, which has been revoked by OJK Regulation No. 18 Year 2025 concerning Transparency and Publication of Bank Reports
b. OJK Regulation No. 45 Year 2024 concerning Development and Strengthening of Issuers and Public Companies
c. OJK Regulation No. 15 Year 2024 concerning Integrity of Bank Financial Reporting
d. OJK Regulation No. 17 Year 2023 concerning Implementation of Governance for Commercial Banks
e. OJK Regulation No. 22 Year 2023 concerning Consumer and Public Protection in the Financial Services Sector
f. OJK Regulation No. 14/POJK.04/2022 concerning Submission of Periodic Financial Reports by Issuers or Public Companies
g. OJK Regulation No. 13/POJK.03/2021 concerning Operation of Commercial Bank Products
h. OJK Regulation No. 63/POJK.03/2020 concerning Reporting by Commercial Banks through the OJK Reporting System
i. OJK Regulation No. 51/POJK.03/2017 concerning Implementation of Sustainable Finance for Financial Services Institutions, Issuers, and Public Companies
j. OJK Regulation No. 29/POJK.04/2016 concerning Annual Reports of Issuers or Public Companies
k. OJK Regulation No. 31/POJK.04/2015 concerning Disclosure of Material Information or Facts by Issuers or Public Companies
l. OJK Circular Letter No. 16/SEOJK.04/2021 concerning the Form and Content of Annual Reports of Issuers or Public Companies.

BCA also has reliable information dissemination channels for stakeholders. These channels or means of communication for stakeholders can be found in the Information on BCA's financial and non-financial conditions of which has been clearly and transparently outlined in several reports, both in print media and on the BCA website, including the following:

1. Transparency of Financial Condition

BCA has prepared and presented reports related to financial transparency, using the procedures, types, and scope as stipulated in the applicable OJK regulations. These reports are submitted monthly, quarterly, and annually, depending on the type of report.

a. Annual Report
   1) BCA prepares and submits an Annual Report annually to the OJK, shareholders, and other institutions as required or deemed necessary. The Annual Report contains the following information:
   2) An overview of key financial data, such as a share overview, Board of Commissioners reports, Board of Directors reports, company profiles, management analysis, and discussions regarding business and financial performance, corporate governance, corporate social responsibility, and sustainable finance.
   3) Annual Financial Statement audited by PA and PAF registered with the OJK, prepared for 1 (one) financial year, and presented with a comparison of the previous 1 (one) financial year as well as the start of the previous comparative year.
   4) Statement of the Board of Commissioners and Directors' responsibility for the accuracy of the Annual Report's contents. This is stated on a statement sheet signed by all members of the Board of Commissioners and Directors.
   5) The Annual Report is now available on the BCA website at www.bca.co.id
   6) The audited Annual Financial Statement has been published on the BCA website, www.bca.co.id, as well as published through Indonesian-language newspapers with widespread circulation in Indonesia.

b. Quarterly Publication Report
   i. BCA has published its Quarterly Publication Report on the BCA website – www.bca.co.id, and also submitted the Quarterly Publication Financial Report to OJK or stakeholders in accordance with the applicable OJK Regulation.
   ii. Announcement of Quarterly Published Reports on the BCA website in the form of Quarterly Published Financial Statements and other reports maintained for at least the last 5 (five) financial years.

c. Monthly Publication Report
   i. BCA has announced the Monthly Published Reports on the BCA website, www.bca.co.id, including reporting the Monthly Published Financial Statements to the OJK in accordance with the applicable OJK Regulation.
   ii. Announcement of Monthly Published Reports on the BCA website in the form of Monthly Published Financial Statement maintained for at least the last 5 (five) financial years.

2. Non-Financial Condition Transparency

BCA has prepared and presented reports on the transparency of non-financial conditions in accordance with the procedures, types, and scope specified in the applicable OJK Regulation provisions, as well as providing and publishing other non-financial condition information, such as the following:

1. Transparently publish non-financial conditions to stakeholders, including Routine LLL Reporting to OJK, corporate governance information through the BCA Governance Implementation Report, which is published on the BCA website. Other non-financial condition information is also made transparent through Analyst Meetings, Press Conferences, Public Exposés, Non-Deal Road Shows, and the BCA website. All disclosures are conducted in accordance with applicable provisions.
2. Disclose ownership structure transparency in the Annual Report and on the BCA website.
3. Disclose important and relevant information or facts regarding events, incidents, or facts of which may have an impact on stock exchange prices and/or the decisions of investors, potential investors, or other parties with an interest in such information or facts. BCA always submits information reports or material facts to the Indonesia Stock Exchange and the BCA website.
4. In accordance with OJK provisions regarding Transparency of Bank Product Information and Use of Customer Personal Data, BCA has published information regarding BCA products and/or services in a clear, accurate, and up-to-date manner. Customers can easily obtain this information, which is available in the form of leaflets, brochures, or other written forms at each BCA branch office in easily accessible locations, and/or electronic information provided through the service hotline/call center, the BCA website, and BCA's official social accounts.
5. In accordance with OJK provisions governing Customer Complaints and Banking Mediation, BCA provides and informs customers about procedures for customer complaints and dispute resolution, including through the BCA website, www.bca.co.id. In addition, BCA customer complaints mediation are resolved through complaint facilities such as the BCA Branch Office or Halo BCA at 1500888, the Halo BCA application, or e-mail Halo BCA@bca.co.id.
6. Prepare internal reporting that is complete, accurate, and on time, supported by an adequate management information system. BCA has a dependable BCA management information system supported by competent human resources and an adequate IT security system capable of providing complete, accurate, and timely information to the Board of Directors to aid in BCA's business decision-making process.

7. Compile and publish the Sustainability Report in accordance with the applicable provisions.

as well as other information aimed at supporting information disclosure, financial education, and services to the community.

IMPLEMENTATION OF SUSTAINABLE FINANCE

In accordance with OJK Regulation No. 51/POJK.03/2017 concerning the implementation of sustainable finance for financial service institutions, issuers, and public companies and OJK Regulation No. 17 of 2023 concerning the Implementation of Governance for Commercial Banks, BCA is required to implement sustainable finance in its business activities and develop a sustainable finance action plan.

As a bank, BCA is required to carry out business practices and investment strategies by considering, implementing, and integrating environmental, social, and governance values in support of at least:

a. Sustainable business ecosystems,
b. Product development,
c. Transactions,
d. Financing services for sustainable activities and transition financing,
e. Development of sustainable finance programs and implementation of environmentally conscious bank operations, and
f. Social and community empowerment, in the implementation of sustainable finance.

The implementation of sustainable finance including the implementation of social responsibility, includes information related to a summary of the sustainable finance action plan implemented by BCA is listed in the BCA Sustainability Report, which is accessible to all stakeholders on the official BCA website.

1. Funding Social Activities

BCA constantly innovates to present effective and relevant solutions in addressing the environmental and social challenges faced by the community. This social and environmental responsibility is carried out comprehensively under the 'umbrella' of Bakti BCA, which focuses on the development of individuals, communities, and ecosystem preservation.

Bakti BCA activity program is built around 5 (five) major pillars:

- Bakti Pendidikan
- Bakti Kesehatan
- Bakti Bisnis Unggul
- Bakti Budaya
- Bakti Lingkungan

Aside from these programs, BCA also contributes to social institutions through donations. The complete disclosure of BCA's social activities and the total funding provided for social activities carried out by BCA throughout 2025 is set forth in the separate 2025 BCA Sustainability Report, which is an integral and inseparable part of this Annual Report. The report has been uploaded and can be viewed on the BCA website at www.bca.co.id/en/tentang-bca/keberlanjutan/laporankeberlanjutan.

2. Funding Political Activities

BCA is committed to not providing funds for political activities, both in 2025 and in previous years. BCA did not make any other contributions or expenditures in 2025 related to:

Type	2025	2024	2023	2022
Lobbying, interest representation, or similar activities	0	0	0	0
Referendums, campaigns, and/or voting for the election of members of political organizations/candidates, whether local, regional, or national	0	0	0	0
Contributions and other expenses related to political activities.	0	0	0	0

Note:
Disclosed in Rupiah

IMPLEMENTATION OF INTEGRATED GOVERNANCE

In reference to the OJK Regulation on the Implementation of Integrated Governance and OJK Circular Letter No. 15/SEOJK.03/2015 dated May 25, 2015, regarding the Implementation of Integrated Governance for Financial Conglomerates, BCA, as the Main Entity, has:

- Established the Integrated Governance Committee (IGC);
- Adopted the IGC Charter; and
- Incorporated integrated compliance, integrated internal audit, and integrated risk management functions into BCA's governance structure.

Furthermore, BCA has established:

- The IGC Charter, pursuant to Board of Commissioners Decision No. 121/SK/KOM/2023.
- The Corporate Charter, pursuant to OJK Regulation No. 45/POJK.03/2020 dated October 14, 2020, concerning Financial Conglomerates, as revoked by OJK Regulation No. 30 of 2024 concerning Financial Conglomerates and Financial Conglomerate Holding Companies. This charter has been formally signed by the Board of Directors of BCA as the Main Entity and the Boards of Directors of the Financial Service Institutions (FSI/LJK) within the BCA Financial Conglomerate.

Throughout 2025, BCA, in its capacity as the Main Entity, implemented Integrated Corporate Governance and prepared the Self-Assessment Report on the Implementation of Integrated Corporate Governance in accordance with OJK Circular Letter No. 15/SEOJK.03/2015.

1. Self-Assessment Report on the Implementation of Integrated Governance

Self-Assessment Report on the Implementation of Integrated Governance for 1 Fiscal Year.

In accordance with Articles 44 and 45 of the OJK Regulation on the Implementation of Integrated Corporate Governance, Chapter VIII concerning Reporting, and OJK Circular Letter No. 15/SEOJK.03/2015, BCA as the Main Entity is required to prepare periodic self-assessment reports on Integrated Governance implementation and submit them to the OJK.

The Integrated Governance implementation assessment is conducted semi-annually. In 2025, BCA as the Main Entity conducted self-assessments for the first and second semesters. These assessments covered 3 key aspects of Integrated Governance: Structure, Process, and Outcomes.

The Integrated Governance implementation assessment includes at least 7 factors:

1. Implementation of duties and responsibilities by the Board of Directors of the Main Entity;
2. Implementation of duties and responsibilities by the Board of Commissioners of the Main Entity;
3. Duties and responsibilities of the IGC;
4. Duties and responsibilities of the Integrated Compliance Work Unit;
5. Duties and responsibilities of the Integrated Internal Audit Work Unit;
6. Implementation of Integrated Risk Management;
7. Formulation and implementation of Integrated Governance Guidelines.

The self-assessment results for Integrated Governance implementation in both the first and second semesters of 2025 achieved “Rank 1” (“Excellent”).

Results of the Self-Assessment on the Implementation of Integrated Corporate Governance

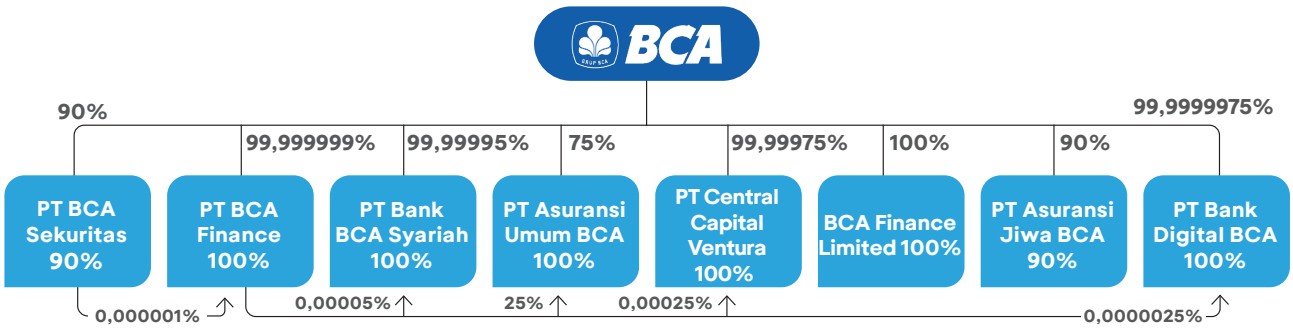
	Rating	Definition of Ranking
Semester I	1	The Financial Conglomerate has implemented Integrated Governance very well in general. This is reflected in the very adequate compliance with the Integrated Governance principle. If there are weaknesses in the implementation of Integrated Governance, these are generally insignificant and can be immediately corrected by the Main Entity and/or Financial Services Institutions.
Semester II	1	The Financial Conglomerate has implemented Integrated Governance very well in general. This is reflected in the very adequate compliance with the Integrated Governance principle. If there are weaknesses in the implementation of Integrated Governance, these are generally insignificant and can be immediately corrected by the Main Entity and/or Financial Services Institutions.

2. BCA Financial Conglomerate Structure

On March 3, 2025, the share ownership composition of PT BCA Finance underwent a change, from BCA at 99.593% and BCA Finance Limited at 0.407%, to BCA at 99.999999% and BCA Finance Limited at 0.000001%, respectively. This change is in accordance with Deed No. 01 dated March 3, 2025, which has been notified to the Republic of Indonesia Law and Human Rights Minister as evidenced in the Letter of Notification Receipt No. AHU-AH.01.09-0117027 dated March 3, 2025.

Accordingly, the structure of the BCA Financial Conglomerate as of December 31, 2025, is as follows:

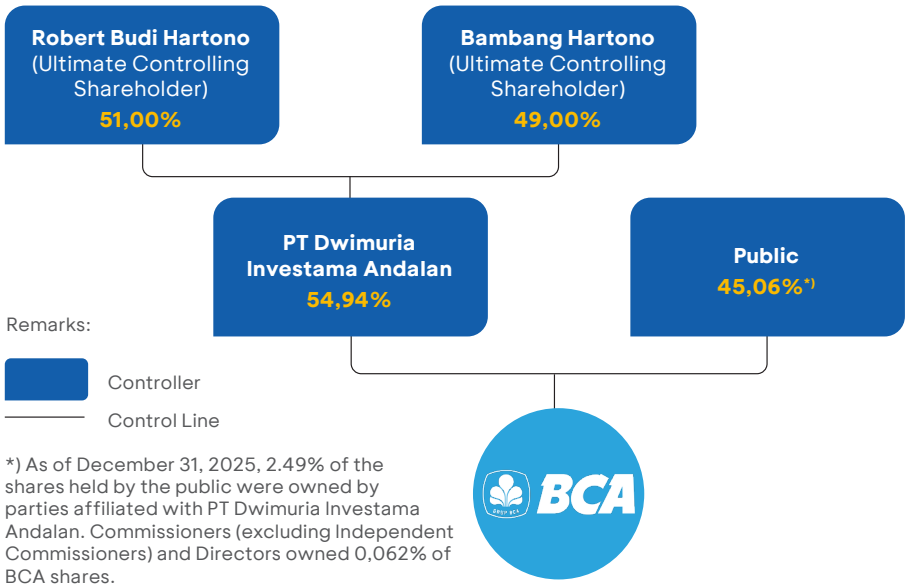
BCA Financial Conglomerate Structure as of December 31, 2025



3. Share Ownership Structure of the BCA Financial Conglomerate

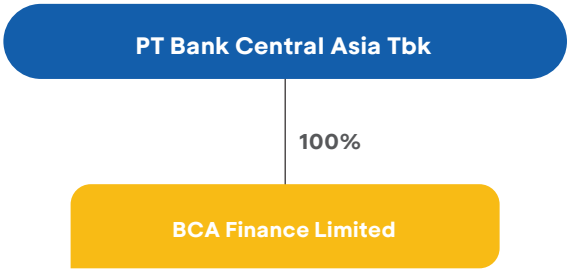
As of December 31, 2025, the share ownership structure of the BCA Financial Conglomerate is as follows:

Share Ownership Structure of PT Bank Central Asia Tbk

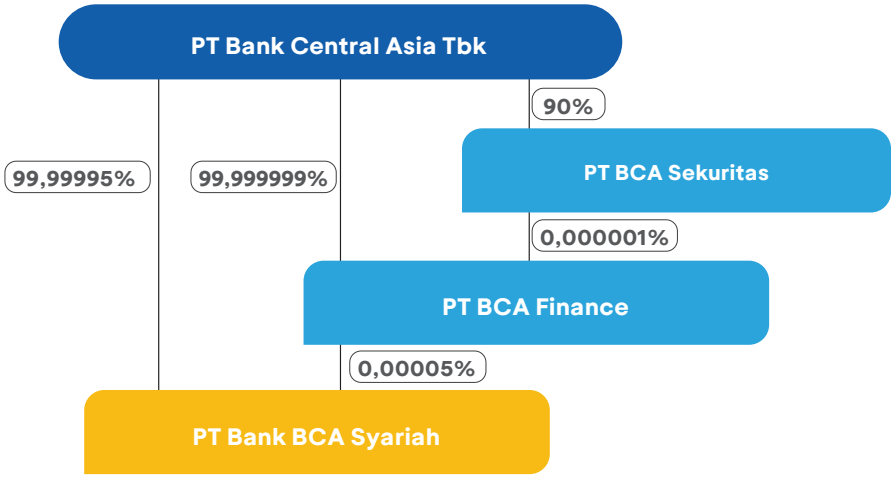


*) As of December 31, 2025, 2.49% of the shares held by the public were owned by parties affiliated with PT Dwimuria Investama Andalan. Commissioners (excluding Independent Commissioners) and Directors owned 0,062% of BCA shares.

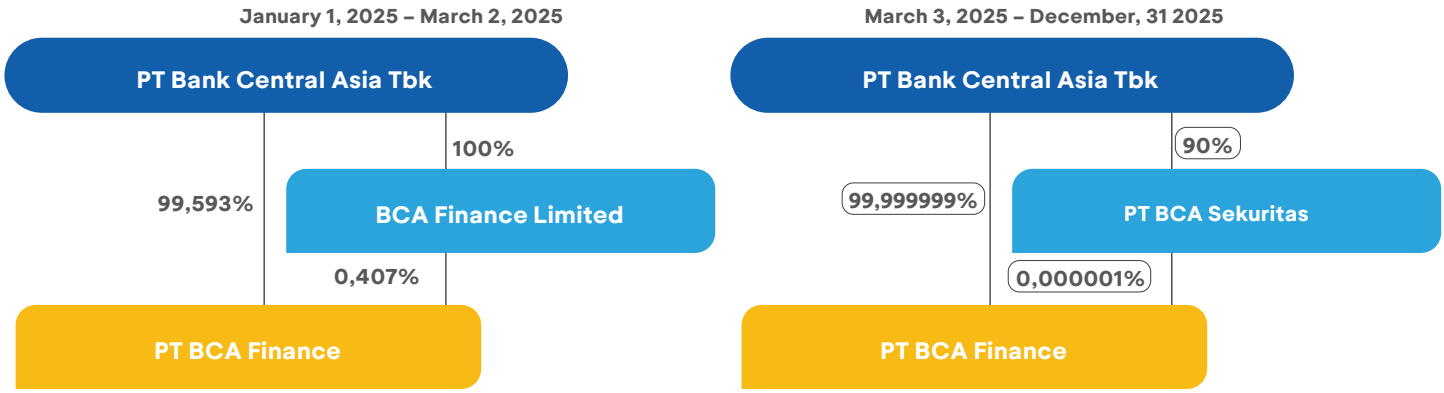
Share Ownership Structure of BCA Finance Limited



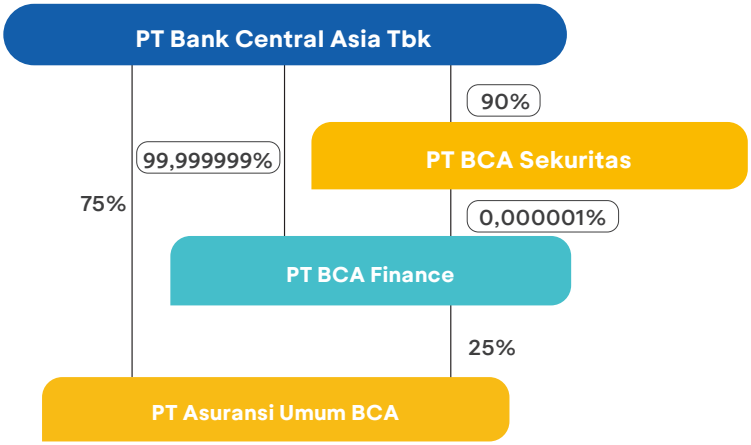
Share Ownership Structure of PT Bank BCA Syariah



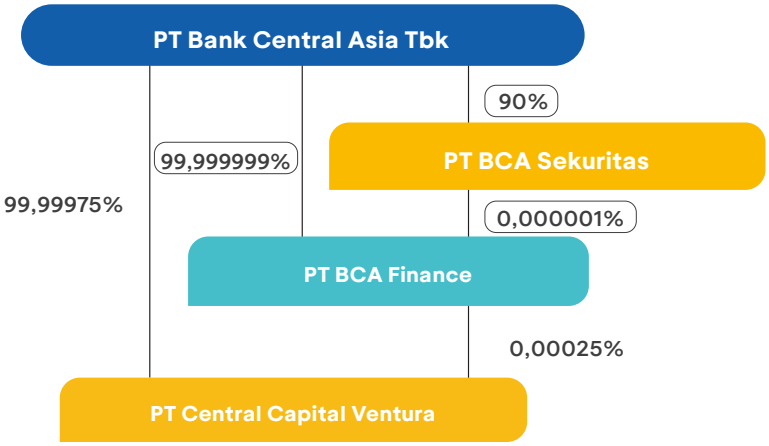
Share Ownership Structure of PT BCA Finance



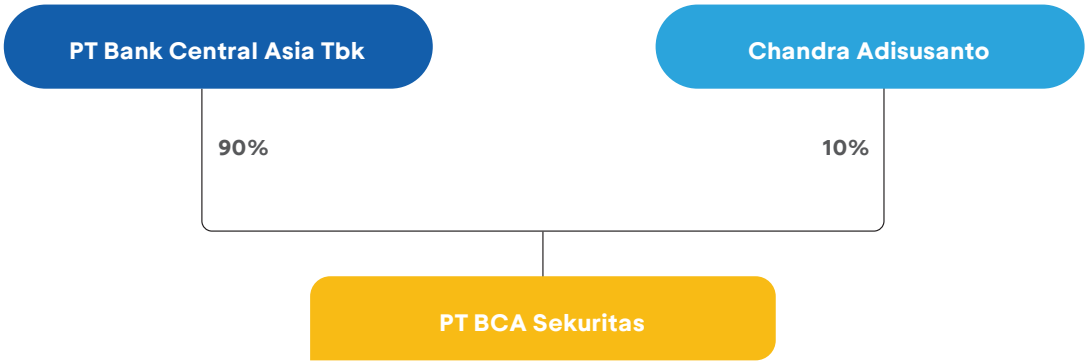
Share Ownership Structure of PT Asuransi Umum BCA



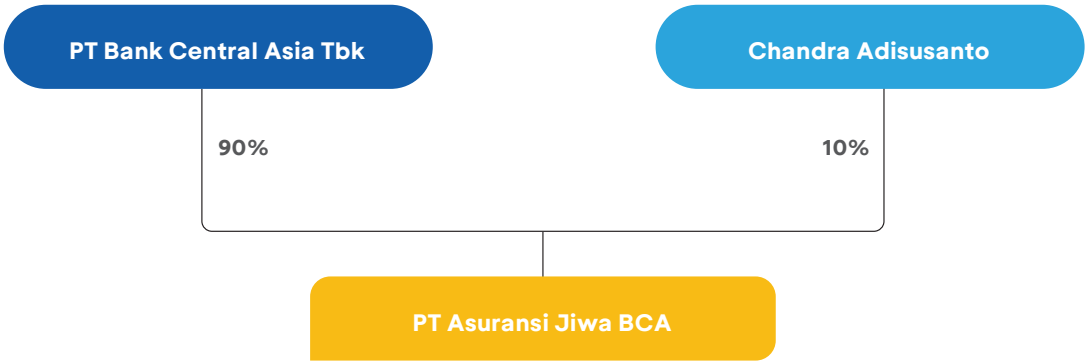
Share Ownership Structure of PT Central Ventura



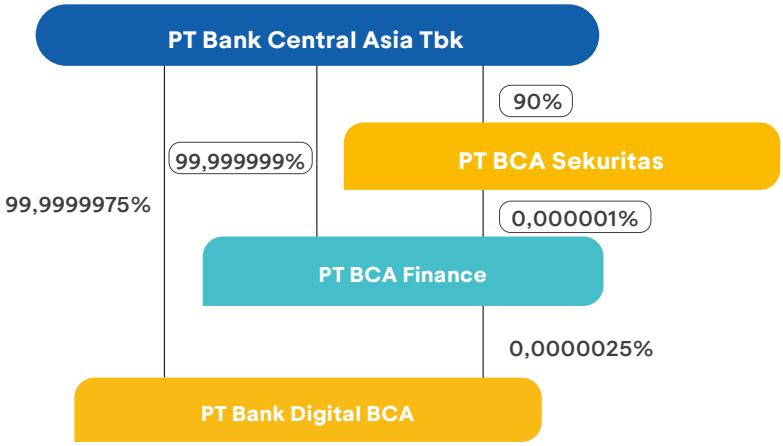
Share Ownership Structure of PT BCA Sekuritas



Share Ownership Structure of PT Asuransi Jiwa BCA



Share Ownership Structure of PT Bank Digital BCA



4. Management Structure within the BCA Financial Conglomerate

MANAGEMENT STRUCTURE OF PT BANK CENTRAL ASIA TBK (MAIN ENTITY)

BOARD OF COMMISSIONERS

Position	Name
President Commissioner	Djohan Emir Setijoso[1)]
President Commissioner	Jahja Setiaatmadja[2)]
Commissioner	Tonny Kusnadi
Independent Commissioner	Cyrillus Harinowo
Independent Commissioner	Raden Pardede
Independent Commissioner	Sumantri Slamet

Note:
1) Resigned from his position as President Commissioner effective June 1, 2025.
2) Term as President Director ends effective 1 June 2025, and effectively assumed his position as President Commissioner on June 1, 2025.

BOARD OF DIRECTORS

Position	Name
President Director	Jahja Setiaatmadja[1)]
President Director	Gregory Hendra Lembong[2)]
Deputy President Director 1	John Kosasih[3)]
Deputy President Director 2	Armand Wahyudi Hartono
Director	Tan Ho Hien/Subur/Subur Tan
Director	Rudy Susanto
Director (concurrently serves as Director in charge of the Compliance Function	Lianawaty Suwono
Director	Santoso
Director	Vera Eve Lim
Director	Haryanto T. Budiman
Director	Frengky Chandra Kusuma
Director	Antonius Widodo Mulyono
Director	Hendra Tanumihardja[4)]

Note:
1) Term as President Director ends effective 1 June 2025, and effectively assumed his position as President Commissioner on June 1, 2025.
2) Previously served as Deputy President Director, effective as President Director as of June 1, 2025.
3) Previously served as Director, effective as Deputy President Director as of June 1, 2025.
4) Effective since June 1, 2025.

Duties and Responsibilities of the Main Entity's Board of Commissioners and Directors

1. Duties and Responsibilities of the Main Entity's Board of Commissioners
   a To oversee the implementation of Integrated Governance, including at minimum:
      1) monitoring the implementation of corporate governance within each Subsidiary to ensure alignment with the Integrated Governance Guidelines;
      2) overseeing the implementation of duties and responsibilities by the Main Entity's Board of Directors, and providing direction or advice to the Main Entity's Board of Directors regarding the implementation of Integrated Governance Guidelines; and
      3) evaluating the Integrated Governance Guidelines and providing direction for their refinement.
   b To convene regular meetings at least once every semester. Meetings may be conducted through video conference.
   c To record the results of meetings in the minutes of meetings and ensure they are properly documented, while clearly stating any dissenting opinions raised during the meeting along with the reasons for such opinions.
   d To establish the Integrated Corporate Governance Committee.
2. Duties and Responsibilities of the Main Entity's Board of Directors
   a To ensure the implementation of ICG within the Financial Conglomerate, including at minimum:
      1) formulating the Integrated Governance Guidelines;
      2) directing, monitoring, and evaluating the implementation of the Integrated Governance Guidelines; and
      3) following up on the directions or advice provided by the Main Entity's Board of Commissioners to refine the Integrated Governance Guidelines.
   b To ensure the audit findings and recommendations from the Integrated Internal Audit Work Unit, external auditors, OJK supervisory results, and/or results from other authorities have been followed up by the Subsidiaries.

Management Structure of the FSIs within the BCA Financial Conglomerate

MANAGEMENT STRUCTURE OF BCA FINANCE LIMITED

Directors

Position	Name
Director	Andy Kwok Sau Lai
Director	Fanny Surjadi
Director	Janto Havianto

MANAGEMENT STRUCTURE of PT BCA FINANCE

Board Of Commissioners		Board Of Directors	
Position	**Name**	**Position**	**Name**
Independent President Commissioner	Suwignyo Budiman[1)]	President Director	Roni Haslim[2)]
President Commissioner concurrently serves as Independent Commissioner	Roni Haslim[3)]	President Director	Petrus Santoso Karim[4)]
Commissioner	David Hamdan	Director	Lim Handoyo
Independent Commissioner	Sulistiyowati	Director	Sugito Lie
		Director	Liston Nainggolan
		Director	Tan, Widy Tarmizi
		Director	Herwandi Kuswanto
		Director	Hendrik Sia, ST, MM[5)]

1) Served until March 7, 2025.
2) Served until May 26, 2025.
3) Effective as of November 1, 2025.
4) Previously served as Director, effective as President Director as of May 26, 2025.
5) Effective served as Director as of August 1, 2025.

MANAGEMENT STRUCTURE OF PT BANK BCA SYARIAH

Board Of Commissioners

Position	Name
Independent President Commissioner	Ratna Yanti
Commissioner	Rickyadi Widjaja
Independent Commissioner	Inge Setiawati

Board Of Directors

Position	Name
President Director	Yuli Melati Suryaningrum
Director in Charge of Compliance	Houda Muljanti[1)]
Director in Charge of Compliance	Eduard Guntoro Purba[2)]
Director	Pranata
Director	Lukman Hadiwijaya
Director	Ina Widjaja

1) served until March 4, 2025.
2) effectively served since March 4, 2025.

Sharia Supervisory Board

Position	Name
Chairman	Prof. DR. H. Fathurrahman Djamil, MA
Member	Sutedjo Prihatono
Member	Nenny Kurnia Noersal[1)]

1) effective since March 4, 2025.

MANAGEMENT STRUCTURE OF PT ASURANSI UMUM BCA

Board Of Commissioners

Position	Name
President Commissioner	Petrus Santoso Karim
Commissioner	Jacobus Sindu Adisuwono
Independent Commissioner	Gustiono Kustianto
Independent Commissioner	Gunawan Budi Santoso

Board Of Directors

Position	Name
President Director	Hendro Hadinoto Wenan
Director	Antonius
Director	Sri Angraini
Director	Erik Surjadi
Director of Compliance	Arif Singgih Halim Wijaya

MANAGEMENT STRUCTURE OF PT CENTRAL CAPITAL VENTURA

Board Of Commissioners

Position	Name
Commissioner	Jan Hendra

Board Of Directors

Position	Name
President Director	Armand Widjaja
Director	Adi Prasetyo Susilo

MANAGEMENT STRUCTURE OF PT BCA SEKURITAS

Board Of Commissioners

Position	Name
President Commissioner	Dharwin Yuwono
Independent Commissioner	Ir. Hendra Iskandar Lubis

Board Of Directors

Position	Name
President Director	Mardi Henko Sutanto
Director	Imelda Arismunandar
Director	Ughary Yovvy Chandra[1)]

1) effective since December 23, 2025.

MANAGEMENT STRUCTURE OF PT ASURANSI JIWA BCA

Board Of Commissioners		Board Of Directors	
Position	**Name**	**Position**	**Name**
President Commissioner	Hariyanto[1)]	President Director	Christina Wahjuni Setyabudhi[1)]
President Commissioner	Christina Wahjuni Setyabudhi[2)]	President Director	Eva Agrayani, Tjong[3)]
Commissioner	Mathilda Simon	Director	Yannes Chandra
Independent Commissioner	Pudjianto	Director of Compliance	Sukawati Lubis
Independent Commissioner	Hardjono	Director	Gunawan Prayogo[2)]

1) Served until February 28, 2025
2) Effective as of February 28, 2025
3) Previously served as Director, effectively served as President Director since February 28, 2025

MANAGEMENT STRUCTURE OF PT BANK DIGITAL BCA

Board Of Commissioners		Board Of Directors	
Position	**Name**	**Position**	**Name**
President Commissioner	Theresia Endang Ratnawati [1)]	President Director	Lanny Budiati
President Commissioner	Grace Putri Aju Dewijany[2)]	Director	Iman Sentosa[3)]
Independent Commissioner	Ina Suwandi	Director	Nico Lukman[4)]
Independent Commissioner	Daniel Gunawan	Director of Compliance	Nugroho Budiman

Notes:
1) Served until October 1, 2025
2) Effective as of October 1, 2025.
3) Served until July 1, 2025
4) Effective as of July 1, 2025.

Duties and Responsibilities of the Board of Commissioners, Board of Directors, and Sharia Supervisory Board of the FSIs within the BCA Financial Conglomerate

1. Duties and Responsibilities of the Board of Commissioners of the FSIs within the BCA Financial Conglomerate include, at minimum:
   a Overseeing the implementation of corporate governance, the implementation of duties and responsibilities by the Board of Directors, and the follow-up of internal and external audit findings;
   b Establishing committees or appointing parties to carry out functions supporting the duties and responsibilities of the Board of Commissioners, including, at minimum, an audit monitoring committee or function, and a compliance monitoring committee or function;
   c Holding Board of Commissioners meetings, which must, at minimum, cover meeting frequency, attendance, and decision-making procedures; and
   d Formulating the working guidelines (charter) for the Board of Commissioners.
2. Duties and Responsibilities of the Board of Directors of the FSIs within the BCA Financial Conglomerate include, at minimum:
   a Implementing the principles of Subsidiary Corporate Governance;
   b Following up on audit findings from both internal and external parties;
   c Formulating working guidelines (charter); and
   d Holding Board of Directors meetings, which must, at minimum, cover decision-making procedures and meeting documentation.
3. Duties and Responsibilities of the Sharia Supervisory Board of the FSIs within the BCA Financial Conglomerate include, at minimum:
   a Providing advice and recommendations to the Board of Directors and overseeing the activities of Bank BCA Syariah to ensure compliance with Sharia Principles; and
   b Formulating the working guidelines (charter) for the Sharia Supervisory Board.

Integrated Corporate Governance Structure within the BCA Financial Conglomerate

Entity	IGC[1)]	Compliance Function	Internal Audit Function	Risk Management Function
PT BCA Tbk (Main Entity)[2)]	√	√	√	√
BCA Finance Limited	N/A	√	√	√
PT BCA Finance	N/A	√	√	√
PT Bank BCA Syariah	N/A	√	√	√
PT Asuransi Umum BCA	N/A	√	√	√
PT Central Capital Ventura	N/A	√	√	√
PT BCA Sekuritas	N/A	√	√	√
PT Asuransi Jiwa BCA	N/A	√	√	√
PT Bank Digital BCA	N/A	√	√	√

1) The IGC is only required to be established at the Main Entity, with members including representatives of Independent Commissioners and/or members of the Sharia Supervisory Board from each FSI within the BCA Financial Conglomerate.
2) BCA, as the Main Entity, has established the Integrated Compliance Function, the Integrated Internal Audit Function, and the Integrated Risk Management Function.

Integrated Governance Committee

Based on the Board of Commissioners Decision No. 037/SK/KOM/2015 concerning the Establishment of the IGC dated February 26, 2015, BCA has established the IGC. Its membership consists of representatives of BCA's Independent Commissioners, Independent Parties, and representatives of all Independent Commissioners and/or members of the Sharia Supervisory Boards of the Subsidiaries. The IGC is tasked with assisting the Board of Commissioners of BCA, as the Main Entity, in overseeing the implementation of Integrated Governance within the BCA Financial Conglomerate.

In 2025, adjustments were made to the IGC membership following changes in the composition of the Boards of Commissioners of the Subsidiaries.

Further details regarding the IGC are presented on page 332 in the Integrated Corporate Governance Committee section of this Annual Report.

- **Integrated Compliance Work Unit**

  BCA, as the Main Entity of the BCA Financial Conglomerate, has incorporated an integrated compliance function within the organization of the Compliance Division (DCP). This function is responsible for monitoring and evaluating the implementation of the compliance function in each Financial Service Institution (FSI) within the BCA Financial Conglomerate through coordination with the compliance functions of each Subsidiary.

  The Integrated DCP's duties and responsibilities include:
  a. Monitoring and evaluating the implementation of the compliance function in each Subsidiary;
  b. Developing the methods and processes required for the implementation of integrated compliance risk management;
  c. Assessing and formulating an integrated compliance risk profile as part of the implementation of integrated risk management; and
  d. Preparing and submitting reports on the implementation of integrated compliance duties and responsibilities to the Compliance Director of the Main Entity. Subsequently, the Compliance Director of the Main Entity prepares and submits these reports to the Board of Directors and the Board of Commissioners of the Main Entity.

  Throughout 2025, BCA carried out several activities related to the implementation of the integrated compliance function, as described on page 373 in the section titled "Compliance Function Performance in 2025," under the Compliance Function Chapter of this Annual Report.

- **Integrated Internal Audit Work Unit**

  BCA has established an integrated internal audit work unit function, performed by the Internal Audit Division. This function is guided by OJK Regulation No. 1/POJK.03/2019 dated January 28, 2019, concerning the Implementation of Internal Audit Functions in Commercial Banks, and the OJK Regulation on the Implementation of Integrated Corporate Governance. It supports the BCA Financial Conglomerate by monitoring the implementation of internal audit functions in each FSI and providing value-added recommendations.

The integrated internal audit work unit's duties and responsibilities include:

a. Assessing the adequacy and effectiveness of the Subsidiaries' risk management, internal control, and governance processes, and providing recommendations for improvement;
b. Monitoring the implementation of internal audits in each Subsidiary;
c. Monitoring and evaluating the adequacy of follow-ups on improvements resulting from internal, external, and regulatory audits, and reporting these to the Board of Directors, the Board of Commissioners, and the Audit Committee of the Main Entity;
d. Submitting integrated internal audit reports to the Director appointed to oversee the Subsidiaries, the Board of Commissioners of the Main Entity, and the Director concurrently overseeing the compliance function of the Main Entity; and
e. Providing support to Subsidiaries in developing their internal audit functions.

The implementation of the integrated internal audit function within the BCA Financial Conglomerate encompasses assurance, monitoring/alignment, and support/development activities. These are reported through integrated internal audit reports to the Director appointed to oversee the FSIs within the Financial Conglomerate, the Board of Commissioners of the Main Entity, and the Director concurrently overseeing the compliance function of the Main Entity.

5. Intra-Group Transaction Risk

Intra-group transaction risk may arise from, among others:

a. Cross-ownership between FSIs within the Financial Conglomerate;
b. Centralization of short-term liquidity management;
c. Guarantees, loans, and commitments provided or obtained by an FSI from other FSIs within the Financial Conglomerate;
d. Exposure to controlling shareholders, including lending and off-balance sheet exposures such as guarantees and commitments;
e. The purchase or sale of assets to other FSIs within the same Financial Conglomerate;
f. Risk transfer through reinsurance; and
g. Transactions intended to transfer third-party risk exposure between FSIs within the Financial Conglomerate.

Scope of Intra-Group Transaction Risk Management Policy

The implementation of intra-group transaction risk management within the Financial Conglomerate includes:

1. **Oversight of the Board of Commissioners and the Board of Directors**

   Oversight by the Board of Commissioners and the Board of Directors is required to ensure the effectiveness of intra-group transaction risk management implementation and compliance with applicable regulations.

   a. Authority and responsibilities of the Board of Commissioners include:
      1) Approving the intra-group transaction risk management policy;
      2) Evaluating the accountability of the Board of Directors and providing directions for improvement regarding the implementation of the policy.
   b. Authority and responsibilities of the Board of Directors include:
      1) Understanding the inherent intra-group transaction risks within the Financial Conglomerate;
      2) Formulating and establishing the intra-group transaction risk management policy;
      3) Assuming responsibility for the implementation of the policy;
      4) Ensuring every entity within the Financial Conglomerate implements intra-group transaction risk management;
      5) Monitoring intra-group transaction risks periodically;
      6) Developing a risk culture as part of risk management; and
      7) Ensuring the implementation of intra-group transaction risk management is free from conflicts of interest between the Financial Conglomerate and individual FSIs.

2. **Adequacy of Policies, Procedures, and Risk Limit Setting for Intra-Group Transaction Risk**

   The establishment of policies, procedures, and limits for intra-group transaction risk considers the following:

   a. The Financial Conglomerate must ensure compliance with the arm's length principle (fairness of transactions) for all intra-group transactions;
   b. Risk appetite and risk tolerance must align with the business strategy, risk profile, and capital plan of the Financial Conglomerate;
   c. Policies and limits for intra-group transactions must comply with regulatory requirements;
   d. Risk management procedures must include, at minimum:
      1) Clear accountability and levels of delegated authority;
      2) Periodic reviews of procedures;
      3) Adequate documentation that is written, complete, and facilitates an audit trail.

3. **Adequacy of Risk Identification, Measurement, Monitoring and Control Processes, as well as Intra-Group Transaction Risk Management Information**

Systems

BCA, as the Main Entity, is required to perform an integrated process of identification, measurement, monitoring, and control of all significant risk factors, taking into account:

a. the composition of intra-group transactions within the Financial Conglomerate;
b. documentation and the fairness of transactions;
c. compliance with legal and regulatory requirements;
d. other significant information.

This implementation is supported by a risk management information system including intra-group transaction risk profile reports, which are part of the Integrated Risk Profile Report.

4. Comprehensive Internal Control System for IntraGroup Transaction Risk Management Implementation

The implementation process of effective intra-group transaction risk management must be supported by a comprehensive internal control system.

BCA is required to implement an effective internal control system for intra-group transaction risk with the following provisions:

a. Refers to established policies and procedures.
b. The internal control system is structured to ensure:
   1) Compliance with internal policies or provisions as well as prevailing laws and regulations.
   2) The effectiveness of the overall risk culture within the Financial Conglomerate to identify weaknesses and deviations at an early stage and to continuously reassess the fairness and adequacy of the Financial Conglomerate's existing policies and procedures.
c. Review of intra-group transaction risk measurement, which at least includes:
   1) The alignment of policies, organization structure, resource allocation, intra-group transaction risk management process design, information systems, and risk reporting with the business needs of the Financial Conglomerate, as well as regulatory developments and best practices related to intra-group transaction risk management.
   2) Complete and adequate documentation of the scope, operational procedures, audit findings, and the responses of the Financial Conglomerate's management based on audit results.

INFORMATION RELATED TO THE FULFILLMENT OF

CORPORATE GOVERNANCE IMPLEMENTATION

1. OJK Circular Letter No. 14/SEOJK.03/2025 concerning the Implementation of Governance for Commercial Banks

In the framework of implementing OJK Circular Letter No. 14/SEOJK.03/2025 concerning the Implementation of Corporate Governance for Commercial Banks ("OJK Circular Letter 14/2025"), BCA consistently strives to realize the implementation of GCG. The implementation of Good Corporate Governance, as stipulated in Article 2 of OJK Circular Letter No. 14/2025, includes the following:

a.	Implementation of duties, responsibilities, and authority of the Board of Directors	Presented in the Board of Directors Chapter on page 271 of this Annual Report.
b.	Implementation of duties, responsibilities, and authority of the Board of Commissioners	Presented in the Board of Commissioners Chapter on page 257 of this Annual Report.
c.	Completeness and implementation of committee duties	Presented in the Committees Chapter on the Board of Commissioners and the Executive Committee of the Board of Directors on pages 316 and 340 of this Annual Report.
d.	Handling of conflicts of interest	Members of the Board of Directors, members of the Board of Commissioners, committee members, Executive Officers, and BCA employees always strive to avoid any form of conflict of interest in carrying out their management and supervisory duties. Policies related to conflicts of interest are outlined in the Articles of Association, the Board of Directors' Decision concerning Provisions on Conflicts of Interest, and the Board of Directors' Decision concerning Affiliated Transactions and Conflict of Interest Transactions. These are presented in the Introduction and Affiliated Transactions and Conflict of Interest Transactions chapters on page 388 of this Annual Report.
e.	Implementation of compliance functions	Presented in the Compliance Function Chapter on page 372 of this Annual Report
f.	Implementation of the internal audit function	Presented in the Internal Audit Unit Chapter on page 366 of this Annual Report.
g.	Implementation of the external audit function	Presented in the Public Accountant (External Audit) Chapter on page 370 of this Annual Report.
h.	Implementation of risk management, including internal control systems.	Presented in the Risk Management Implementation Chapter on page 375 of this Annual Report.
i.	Provision of remuneration	Presented in the Remuneration Policy Chapter on page 309 of this Annual Report.
j.	Provision of funds to related parties and provision of large-scale funds	Presented in the Provision of Funds to Related Parties and Large Exposure Chapters on page 415 of this Annual Report.
k.	Integrity of reporting and information technology systems	• BCA consistently maintains transparency regarding its financial and non-financial conditions to stakeholders by compiling and presenting reports in accordance with procedures and scopes stipulated by OJK and using information delivery methods BCA can rely on. • BCA has published clear, accurate, and up-to-date information regarding its products and/or services in accordance with OJK regulations concerning Transparency of Bank Product Information and the Use of Customer Personal Data. • BCA has compiled a Sustainability Report easily accessible to the public on its website at https://www.bca.co.id/en/tentang-bca/sustainability/laporan-dan-kebijakan/unduh-laporan-kebijakan. • BCA has compiled and submitted structured and unstructured reports to the OJK in accordance with the OJK Regulation concerning reporting by commercial banks through the OJK reporting system. • BCA has compiled complete, accurate, and timely internal reporting, supported by an adequate management information system. BCA has a reliable management information system supported by competent human resources and an adequate IT security system capable of providing complete, accurate, and timely information to the Board of Directors to support BCA's business decision-making process. • Further details regarding reporting Financial Transparency and Non-Financial Transparency are presented in Reporting Integrity and Information Technology System.
l.	Bank's strategic plan	Presented in the Bank's Strategic Plan Chapter on page 416 of this Annual Report.

m.	Shareholders aspects	• BCA has a dividend policy and communicates the dividend policy to shareholders by uploading it to the BCA website at the following link: https://www.bca.co.id/en/tentang-bca/tata-kelola/acgs/kebijakan-gcg • BCA ensures fair treatment of all shareholders and protects shareholder rights. It also facilitates shareholder and stakeholder participation and manages communication throughout its implementation. Further details are presented in the GMS Chapter on page 243 of this Annual Report. • BCA has an Insider Trading Policy. • In conducting corporate actions, BCA always complies with the applicable provisions and procedures, ensuring the transactions are transparent and fair, while protecting shareholder rights. • BCA has an internal policy regarding capital participation.
n.	Implementation of the anti-fraud strategy, including anti-bribery.	Presented in the Implementation of Anti-Fraud Strategy Chapter on page 380 of this Annual Report.
o.	Implementation of sustainable finance, including the implementation of social and environmental responsibility.	• BCA has implemented sustainable finance in its business activities and prepared a sustainable finance action plan. • BCA carries out its business practices and investment strategies by considering, applying, and integrating environmental, social, and governance values. • Climate risk management is outlined in the BCA Sustainability Report. • Further information on the implementation of sustainable finance, including the implementation of social and environmental responsibility, is presented in the Sustainability Report and can be accessed at https://www.bca.co.id/en/tentang-bca/sustainability/laporan-dan-kebijakan/unduh-laporan-kebijakan.
p.	The implementation of governance within the Bank's business group	Presented in the Implementation of Integrated Corporate Governance Chapter on page 418 of this Annual Report

2. Implementation of Public Company Governance Guidelines (OJK Circular Letter recommendation No. 32/SEOJK.04/2015)

BCA has complied with the implementation of the Public Company Governance Guidelines, in accordance with Article 3 of OJK Regulation No. 21/POJK.04/2015 concerning the Implementation of Public Company Governance Guidelines. In this Annual Report, BCA discloses information regarding the implementation of the recommendations in the Governance Guidelines, as referred to in OJK Circular Letter No. 32/SEOJK.04/2015 concerning the Public Company Governance Guidelines, as follows:

Fulfillment of OJK Circular Letter Recommendations No. 32/SEOJK.04/2015

No.	Recommendation	Description
A	**PUBLIC COMPANY RELATIONSHIP WITH SHAREHOLDERS IN GUARANTEING THE RIGHTS OF SHAREHOLDERS**	
	Principle 1 **Increasing the value of holding a General Meeting of Shareholders (GMS)**	
1.1	The Public Company has a method or technical procedure for collecting votes, both openly and privately, promoting independency and Shareholders' interests.	Implementation: **Complied** The voting procedures for BCA's GMS are regulated in the GMS Rules of Procedure (distributed to shareholders or their proxies present and read out prior to the GMS) and in the Articles of Association to prioritize shareholder independency and interests. For transparency, shareholders and the public can also download the BCA GMS Rules of Procedure on the BCA website at https://www.bca.co.id/en/tentang-bca/tata-kelola/aksi-korporasi, under the GMS Rules of Procedure. At the Annual GMS held on March 12, 2025, voting on each proposal submitted for each GMS agenda item was conducted openly in accordance with the procedures outlined by the Meeting Chairman, namely: a. Voting for shareholders or their proxies physically present at the Meeting will be conducted according to the following procedures: 1) The Chairman of the Meeting will ask shareholders or their proxies who DISAGREE or ABSTAIN with the proposed proposal to raise their hands and submit their ballots to the Meeting helpers; 2) For shareholder proxies who receive their power of attorney by voting through the eASY.KSEI application, the votes that will be counted are those cast by the shareholders through eASY.KSEI. Therefore, the relevant shareholder proxies do not need to raise their hands and submit their ballots to the Meeting helpers;

Fulfillment of OJK Circular Letter Recommendations No. 32/SEOJK.04/2015

No.	Recommendation	Description
		b. Voting for shareholders or their proxies present electronically through the eASY.KSEI application is conducted using the following procedures: 1) The voting process takes place in the eASY.KSEI application under the E-Meeting Hall menu, Live Broadcasting submenu; 2) Shareholders who are present or have electronically authorized the Meeting through the eASY.KSEI application but have not yet determined their voting preferences will have the opportunity to submit their votes during the voting period opened by BCA via the E-Meeting Hall screen in the eASY.KSEI application; 3) During the electronic voting process, the status "Voting for agenda item no. [ ] has started" will be displayed in the 'General Meeting Flow Text' column; 4) Direct electronic voting through the eASY.KSEI application is allocated a maximum of 2 (two) minutes; 5) Shareholders who have cast their votes before the Meeting begins, and shareholders or their proxies who have registered through the eASY.KSEI application on the Meeting date, will be deemed to have validly attended the Meeting, even if they do not follow the Meeting to the end for any reason. 6) If a shareholder or their proxies do not cast their votes until the Meeting status, as displayed in the 'General Meeting Flow Text' column, changes to "Voting for agenda item no. [ ] has ended," then the shareholder or their proxies will be deemed to have cast an ABSTAIN vote for the relevant Meeting agenda item. Votes cast by shareholders or their proxies, whether physically or electronically, will be counted by the Company's Securities Administration Bureau and then verified by a Notary Public, acting as an independent public official. More information on page 243
1.2	All members of the Board of Directors and members of the Board of Commissioners of the Public Company were present at the Annual GMS.	Implementation: **Complied** The attendance of all members of the Board of Directors and Board of Commissioners at the AGMS on March 12, 2025, was as follows: Board of Commissioners 100% Board of Directors 100% More information on pages 246
1.3	summary of the minutes of the GMS shall be available on the Public Company's website for at least one year.	Implementation: **Complied** BCA has published a summary of the minutes of the Annual GMS dated March 12, 2025, on its website, and this summary will be available for more than one year. The summary of the minutes of the 2025 Annual GMS, as well as summaries of the minutes of GMS for the previous five years, can be downloaded from the BCA website: https://www.bca.co.id/en/tentang-bca/tata-kelola/aksi-korporasi, General Meeting of Shareholders section. More information on page 245
	Principle 2 **Improving the Quality of Public Company Communication with Shareholders or Investors.**	
2.1	Public Companies have a communication policy with shareholders or investors.	Implementation: **Complied** BCA has a communication policy with shareholders as stipulated in the Corporate Governance Guidelines, on the Communication and Information Functions Chapter. BCA has an Investor Relations unit supporting the communication process between BCA and the shareholder community and other capital market participants. This communication includes holding analyst meetings, performance presentations, public exposes, conference calls, and disseminating information through the Investor Relations section of the BCA website. This information is also accessible to the public through the BCA website: https://www.bca.co.id/en/tentang-bca/hubungan-investor. For more information, see pages 364 and 399.
2.2	Public Companies disclose their communication policy with shareholders or investors on their websites.	Implementation: **Complied** BCA has disclosed its communication policy with shareholders on its website, which is presented at: https://www.bca.co.id/en/tentang-bca/tata-kelola/acgs/kebijakan-gcg, under the Corporate Governance Policy section, Communication Policy. For more information, see pages 256 and 399.

Fulfillment of OJK Circular Letter Recommendations No. 32/SEOJK.04/2015

No.	Recommendation	Description
B	**FUNCTIONS AND ROLES OF THE BOARD OF COMMISSIONERS**	
	Principle 3 **Strengthen the Membership and Composition of the Board of Commissioners.**	
3.1	Determination of total number of the Board of Commissioners members considering the conditions of the Public Company.	Implementation: **Complied** BCA has complied with the OJK Regulation concerning the Implementation of Governance for Commercial Banks, which stipulates that a bank must have at least 3 (three) members of the Board of Commissioners and at most equal to the number of members of the Board of Directors. As of December 31, 2025, the number of members of BCA's Board of Commissioners is 5 (five), including 3 (three) Independent Commissioners. The number and composition of the Board of Commissioners are determined through BCA's RNC, which provides recommendations to the Board of Commissioners for subsequent approval at the GMS. These recommendations have also taken into account the prevailing laws/regulations and considered BCA's conditions, capacity, goal achievement, and the fulfillment of the Bank's needs. For more information, see pages 262.
3.2	Determination of the Board of Commissioners' composition considers the diversity of expertise, knowledge, and experience required.	Implementation: **Complied** BCA's RNC is responsible, among others, for formulating and providing recommendations to the Board of Commissioners regarding: • Systems and procedures for the selection and/or replacement of members of the Board of Commissioners and Directors; • The composition of positions for members of the Board of Directors and/or members of the Board of Commissioners; • The policies and criteria required in the nomination process; and • Performance evaluation policies for members of the Board of Directors and/or members of the Board of Commissioners. The diversity policy for the composition of the Board of Commissioners is stipulated in the provisions regarding its Composition and Criteria in Chapter 3 of the BCA Corporate Governance Guidelines. In determining the composition of the Board of Commissioners, BCA considers the diversity of its members in terms of education (field of study), work experience, age, and expertise, without discrimination based on gender, ethnicity, religion, or race. The diversity of each member of the Board of Commissioners, supported by high competence, supports the enhancement of BCA's performance. For more information, see pages 304.
	Principle 4 **Enhancing the Quality of the Implementation of the Board of Commissioners' Duties and Responsibilities.**	
4.1	The Board of Commissioners has a self-assessment policy to evaluate its performance.	Implementation: **Complied** BCA maintains a self-assessment policy for the Board of Commissioners, as stipulated in Chapter 14 of the BCA Corporate Governance Guidelines. The Board of Commissioners' self-assessment policy serves as a guideline utilized as a form of accountability for its performance evaluation. The evaluation of the Board of Commissioners' self-assessment is conducted by the Board of Commissioners based on recommendations from the RNC. Further information is available on page 305.
4.2	The self-assessment policy for evaluating the performance of the Board of Commissioners is disclosed in the Public Company's Annual Report	Implementation: **Complied** BCA has disclosed the performance self-assessment policy of the Board of Commissioners in this Annual Report. Further information is available on page 305.
4.3	The Board of Commissioners has a policy regarding the resignation of its members if involved in financial crimes.	Implementation: **Complied** Policies regarding the resignation of members of the Board of Commissioners from their positions if involved in financial crimes have been stipulated in Chapter 3 of the BCA Board of Commissioners' Charter, as well as Article 14 of the BCA Articles of Association.

Fulfillment of OJK Circular Letter Recommendations No. 32/SEOJK.04/2015

No.	Recommendation	Description
4.4	The Board of Commissioners or the Committee performing the Nomination and Remuneration Function has a succession policy within the nomination process for members of the Board of Directors.	Implementation: **Complied** BCA's RNC is responsible for formulating the succession policy within the nomination process for members of the Board of Directors, as detailed in Chapter 3 of the BCA Corporate Governance Guidelines. The implementation of the Board of Directors' succession policy includes providing recommendations to the Board of Commissioners regarding the systems, procedures, and candidates for the selection and/or replacement of members of the Board of Directors, to be presented at the GMS. Further information is available on page 328.
C	**FUNCTIONS AND ROLES OF THE BOARD OF DIRECTORS**	
	Principle 5 **Strengthen the Membership and Composition of the Board of Directors.**	
5.1	Determination of total number of members of the Board of Directors considers the conditions of the Public Company and effectiveness in decision-making.	Implementation: **Complied** BCA has complied with the provisions of Article 2 of OJK Regulation No. 33/POJK.04/2014 concerning the Board of Directors and Board of Commissioners of Issuers or Public Companies, which stipulates the Board of Directors of an Issuer or Public Company must consist of at least 2 (two) members. As of December 31, 2025, the number of members of BCA's Board of Directors is 12 (twelve). The determination of the number and composition of the Board of Directors is conducted through the BCA's RNC, which is responsible for providing recommendations to the Board of Commissioners for subsequent approval at the GMS. BCA has also considered the Bank's conditions, capacity, goal achievement, and the fulfillment of its needs in determining the number of members of the Board of Directors. Further information is available on pages 276.
5.2	Determination of the Board of Directors' composition considers the diversity of expertise, knowledge, and experience required.	Implementation: **Complied** BCA's RNC is responsible, among others, for formulating and providing recommendations to the Board of Commissioners regarding: • Systems and procedures for the selection and/or replacement of members of the Board of Commissioners and Directors; • The composition of positions for members of the Board of Directors and/or members of the Board of Commissioners; • The policies and criteria required in the nomination process; and • Performance evaluation policies for members of the Board of Directors and/or members of the Board of Commissioners. Through the implementation of these duties by the RNC, the determination of the composition of BCA's Board of Directors considers the diversity of expertise, knowledge, and experience required. The diversity policy for the composition of the Board of Directors is also stipulated in the provisions regarding the Composition and Criteria of the Board of Directors in Chapter 4 of the BCA Corporate Governance Guidelines, which includes considering diversity in terms of gender, age, educational background, and expertise. Further information is available on page 305.
5.3	Members of the Board of Directors in charge of accounting or finance have expertise and/or knowledge in the field of accounting	Implementation: **Complied** The members of the Board of Directors in charge of accounting and finance have experience in the fields of finance and accounting. Further information is available on page 47 (The Profile of Ms. Vera Eve Lim).
	Principle 6 **Improving the Quality of the Implementation of the Board of Directors' Duties and Responsibilities.**	
6.1	The Board of Directors has a self-assessment policy to evaluate its performance	Implementation: **Complied** BCA has a self-assessment policy for the Board of Directors, as stipulated in Chapter 4 of the BCA Governance Guidelines. This evaluation is conducted with reference to the Bank's Business Plan approved by the Board of Commissioners. The self-assessment results for each member (including the President Director) are evaluated by the Board of Commissioners through meetings based on recommendations from the Remuneration and Nomination Committee. Further information is available on pages 306.

Fulfillment of OJK Circular Letter Recommendations No. 32/SEOJK.04/2015

No.	Recommendation	Description
6.2	The self-assessment policy for evaluating the Board of Directors' performance is disclosed in the Public Company's annual report.	Implementation: **Complied** The assessment of the Board of Directors' performance is disclosed in this Annual Report. Further information is available on pages 306.
6.3	The Board of Directors has a policy regarding the resignation of its members if involved in financial crimes.	Implementation: **Complied** The policy regarding the resignation of Directors involved in financial crimes is stipulated in Chapter 4 of the Board of Directors' Manual and Charter. Additionally, Article 11 of BCA's Articles of Association regulates the provisions concerning their resignation.
D	**STAKEHOLDER PARTICIPATION**	
	Principle 7 **Improving Corporate Governance through Stakeholder Participation.**	
7.1	Public Company has a policy to prevent insider trading.	Implementation: **Complied** BCA's insider trading policy is set forth in its Corporate Governance Guidelines. The key points of this policy are disclosed on the BCA website under the Governance Policies section: https://www.bca.co.id/en/tentang-bca/tata-kelola/acgs/kebijakan-gcg within the Insider Trading Policy sub-section. Further information is available on page 235.
7.2	Public Company has anti-corruption and anti-fraud policies.	Implementation: **Complied** BCA has: An anti-corruption policy as stipulated in: a. Code of Ethics b. Decision No. 269/SK/DIR/2021 concerning the Anti-Corruption Policy and Gratification Control c. Circular No. 336/SE/POL/2022 concerning Gratification Control Reporting In accordance with OJK Regulation No. 12 of 2024 concerning the Implementation of Anti-Fraud Strategies for Financial Services Institutions, BCA has an Anti-Fraud Strategy Implementation Guideline referring to the OJK Regulation. This Policy Guideline has been updated in Board of Directors Decision No. 009/SK/DIR/2025 dated January 20, 2025, concerning Adjustments to the Anti-Fraud Strategy Policy. More information on pages 385 and 380 Link: https://www.bca.co.id/en/tentang-bca/tata-kelola/acgs/kebijakan-gcg
7.3	Public Company has a policy for the selection and capacity building of suppliers or vendors.	Implementation: **Complied** BCA has procurement policies for goods and services related to logistics, premises, and information technology, as stipulated in Board of Directors' Decisions No. 130/SK/DIR/2017 dated October 10, 2017, and No. 089/SK/DIR/2018 dated June 6, 2018. These policies regulate procurement transaction values and selection methods—including tenders, price comparisons/direct selections, direct appointments, and repeat orders—to ensure a fair and transparent procurement process. Further information is available on pages 411
7.4	Public Company has a policy for the fulfillment of creditors' rights.	Implementation: **Complied** BCA guarantees the fulfillment of creditors' rights in the following areas: • The right to receive clear information. • The right to submit suggestions/input, complaints/grievances and obtain resolution. • The right to receive creditors' rights in accordance with the agreed agreement. • The right to access the Annual Report and audited Financial Statements. • The right to obtain information and easy access to announcements, notices, and results of the GMS in accordance with the procedures stipulated in the regulations related to the GMS. In its implementation, BCA is committed to consistently fulfilling creditors' rights in accordance with the policies stipulated in applicable regulations and based on mutually established agreements regarding creditors' rights in the relationship between BCA and its creditors. Throughout 2025, BCA has fulfilled creditors' rights in accordance with the applicable regulations.

Fulfillment of OJK Circular Letter Recommendations No. 32/SEOJK.04/2015

No.	Recommendation	Description
7.5	Public Company maintains a whistleblowing system policy.	Implementation: **Complied** BCA has a Whistleblowing System Policy as stipulated in Board of Directors Decision No. 146/SK/DIR/2017 dated November 01, 2017, concerning the Implementation of the Whistleblowing System at BCA and has implemented OJK Regulation No. 12 of 2024 concerning the Implementation of Anti-Fraud Strategies for Financial Services Institutions. The principles of the whistleblowing system are disclosed on the BCA website under Governance policies: https://www.bca.co.id/en/Tentang-BCA/Tata-Kelola-Perusahaan/Tata-kelola, under Governance Policies under the WBS (Whistleblowing System) Policy. More information on page 383
7.6	Public Company has a policy of providing long-term incentives to Directors and employees.	Implementation: **Complied** BCA has disclosed its Incentive Policy for Directors in this Annual Report. The Incentive Policy for employees is outlined in the Collective Labor Agreement and Board of Directors Decision No. 005/SK/DIR/2019 concerning the Main Policy on the Performance Assessment System, Position/Rank, and Salary.
E	**Information Disclosure**	
	Principle 8 **Improving the Implementation of Information Disclosure.**	
8.1	Public companies utilize information technology more widely in addition to websites as a medium for information disclosure.	Implementation: **Complied** The use of information technology as a medium for BCA Information Disclosure: a. External, including: • Website (www.bca.co.id), • HaloBCA, • X accounts (@XpresiBCA, @GoodLifeBCA, @HaloBCA, @BankBCA, @KartuKreditBCA), • Facebook (XpresiBCA, GoodLifeBCA, BankBCA, KartukreditBCA), • YouTube (www.youtube.com/solusibca), • LinkedIn PT Bank Central Asia Tbk, • Instagram (@GoodLifeBCA and @LifeAtBCA), • Line (BankBCA), • TikTok (@BankBCA). b. Internal Internal Information Disclosure media through the MyBCA Intranet Portal, Facebook group for employees (BCA Semua Beres), Instagram @bcasemuaberes, Info BCA Magazine, Plasma TV, and TikTok @BankBCA. Further information is available on pages 409.
8.2	The Public Company Annual Report discloses the ultimate beneficial owners of at least 5% (five percent) of the Company's shares, in addition to disclosing the ultimate beneficial owners of the Company's shares through major or controlling shareholders.	Implementation: Complied The BCA Annual Report has disclosed: a. A list of BCA shareholders who own 5% or more of BCA shares; b. The ultimate beneficial owners of BCA shares; and c. The major/controlling shareholders of BCA. More information on page 66

BCA has implemented all recommendations for the Implementation of the Public Company Governance Guidelines in accordance with OJK Circular Letter No. 32/SEOJK.04/2015 concerning the Public Company Governance Guidelines. As of December 31, 2025, none of the above recommendations have yet been implemented.

3. BCA's implementation of OECD corporate governance principles is as follows:

No.	Recommendation	Description
1.	Corporate Governance Framework.	BCA has a governance framework reflected in its action plan and organization structure.
2.	Shareholder Rights.	In accordance with the Fulfillment Table for Recommendations of OJK Circular Letter No. 32/SEOJK.04/2015 – Aspect A (Relationships between Public Companies and Shareholders in Guaranteeing Shareholder Rights).

No.	Recommendation	Description
3.	Equal Treatment of Shareholders.	Based on the principle of equality and fairness (equal treatment), BCA provides all shareholders with the opportunity to express their opinions and access information in accordance with the principle of transparency.
4.	The Role of Stakeholders in Corporate Governance.	In accordance with the Fulfillment Table for Recommendations of OJK Circular Letter No. 32/SEOJK.04/2015 – Aspect D (Stakeholder Participation).
5.	Disclosure and Transparency.	In accordance with the OJK Circular Letter Recommendation Fulfillment Table No. 32/SEOJK.04/2015 – Aspect E (Information Disclosure).
6.	Roles and Responsibilities of the Board of Commissioners and Directors	In accordance with the Compliance Table for Recommendations of OJK Circular Letter No. 32/SEOJK.04/2015 – Aspect B (Functions and Roles of the Board of Commissioners) and Aspect C (Functions and Roles of the Board of Directors).

BCA has implemented the Corporate Governance principles established by the OECD. As of December 31, 2025, BCA has not implemented any other recommendations.

4. Corporate Governance Principles in Accordance with the Guidelines of Corporate Governance Principles for Banks

BCA implements 12 (twelve) corporate governance principles in accordance with the guidelines issued by the Basel Committee on Banking Supervision. The Corporate Governance Principles established by the Basel Committee serve as a reference for the implementation of corporate governance in banking.

No.	Principles	BCA Implementation
1.	**Responsibilities of the Board of Commissioners** The Board of Commissioners has responsibilities that include: approving and overseeing the implementation of business strategies, governance structures and mechanisms, and corporate culture.	The Board of Commissioners' Charter, which are an integral part of the Corporate Governance Guidelines, stipulate its responsibilities, including: providing direction, monitoring, and evaluating the implementation of BCA's strategic policies; reviewing BCA's vision and mission periodically; and ensuring the implementation of Good Corporate Governance in all BCA business activities. The Board of Commissioners' Charter can be downloaded from the Organization Structure section of the BCA website (https://www.bca.co.id/en/tentang-bca/tata-kelola/Struktur-Organisasi).
2.	**Qualifications and Composition of the Board of Commissioners** Members of the Board of Commissioners must possess the qualities appropriate to their duties and responsibilities, both individually and collectively. The Board of Commissioners must understand its role in overseeing and implementing corporate governance, and be able to make sound and objective decisions.	BCA has established the qualifications and composition of its Board of Commissioners in accordance with its duties and responsibilities, as outlined in the Fulfillment Table for OJK Circular Letter Recommendations No. 32/SEOJK.04/2015 – Aspect B (Functions and Roles of the Board of Commissioners), 3rd Principle. Strengthening the Membership and Composition of the Board of Commissioners. The qualifications and composition of the Board of Commissioners are presented in its Charter, which can be downloaded from the Organization Structure section of the BCA website (https://www.bca.co.id/en/tentang-bca/tata-kelola/Struktur-Organisasi).
3.	**Structure and Mechanism of the Board of Commissioners** The Board of Commissioners must establish an appropriate governance structure and practices in carrying out its duties and periodically review their effectiveness.	BCA has established the structure and mechanisms of its Board of Commissioners in accordance with the Fulfillment Table for OJK Circular Letter Recommendations No. 32/SEOJK.04/2015 – Aspect B (Functions and Roles of the Board of Commissioners), 4th Principle. Improving the Quality of the Board of Commissioners' Duties and Responsibilities Implementation. The structure and mechanisms of the Board of Commissioners are presented in its Charter which can be downloaded in the Organization Structure section of the BCA website (https://www.bca.co.id/en/tentang-bca/tata-kelola/Struktur-Organisasi).
4.	**Board of Directors** Under the direction and supervision of the Board of Commissioners, the Board of Directors is able to manage the Bank's activities in accordance with the business strategy, risk appetite, remuneration policy, and other policies approved by the Board of Commissioners.	The Board of Directors of BCA carries out its duties and responsibilities in accordance with the business strategy, risk appetite, remuneration policy, and other policies approved by the Board of Commissioners, as outlined in the Fulfillment Table for Recommendations of OJK Circular Letter No. 32/SEOJK.04/2015 – Aspect C (Functions and Roles of the Board of Directors). The Board of Directors' duties and responsibilities are presented in the Board of Directors' Charter, which can be downloaded from the Organization Structure section of the BCA website (https://www.bca.co.id/en/tentang-bca/tata-kelola/Struktur-Organisasi).
5.	**Business Group Governance Structure** Within a business group, the parent company's Board of Commissioners has overall responsibility for the business group and for ensuring the establishment and implementation of sound governance practices related to the structure, business, and risks of the business group and its entities. The Board of Commissioners and Directors must understand the organization structure of the business group and the risks it faces.	BCA has an Integrated Governance Guidelines, the revisions of which have been in effect since November 18, 2025. BCA has also established an Integrated Governance Committee chaired by an Independent Commissioner of BCA, the Main Entity, tasked with supporting the Main Entity's Board of Commissioners in overseeing the implementation of integrated governance within the BCA Financial Conglomerate. The Integrated Governance Guidelines can be downloaded from the GCG Policy section of the BCA website (https://www.bca.co.id/en/tentang-bca/tata-kelola/acgs/kebijakan-gcg).

No.	Principles	BCA Implementation
6.	**Risk Management Function** Banks must have a qualified, independent risk management function, equipped with qualified resources, and access to the Board of Commissioners.	The risk management function at BCA is carried out by the Risk Management Work Unit, led by the Director responsible for Risk Management. BCA also has a Risk Management Committee and an Integrated Risk Management Committee, tasked with providing recommendations to the Board of Directors on the integrated implementation of risk management at BCA and its subsidiaries. The implementation of risk management at BCA is communicated to the Board of Commissioners through the Risk Oversight Committee. The main points of the Risk Management Policy can be downloaded from the GCG Policy section of the BCA website (https://www.bca.co.id/en/tentang-bca/tata-kelola/acgs/kebijakan-gcg). For more information, see page 375.
7.	**Risk Identification, Monitoring, and Control** Risks must be identified, monitored, and controlled across all Bank activities. The quality of the risk management infrastructure and internal controls must be able to adapt to changes in the Bank's risk profile, external risk conditions, and industry practices.	BCA has mitigated risks through risk identification, measurement, monitoring, and control in accordance with the applicable risk management framework, as well as periodically compiling risk profiles. The main points of the Risk Management Policy can be downloaded from the GCG Policy section of the BCA website (https://www.bca.co.id/en/tentang-bca/tata-kelola/acgs/kebijakan-gcg). For more information, see page 375.
8.	**Risk Communication** Effective risk governance implementation requires accurate risk communication within the Bank, both within the organization and through reporting to the Board of Commissioners and Directors.	BCA consistently submits a quarterly BCA Risk Profile Report and a semi-annual Integrated Risk Profile Report to the Board of Directors, Board of Commissioners, and the OJK. The main points of the Risk Management Policy can be downloaded from the GCG Policy section of the BCA website (https://www.bca.co.id/en/tentang-bca/tata-kelola/acgs/kebijakan-gcg).
9.	**Compliance** The Board of Commissioners is responsible for overseeing management related to the Bank's compliance risks. The Board of Commissioners must establish a compliance function and approve policies and processes for identifying, assessing, monitoring, reporting, and providing advice on compliance risks.	The compliance function at BCA is carried out by the Compliance Division (DCP), led by the Director in charge of the compliance function. The DCP carries out the compliance function at BCA and monitors the implementation of the compliance function and the level of compliance of its subsidiaries in an integrated manner. The Board of Commissioners also actively oversees the implementation of policies and procedures, audit reports, periodic reporting, requests for clarification, and presentations. The Board of Commissioners' responsibilities are outlined in its Charter, which can be downloaded from the Organization Structure section of the BCA website (https://www.bca.co.id/en/tentang-bca/tata-kelola/Struktur-Organisasi). For more information, see page 372.
10.	**Internal Audit** The internal audit function must report its independent assurance activities to the Board of Commissioners and must support the Board of Commissioners and Directors in promoting the implementation of effective governance processes and the Bank's long-term soundness.	The Internal Audit function is carried out by the Internal Audit Unit (DAI), which is tasked with conducting independent and objective assurance and consulting activities to improve the effectiveness and add value to the BCA risk management, internal control, and governance processes. The DAI reports directly to the President Director and communicates with the Board of Commissioners through the Audit Committee. The internal audit function is presented in the Internal Audit Charter, which can be downloaded from the GCG Policy section of the BCA website (https://www.bca.co.id/en/tentang-bca/tata-kelola/acgs/kebijakan-gcg). For more information, see page 366.

No.	Principles	BCA Implementation
11.	**Compensation** The Bank's remuneration structure must support the implementation of corporate governance and risk management.	BCA has a remuneration structure in accordance with OJK Regulation No. 45/POJK.03/2015 concerning the Implementation of Governance in Remuneration for Commercial Banks and OJK Circular Letter No. 40/SEOJK.03/2016 concerning the Implementation of Governance in Remuneration for Commercial Banks. Periodic evaluation of the remuneration policy implementation is carried out by the RNC. Information on the RNC remuneration function is presented in the Organization Structure section of the BCA website (https://www.bca.co.id/en/tentang-bca/tata-kelola/struktur-organisasi). For more information, see pages 311.
12.	**Disclosure and Transparency** The Bank's governance implementation must be transparent to shareholders, depositors, other relevant stakeholders, and market participants.	BCA has implemented disclosure and transparency as a governance practice for Shareholders, Depositors, other relevant Stakeholders, and Market Participants in accordance with the Fulfillment Table for Recommendations of OJK Circular Letter No. 32/SEOJK.04/2015 – Aspect E (Information Disclosure). Disclosure and transparency policies are presented in the Corporate Governance Guidelines which can be downloaded in the GCG Policy section of the BCA website (https://www.bca.co.id/en/tentang-bca/tata-kelola/acgs/kebijakan-gcg).

5. General Guidelines for Indonesian Corporate Governance

In 2022, the National Committee for Governance Policy (KNKG) updated its General Guidelines for Indonesian Corporate Governance (PUGKI). In line with BCA's commitment to realizing the four pillars of corporate governance: ethical behavior, accountability, transparency, and sustainability, BCA also continues to strive to implement the eight principles of Indonesian corporate governance, including the following:

1st Principle: Roles and Responsibilities of the Board of Directors and Board of Commissioners

1.1 Roles and Responsibilities of the Board of Directors	
Recommendation	**Implementation**
1.1.1 To achieve sustainable value creation, the Board of Directors exercises its leadership role and strives to achieve the following governance outcomes: a. competitiveness and focus on long-term performance; b. ethical and responsible business practices; c. positive contribution to society and the environment; and d. resilience and growth capability (corporate resilience) 1.1.2 The Board of Directors must ensure that the mission, vision, objectives, targets, strategies, and annual and medium-term plans of the corporation are consistent with long-term objectives, by effectively utilizing innovation and technology. 1.1.3 The Board of Directors shall ensure that the corporation implements appropriate and effective risk management and internal control systems that are aligned with the corporation's vision, mission, objectives, goals, and strategies and comply with applicable laws, regulations, and standards. 1.1.4 The Board of Directors ensures the integrity of the corporation's accounting and financial reporting systems and the timely and accurate disclosure of all material information regarding the corporation. 1.1.5 The Board of Directors ensures that sustainability reporting has been prepared properly. 1.1.6 The Board of Directors establishes a framework for the corporate information technology (IT) governance that is aligned with the corporate business needs and priorities, promotes business opportunities and performance, strengthens risk management, and supports corporate objectives and strategies.	**Applied** 1.1.1 The Board of Directors exercises its leadership role and responsibility for the implementation of sustainable corporate governance, among others, through the application of BCA's code of conduct and values. 1.1.2 The Board of Directors ensures the vision, mission, objectives, strategies, annual plans, and long-term plans by effectively utilizing innovation and technology. 1.1.3 The Board of Directors ensures that BCA has implemented appropriate and effective risk management and internal control systems that are tailored to BCA's objectives, business policies, size, and complexity of business activities. 1.1.4 BCA's financial reports are submitted in a timely and accurate manner in accordance with the mechanisms and procedures stipulated in commercial bank and capital market regulations. 1.1.5 BCA's sustainability reports have been prepared in accordance with regulations on the implementation of sustainable finance for financial service institutions, issuers, and public companies. 1.1.6 BCA utilizes technology to drive innovation, enhance competitiveness and productivity, strengthen IT infrastructure capabilities, and improve digital services and applications. To minimize the potential operational risks arising from the use of information technology, BCA has an Information Technology Risk Management Policy and an Information Security Policy. 1.1.7 BCA does not have a sharia business unit.

1.1 Roles and Responsibilities of the Board of Directors	
Recommendation	**Implementation**
1.1.7 For corporations conducting business activities based on Sharia principles, the Board of Directors must ensure the availability of adequate authority and supporting infrastructure to enable the Sharia Supervisory Board to perform its role effectively. 1.1.8 The Board of Directors Charter is periodically reviewed. The Charter covers, among other things, the distribution of roles for individual Directors, which may be regulated within the Board of Directors Charter or through a Board of Directors' Decision. 1.1.9 The Board of Directors maintains a policy regarding the resignation of any Board member involved in financial crimes or proven to have committed misconduct.	1.1.8 The Board of Directors Charter is periodically reviewed and was updated on June 30, 2021, and in 2024, and is uploaded to the website www.bca.co.id. In 2025, an update to the Board of Directors Charter was conducted regarding meeting quorum provisions. The distribution of duties and responsibilities among the Board of Directors is regulated through a Board of Commissioners' Decision, while the policy regarding the Authority of the Board of Directors in Deciding Transactions and Expenditures is regulated through its Decision. 1.1.9 BCA maintains a policy regarding the resignation of any member of the Board of Directors involved in financial crimes or proven to have committed misconduct, as stipulated in the BCA Governance Guidelines. The procedures for the appointment, replacement, dismissal, change, or resignation of members of the Board of Directors refer to the BCA Articles of Association

1.2 Performance Assessment – The Board of Directors and Its Members	
Recommendation	**Implementation**
1.2.1 The Board of Commissioners conducts an objective and independent formal annual evaluation to determine the effectiveness of the Board of Directors and each individual Director. 1.2.2 The Board of Commissioners, taking into account the considerations of the Nomination and Remuneration Committee, is responsible for determining the performance evaluation criteria and assessing the performance of the President Director and other members of the Board of Directors.	**Applied** BCA maintains a policy for the performance assessment of the Board of Directors, conducted through self-assessment on both an individual and collective basis, as stipulated in Chapter 4 of the BCA Governance Guidelines. The self-assessment of the Board of Directors, including the President Director, is conducted once a year. The self-assessment results of the members of the Board of Directors (including the President Director) are evaluated by the Board of Commissioners through a meeting, based on recommendations from the Remuneration and Nomination Committee.

1.3 Roles and Responsibilities of the Board of Commissioners	
Recommendation	**Implementation**
1.3.1 The Board of Commissioners reviews the corporate strategy at least annually and approves the corporate vision, mission, and strategy formulated by the Board of Directors. The Board of Commissioners also reviews, provides advice on, and approves the Corporation's business plans, as well as its long-term and short-term financial plans. The Board of Commissioners provides advice and monitors the Board of Directors regarding the management of their implementation. Both the Board of Directors and the Board of Commissioners are involved in decisions of critical importance to the Corporation, as stipulated in the Corporation's Articles of Association. 1.3.2 The types of decisions requiring approval from the Board of Commissioners must be disclosed in the annual report. 1.3.3 By considering the recommendations of the Nomination and Remuneration Committee, the Board of Commissioners proposes to the GMS, for its decision, the appointment and/or dismissal of members of the Board of Directors and the Board of Commissioners. In making such proposals, the Board of Commissioners considers diversity and non-discriminatory elements, providing equal opportunities regardless of ethnicity, religion, race, social groups, and gender. The Board of Commissioners ensures the nomination and selection process for members of the Board of Directors and the Board of Commissioners is formal and transparent. 1.3.4 The Board of Commissioners or the Committee performing the nomination function formulates a succession policy within the nomination process for members of the Board of Directors. Every year, the Board of Commissioners reviews the report on the implementation of the development and succession plan submitted by the President Director.	**Applied** 1.3.1 The Board of Commissioners is responsible for directing, monitoring, and evaluating the implementation of BCA's strategic policies and providing advice to the Board of Directors in accordance with the objectives and purposes of the BCA Articles of Association. The Bank's business plan and long-term financial plan are approved by the Board of Commissioners. The Board of Commissioners and Directors have reviewed, monitored, and supervised the implementation of the corporate strategy through their Joint Meetings, with meeting agendas regarding the Strategic Plan involving relevant work units. 1.3.2 Decisions requiring the approval of the Board of Commissioners are detailed in its Chapter, under the Authority of the Board of Commissioners section of this Annual Report. 1.3.3 Based on the recommendations of the RNC, the Board of Commissioners decides to propose candidates for the Board of Commissioners and/or the Board of Directors through a Board of Commissioners' Decision to the Chairman of the GMS to obtain shareholder approval at the GMS. The flow of the nomination mechanism for members of the Board of Directors and/or the Board of Commissioners is detailed in the Board of Commissioners Chapter under the Nomination of the Board of Commissioners Members section and the Board of Directors Chapter under the Nomination of the Board of Directors Members section of this Annual Report. The nomination and selection process is conducted transparently, considering the diversity in the composition of the Board of Commissioners and Directors. 1.3.4 The Board of Commissioners proposes the determination of remuneration to the GMS based on the evaluation results and remuneration policy recommendations from the RNC.

1.3.5 The Board of Commissioners: a) proposes to the GMS, which may be preceded by a proposal from the Committee performing the remuneration function, the remuneration amount for members of the Board of Directors and the Board of Commissioners aligned with the Corporation's sustainable development and the long-term interests of the Corporation and its shareholders; b) periodically reviews the remuneration system for the Board of Directors and the Board of Commissioners.	1.3.5 BCA, through the Board of Commissioners, periodically reviews the remuneration policy by aligning it with regulations and best practices, as stipulated in the Commissioner's Decision regarding the Amendment to the Remuneration Policy for the Board of Directors and the Board of Commissioners.
1.3.6 The Board of Commissioners oversees the effectiveness of corporate governance policies and their implementation, and proposes changes where necessary.	1.3.6 The Board of Commissioners oversees the effectiveness of corporate governance policies and their implementation, providing recommendations when necessary.
1.3.7 The Board of Commissioners monitors and directs the Corporation to implement appropriate and effective risk management and internal control systems aligned with corporate goals, objectives, and strategies, while complying with applicable laws, regulations, codes of conduct, and standards.	1.3.7 The Board of Commissioners periodically monitors the development of risk profiles, risk parameters, the implementation of integrated risk management, and the Bank's capital levels. The Board monitors the development of strategic risk profiles, parameters, and limits, including potential increases in concentration risk caused by changes in the business environment.
1.3.8 The Board of Commissioners oversees and directs the achievement of corporate accounting integrity and financial reporting systems, as well as the independency of the internal and external audit functions.	1.3.8 The Board of Commissioners conducts discussions to review internal audit performance, including the possible need for adjustments to internal control measures to adapt to the Bank's evolving business model.
1.3.9 The Board of Commissioners monitors, reviews, and approves the Corporation's annual report and sustainability report, ensures their integrity, and oversees corporate disclosure and communication processes.	1.3.9 The Board of Commissioners monitors, reviews, and approves the annual report and sustainability report, and accepts full responsibility for the accuracy of the contents of the BCA Annual Report.
1.3.10 The Board of Commissioners Charter is periodically reviewed.	1.3.10 The Board of Commissioners Charter is periodically reviewed, with the most recent update on June 30, 2021. In 2025, the Board of Commissioners updated the Charter regarding meeting quorum provisions.
1.3.11 The Board of Commissioners has a policy regarding the resignation of any Board member involved in financial crimes or proven to have committed misconduct.	1.3.11 BCA has a policy regarding the resignation of members of the Board of Commissioners as stipulated in the BCA Governance Guidelines. Procedures for the appointment, replacement, dismissal, change, or resignation of members of the Board of Commissioners refer to the BCA Articles of Association.
1.3.12 Independent Commissioners are expected to contribute to honest, objective, active, and constructive discussions during Board meetings.	1.3.12 Independent Commissioners actively participate in conveying views and advice related to policies and strategies through the Board of Commissioners meetings and memoranda.
1.3.13 The President Commissioner serves as the coordinator of the Board of Commissioners and ensures its effectiveness. The President Commissioner promotes a culture of openness and constructive dialogue allowing for diverse perspectives, including coordinating the setting of appropriate meeting agendas and ensuring sufficient time for discussing all items. Furthermore, opportunities must be provided for the Board of Commissioners to meet with the Board of Directors and senior management.	1.3.13 Details of the President Commissioner's duties are disclosed in this Annual Report and on the website www.bca.co.id. The President Commissioner maintains the responsibility to coordinate the distribution of supervisory roles among the members of the Board of Commissioners, chair Board meetings, and represent the Board in dealings with external parties.

1.4 Formation of Committees

Recommendation	Implementation
1.4.1 The Corporation has committees under the Board of Commissioners comprising, at a minimum: the Audit Committee, the Nomination and Remuneration Committee, and the Risk Management Monitoring Committee.	**Applied** 1.4.1 BCA has committees under the Board of Commissioners, consisting of the Audit Committee, the Risk Oversight Committee, the Remuneration and Nomination Committee, and the Integrated Governance Committee.
1.4.2 The Board of Commissioners ensures all members of the Audit Committee are independent and other committees established by the Board of Commissioners consist of a majority of independent parties. Furthermore, the Board ensures all committee members possess the necessary competence, commitment, and adequate authority to perform their roles effectively and independently.	1.4.2 Members of the Audit Committee comprise Independent Commissioners and Independent Parties. The Audit Committee is chaired by an Independent Commissioner, Mr. Sumantri Slamet, and not the President Commissioner. All members possess the necessary competence, commitment, and adequate authority to carry out the committee's duties and responsibilities.
1.4.3 To ensure the monitoring of the Audit Committee's duties remains objective and independent, the President Commissioner shall not serve as the Chairman of the Audit Committee, except under extraordinary circumstances which must be disclosed in the annual report.	1.4.3 Mr. Jahja Setiaatmadja, as the President Commissioner, does not serve as the chairman or a member of the Audit Committee.

1.5 Performance Assessment – The Board of Commissioners and Its Members	
Recommendation	**Implementation**
1.5.1 The Board of Commissioners conducts an objective, formal annual evaluation to determine the effectiveness of the Board, its committees, and individual Commissioners.	**Applied** 1.5.1 Performance assessments for the Board of Commissioners and the committees under its supervision are conducted once every year. The performance assessment of the Board of Commissioners (including the President Commissioner) and its committees utilizes several criteria and indicators as detailed in this Annual Report.

1.6 Conflict of Interests	
Recommendation	**Implementation**
1.6.1 Members of the Board of Directors holding concurrent positions outside the Corporation must obtain approval from the Board of Commissioners. A Commissioner shall notify the Board of Commissioners and the chairman of the committee performing the nomination function before accepting any new appointment as a Director or Commissioner of a public corporation, other Directorships, or other positions involving significant time commitments. 1.6.2 The Board of Commissioners monitors and manages potential conflicts of interest involving management, members of the Board of Directors, the Board of Commissioners, and shareholders, including the misuse of corporate assets and misconduct in related-party transactions. Any Commissioner with a conflict of interest shall not participate in the monitoring or decision-making process regarding potential conflicts of interest involving the Commissioner or their affiliates.	**Applied** 1.6.1 The concurrent positions held by BCA Directors are in accordance with applicable laws and regulations. Such concurrent positions have been reported and have received prior approval from the Board of Commissioners. 1.6.2 The Board of Commissioners is committed to avoiding potential conflicts of interest. Regarding conflict of interest, BCA has established internal policies and provisions within the BCA Articles of Association, which stipulate, among others: • If the President Commissioner or a member of the Board of Commissioners appointed to chair the GMS has a conflict of interest regarding an agenda item to be decided upon, the GMS shall be chaired by another member of the Board of Commissioners who does not have a conflict of interest and is appointed by the Board of Commissioners. The same rule applies to the Board of Directors. • A transaction involving a conflict of interest may only be conducted by BCA if it has obtained prior approval from the GMS, held in accordance with the provisions of the Articles of Association and relevant regulations.

1.7 Competency Enhancement for Members of the Board of Directors and the Board of Commissioners	
Recommendation	**Implementation**
1.7.1 The Board of Commissioners ensures members of the Board of Directors and the Board of Commissioners understand their roles and responsibilities, the corporation's characteristics and operations, relevant laws and standards, as well as other applicable obligations. The Board of Directors, through the Corporate Secretary, supports all members of the Board of Directors and the Board of Commissioners in updating and refreshing the skills and knowledge necessary to perform their roles on the Board.	**Applied** 1.7.1 Newly appointed members of the Board of Directors and the Board of Commissioners receive an orientation program and all information relevant to their roles and responsibilities. This orientation program is governed by the BCA Governance Guidelines and Board of Directors' Decision No. 189/SK/DIR/2020, dated December 4, 2020, regarding the Orientation Guidelines for New Members of the Board of Directors and Board of Commissioners of PT Bank Central Asia Tbk. 1.7.2 BCA maintains training policies for both Boards as outlined in the Charters of the Board of Commissioners and Directors. The Bank requires members of both Boards to participate in training programs at least once a year to support the implementation of their duties. Members regularly receive relevant, adequate, and sustainable training and knowledge development programs. 1.7.3 Details regarding orientation and training programs conducted throughout 2025 are available in the Board of Commissioners and Board of Directors Chapter of this Annual Report.

2nd Principle: Composition and Remuneration of the Board of Directors and the Board of Commissioners

2.1 Composition of The Board of Directors and The Board of Commissioners

Recommendation	Implementation
2.1.1 In determining candidates for Director, the Board of Commissioners through the Nomination and Remuneration Committee shall not only rely on recommendations from the Board of Commissioners, management or majority shareholders. The Board of Commissioners through the Nomination and Remuneration Committee may use independent sources to determine candidates who meet the requirements.	**Applied** 2.1.1 The Board of Commissioners requests the RNC to discuss proposals related to the nomination of Directors from shareholders/the Board of Commissioners/the President Director. BCA may also use the services of third parties in order to search for Director candidates. The RNC provides recommendations to the Board of Commissioners. The recommendation is outlined in a RNC Decree Letter to be submitted to the Chair of the GMS. The description of the Director nomination mechanism is as outlined in the Board of Directors Chapter, Sub-chapter on Director Member Nominations in this Annual Report.
2.1.2 The Board of Commissioners ensures that the criteria for selecting members of the Board of Directors include at least the knowledge, abilities, and expertise required to properly fulfill the role of the Board of Directors and take into account the diversity of the Board of Directors.	2.1.2 In discussing Director candidates, the following are taken into consideration, among others: a. Reasons and/or considerations for the proposal (based on, among other things, interview results, financial reputation reviews, track records, and public opinion circulating in various media); b. Criteria and qualifications of candidates in line with the Bank's strategy; c. Internal and external conditions of the company; d. Communicate with controlling shareholders (if the proposal is not from a controlling shareholder).
2.1.3 Corporate policy on diversity in the Board of Directors and Board of Commissioners is disclosed in the Annual Report.	2.1.3 The diversity policy in the composition of the Board of Directors and Board of Commissioners is outlined in the Board of Directors Charter and Board of Commissioners Charter and is described in the Diversity in the Composition of the Board of Commissioners and Board of Directors Chapter in this Annual Report.
2.1.4 The Board of Commissioners ensures that the policies and procedures for the selection and nomination of Commissioners are clear and transparent so as to produce the desired composition of the Board. The Board of Commissioners uses independent sources to determine qualified candidates.	2.1.4 The selection and nomination policies and procedures for the Board of Commissioners are conducted in a clear and transparent manner. Information about candidates for the Board of Commissioners is disclosed during the selection/re-election process and is available from the date of the GMS invitation until the GMS is held, and can be downloaded from the BCA website and/or e-GMS.
2.1.5 The Board of Commissioners/Committee that carries out the nomination function establishes nomination procedures and criteria that are consistent with the Board of Commissioners' expertise matrix approved by the Board of Commissioners and ensures that candidate profiles meet the requirements set out in the expertise matrix and nomination criteria.	2.1.5 KRN carries out its nomination function based on procedures and criteria that are carried out correctly, consistently, and transparently, including by ensuring that the candidates' profiles meet the requirements for Board of Commissioners expertise.
2.1.6 The composition of the Board of Commissioners must be formed in such a way that its members as a group reflect diversity in terms of the capabilities, expertise, knowledge, experience, age, cultural background, and gender required to properly fulfill the role of the Board of Commissioners.	2.1.6 The composition of the Board of Commissioners reflects diversity in terms of abilities, expertise, knowledge, experience, age, cultural background, and so on, as required to fulfill the role of the Board of Commissioners.
2.1.7 To enable the Board of Commissioners to provide independent advice and supervision to the Board of Directors and for roles that have the potential for conflicts of interest, the Board of Commissioners shall consist of a sufficient number of Independent Commissioners with limited terms of office and disclosure of the length of membership and their independence from a corporate perspective.	2.1.7 As of December 31, 2025, there are 3 (three) Independent Commissioners out of a total of 5 (five) members of the Board of Commissioners, or 60% (sixty percent) of the total members of the Board of Commissioners. The term of office of Independent Commissioners follows the term of office of the Board of Commissioners in general. Independent Commissioners who have served for 2 (two) consecutive terms may be reappointed for the next term. Disclosures and statements of Independent Commissioners can be found in the Independent Commissioners section of this Annual Report.
2.1.8 To facilitate the effective functioning of the Board of Directors and Board of Commissioners and to enhance investor and stakeholder confidence, the Nomination and Remuneration Committee ensures that there is a formal, rigorous and transparent process for the nomination and appointment of members of the Board of Directors and Board of Commissioners.	2.1.8 The duties and responsibilities of the RNC are outlined in the Remuneration and Nomination Committee Charter. To ensure a transparent and accountable process, the RNC prepares reports for the Board of Commissioners regarding the implementation of its duties, responsibilities, and remuneration nomination procedures, and prepares reports on its activities, which are disclosed in the Annual Report.

Remuneration of the Board of Directors and the Board of Commissioners	
Recommendation	**Implementation**
2.2.1 The remuneration policy for members of the Board of Directors consists of a remuneration structure oriented toward sustainable corporate development and encouraging the achievement of long-term goals. Remuneration for the Board of Directors must be proposed by the Board of Commissioners, potentially through the Nomination and Remuneration Committee, for approval by the GMS. The proposed remuneration amount submitted to the GMS is determined by considering the role of each Director, the economic situation, and the Corporation's performance. 2.2.2 The remuneration policy for members of the Board of Commissioners consists of a remuneration structure oriented toward sustainable corporate development and encouraging the achievement of long-term goals. The remuneration amount proposed by the Board of Commissioners to the GMS is determined by considering the role of each Commissioner, the economic situation, and the Corporation's performance. Additionally, positions as President Commissioner, committee chairmen, and committee memberships must also be taken into account. 2.2.3 To ensure remuneration packages are determined based on the achievements, qualifications, and competencies of Directors and Commissioners while considering corporate operating performance, individual performance, and market conditions, the Nomination and Remuneration Committee ensures the existence of fair and transparent procedures for establishing the remuneration policy for members of the Board of Directors and the Board of Commissioners.	**Applied** 2.2.1 Indicators for the implementation of remuneration are detailed in the Remuneration Policy Chapter of this Annual Report. The RNC submits the evaluation results and recommendations regarding the remuneration policy for the Board of Commissioners and Directors to the Board of Commissioners. Subsequently, these recommendations are proposed by the Board of Commissioners to the GMS for shareholder approval. The description of the Remuneration Proposal and Determination Scheme is available in the Remuneration Policy Chapter of this Annual Report. 2.2.2 Remuneration determination considers Risk and Performance (including performance measurement indicators) and undergoes a review once every year. 2.2.3 The RNC tolong dikonsistenkan is required to act independently and ensure the remuneration policy aligns with regulations based on risk, performance, peer group fairness, objectives, BCA's long-term strategy, etc. To maintain fair and transparent procedures, the RNC: • Assists the Board of Commissioners in conducting performance assessments relative to the remuneration received by members of the Board of Directors and the Board of Commissioners. • Submits evaluation results and recommendations to the Board of Commissioners concerning the remuneration policy for the Board of Commissioners and Directors, the remuneration structure and amounts, as well as the remuneration policy for executive officers and employees to be conveyed to the Board of Directors.

3rd Principle: Working Relationship between the Board of Directors and the Board of Commissioners

3.1 Nature of Employment Relationship	
Recommendation	**Implementation**
3.1.1 Open discussion exists between the Board of Directors and the Board of Commissioners, as well as among individual members of each Board. However, maintaining information confidentiality remains vital to prevent any leakage of sensitive data. 3.1.2 In accordance with their respective duties and roles, the Board of Directors collaborates with the Board of Commissioners in formulating the Corporation's vision, mission, and strategy, while regularly discussing their implementation. 3.1.3 The Corporate Secretary plays an important role in supporting the effectiveness of the working relationship between the Board of Directors and the Board of Commissioners, promoting the implementation of good corporate governance practices, including effective communication with shareholders and other stakeholders.	**Applied** 3.1.1 Discussions between the Board of Directors and the Board of Commissioners are conducted through joint meetings. These meetings cover, among other things, financial performance reviews and reports from committees under the Board of Commissioners. 3.1.2 The Board of Directors coordinates and collaborates with the Board of Commissioners in formulating the corporation's vision, mission, and strategy, as well as overseeing their implementation. 3.1.3 The duties and responsibilities of the Corporate Secretary are detailed in its section of this Annual Report. These include promoting corporate governance practices and establishing effective communication with stakeholders, while also playing a key role in ensuring a smooth flow of information between the Board of Commissioners and its committees, as well as between the Board of Commissioners and Directors.

3.2 Access to Information for the Board of Commissioners	
Recommendation	**Implementation**
3.2.1 The Board of Directors is responsible for ensuring the Board of Commissioners has access to accurate, relevant, and timely information. The Board of Commissioners, in turn, ensures its receipt of adequate information. The Board of Directors provides the Board of Commissioners with regular, prompt, and comprehensive information on all matters relevant to the Corporation. The Board of Commissioners may, at any time, request additional information from the Board of Directors.	**Applied** 3.2.1 In addition to joint meetings between the Board of Commissioners and Directors, the Board of Directors submits a Board of Directors' Report to the Board of Commissioners on a quarterly basis. Furthermore, the Board of Commissioners maintains access to request additional corporate information from the Board of Directors or relevant senior management at any time.

3.3 Responsibilities of the Board of Directors and the Board of Commissioners Regarding the Impact of Ownership Structure on the Corporation	
Recommendation	**Implementation**
3.3.1 The impact of ownership structure on the Corporation. The Board of Directors and the Board of Commissioners consider their responsibilities within the context of the share ownership structure and relations between shareholders potentially impacting the management and operations of the Corporation.	**Applied** 3.3.1 The Board of Directors and the Board of Commissioners ensure the shareholder ownership structure and inter-shareholder relations do not influence the implementation of their roles and responsibilities, including those related to the Board of Directors' succession planning. The Board of Commissioners also monitors, and the Board of Directors ensures, the accurate disclosure of information regarding conditions impacting the control over the Corporation.

4th Principle: Ethical and Responsible Conduct

4.1 Code of Ethics and Conduct	
Recommendation	**Implementation**
4.1.1 This statement is set forth in the Code of Conduct and Business Ethics, which must clearly express the Corporation's expectation for every member of the Board of Directors, the Board of Commissioners, and employees to: a. Act in the best interests of the Corporation; b. Act honestly and with high standards of integrity; c. Maintain independency and act based on complete information, in good faith, with due diligence, and with prudence; d. Comply with prevailing laws and regulations applicable to the Corporation and its operations; e. Avoid actions violating laws and regulations or unethical conduct based on corporate ethical guidelines; f. Refrain from involvement or participation in any activities creating a conflict of interest with the Corporation's best interests or negatively impacting its reputation; g. Refrain from taking advantage of corporate property, information, other asset ownership, or customers for personal gain or to the detriment of the Corporation and its customers; h. Refrain from utilizing their positions or opportunities arising from such positions for personal gain; i. Avoid soliciting or receiving payments, gratifications, or other benefits from third parties for themselves or others creating a conflict of interest or providing illegal advantages to third parties; j. Respect dissenting opinions and the rights of every member of the Board of Directors, the Board of Commissioners, and employees; k. Ensure full, fair, accurate, timely, and understandable disclosure in reports and documents submitted to regulators and in other public communications. 4.1.2 The Board of Directors establishes policies and practices regarding Anti-Money Laundering, Countering the Financing for Terrorism (AML-CFT), anti-bribery, anti-corruption, anti-fraud, and political engagement, referencing national or international standards or other relevant benchmarks.	**Applied**. • BCA has a Code of Ethics, Anti-Corruption and Gratification Control Policies, and Guidelines for the Implementation of Anti-Money Laundering and Countering the Financing for Terrorism Programs. These are enacted through Board of Directors' Decisions and are mandatory for all BCA personnel, including the Board of Directors and the Board of Commissioners. • Work ethics, authorities, duties, responsibilities, and prohibitions for the Board of Directors and the Board of Commissioners are regulated under their Charters. • The Board of Directors and the Board of Commissioners are also required to make annual disclosure and complete the Integrity Pact and Code of Ethics Compliance Statement each year to support the implementation of the GCG.
4.2 Corporate Values and Organization Culture	
Recommendation	**Implementation**
4.2.1 The Corporation articulates, fosters, and discloses its corporate culture and values.	**Applied** BCA has a Code of Ethics that applies to all BCA employees and is effectively communicated through means that are easily accessible to employees, such as video screenings available to all BCA employees on BCA's internal portal (myVideo), Code of Ethics statements and integrity pacts are filled electronically through BCA's internal portal, and send e-mail reminders to all employees. New employees are accompanied by a buddy who introduces them to the corporate culture, including the Code of Ethics and the obligation to complete e-learning on the Banker Code of Ethics.
4.3 Communication and Enforcement of the Code of Ethics, Values, and Culture	
Recommendation	
4.3.1 The corporate code of conduct and ethics are effectively communicated to the Board of Directors, the Board of Commissioners, and all employees. These standards are integrated into the Corporation's strategy and operations—including the risk management system and remuneration structure—and are strictly enforced.	

5th Principle: Risk Management, Internal Control and Compliance

5.1 Internal Control and Compliance

Recommendation	Implementation
5.1.1 The Board of Directors periodically reviews the design adequacy and operational effectiveness of the Corporation's governance, risk management, internal control, and compliance systems, reporting the implementation and results of such reviews to shareholders through the Corporation's annual report.	**Applied** 5.1.1 Acting as the third line, the Internal Audit Division (DAI) provides risk-based, independent, and objective assurance and advice regarding the adequacy and effectiveness of governance, risk management, and internal control processes. DAI communicates all audit findings to the Board of Directors, the Audit Committee, and the Board of Commissioners. Regarding the operational effectiveness of the governance system, risk management, and risk control: The Board of Directors' responsibilities encompass both first and second-line roles. This includes overseeing the provision of products and services to customers along with their associated risks. Furthermore, the Board provides support for risk management and maintains responsibility for Enterprise Risk Management, specifically managed through the Compliance Director, Risk Management Director, Risk Management Division, and Compliance Division.

5.2 Risk Management

Recommendation	Implementation
5.2.1 Strategy and risk constitute a unified whole, disclosed transparently and integrated into the duties and responsibilities of the Board of Directors and the Board of Commissioners, as well as within the discussions of their respective meetings. 5.2.2 The Risk Management Monitoring Committee assists the Board of Commissioners by establishing transparent, focused, and independent mechanisms for overseeing corporate risk management.	**Applied** 5.2.1 The Board of Commissioners and Directors are involved in active oversight of risk management implementation at BCA. The Board of Directors also actively engages in discussions, provides input, and monitors internal conditions as well as external developments of which directly or indirectly affect BCA's business strategy. A detailed description of the Active Oversight by the Board of Commissioners and Directors in implementing risk management is presented in the Risk Management Disclosure and Risk Management System chapters of this Annual Report. 5.2.2 BCA maintains a Risk Oversight Committee to assist the Board of Commissioners in performing its duties. The roles, responsibilities, and composition of BCA's Risk Oversight Committee members are presented in the Board of Commissioners Committees chapter.

5.3 Integration of Governance, Risk Management and Compliance

Recommendation	Implementation
5.3.1 The Board of Directors establishes an integrated Governance, Risk, and Compliance (GRC) system, addressing various uncertainties in a unified manner and with high integrity, to ensure the Corporation can achieve its objectives. 5.3.2 The Board of Directors ensures the department overseeing the compliance function does not hold concurrent positions or perform functions of which could potentially lead to conflicts of interest.	**Applied** 5.3.1 BCA implements a three lines model framework to support the establishment of reliable risk management and corporate governance. **The first line** is responsible for providing products and services to customers, including managing the associated risks. **The second line** plays a role in providing support related to risk management, including responsibility for enterprise risk management. The second-line roles are carried out by the Compliance Director, Risk Management Director, Risk Management Division, and Compliance Division. **The third line** plays a role in providing risk-based, independent, and objective assurance and advice regarding the adequacy and effectiveness of governance, risk management, and internal control processes. The third-line role is implemented by the Internal Audit Division, which communicates audit results to the Board of Directors, the Board of Commissioners, and the Audit Committee. 5.3.2 BCA maintains an organization structure with clear duties and responsibilities, ensuring the Compliance Function does not hold concurrent positions or perform functions of which could potentially lead to conflicts of interest.

5.4 Internal Audit	
Recommendation	**Implementation**
5.4.1 The Board of Commissioners, through the Audit Committee, monitors and ensures the internal audit function assists the Corporation in achieving its objectives by bringing an objective and disciplined approach to evaluating and improving the effectiveness of risk management, internal control, and corporate governance.	**Applied** 5.4.1 The Board of Commissioners, through the Audit Committee, monitors and reviews the effectiveness of BCA's internal audit implementation, including ensuring the DAI, as the third line of defense, operates independently in providing risk-based, independent, and objective assurance and advice regarding the adequacy and effectiveness of governance processes, risk management, and internal controls. The roles, responsibilities, and composition of BCA's Audit Committee members are presented in the Board of Commissioners Committees Chapter.

6th Principle: Disclosure and Transparency

6.1 Disclosure Policy	
Recommendation	**Implementation**
6.1.1 The corporation maintains disclosure and transparency policies and procedures ensuring the disclosure of material information while safeguarding the corporation's sensitive and confidential information. 6.1.2 Shareholders' rights to receive regular and timely material information relevant to the corporation must be fulfilled.	**Applied** BCA maintains an information disclosure policy as set forth in the Governance Guidelines and ensures all shareholders have equal rights to obtain accurate, timely, and periodic material information in accordance with the prevailing regulations. The implementation of Information Disclosure at BCA complies with prevailing provisions while ensuring the principle of prudence and safeguarding corporate confidentiality.

6.2 Financial and Sustainability Reports	
Recommendation	**Implementation**
6.2.1 The Corporation discloses systems and procedures to ensure the interim financial statements not audited or reviewed by external auditors are materially accurate, complete, and provide investors with appropriate information to make informed investment decisions. 6.2.2 The Audit Committee ensures the audit quality of financial statements conducted by external auditors. This activity includes recommending the appointment, reappointment and, if necessary, the dismissal and remuneration of external auditors. 6.2.3 Sustainability reports must be prepared and disclosed accurately and compiled in accordance with national or international sustainability reporting frameworks. 6.2.4 The Corporation publishes an integrated annual report placing historical performance into context and describes the Corporation's future risks, opportunities, and prospects, thereby assisting shareholders and stakeholders in understanding the Corporation's strategic objectives and its progress in creating sustainable value.	**Applied** 6.2.1 Financial Statements are presented and disclosed in accordance with Regulation Number VIII.G.7 ("Regulation VIII.G.7") concerning the Presentation and Disclosure of Financial Statements of Issuers and Indonesian Financial Accounting Standards issued by DSAK-IAI, as well as other relevant regulations, and have been presented to management and the audit committee for approval. 6.2.2 Regarding Financial Reports and Information, the Audit Committee has the following duties and responsibilities: a. To review financial information to be released by BCA to the public and/or authorities, and other reports related to BCA's financial information. b. To review and report to the Board of Commissioners on complaints related to BCA's accounting and financial reporting processes. The appointment of a Public Accountant (PA) and/or Public Accounting Firm (PAF) to provide audit services on annual historical financial information must be resolved by the GMS, taking into account the proposal from the Board of Commissioners. Such proposals must consider the recommendations of the Audit Committee. 6.2.3 The guidelines and standards for the sustainability report refer to: • OJK Regulation No. 51/POJK.03/2017 concerning Sustainable Finance, Global Reporting Initiative (GRI) Standards 2021, used "in accordance with the GRI Standards" • GRI-G4 Sector Disclosures: Financial Sector Supplement Disclosures (FSSS); • Sustainability Accounting Standards Board (SASB) for the Commercial Banks category; • Sustainable Banking Assessment (SUSBA) Environmental, Social, and Governance (ESG) Integration Pillars from the World Wide Fund for Nature (WWF), which measures the integration of Environmental, Social, and Governance (ESG) aspects • ASEAN Corporate Governance Scorecard (ACGS). BCA uses external parties to check the quality of reports according to the sustainability reporting principles and standards used. 6.2.4 BCA's Annual Report is prepared with reference to the provisions concerning the form and content of annual reports for issuers or public companies, which include reports on performance, risks, and strategic plans, thereby assisting stakeholders in understanding the Company's strategic direction.

6.3 Information Dissemination	
Recommendation	**Implementation**
6.3.1 Information dissemination channels must provide equal, timely, and cost-efficient access to relevant information for users. 6.3.2 The Corporation ensures the annual statement regarding the implementation of the General Manual of Indonesia Corporate Governance, including explanations on the implementation of each Recommendation and Guideline, is available on the website for a minimum period of five years. 6.3.3 For corporations listed on capital markets in jurisdictions other than their home jurisdiction, the prevailing corporate governance laws and regulations must be clearly disclosed. In the case of cross-listing, the criteria and procedures for cross-listing, as well as the criteria and procedures for recognizing listing requirements for the primary listing, must be transparent and documented.	**Applied** 6.3.1 BCA maintains a website (https://www.bca.co.id/) of which is easily accessible at all times to the general public. BCA also holds quarterly analyst meetings and an annual public expose to communicate with financial analysts, shareholders, and the broader community. Furthermore, to ensure ease of information access, BCA provides information across various social media platforms, including X, Facebook, YouTube, LinkedIn, Instagram, Line, and TikTok. 6.3.2 The annual statement on the implementation of the General Manual of Indonesia Corporate Governance, including its explanations and the implementation of regulations related to commercial bank and issuer governance, is available in the Annual Report uploaded to the BCA website for more than 5 (five) years. 6.3.3 In addition to the provisions regarding commercial banks, BCA also complies with Indonesian capital market regulations.

7th Principle: Protection of Shareholder Rights

7.1 Shareholder Rights	
Recommendation	**Implementation**
7.1.1 The corporation maintains a communication policy facilitating and encouraging the participation of shareholders or investors. 7.1.2 The corporation, as a parent entity, ensures its corporate governance policies apply to subsidiaries and controlled entities in which the corporation's investment is significant. 7.1.3 The corporation maintains rules and procedures governing acquisitions, takeovers, and extraordinary transactions—such as mergers and the sale of substantial corporate assets—to ensure transactions occur transparently under fair conditions, protecting the rights of all shareholders according to their class.	**Applied** 7.1.1 BCA recognizes the importance of a communication policy governing interactions between BCA and its stakeholders. BCA has established a Communication and Information Disclosure Policy, as set forth in the Governance Guidelines, to support transparent and effective communication with stakeholders. Communication platforms include, among others, the GMS, analyst meetings, and public expose. 7.1.2 As the parent entity, BCA conducts quarterly discussions and/or sharing sessions between the BCA GCG Team and the Subsidiary Teams. Given the varying complexity and business diversification of the Subsidiaries, BCA also performs integrated governance mapping in accordance with the regulations applicable to each subsidiary to ensure the implementation of good corporate governance within the financial conglomeration. 7.1.3 BCA maintains policies regarding equity participation, including acquisitions and share takeovers, to ensure the transactions are conducted transparently and fairly while protecting the rights of shareholders.

7.2 Equitable Treatment of Shareholders	
Recommendation	**Implementation**
7.2.1 The Corporation maintains rules and procedures to ensure: a. all shareholders of the same series within a single class of shares are treated equally; b. the disclosure of such rules and procedures, as well as the disclosure of the capital structure and arrangements enabling certain shareholders to obtain influence or control disproportionate to their shareholding. 7.2.2 The corporation maintains rules and procedures to ensure the related party transactions are approved and executed in a manner of which ensures conflicts of interest are appropriately managed, protecting the interests of both the corporation and its shareholders. 7.2.3 The Corporation maintains and discloses policies to prevent insider trading. The Corporation has clear rules regarding any trading of corporate shares by directors, commissioners, and insiders to ensure none of the individual may benefit, directly or indirectly, from information of which is not yet available to the market.	**Applied** 7.2.1 BCA has only 1 (one) series of shares. All shareholders possess equal voting rights and receive equal treatment from BCA. BCA has also established a dividend policy as part of the transparency of shareholder rights to receive a share of profits. 7.2.2 BCA maintains a related party transaction policy implemented in such a manner as to ensure the transactions are fair and reasonable (arm's length transactions). This policy is set forth in the Board of Directors' Decision concerning Affiliated Transactions and Conflict of Interest Transactions. 7.2.3 BCA has an insider trading policy to prevent insiders/people with insider information from profiting from information that is not or not yet available to the public.

7.3 General Meeting of Shareholders	
Recommendation	**Implementation**
7.3.1 The corporation calls for a GMS with the GMS agenda and materials as complete and as early as possible (no later than 28 days before the GMS) to provide sufficient time and materials for shareholders to properly study the meeting agenda. Meeting invitations and all GMS information are disclosed via electronic means, such as through the corporate website. 7.3.2 The corporation has and discloses rules and procedures that facilitate shareholders in participating and voting effectively at the GMS. 7.3.3 Shareholders participate effectively in determining the appointment of members of the Board of Directors and the Board of Commissioners. 7.3.4 The corporation ensures the transparency and accountability of external auditors at the GMS. 7.3.5 The disclosure of voting results and a comprehensive summary of the GMS minutes are announced to the public no later than the following business day.	**Applied** 7.3.1 BCA calls for GMS 28 days before the AGMS is held. BCA also provides explanations for each agenda item that requires shareholder approval via the BCA website so that the wider public can easily access the GMS materials. 7.3.2 GMS rules and procedures are set forth in the GMS Rules and Voting Mechanism, which are uploaded to the BCA website and read as well as displayed at the commencement of the GMS. Voting is conducted for each GMS agenda item (for each resolution), and BCA has appointed PT Saham Raya Registra and Notary Christina Sri Utami, S.H., M.Hum., M.Kn., to perform the vote counting. 7.3.3 Shareholders participate in voting for the agenda item regarding the appointment of members of the Board of Directors and the Board of Commissioners. 7.3.4 The appointment of a Registered Public Accounting Firm (including Registered Public Accountants within the Firm) to audit BCA's reports is conducted as a separate agenda item for resolution at the GMS. The profiles of the Public Accounting Firm and the Public Accountant are also presented in the GMS notice. 7.3.5 The main resolutions of the GMS are published to the public on the same day after the completion of the GMS via the website www.bca.co.id. The voting results and summary of the GMS minutes are announced to the public via the BCA website within 1 (one) working day after the GMS was held.

8th Principle: Other Stakeholders

8.1 Key Stakeholder Engagement	
Recommendation	**Implementation**
8.1.1 The Corporation, through the Corporate Secretary, conducts regular, transparent, and effective communication with key stakeholders and engages them to understand their expectations and grievances, as well as the Corporation's impact on them.	**Applied** 8.1.1 The Corporate Secretary provides communication channels for all BCA stakeholders. BCA also maintains an open approach to receiving opinions, input, suggestions, and grievances from stakeholders. Information regarding access or facilities for stakeholders is presented in the Information Access Chapter of this Annual Report.
8.2 Integration of Sustainability into the Business Model	
Recommendation	**Implementation**
8.2.1 The Board of Commissioners, together with the Board of Directors, is responsible, accountable, and transparent regarding sustainability governance, including the determination of corporate sustainability strategies, priorities, and targets. The Board of Directors and the Board of Commissioners incorporate sustainability considerations when performing their roles, including, among others, the development and implementation of corporate strategy, business plans, key action plans, and risk management.	**Applied** 8.2.1 The Board of Directors ensures the corporate sustainability strategies, priorities, and targets, as well as performance against these targets, are communicated to stakeholders. The Board of Directors and the Board of Commissioners of BCA continuously monitor and maintain an understanding of sustainability issues relevant to the corporation.

8.3 Protection for Stakeholders	
Recommendation	**Implementation**
8.3.1 The Board of Directors ensures and discloses the corporate operations reflect the implementation of high ethical, social, and environmental responsibility standards across the corporation, while ensuring the appropriate policies and procedures are in place to respect and comply with stakeholder rights. 8.3.2 The Board of Directors encourages employees to work toward the long-term interests of the corporation and prioritize sustainability.	**Applied** 8.3.1 BCA has policies regarding corporate responsibility toward customers, vendors, shareholders, and other stakeholders, encompassing social and environmental responsibilities. A detailed description on the implementation of stakeholder rights is presented in the Information Access Chapter of this Annual Report. 8.3.2 In order to prioritize sustainability, BCA has a policy of providing long-term incentives in the form of long-term share-based incentives to employees as a reward for maintaining and improving employee performance, which encourages sustainable value creation. BCA uses the results of performance assessments as recommendations for consideration of promotions and adjustments to remuneration, bonuses and career paths.

6. ASEAN Corporate Governance Scorecard (ACGS)

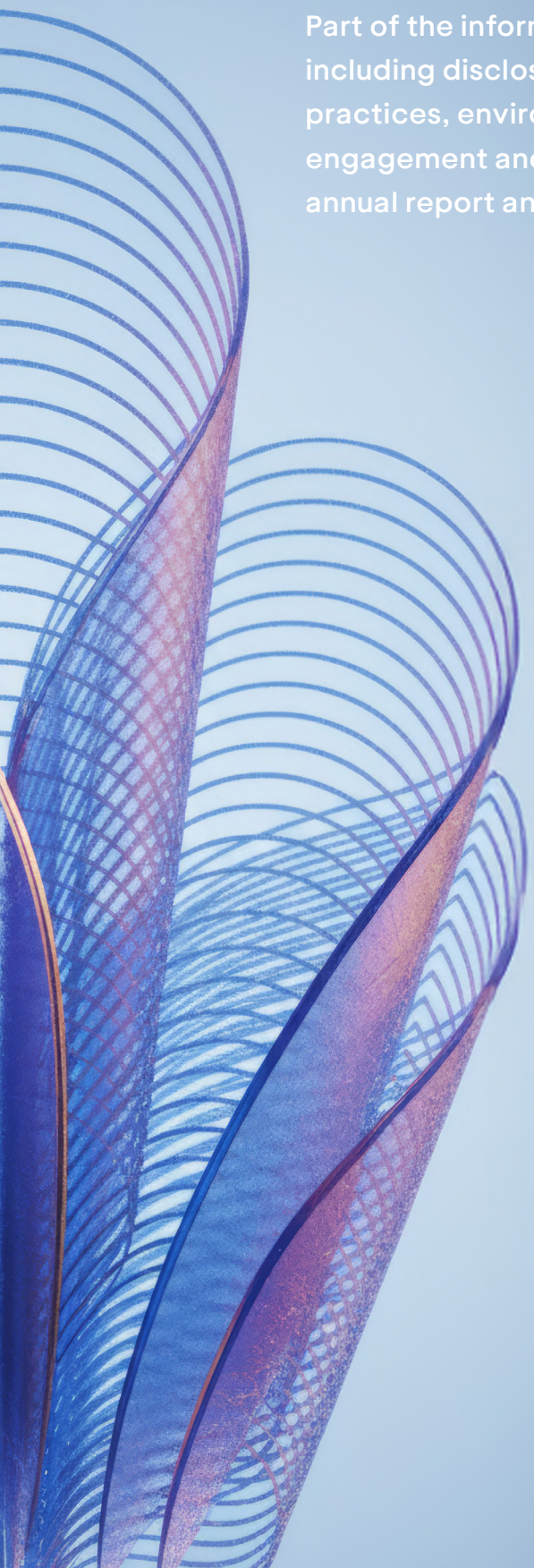
The implementation of the ACGS at BCA is detailed on the BCA website at https://www.bca.co.id/en/tentang-bca/tata-kelola/acgs

7. Statement on Bad Corporate Governance

BCA remains committed to implementing all regulations and provisions concerning corporate governance. Throughout 2025, BCA did not engage in any unsound corporate governance practices that could compromise the implementation of Good Corporate Governance, as presented in the table below:

No.	Description	Practice
1	There is a report as a company that pollutes the environment.	Nil
2	Important cases being faced by the company, subsidiaries, members of the Board of Directors and/or members of the Board of Commissioners who are currently serving which are not disclosed in the Annual Report.	Nil
3	There is no disclosure of operating segments in listed companies.	Nil
4	There is a discrepancy between the hardcopy Annual Report and the softcopy Annual Report.	Nil
5	Inconsistency in the presentation of the Annual Report and Financial Reports with applicable regulations and Financial Accounting Standard.	Nil

Information regarding our activities related to Social and Environmental Responsibility (TJSL) is provided in the 2025 Sustainability Report. This report is published as a separate volume and is submitted concurrently with this Annual Report, in compliance with OJK Circular Letter No. 16/SEOJK.04/2021. Part of the information is in accordance with ISO26000 guidelines, including disclosure of human rights, employment, fair business practices, environment, customer service, and community engagement and empowerment. In general, the information in the annual report and the sustainability report is complementary.



05

Corporate Social and Environmental *Responsibility*

Statement of Members of the Board of Commissioners and the Board of Directors regarding Responsibility for the 2025 Annual Report of PT Bank Central Asia Tbk

We, the undersigned, hereby declare that all information in the Annual Report of PT Bank Central Asia Tbk for the year 2025 has been presented in its entirety, and that we assume full responsibility for the accuracy of the contents of this Annual Report.

This statement is duly made in all integrity.

Jakarta, February 2026

Members of the Board of Commissioners

Janja Setiaatmadja
President Commissione

Tonny Kusnadi
Commissioner

Cyrillus Harinowo
Independent Commissioner

Raden Pardede
Independent Commissioner

Sumantri Slamet
Independent Commissioner

Members of the Board of Directors

Gregory Hendra Lembong
President Director

Armand Wahyudi Hartono
Deputy President Director

John Kosasih
Deputy President Director

Subur Tan
Director

Rudy Susanto
Director

Lianawaty Suwono
Director

Santoso
Director

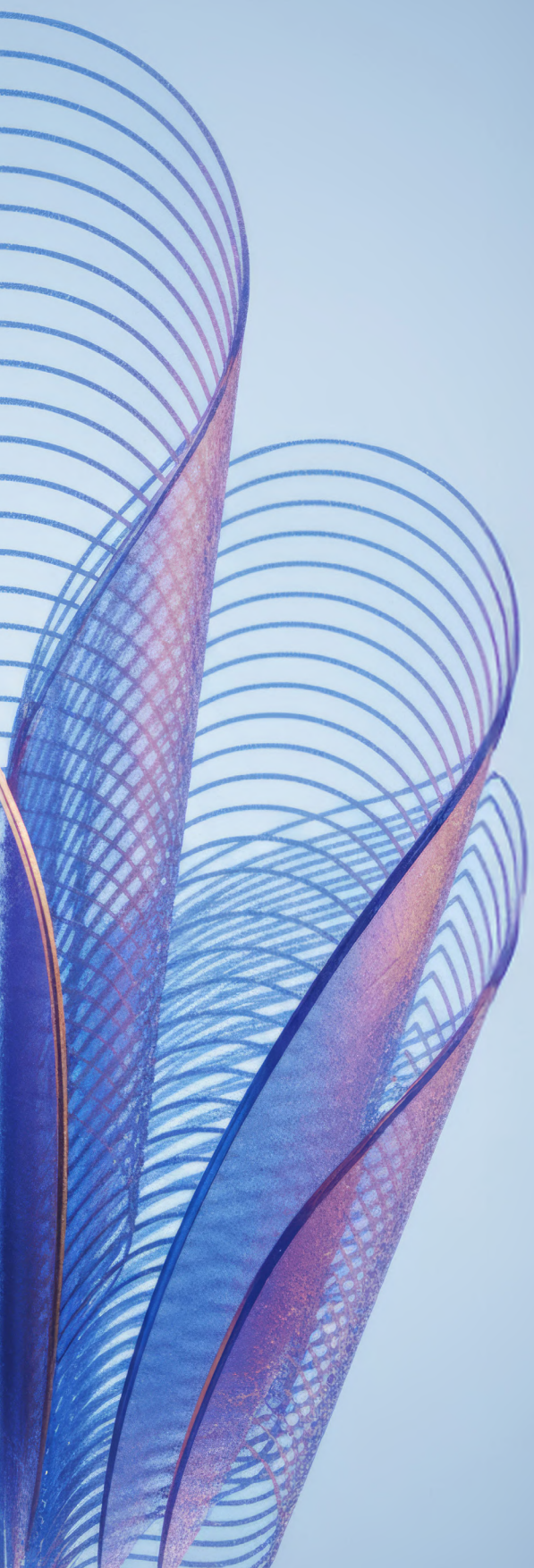
Vera Eve Lim
Director

Haryanto Tiara Budiman
Director

Frengky Chandra Kusuma
Director

Antonius Widodo Mulyono
Director

Hendra Tanumihardja
Director



06

Consolidated Financial *Statements*

PT BANK CENTRAL ASIA Tbk
AND SUBSIDIARIES

CONSOLIDATED FINANCIAL STATEMENTS

31 DECEMBER 2025 AND 2024

DIRECTORS' STATEMENT
REGARDING
THE RESPONSIBILITY FOR THE CONSOLIDATED FINANCIAL STATEMENTS
AS AT AND FOR THE YEAR ENDED
31 DECEMBER 2025

PT BANK CENTRAL ASIA Tbk AND SUBSIDIARIES

We, the undersigned:

1. Name : Gregory Hendra Lembong
   Office Address : Menara BCA Grand Indonesia
   Jl. M.H. Thamrin No. 1, Jakarta 10310
   Home Address : Jl. Bunga Mawar No 42
   RT 002 RW 002, Cipete Selatan,
   Cilandak, Jakarta Selatan
   Phone Number : (021) 2358-8000
   Title : President Director

2. Name : Vera Eve Lim
   Office Address : Menara BCA Grand Indonesia
   Jl. M.H. Thamrin No. 1, Jakarta 10310
   Home Address : Teluk Gong Raya Blk C.4/20,
   Pejagalan, Penjaringan
   Jakarta Utara
   Phone Number : (021) 2358-8000
   Title : Director

declare that:

1. We are responsible for the preparation and the presentation of the consolidated financial statements of PT Bank Central Asia Tbk (the "Bank") and its subsidiaries;

2. The consolidated financial statements of the Bank and its subsidiaries have been prepared and presented in accordance with Indonesian Financial Accounting Standards;

3. a. All information has been fully and correctly disclosed in the consolidated financial statements of the Bank and its subsidiaries; and

   b. The consolidated financial statements of the Bank and its subsidiaries do not contain false material information or facts, nor do they omit material information or facts;

4. We are responsible for the Bank and its subsidiaries internal control system.

This statement has been made truthfully.

Jakarta, 26 January 2026

For and on behalf of the Board of Directors

Gregory Hendra Lembong
President Director

Vera Eve Lim
Director

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INDEPENDENT AUDITORS' REPORT
TO THE SHAREHOLDERS, BOARD OF COMMISSIONERS AND DIRECTORS OF

PT BANK CENTRAL ASIA Tbk

Opinion

We have audited the consolidated financial statements of PT Bank Central Asia Tbk and its subsidiaries (the "Group"), which comprise the consolidated statement of financial position as at 31 December 2025, and the consolidated statement of profit or loss and other comprehensive income, consolidated statement of changes in equity and consolidated statement of cash flows for the year then ended, and notes to the consolidated financial statements, including material accounting policy information.

In our opinion, the accompanying consolidated financial statements present fairly, in all material respects, the consolidated financial position of the Group as at 31 December 2025, and its consolidated financial performance and its consolidated cash flows for the year then ended in accordance with Indonesian Financial Accounting Standards.

Basis for Opinion

We conducted our audit in accordance with Standards on Auditing established by the Indonesian Institute of Certified Public Accountants. Our responsibilities under those standards are further described in the Auditors' Responsibilities for the Audit of the Consolidated Financial Statements paragraph of our report. We are independent of the Group in accordance with the ethical requirements that are relevant to our audit of the consolidated financial statements in Indonesia, and we have fulfilled our other ethical responsibilities in accordance with these requirements.
We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Key Audit Matters

Key audit matters are those matters that, in our professional judgement, were of most significance in our audit of the consolidated financial statements of the current period. These matters were addressed in the context of our audit of the consolidated financial statements as a whole, and in forming our opinion thereon, and we do not provide a separate opinion on these matters.

The key audit matter identified in our audit is Expected Credit Losses ("ECL") – calculation of allowance for impairment losses on loans receivable.

Referring to Note 2g (Material accounting policy information - Financial assets and liabilities), Note 3 (Use of estimates and judgment), and Note 12 (Loans receivable) to the consolidated financial statements, the allowance for impairment losses for loans receivable represents the Group's best estimate of the ECL model under SFAS 109, "Financial Instruments". As at 31 December 2025, the allowance for impairment losses on loans receivable was Rp 29,752,034 million.

We focused on this area due to the significance of the carrying value of loans receivable, which represented 61% of the total consolidated assets as at 31 December 2025, and the significance of the respective allowance for impairment losses provided against those loans receivable. In determining the ECL, the Group adopted complex models, employed numerous parameters, relied on internal and external data inputs, applied significant judgements and assumptions and involved the use of estimates.

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Nomor Izin Usaha: KEP-315/KM.1/2024.

For loans receivable, which are not considered individually significant, the Group calculates ECL collectively using a risk parameter model which incorporates several key parameters, including Probability of Default ("PD"), Loss Given Default ("LGD"), Exposure at Default ("EAD"), discount rate, multiple probability weighted scenarios and ECL overlay adjustments, after considering forward-looking factors and other external information.

For impaired loans receivable, which are considered individually significant, the Group calculates ECL individually by estimating the expected cash flows to be obtained from the loans, including proceeds from the sale of collateral.

How our audit addressed the Key Audit Matter

We have performed the following procedures to address this key audit matter:

- We understood and assessed the design and effectiveness of key controls related to the ECL calculation process and tested the control over the internal credit rating process on a sample basis;
- We tested the loans staging classification, on a sample basis, and tested several key parameters used in the ECL model including PD, LGD, and EAD used in the ECL calculation. For loans receivable where ECL were calculated individually by the Group, on a sample basis, we reviewed the credit files of the debtors, on a sample basis, and tested the estimated future cash flow to assess the adequacy of the ECL;
- We involved our credit modelling expert to assess the statistical methodology applied by management in developing PD and LGD forward-looking models used in the ECL calculation;
- We tested the historical data and macroeconomic forecasts used in the ECL model by comparing the data with publicly available information on macroeconomic prospects; and
- We involved our IT specialists to test the completeness of the data transfer from the origin system to the ECL system and test the accuracy of the ECL for loans receivables by performing independent mathematical recalculation.

Other Information

Management is responsible for the other information. The other information comprises the information included in the annual report, but does include the consolidated financial statements and our auditors' report thereon. The annual report is expected to be made available to us after the date of this auditor's report.

Our opinion on the financial statements does not cover the other information and we will not express any form of assurance conclusion thereon.

In connection with our audit of the consolidated financial statements, our responsibility is to read the other information identified above when it becomes available and, in doing so, consider whether the other information is materially inconsistent with the consolidated financial statements or our knowledge obtained in the audit, or otherwise appears to be materially misstated.

When we read the annual report, if we conclude that there is a material misstatement therein, we are required to communicate the matter to those charged with governance and take appropriate actions in accordance with Standards on Auditing established by the Indonesian Institute of Certified Public Accountants.

Responsibilities of Management and Those Charged with Governance for the Consolidated Financial Statements

Management is responsible for the preparation and fair presentation of the consolidated financial statements in accordance with Indonesian Financial Accounting Standards, and for such internal control as management determines is necessary to enable the preparation of consolidated financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the consolidated financial statements, management is responsible for assessing the Group's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Group or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Group's financial reporting process.

Auditors' Responsibilities for the Audit of the Consolidated Financial Statements

Our objectives are to obtain reasonable assurance about whether the consolidated financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditors' report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with Standards on Auditing will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these consolidated financial statements.

As part of an audit in accordance with Standards on Auditing, we exercise professional judgement and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the consolidated financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Group's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Group's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditors' report to the related disclosures in the consolidated financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditors' report. However, future events or conditions may cause the Group to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the consolidated financial statements, including the disclosures, and whether the consolidated financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

- Plan and perform the group audit to obtain sufficient appropriate audit evidence regarding the financial information of the entities or business units within the group as a basis for forming an opinion on the group financial statements. We are responsible for the direction, supervision and review of the audit work performed for purposes of the group audit. We remain solely responsible for our audit opinion.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, actions taken to eliminate threats or safeguards applied.

From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the consolidated financial statements of the current period and are therefore the key audit matters. We describe these matters in our auditors' report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.

JAKARTA,
26 January 2026

Eddy Rintis, S.E., CPA
Public Accountant License No. AP.0230

Bank Central Asia Tbk
00015/2.1457/AU.1/07/0230-1/1/I/2026

CONSOLIDATED STATEMENTS OF FINANCIAL POSITION
31 DECEMBER 2025 AND 2024
(Expressed in millions of Rupiah, unless otherwise stated)

	Notes	31 December 2025	31 December 2024
ASSETS			
Cash	2b,2g,4,37, 42,49	25,305,031	29,315,878
Current accounts with Bank Indonesia	2b,2g,2i,5,37, 42,49	47,768,278	36,408,142
Current accounts with other banks - net of allowance for impairment losses of Rp 768 as of 31 December 2025 (31 December 2024: Rp 638)	2b,2g,2i,6,37, 42,49	5,331,638	4,097,199
Placements with Bank Indonesia and other banks - net of allowance for impairment losses of Rp 2,510 as of 31 December 2025 (31 December 2024: Rp 1,712)	2b,2g,2j,7,37, 42,49	9,813,541	15,714,884
Financial assets at fair value through profit or loss	2g,2k,8,37,42, 49	35,320,959	21,524,617
Acceptance receivables - net of allowance for impairment losses of Rp 200,313 as of 31 December 2025 (31 December 2024: Rp 440,695)	2g,2l,9,37,42, 49	9,494,630	9,621,047
Bills receivable - net of allowance for impairment losses of Rp 5,381 as of 31 December 2025 (31 December 2024: Rp 3,116)	2g,10,37,42,49	11,825,095	8,891,769
Securities purchased under agreements to resell - net of allowance for impairment losses of Rp 936 as of 31 December 2025 (31 December 2024: Rp 1,041)	2g,2n,11,37,42	5,285,513	1,449,562
Loans receivable - net of allowance for impairment losses of Rp 29,752,034 as of 31 December 2025 (31 December 2024: Rp 32,624,643)	2g,2m, 2ak,12,37,40, 42,45,49	940,481,200	868,686,210
Consumer financing receivables - net of allowance for impairment losses of Rp 512,511 as of 31 December 2025 (31 December 2024: Rp 363,284)	2g,2o,13,37,42	8,953,987	9,435,564
Finance lease receivables - net of allowance for impairment losses of Rp 2,327 as of 31 December 2025 (31 December 2024: Rp 513)	2g,2p,37,42	8,005	51,042
Assets related to sharia transactions - net of allowance for impairment losses of Rp 492,699 as of 31 December 2025 (31 December 2024: Rp 510,590)	2g,2q	12,698,160	10,206,637
Investment securities - net of allowance for impairment losses of Rp 625,742 as of 31 December 2025 (31 December 2024: Rp 552,566)	2g,2r,14,37,42, 49	409,421,000	371,151,957
Prepaid expenses	15	1,713,699	969,926
Prepaid tax	20a	77,001	1,562,175
Fixed assets - net of accumulated depreciation of Rp 11,880,570 as of 31 December 2025 (31 December 2024: Rp 9,899,706)	2h,2s,16	28,473,684	28,250,624
Intangible assets - net of accumulated amortisation of Rp 1,123,847 as of 31 December 2025 (31 December 2024: Rp 917,036)	2e,2u,17	1,778,772	1,805,639
Deferred tax assets - net	2ah,20h	5,852,206	5,495,208
Other assets - net of allowance for impairment losses of Rp 1,978 as of 31 December 2025 (31 December 2024: Rp 23,194)	2g,2h,2t,2ak 2am,18,42,45,49	27,226,137	24,663,248
TOTAL ASSETS		**1,586,828,536**	**1,449,301,328**

The accompanying notes to the consolidated financial statements form an integral part of these consolidated financial statements.

CONSOLIDATED STATEMENTS OF FINANCIAL POSITION
31 DECEMBER 2025 AND 2024
(Expressed in millions of Rupiah, unless otherwise stated)

	Notes	31 December 2025	31 December 2024
LIABILITIES, TEMPORARY *SYIRKAH* DEPOSITS, AND EQUITY			
LIABILITIES			
Deposits from customers	2g,2v,2ak 19,37,42,45,49	1,233,799,081	1,120,613,667
Sharia deposits	2g,2w,42	4,727,157	3,511,679
Deposits from other banks	2g,2v,19,37,42,49	3,966,077	3,656,298
Financial liabilities at fair value through profit or loss	2g,2k,8,37,42,49	97,406	257,613
Acceptance payables	2g,2l,9,37,42,49	4,733,862	4,651,955
Securities sold under agreements to repurchase	2g,2n,11,14,37, 42,46,49	-	1,330,996
Tax payable	2ah,20b	2,943,190	626,355
Borrowings	2g,21,37,42,46,49	2,047,436	2,242,516
Estimated losses from commitments and contingencies	2g,2ab,22,42,49	2,866,909	2,975,187
Accruals and other liabilities	2g,2ab,2am, 23,42,49	29,268,935	27,515,449
Post-employment benefits obligation	2ag,38	9,993,233	9,097,709
Subordinated bonds	2g,2z,24,37,42,46	65,000	500,000
TOTAL LIABILITIES		**1,294,508,286**	**1,176,979,424**
TEMPORARY *SYIRKAH* DEPOSITS	2x	**10,632,695**	**9,486,817**
EQUITY			
Equity attributable to equity holders of parent entity			
Share capital - par value per share of Rp 12.50 (full amount) Authorised capital: 440,000,000,000 shares Issued and fully paid-up capital: 123,275,050,000 shares	1b,25	1,540,938	1,540,938
Additional paid-in capital	1b,2e,2ad,26	5,492,318	5,548,977
Treasury stock: 262,016,800 shares, acquisition cost	1b,2al,25	(2,152,514)	-
Revaluation surplus of fixed assets	2s,16	11,378,973	11,138,896
Foreign exchange differences arising from translation of financial statements in foreign currency	2f	-	457,789
Unrealised gains (losses) on financial assets at fair value through other comprehensive income - net	2g,2r,7,14	2,108,873	273,214
Retained earnings			
Appropriated	36	4,268,903	3,720,540
Unappropriated	2ag	258,920,057	239,958,882
Other equity components	2e	(91,070)	1,385
Total equity attributable to equity holders of parent entity		**281,466,478**	**262,640,621**
Non-controlling interest	1c,2e,44	221,077	194,466
TOTAL EQUITY		**281,687,555**	**262,835,087**
TOTAL LIABILITIES, TEMPORARY *SYIRKAH* DEPOSITS, AND EQUITY		**1,586,828,536**	**1,449,301,328**

The accompanying notes to the consolidated financial statements form an integral part of these consolidated financial statements.

PT BANK CENTRAL ASIA Tbk AND SUBSIDIARIES **Schedule 2/1**

CONSOLIDATED STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
FOR THE YEARS ENDED 31 DECEMBER 2025 AND 2024
(Expressed in millions of Rupiah, unless otherwise stated)

	Notes	2025	2024*)
OPERATING INCOME AND EXPENSES			
Interest and sharia income	2ad,2aj,28,45		
Interest income		97,964,378	93,991,349
Sharia income		948,274	805,105
Total interest and sharia income		98,912,652	94,796,454
Interest and sharia expense	2ad,2aj,29,45		
Interest expense		(12,841,842)	(12,137,180)
Sharia expense		(522,653)	(395,110)
Total interest and sharia expense		(13,364,495)	(12,532,290)
NET INTEREST AND SHARIA INCOME		85,548,157	82,264,164
Insurance income	2am	2,003,240	3,110,733
Insurance expense	2am	(1,858,302)	(1,753,761)
INSURANCE INCOME - NET		144,938	1,356,972
OTHER OPERATING INCOME			
Fees and commission income - net	2ae,30	19,660,107	17,979,919
Net income from transaction at fair value through profit or loss	2af,31	4,007,144	2,854,529
Others		2,645,980	2,097,196
Total other operating income		26,313,231	22,931,644
Impairment losses on assets	2g,32	(4,011,047)	(2,034,453)
OTHER OPERATING EXPENSES			
Personnel expenses	2ag,2aj,33,38,45	(17,780,770)	(17,444,242)
General and administrative expenses	2aj,16,34,45	(16,780,115)	(16,874,142)
Others		(2,173,518)	(1,982,093)
Total other operating expenses		(36,734,403)	(36,300,477)
INCOME BEFORE TAX		71,260,876	68,217,850
INCOME TAX EXPENSE	2ah,20c	(13,697,783)	(13,366,576)
NET INCOME		**57,563,093**	**54,851,274**
OTHER COMPREHENSIVE INCOME:			
Items that will not be reclassified to profit or loss:			
Remeasurements of defined benefit obligation	2ag,38	(804,399)	71,872
Income tax on remeasurements of defined benefit obligation	2ah	152,651	(13,514)
		(651,748)	58,358
Revaluation surplus of fixed assets	2s,16	252,056	238,886
		(399,692)	297,244
Items that will be reclassified to profit or loss:			
Unrealised gains/(losses) on financial assets at fair value through other comprehensive income	2j,2r,14	2,273,789	(824,292)
Income tax	2ah	(426,944)	146,807
		1,846,845	(677,485)
Foreign exchange differences arising from translation of financial statements in foreign currency	2f	-	35,287
Others		(101,189)	-
		1,745,656	(642,198)
OTHER COMPREHENSIVE INCOME, NET OF INCOME TAX		1,345,964	(344,954)
TOTAL COMPREHENSIVE INCOME (Carried forward)		**58,909,057**	**54,506,320**

*) Reclassified, see Note 48

The accompanying notes to the consolidated financial statements form an integral part of these consolidated financial statements.

CONSOLIDATED STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
FOR THE YEARS ENDED 31 DECEMBER 2025 AND 2024
(Expressed in millions of Rupiah, unless otherwise stated)

	Notes	2025	2024
TOTAL COMPREHENSIVE INCOME (Brought forward)		**58,909,057**	**54,506,320**
NET INCOME ATTRIBUTABLE TO:			
Equity holders of parent entity		57,537,287	54,836,305
Non-controlling interest	2e,44	25,806	14,969
		57,563,093	**54,851,274**
COMPREHENSIVE INCOME ATTRIBUTABLE TO:			
Equity holders of parent entity		58,882,446	54,493,191
Non-controlling interest	2e,44	26,611	13,129
		58,909,057	**54,506,320**
BASIC AND DILUTED EARNINGS PER SHARE ATTRIBUTABLE TO EQUITY HOLDERS OF PARENT ENTITY (full amount)	2ac,35	467	445

The accompanying notes to the consolidated financial statements form an integral part of these consolidated financial statements.

PT BANK CENTRAL ASIA Tbk AND SUBSIDIARIES **Schedule 3/1**

CONSOLIDATED STATEMENTS OF CHANGES IN EQUITY
FOR THE YEARS ENDED 31 DECEMBER 2025 AND 2024
(Expressed in millions of Rupiah, unless otherwise stated)

		2025											
		Attributable to equity holders of parent entity											
	Notes	Issued and fully paid-up capital	Additional paid-in capital	Treasury stocks	Revaluation surplus of fixed assets	Foreign exchange differences arising from translation of financial statements in foreign currency	Unrealised gains (losses) on financial assets at fair value through other comprehensive income - net	Retained earnings		Other equity components	Total equity attributable to equity holders of parent entity	Non-controlling interest	Total equity
								Appropriated	Unappropriated				
Balance, 31 December 2024		**1,540,938**	**5,548,977**	**-**	**11,138,896**	**457,789**	**273,214**	**3,720,540**	**239,958,882**	**1,385**	**262,640,621**	**194,466**	**262,835,087**
Net income for the year		-	-	-	-	-	-	-	57,537,287	-	57,537,287	25,806	57,563,093
Revaluation surplus of fixed assets	2s,16	-	-	-	240,077	-	-	-	11,979	-	252,056	-	252,056
Unrealised gain (losses) on financial assets at fair value through other comprehensive income - net	2j,2r,4	-	-	-	-	-	1,835,659	-	-	-	1,835,659	11,186	1,846,845
Remeasurements of defined benefit obligation - net	2ag,2ah,38	-	-	-	-	-	-	-	(651,486)	-	(651,486)	(262)	(651,748)
Other equity components		-	-	-	-	-	-	-	-	(91,070)	(91,070)	(10,119)	(101,189)
Total comprehensive income for the year		-	-	-	240,077	-	1,835,659	-	56,897,780	(91,070)	58,882,446	26,611	58,909,057
Difference on transaction amount from business combination of entity under common control	2g,26	-	(56,659)	-	-	-	-	-	-	-	(56,659)	-	(56,659)
General reserve	36	-	-	-	-	-	-	548,363	(548,363)	-	-	-	-
Cash dividends	36	-	-	-	-	-	-	-	(37,595,047)	-	(37,595,047)	-	(37,595,047)
Treasury stock, acquisition cost	1b,2al,25	-	-	(2,152,514)	-	-	-	-	-	-	(2,152,514)	-	(2,152,514)
Changes in establishment of Subsidiaries		-	-	-	-	(457,789)	-	-	206,805	(1,385)	(252,369)	-	(252,369)
Balance, 31 December 2025		**1,540,938**	**5,492,318**	**(2,152,514)**	**11,378,973**	**-**	**2,108,873**	**4,268,903**	**258,920,057**	**(91,070)**	**281,466,478**	**221,077**	**281,687,555**

The accompanying notes to the consolidated financial statements form an integral part of these consolidated financial statements.

PT BANK CENTRAL ASIA Tbk AND SUBSIDIARIES **Schedule 3/2**

CONSOLIDATED STATEMENTS OF CHANGES IN EQUITY
FOR THE YEARS ENDED 31 DECEMBER 2025 AND 2024
(Expressed in millions of Rupiah, unless otherwise stated)

		2024										
		Attributable to equity holders of parent entity										
	Notes	Issued and fully paid-up capital	Additional paid-in capital	Revaluation surplus of fixed assets	Foreign exchange differences arising from translation of financial statements in foreign currency	Unrealised gains (losses) on financial assets at fair value through other comprehensive income - net	Retained earnings		Other equity components	Total equity attributable to equity holders of parent entity	Non-controlling interest	Total equity
							Appropriated	Unappropriated				
Balance, 31 December 2023		**1,540,938**	**5,548,977**	**10,936,462**	**422,502**	**948,627**	**3,234,149**	**219,723,216**	**1,385**	**242,356,256**	**181,337**	**242,537,593**
Net income for the year		-	-	-	-	-	-	54,836,305	-	54,836,305	14,969	54,851,274
Revaluation surplus of fixed assets	2s,16	-	-	202,434	-	-	-	36,452	-	238,886	-	238,886
Foreign exchange differences arising from translation of financial statements in foreign currency	2f	-	-	-	35,287	-	-	-	-	35,287	-	35,287
Unrealised gain (losses) on financial assets at fair value through other comprehensive income - net	2j,2r,7,14	-	-	-	-	(675,413)	-	-	-	(675,413)	(2,072)	(677,485)
Remeasurements of defined benefit liability - net	2ag,2ah,38	-	-	-	-	-	-	58,126	-	58,126	232	58,358
Total comprehensive income for the year		-	-	202,434	35,287	(675,413)	-	54,930,883	-	54,493,191	13,129	54,506,320
General reserve	36	-	-	-	-	-	486,391	(486,391)	-	-	-	-
Cash dividends	36	-	-	-	-	-	-	(34,208,826)	-	(34,208,826)	-	(34,208,826)
Balance, 31 December 2024		**1,540,938**	**5,548,977**	**11,138,896**	**457,789**	**273,214**	**3,720,540**	**239,958,882**	**1,385**	**262,640,621**	**194,466**	**262,835,087**

The accompanying notes to the consolidated financial statements form an integral part of these consolidated financial statements.

PT BANK CENTRAL ASIA Tbk AND SUBSIDIARIES **Schedule 4/1**

CONSOLIDATED STATEMENTS OF CASH FLOWS
FOR THE YEARS ENDED 31 DECEMBER 2025 AND 2024
(Expressed in millions of Rupiah, unless otherwise stated)

	Notes	2025	2024
CASH FLOWS FROM OPERATING ACTIVITIES			
Receipts of interest and sharia income, insurance, fees and commissions		116,653,110	110,947,606
Other operating income		3,155,605	6,141,705
Payments of interest and sharia expenses, insurance, fees and commissions		(13,394,155)	(12,578,014)
Payments of post-employment benefits	38	(1,552,406)	(1,165,422)
Other operating expenses		(33,351,462)	(33,961,074)
Payment of tantiem to Board of Commissioners and Board of Directors	36	(887,700)	(765,000)
Other increases (decreases) affecting cash:			
Placements with Bank Indonesia and other banks - mature more than 3 (three) months from the date of acquisition		(599,435)	696,624
Financial assets at fair value through profit or loss		(11,008,328)	(5,384,422)
Acceptance receivables		366,799	4,880,997
Bills receivable		(2,929,891)	1,718,437
Securities purchased under agreements to resell		(3,835,846)	91,646,548
Loans receivable		(75,158,559)	(111,218,318)
Consumer financing receivables		(163,508)	(1,075,617)
Finance leases receivables - net		41,223	88,851
Assets related to sharia transactions		(2,502,671)	(1,696,820)
Other assets		(368,424)	(138,657)
Deposits from customers		110,410,053	26,690,842
Sharia deposits		1,215,478	309,709
Deposits from other banks		255,355	(6,480,950)
Acceptance payables		81,907	(2,049,301)
Accruals and other liabilities		2,448,145	(2,098,166)
Temporary *syirkah* deposits		1,145,878	1,592,945
Net cash provided by (used in) operating activities before income tax		90,021,168	66,102,503
Payment of income tax		(12,512,383)	(12,282,274)
Net cash provided by (used in) operating activities		**77,508,785**	**53,820,229**
CASH FLOWS FROM INVESTING ACTIVITIES			
Acquisition of investment securities		(225,667,316)	(216,097,218)
Proceeds from sales of investment securities		-	770,959
Proceeds from investment securities that matured during the year		194,313,921	160,506,459
Cash dividends received from investment in shares		107,764	38,095
Acquisition of fixed assets		(1,914,929)	(3,565,731)
Acquisition of right-of-use assets		(536,281)	(607,448)
Proceeds from sale of fixed assets	16	5,915	6,378
Net cash provided by (used in) investing activities		**(33,690,926)**	**(58,948,506)**

The accompanying notes to the consolidated financial statements form an integral part of these consolidated financial statements.

PT BANK CENTRAL ASIA Tbk AND SUBSIDIARIES **Schedule 4/2**

CONSOLIDATED STATEMENTS OF CASH FLOWS
FOR THE YEARS ENDED 31 DECEMBER 2025 AND 2024
(Expressed in millions of Rupiah, unless otherwise stated)

	Notes	2025	2024
CASH FLOWS FROM FINANCING ACTIVITIES			
Payment of debt securities issued	24	(435,000)	-
Proceeds from borrowings	46	60,800,000	73,287,728
Payment of borrowings	46	(60,995,080)	(72,680,017)
Payment of cash dividends	36	(37,595,047)	(34,208,826)
Treasury stock	25	(2,152,514)	-
Proceeds from securities sold under agreements to repurchase	46	-	559,231
Payment of securities sold under agreements to repurchase	46	(1,330,996)	(286,805)
Net cash provided by (used in) financing activities		**(41,708,637)**	**(33,328,689)**
NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS		2,109,222	(38,456,966)
CASH AND CASH EQUIVALENTS, BEGINNING OF YEAR		85,482,530	124,395,987
EFFECT OF FOREIGN EXCHANGE RATE FLUCTUATIONS ON CASH AND CASH EQUIVALENTS		(42,424)	(456,491)
CASH AND CASH EQUIVALENTS, END OF YEAR		**87,549,328**	**85,482,530**
Cash and cash equivalents consist of:			
Cash	4	25,305,031	29,315,878
Current accounts with Bank Indonesia	5	47,768,278	36,408,142
Current accounts with other banks	6	5,332,406	4,097,837
Placements with Bank Indonesia and other banks - mature within 3 (three) months or less from the date of acquisition	7	9,143,613	15,660,673
Total cash and cash equivalents		**87,549,328**	**85,482,530**

The accompanying notes to the consolidated financial statements form an integral part of these consolidated financial statements.

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS
31 DECEMBER 2025 AND 2024
(Expressed in millions of Rupiah, unless otherwise stated)

1. GENERAL

a. Establishment and general information of the Bank

PT Bank Central Asia Tbk ("Bank") was established in the Republic of Indonesia based on the Deed of Establishment No. 38 dated 10 August 1955, drawn up before Raden Mas Soeprapto, Deputy Notary in Semarang under the name "N.V. Perusahaan Dagang Dan Industrie Semarang Knitting Factory". This deed was approved by the Minister of Justice based on stipulation No. J.A.5/89/19 dated 10 October 1955 and announced in State Gazette No. 62 dated 3 August 1956, Supplement No. 595. Since its establishment, the name of the Bank has been changed several times, and the name change to PT Bank Central Asia based on the Deed of Amendment to the Articles of Association No. 144 dated 21 May 1974, made before Wargio Suhardjo, S.H., substitute for Notary Ridwan Suselo, Notary in Jakarta. The Bank's name was then changed to PT Bank Central Asia Tbk in connection with the change in the Company's status from a private company to a public company as stated in the Deed of Amendment to the Articles of Association No. 62 dated 29 December 1999, drawn up before Notary Hendra Karyadi, S.H., which was approved by the Minister of Justice with decision No. C-21020 HT.01.04.TH.99 dated 31 December 1999 and announced in the State Gazette No. 30 dated 14 April 2000, Supplement No. 1871.

The Bank's Articles of Association have been adjusted to Law No. 40 of 2007 concerning Limited Liability Companies and Regulation of the Capital Market and Financial Institution Supervisory Agency Number IX.J.1 concerning the Main Points of the Articles of Association of Companies Conducting Public Offerings of Equity Securities and Public Companies, Attachment to the Decree of the Chairman of the Capital Market and Financial Institution Supervisory Agency Number Kep-179/BL/2008 dated 14 May 2008 as stated in the Deed of Statements of Meeting Decisions No. 19, dated 15 January 2009, made before Doctor Irawan Soerodjo, S.H., M.Si., Notary in Jakarta, which has obtained approval from the Minister of Law and Human Rights of the Republic of Indonesia as stated in his Decree No. AHU-12512.AH.01.02.Tahun 2009, dated 14 April 2009.

Amendments and restatements of the Bank's entire articles of association as set forth in Deed of Meeting Resolution Statements No. 145, dated 24 August 2020, drawn up before Notary Christina Dwi Utami S.H., M.Hum., M.Kn., Notary in the Administrative City of West Jakarta. Notification of the amendments to the articles of association has been received and recorded in the Legal Entity Administration System of the Ministry of Law and Human Rights of the Republic of Indonesia, as evidenced by its letter No. AHU-AH.01.03-0383825 dated 8 September 2020, and were most recently restated as stated in the Meeting Resolution No. 218, dated 27 September 2021, made by Christina Dwi Utami S.H., M.Hum., M.Kn., a Notary of the Municipality of West Jakarta, the notification of the amendment of the Bank's Articles of Association has been received and recorded in the Legal Entity Administrative System, Ministry of Law and Human Rights of the Republic of Indonesia as stated in its decision letter No. AHU-AH.01.03-0453543 dated 27 September 2021.

According to with Article 3 of the Bank's Articles of Association, the purpose and objective of the Bank is to operate as a commercial bank. The Bank is engaged in banking activities and other financial services in accordance with the prevailing regulations in Indonesia. The Bank obtained a license to conduct business as a commercial bank under the Minister of Finance Decision Letter No. 42855/U.M.II dated 14 March 1957. The Bank obtained its license to engage in foreign exchange activities based on the Directors of Bank Indonesia Decision Letter No. 9/110/Kep/Dir/UD dated 28 March 1977.

1. GENERAL (continued)

a. Establishment and general information of the Bank (continued)

The Bank is domiciled in Central Jakarta with its head office located at Jalan M.H. Thamrin No. 1. As of 31 December 2025 and 2024, the number of branches and representative offices owned by the Bank was as follows:

	2025	2024
Domestic branches*)	1,270	1,264
Overseas representative offices	1	2
	1,271	1,266

*) including Cash Sub-Branches

The domestic branches are located in major business centres all over Indonesia. As of 31 December 2025, the overseas representative office is located in Singapore (as of 31 December 2024, the overseas representative were located in Hong Kong and Singapore).

The Bank's immediate parent company is PT Dwimuria Investama Andalan, which was incorporated in Indonesia, the owner of 54.94% of Bank's shares as of 31 December 2025 and 2024. The ultimate shareholders of the Bank are Mr. Robert Budi Hartono and Mr. Bambang Hartono.

b. Corporate actions

Below are the corporate actions which have been performed by the Bank:

Corporate actions	Year
Initial Public Offering of 662,400,000 shares with total par value of Rp 331,200 (offering price of Rp 1,400 (full amount) per share), whose registration statement was declared effective as stated in the Letter from the Capital Market Supervisory Agency No. S-1037/PM/2000 dated 11 May 2000*.	2000
Changes in par value (stock split) from Rp 500 (full amount) per share split into 2 (two) shares with a nominal value of Rp 250 (full amount) per share, and the General Meeting of Shareholders approval of a plan to increase the paid-up capital through a management stock option plan in an amount not exceeding Rp 73,599,650,000.	2001
2nd Offering of 588,800,000 shares with total par value of Rp 147,200 (offering price of Rp 900 (full amount) per share) in which the effective notification of the registration statement as stated in the Letter from the Capital Market Supervisory Agency No. S-1611/PM/2001 dated 29 June 2001*.	2001
Changes in par value (stock split) from Rp 250 (full amount) per share split into 2 (two) Bank shares with a nominal value of Rp 125 (full amount) per share.	2004
Buy back shares Phase I of 45,493,000 shares (nominal Rp 125 (full amount) per share) with a total acquisition cost of Rp 190,996. The average purchase price was Rp 4,198 (full amount) per share.	2006

1. GENERAL (continued)

b. Corporate actions (continued)

Below are the corporate actions which have been performed by the Bank: (continued)

Corporate actions	Year
Changes in par value (stock split) from Rp 125 (full amount) per share split into 2 (two) Bank shares with a nominal value of Rp 62.50 (full amount) per share.	2007
Buy back shares Phase II of 198,781,000 shares (nominal Rp 62.5 (full amount) per share, with total acquisition cost of Rp 617,589 at the average repurchase price was Rp 3,106.88 (full amount) per share.	2008
Sale of treasury shares totaling 90,986,000 shares at a price of Rp 7,700 (full amount) per share with total net sales of Rp 691,492. The difference between the acquisition costs and the selling price of treasury stocks amounted to Rp 500,496 was recorded as “additional paid-in capital from treasury stock transactions”, which is part of additional paid-in capital (Note 26).	2012
Sale of treasury shares totaling 198,781,000 shares at a price of Rp 9,900 (full amount) per share with total net sales of Rp 1,932,528. The difference between the acquisition costs and the selling price of treasury stocks amounted to Rp 1,314,939 was recorded as “additional paid-in capital from treasury stock transactions”, which is part of additional paid-in capital (Note 26).	2013
Offering of Bank Central Asia Continuous Subordinated Bonds I Phase I Year 2018 at par value, which bond interest paid every 3 (three) months, which the effective notification of the registration statement as stated in the Letter from the Indonesia Stock Exchange No. S-03825/BEI.PP2/07-2018 dated 3 July 2018.	2018
Changes in par value (stock split) from shares from Rp 62.50 (full amount) split into 5 Bank’s shares with nominal value Rp 12.50 (full amount) per share.	2021
Buy back shares (period 26 March 2025 to 24 June 2025) of 28,317,500 shares (par value of Rp 12.5 (full amount) per share) at acquisition price of Rp 249,992 with an average purchase price of Rp 8,828.19 (full amount) per share.	2025
Buy back shares (period 22 October 2025 to 19 January 2026) of 233,699,300 shares (par value of Rp 12.5 (full amount) per share) at acquisition price of Rp 1,902,462 with an average purchase price of Rp 8,140.64 (full amount) per share. Thus, the total average purchase price for the period from 26 March 2025 to 24 June 2025 and the period from 22 October 2025 to 19 January 2026 is Rp 8,214.95 (full amount) per share.	2025

*notes: The public offering was listed on the Jakarta Stock Exchange and the Surabaya Stock Exchange (the two exchanges have since merged and are now called the Indonesia Stock Exchange).

1. GENERAL (continued)

c. The Subsidiaries

The Subsidiaries, directly and non-directly owned by the Bank as of 31 December 2025 and 2024, were as follows:

Name of the Company	Year of starting the commercial operation	Type of business	Domicile	Percentage of ownership		Total assets	
				2025	2024	2025	2024
PT BCA Finance	1981	Investment financing, working capital financing, multipurpose financing, operating lease, other financing activities based on approval from authorised agency	Jakarta	100%	100%	10,371,197	10,994,614
BCA Finance Limited	1975	Money lending and remittance	Hong Kong	-	100%	-	413,805
PT Bank BCA Syariah	1992	Sharia banking	Jakarta	100%	100%	19,207,364	16,641,459
PT BCA Sekuritas	1992	Securities brokerage dealer and underwriter for issuance of securities	Jakarta	90%	90%	2,518,673	1,431,658
PT Asuransi Umum BCA	1989	General or loss insurance	Jakarta	100%	100%	3,454,384	3,355,033
PT Asuransi Jiwa BCA	2014	Life insurance	Jakarta	90%	90%	4,676,146	3,339,665
PT Central Capital Ventura	2017	Venture capital	Jakarta	100%	100%	468,985	496,706
PT Bank Digital BCA	1965	Banking	Jakarta	100%	100%	18,923,844	16,054,445

PT BCA Finance

PT BCA Finance entered into a merger with PT BCA Multi Finance, a company domiciled in Jakarta. The decision on the merger is stated in Deed No. 135 made by Notary Christina Dwi Utami S.H., M.Hum., M.Kn., a Notary of the Municipality of West Jakarta, dated 15 August 2024, and was approved by the Minister of Law and Human Rights of the Republic of Indonesia in its Decision Letter No. AHU-AH.01.09-0246700, dated 1 September 2024. PT BCA Finance acted as the beneficiary company.

BCA Finance Limited

As of 31 December 2025, BCA Finance Limited has discontinued its operational activities. On 3 January 2026, BCA Finance Limited was effectively liquidated, as published on the official website of the Hong Kong Company Registry (www.e-services.cr.gov.hk). The liquidation process was carried out by a team of liquidators appointed by PT Bank Central Asia Tbk in Hong Kong and was carried out in accordance with the provisions of the laws and regulations in force in Hong Kong.

1. GENERAL (continued)

d. Board of Commissioners and Board of Directors

The compositions of the Bank's management were as follows:

	2025	2024
Board of Commissioners		
President Commissioner	: Jahja Setiaatmadja	Djohan Emir Setijoso
Commissioner	: Tonny Kusnadi	Tonny Kusnadi
Independent Commissioner	: Cyrillus Harinowo	Cyrillus Harinowo
Independent Commissioner	: Raden Pardede	Raden Pardede
Independent Commissioner	: Sumantri Slamet	Sumantri Slamet
Board of Directors		
President Director	: Gregory Hendra Lembong	Jahja Setiaatmadja
Deputy President Director	: Armand Wahyudi Hartono	Armand Wahyudi Hartono
Deputy President Director	: John Kosasih	Gregory Hendra Lembong
Director	: Tan Ho Hien / Subur Tan	Tan Ho Hien/Subur Tan
Director	: Rudy Susanto	Rudy Susanto
Director (concurrently serving as Director in charge of the Compliance Function)	: Lianawaty Suwono	Lianawaty Suwono
Director	: Santoso	Santoso
Director	: Vera Eve Lim	Vera Eve Lim
Director	: Haryanto Tiara Budiman	Haryanto Tiara Budiman
Director	: Frengky Chandra Kusuma	Frengky Chandra Kusuma
Director	: Antonius Widodo Mulyono	John Kosasih
Director	: Hendra Tanumihardja	Antonius Widodo Mulyono

e. Audit Committee

The Bank's Audit Committee as of 31 December 2025 and 2024 were as follows:

Chairman	: Sumantri Slamet
Member	: Rallyati A. Wibowo
Member	: Fanny Sagitadewi

f. Internal Audit Division and Corporate Secretary

The Head of the Bank's Internal Audit Division as of 31 December 2025 and 2024 was Leo Ariston.

The Corporate Secretary of the Bank as of 31 December 2025 and 2024 was I Ketut Alam Wangsawijaya and Raymon Yonarto.

g. Number of employees

As of 31 December 2025 and 2024, the Bank and Subsidiaries had 27,937 and 27,844 permanent employees.

Key management personnel of the Bank consists of members of Board of Commissioners and Board of Directors.

1. GENERAL (continued)

h. Completion of the consolidated financial statements

The Bank's Management is responsible for the preparation of these consolidated financial statements, which were authorised for issuance on 26 January 2026.

2. MATERIAL ACCOUNTING POLICY INFORMATION

The material accounting policies applied by the Bank and its Subsidiaries (the "Group") in the preparation of its consolidated financial statements are consistent with those of the consolidated financial statements for the year ended 31 December 2025 as follows:

a. Statement of compliance

The consolidated financial statements of the Group have been prepared and presented in accordance with Indonesian Financial Accounting Standards which comprise of Statements of Financial Accounting Standards ("SFAS") and Interpretation of Financial Accounting Standards ("IFAS") issued by the Financial Accounting Standard Board of Indonesia Institute of Accountant and Bapepam-LK Regulation No. KEP-347/BL/2012 dated 25 June 2012, Regulation No. VIII.G.7 regarding "Presentation and Disclosure of Financial Statements for Issuers or Public Companies".

Items related to sharia transactions are presented in accordance with Sharia Financial Accounting Standards issued by Indonesian Institute of Accountants.

b. Basis for preparation of the consolidated financial statements

These consolidated financial statements are presented in Rupiah, which is the Bank's functional currency. Except as otherwise stated, the financial information presented has been rounded to the nearest million of Rupiah.

The consolidated financial statements prepared under the historical cost concept, except for fixed assets - land, financial assets at fair value through other comprehensive income, and financial assets and liabilities (including derivative instruments) at fair value through profit or loss, which are measured at fair value.

The consolidated financial statements have been prepared based on the accrual basis, except for the consolidated statements of cash flows.

The consolidated statements of cash flows present the changes in cash and cash equivalents from operating, investing and financing activities, and are prepared using the direct method. For the purpose of the presentation of the consolidated statements of cash flows, cash and cash equivalents consist of cash, current accounts with Bank Indonesia, current accounts with other banks, placements with Bank Indonesia and other banks mature within 3 (three) months or less from the date of acquisition, as long as they are not being pledged as collateral for borrowings nor restricted.

2. MATERIAL ACCOUNTING POLICY INFORMATION (continued)

c. Use of judgments, estimations and assumptions

The preparation of consolidated financial statements in conformity with Indonesian Financial Accounting Standards ("SFAS") requires management to make judgments, estimates and assumptions that affect the application of accounting policies and the reported amounts of assets, liabilities, income and expenses. Although these estimates are based on management's best knowledge of current events and activities, actual results may differ from prior estimates.

Estimations and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate are revised and in any future periods affected.

In order to provide better understanding of the financial performance of the Group, due to the significance of their nature and amount, several items of income or expenses have been presented separately.

Information about significant areas of estimation uncertainty and critical judgments in applying accounting policies that have significant effect on the amount recognised in the consolidated financial statements are described in Note 3.

d. Changes in accounting policies

Financial Accounting Standard Board of Indonesian Institute of Accountant ("DSAK-IAI") has issued the following amendments and interpretations which were effective on or after 1 January 2025 as follows:

- SFAS 117 "Insurance Contract";
- Amendments of SFAS 117 "Insurance Contracts on Initial Application of SFAS 117 and SFAS 109 - Comparative Information" ; and
- Amendments of SFAS 221 "The Effect of Changes in Foreign Exchange Rates".

SFAS 117 and SFAS 109
The Subsidiaries has adopted SFAS 117 concerning "Insurance Contract" together with SFAS 109 concerning "Financial Instruments" effective this current year.

Since the adoption of these standards had no material effect on the amount reported for the current or prior financial years, Management decided to recognise the impact of this implementation to the consolidated financial statements for the current year.

ACCOUNTING STANDARD ISSUED BUT NOT YET EFFECTIVE

Financial Accounting Standard Board of Indonesian Institute of Accountants (DSAK-IAI) has issued the following new standards, amendments and interpretations, but not yet effective for the financial year beginning 1 January 2025 as follows:

- Amendments of SFAS 109 "Financial Instrument" related to the derecognition of financial liabilities, as well as clarification of the assessment of cash flow characteristics for financial assets with ESG-linked features, financial assets with non-recourse features, and contractually bound instruments such as tranches; and

2. MATERIAL ACCOUNTING POLICY INFORMATION (continued)

d. Changes in accounting policies (continued)

ACCOUNTING STANDARD ISSUED BUT NOT YET EFFECTIVE (continued)

Financial Accounting Standard Board of Indonesian Institute of Accountants (DSAK-IAI) has issued the following new standards, amendments and interpretations, but not yet effective for the financial year beginning 1 January 2025 as follows: (continued)

- Amendments of SFAS 107 "Financial Instrument: Disclosure" related to disclosure requirements for investments in equity instruments measured at fair value through other comprehensive income and the addition of provisions relating to financial instruments with contractual terms that change the timing or amount of contractual cash flows.

The above standards will be effective on 1 January 2026.

- SFAS 118 "Presentation and Disclosure in Financial Statements".

The above standard will be effective on 1 January 2027.

As at the authorisation date of these consolidated financial statements, the Group is still evaluating the potential impact from the implementation of these new standards and the effect on the Group's consolidated financial statements.

e. Basis of consolidation

The consolidated financial statements include the financial statements of the Bank and its Subsidiaries.

Subsidiaries are all entities over which the Group has control. The Group controls an entity when the Group is exposed to, or has rights to, variable returns from its involvement with the entity and has the ability to affect those returns through its power over the entity. Subsidiaries are fully consolidated from the date on which control is transferred to the Group. They are de-consolidated from the date on which that control ceases.

The Group applies the acquisition method to account for business combinations. The consideration transferred for the acquisition of a Subsidiary is the fair value of the assets transferred, the liabilities incurred to the former owners of the acquiree including assets or liabilities arising from contingent consideration arrangements and the equity interests issued by the Group. Identifiable assets acquired and liabilities and contingent liabilities assumed in a business combination was measured initially at their fair values at the acquisition date. The Group recognises any non-controlling interest in the acquiree on a acquisition-by-acquisition basis, either at fair value or at the non-controlling interest's proportionate share of the acquiree's net assets. Acquisition-related costs are expensed as incurred.

Group recorded goodwill as the excess of the consideration transferred with amount of any non-controlling interest, and acquisition-date fair value over the fair value of the identifiable net assets. If those amounts are less than the fair value of the net identifiable assets of the business acquired, the difference is recognised directly in profit or loss as a bargain purchase.

2. MATERIAL ACCOUNTING POLICY INFORMATION (continued)

e. Basis of consolidation (continued)

Any contingent consideration to be transferred by the Group is recognised at fair value at the acquisition date. Subsequent changes to the fair value of the contingent consideration that is deemed to be an asset or liability is recognised in accordance with SFAS 109 "Financial Instrument: Recognition and Measurement" in the consolidated statements of profit or loss and other comprehensive income. Contingent consideration that is classified as equity that is not remeasured, and its subsequent settlement is accounted for within equity.

Non-controlling interests are presented in equity in the consolidated statements of financial position, separated from equity, which can be attributed to the owner, and expressed as the proportion of non-controlling shareholders for current year earnings and equity that can be attributed to non-controlling interests based on ownership percentage of non-controlling shareholders in the Subsidiary.

If the Group losses control of a Subsidiary, the Group:
- Derecognises the assets and liabilities of the former Subsidiary from the consolidated statements of financial position;
- Recognises any investment retained in the former Subsidiary at fair value on the date when control is lost and subsequently accounts for it and for any amounts owed by or to the former Subsidiary in accordance with the relevant financial accounting standard; and
- Recognises the gain or loss associated with the loss of control attributable to the former controlling interest.

Changes affected the Bank's ownership interest and equity of Subsidiary that do not result in the loss of control are accounted for as equity transactions and presented as other equity components within equity in the consolidated statements of financial position.

Business combination of entities under common control transactions, such as transfer of business in relation to reorganisation of entities within the same business group, is not a change of ownership in terms of economic substance, therefore such transaction cannot generate any gains or losses for the Group as a whole as well as the individual entity within the business group.

Business combination of entities under common control transactions, according to SFAS 338, "Accounting for Restructuring Under Common Control Entities", is recognised at its carrying amount based on pooling-of-interest method.

All material intercompany transactions in the Group, balances, gains and losses are eliminated.

f. Translation of transactions in foreign currencies

Items included in the consolidated financial statements of the Group are measured using the currency of the primary economic environment in which the entity operates (the "functional currency").

The Group domiciled in Indonesia maintained its accounting record in Rupiah, which is the functional and presentation currency of the Group. Transactions denominated in foreign currencies are translated into Rupiah at the exchange rates prevailing at the date of the transaction. At the reporting date, year-end balances of monetary assets and liabilities denominated in foreign currencies are translated into Rupiah at the closing rates prevailing at the date of consolidated statements of financial position.

2. MATERIAL ACCOUNTING POLICY INFORMATION (continued)

f. Translation of transactions in foreign currencies (continued)

For consolidation purposes, foreign currency financial statements of the Bank's overseas Subsidiary are translated into Rupiah based on the following basis:

(1) Assets and liabilities, commitments and contingencies are translated using the Reuters spot rates at 15:00 WIB at the statement of financial position date.
(2) Income, expenses, gains, and losses represent the accumulated amount from monthly profit or loss balance during the year, are translated into Rupiah using the average Reuters middle rate for the respective month.
(3) Equity accounts are translated using historical rates.
(4) Statements of cash flows is translated using the Reuters spot rate at 15:00 WIB at the statement of financial position date, except for profit or loss accounts which are translated using the average middle rates and equity accounts which are translated using historical rates.

Differences arising from the above translation are presented as "foreign exchange differences arising from translation of financial statements in foreign currency" under the equity section of the consolidated statements of financial position.

Exchange gains or losses arising from transactions in foreign currencies and from the translation of monetary assets and liabilities in foreign currencies are recognised in the current year consolidated statements of profit or loss.

Summarised below are the major exchange rates as of 31 December 2025 and 2024, using Reuters middle rate at 15:00 WIB (full amount of Rupiah):

Foreign currencies	2025	2024
United States Dollar (USD)	16,675.0	16,095.0
Australian Dollar (AUD)	11,152.2	10,013.5
Singapore Dollar (SGD)	12,965.1	11,844.6
Hong Kong Dollar (HKD)	2,142.3	2,073.1
Chinese Yuan (CNH)	2,385.0	2,198.5
Great Britain Poundsterling (GBP)	22,439.6	20,218.5
Japanese Yen (JPY)	106.5	103.0
Euro (EUR)	19,571.5	16,758.1

g. Financial assets and liabilities

g.1. Financial assets

In accordance with SFAS 109, the Group classifies its financial assets in the following categories: (a) financial assets measured at amortised cost, (b) financial assets at fair value through other comprehensive income, and (c) financial assets at fair value through profit or loss.

The Group uses 2 (two) basis to classify its financial assets which are group business model in managing financial assets and contractual cash flow characteristics Solely Payment of Principal and Interest (“SPPI”) from its financial assets.

Business model assessment

The Group determines its business model based on the level of most reflects how groups of financial assets are managed to achieve business objective.

2. MATERIAL ACCOUNTING POLICY INFORMATION (continued)

g. Financial assets and liabilities (continued)

g.1. Financial assets (continued)

Business model assessment (continued)

The Group business model are not assessed based on each of its instrument, but at portfolio level in higher aggregate and based on the following factors:

- How the performance of the business model and the financial assets held within that business model are evaluated and reported to key management personnel;
- The risks that affect the performance of the business model (and the financial assets held within that business model) and, in particular, the way those risks are managed;
- How managers of the business are compensated (for example, whether the compensation is based on the fair value of the assets managed or on the contractual cash flows collected);
- Frequency, amount, and expected selling time, are also important aspects from Group assessment.

Business model assessment is based on a reasonably expected scenario without considering "worst case" or "stress case" scenario. If the subsequent cash flows are realised in a different manner than originally expected, the Group does not change the remaining classification of financial assets held in the business model, but incorporating those information in assessing new financial assets or purchasing financial assets subsequently.

SPPI Testing

As the first step of the classification process, the Group assesses the financial contractual requirements to identify whether they meet the SPPI testing.

The principal payment for this testing purposes is defined as the fair value of the financial assets at initial recognition and may change over the lifetime of the financial assets (for example, if there are payments of principal or amortisation of premiums/discounts).

The most significant element of interest in a credit agreement is usually a consideration of the time value of money and credit risk. In exercising the assessment of SPPI, the Group applies consideration and pays attention into relevant factors such as the currency in which financial assets are denominated and the period when interest rates are determined.

Alternatively, contractual terms that provide more than de minimis exposure to risk or volatility in contractual cash flows that are not related to the basis of the loan arrangement, do not generate SPPI's contractual cash flows on the total balance. In such cases, the financial assets are required to be measured at fair value.

Financial assets measured at amortised cost

A financial asset is measured at amortised cost only if it meets both of the following conditions:

- The financial assets are held within a business model whose objective is to hold the asset to collect contractual cash flows; and
- Its contractual terms give rise on specified dates to cash flows that are solely payments of principal and interest on the principal amount outstanding.

2. MATERIAL ACCOUNTING POLICY INFORMATION (continued)

g. Financial assets and liabilities (continued)

g.1. Financial assets (continued)

Financial assets measured at amortised cost (continued)

A financial asset is initially measured at amortised cost at fair value plus transaction costs and subsequently measured at amortised cost using effective interest rate less allowance for impairment losses.

Interest income on financial assets measured at amortised cost is included in the consolidated statements of profit or loss and other comprehensive income recognised as "interest income". When impairment occurs, the impairment loss is recognised as a deduction from the carrying amount of the investment and recognised in the consolidated financial statements as "allowance for impairment losses on financial assets".

Financial assets measured at fair value through other comprehensive income

A financial asset is measured at fair value through other comprehensive income only if it meets both of the following conditions:

- The financial assets are held within a business model whose objective is to hold the asset to collect contractual cash flows and to sell financial asset; and
- Its contractual terms give rise on specified dates to cash flows that are solely payments of principal and interest on the principal amount outstanding.

At initial recognition, a financial asset measured at fair value through other comprehensive income recognised at fair value plus the transaction costs and are subsequently remeasured at its fair values when such gains or losses recognised in other comprehensive income except for recognition of impairment and foreign exchange gains and losses, until derecognition of financial asset. If financial asset measured at fair value through other comprehensive income is impaired, the cumulative gains or losses previously recognised at other comprehensive gains (losses), would be recognised at profit or loss. Interest income is calculated by applying the effective interest rate and gains or losses arising from foreign exchange from monetary assets which classified as at fair value through other comprehensive income recognised in the consolidated statements of profit or loss and other comprehensive income.

Group measures all equity investments at fair value. Where the Group has elected to present fair value gains and losses on equity investments in other comprehensive income, there is no subsequent reclassification of fair value gains and losses to profit or loss following the derecognition of the investment.

Financial assets measured at fair value through profit or loss

All financial assets not classified as measured at amortised cost or at fair value through other comprehensive income as described above are measured at fair value through profit or loss.

2. MATERIAL ACCOUNTING POLICY INFORMATION (continued)

g. Financial assets and liabilities (continued)

g.1. Financial assets (continued)

Financial assets measured at fair value through profit or loss (continued)

Financial instruments grouped into this category are recognised at their fair value at initial recognition; transaction costs are recognised directly in the consolidated statements of profit or loss and other comprehensive income. Gains and losses arising from changes in fair value and sale of financial instruments are recognised in the consolidated statements of profit or loss and and other comprehensive income recorded as respectively "Gains (losses) from changes in fair value of financial instruments" and "Gains (losses) from the sale of financial instruments". Interest income from financial instruments measured at fair value through profit or loss is recorded as interest income as part of net income from transaction measured at fair value through profit or loss.

Modification of financial assets

The Group sometimes renegotiates or otherwise modifies the contractual cash flows of loans. When this happens, the Group assesses whether the new terms are substantially different to the original terms. The Group does this by considering, among others, the following factors:

- If the borrower is in financial difficulty whether the modification merely reduces the contractual cash flows to amounts the borrower is expected to be able to pay;
- Significant extension of the loan term when the borrower is not in financial difficulty;
- Significant change in the interest rate; and
- Change in the loan's currency.

If the terms are substantially different, the Group derecognises the original financial asset and recognises a 'new' asset at fair value and recalculates a new effective interest rate for the asset. The date of renegotiation is consequently considered to be the date of initial recognition for impairment calculation purposes, including for the purpose of determining whether a significant increase in credit risk has occurred. However, the Group also assesses whether the new financial asset recognised is deemed to be credit-impaired at initial recognition, especially in circumstances where the renegotiation was driven by the debtor being unable to make the originally agreed payments. Differences in the carrying amount are also recognised in profit or loss as a gain or loss on derecognition.

If the terms are not substantially different, the renegotiation or modification does not result in derecognition, and the Group recalculates the gross carrying amount based on the revised cash flows of the financial asset and recognises a modification gain or loss in consolidated statements of profit or loss and other comprehensive income. The new gross carrying amount is recalculated by discounting the modified cash flows at the original effective interest rate.

Reclassification of financial assets

The Group can reclassify its all of its financial assets when and only, its business model for managing those financial assets changes.

The characteristic of business model changes must significantly impact to the Group operational activities such as collecting, disposing or terminating a business line. In addition, the Group has to prove the changes to external parties.

The Group will reclassify all financial assets impacted by business model changes. Changes of the objective of the Group's business model must be impacted before reclassification date.

2. MATERIAL ACCOUNTING POLICY INFORMATION (continued)

g. Financial assets and liabilities (continued)

g.2. Financial liabilities

The Group classifies its financial liabilities in the category of (a) financial liabilities at fair value through profit or loss and (b) financial liabilities measured at amortised cost.

(a) Financial liabilities measured at fair value through profit or loss

Financial liabilities are classified as financial liabilities at fair value through profit or loss if they are acquired or incurred principally for the purpose of selling or repurchasing in the near term or if they are part of a portfolio of identified financial instruments that are managed together and there is evidence of a pattern of short-term profit-taking. Derivatives are classified as financial liabilities instruments at fair value through profit or loss unless designated and effective as hedging instruments.

Gains and losses arising from changes in the fair value of financial liabilities classified as financial liabilities at fair value through profit or loss are recorded in the consolidated statements of profit or loss and other comprehensive income as "Gains (losses) from changes in fair value of financial instruments". Interest expense on financial liabilities classified as financial liabilities at fair value through profit or loss is recorded as "Interest expense" as part of net income from transaction measured at fair value through profit or loss.

(b) Financial liabilities measured at amortised cost

Financial liabilities that are not classified as at fair value through profit and loss fall into this category and are measured as amortised cost.

Financial liabilities at amortised cost are initially recognised at fair value plus transaction costs (if any).

After initial recognition, the Group measures all financial liabilities at amortised cost using effective interest rate method.

g.3. Recognition and derecognition

Regular way purchases and sales of financial assets are recognised on the trade date, being the date on which the Group commits to purchase or sell the asset. Financial assets are derecognised when the rights to receive cash flows from the financial assets have expired or have been transferred and the Group has transferred substantially all the risks and rewards of ownership.

g.4. Determination of fair value

Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date in the principal market or, in its absence, the most advantageous market to which the Group has access at that date. The fair value of a liability reflects its non-performance risk.

When available, the Group measures the fair value of a financial instrument using the quoted price in an active market for that instrument.

A financial instrument is regarded as quoted in an active market if quoted prices are periodically and regularly available from an exchange, dealer, broker, industry group, pricing service or regulatory agency, and those prices represent actual and regularly occurring market transactions on an arm's length basis. If the above criteria are not met, the active market is regarded as being unavailable. Indications that a market is inactive are when there is a wide bid-offer spread or significant increase in the bid-offer spread or there are few recent transactions.

2. MATERIAL ACCOUNTING POLICY INFORMATION (continued)

g. Financial assets and liabilities (continued)

g.4. Determination of fair value (continued)

For financial instruments with no quoted market price, a reasonable estimate of the fair value is determined by referencing to the current market value of another instrument which substantially have the same characteristic or calculated based on the expected cash flows of the underlying net asset base of the marketable securities.

For all other financial instruments, fair value is determined using valuation techniques. In these techniques, fair values are estimated from observable data in respect of similar financial instruments, using models to estimate the present value of expected future cash flows or other valuation techniques, using inputs existing at the dates of the consolidated statements of financial position.

g.5. Classification of financial assets and liabilities

The Group classifies the financial assets and liabilities into classes that reflects the nature of information and take into account the characteristic of those financial instruments. The classification can be seen in the table below.

Category of financial assets and liabilities		Classes (as determined by the Group)	Subclasses
Financial assets	Financial assets measured at fair value through profit or loss ("FVPL")	Financial assets measured at fair value through profit or loss	Securities
			Placement with other banks
			Derivative assets
	Financial assets measured at amortised cost	Cash	
		Current accounts with Bank Indonesia	
		Current accounts with other banks	
		Placements with Bank Indonesia and other banks	
		Acceptance receivables	
		Bills receivable	
		Securities purchased under agreements to resell	
		Loans receivable	
		Consumer financing receivables	
		Finance lease receivables	
		Assets related to sharia transactions - *murabahah* receivables	
		Investment securities	
		Other assets	Accrued interest income
			Receivables related to ATM and credit card
			Unaccepted bills receivables
			Receivables from customer transactions
			Insurance Contract Assets
			Term deposits of foreign exchange from export proceeds
			Others
	Financial assets measured at fair value through other comprehensive income ("FVOCI")	Placements with Bank Indonesia and other banks	Certificates of deposits
		Investment securities	

2. MATERIAL ACCOUNTING POLICY INFORMATION (continued)

g. Financial assets and liabilities (continued)

g.5. Classification of financial assets and liabilities (continued)

The Group classifies the financial assets and liabilities into classes that reflects the nature of information and take into account the characteristic of those financial instruments. The classification can be seen in the table below. (continued)

<table>
<tr><th colspan="2">Category of financial assets and liabilities</th><th colspan="2">Classes (as determined by the Group)</th><th>Subclasses</th></tr>
<tr><td rowspan="15">Financial liabilities</td><td rowspan="2">Financial liabilities measured at fair value through profit or loss (“FVPL”)</td><td colspan="2">Financial liabilities measured at fair value through profit or loss</td><td>Derivative liabilities</td></tr>
<tr><td rowspan="13">Financial liabilities measured at amortised cost</td><td colspan="3">Deposits from customers</td></tr>
<tr><td colspan="3">Sharia deposits</td></tr>
<tr><td colspan="3">Deposits from other banks</td></tr>
<tr><td colspan="3">Acceptance payables</td></tr>
<tr><td colspan="3">Securities sold under agreements to repurchase</td></tr>
<tr><td colspan="3">Debt securities issued</td></tr>
<tr><td colspan="3">Borrowings</td></tr>
<tr><td colspan="3">Commitments and contingencies transactions</td></tr>
<tr><td rowspan="6">Accruals and other liabilities</td><td>Other liabilities:</td></tr>
<tr><td>- Accrued interest expenses</td></tr>
<tr><td>- Liabilities related to ATM and credit card transactions</td></tr>
<tr><td>- Liabilities from customer transactions</td></tr>
<tr><td>- Insurance contract liabilities</td></tr>
<tr><td>- Finance lease liabilities</td></tr>
<tr><td>- Term deposits of foreign exchange from export proceeds</td></tr>
<tr><td colspan="3">Subordinated bonds</td></tr>
<tr><td rowspan="3">Commitment and contingencies</td><td colspan="4">Unused credit facilities</td></tr>
<tr><td colspan="4">Irrevocable letters of credit</td></tr>
<tr><td colspan="4">Bank guarantee issued</td></tr>
</table>

g.6. Offsetting financial instruments

Financial assets and liabilities are offset and the net amount reported in the consolidated statements of financial position when there is a legally enforceable right of set-off and there is an intention to settle on a net basis, or realise the asset and settle the liability simultaneously. In certain situations, even though the offset on the main agreements exist, the lack of management intention to settle on a net basis results in the financial assets and liabilities being reported gross on the consolidated statements of financial position.

g.7. Financial guarantee contracts and other commitment receivables

Financial guarantee contracts are contracts that require the issuer to make specified payments to reimburse the holder for a loss incurred because a specified debtor defaulted to make payments when due, in accordance with the terms of a debt instrument. Such financial guarantees are given to banks, financial institutions and other institutions on behalf of customers to secure loans and other banking facilities, and unused provision of funds facilities.

2. MATERIAL ACCOUNTING POLICY INFORMATION (continued)

g. Financial assets and liabilities (continued)

g.7. Financial guarantee contracts and other commitment receivables (continued)

Financial guarantees are initially recognised in the consolidated financial statements at fair value on the date the guarantee was given. The fair value of a financial guarantee at inception is likely to equal the premium received because all guarantees are agreed on arm's length terms and the initial fair value is amortised over the life of the financial guarantees.

Subsequently, they are measured at the higher of amortised amount and expected credit losses amount based on SFAS 109.

g.8. Allowance for impairment losses of financial assets

The group assesses on a forward-looking basis the expected credit loss ("ECL") associated with its financial asset instruments carried at amortised cost and fair value at other comprehensive income. The impairment methodology applied depends on whether there has been a significant increase in credit risk to financial asset measured at amortised cost and at fair value through other comprehensive income ("FVOCI"). If at the reporting date, credit risk on financial asset has not increased significantly since initial recognition, the Group shall measure the allowance for losses for that financial asset at the amount of 12 (twelve) months expected credit losses. If the credit risk on that financial asset has increased significantly since initial recognition, the Group shall measure the allowance for losses at the amount of expected credit losses over its lifetime.

12-month ECL and Lifetime ECL

12-month ECL is the portion of ECL that result from default events that are possible within the 12 months after reporting date (or the shorter period if expected life of financial asset is less than 12 months). 12-month ECL is weighted by probability of default.

Lifetime ECL is the ECL that result from all possible default events over the expected life of financial asset.

Staging Criteria

Financial asset must be allocated to one of three stages of impairment (stage 1, stage 2, stage 3) by determining whether there is a significant increase in credit risk on the financial asset since initial recognition or whether the facility has defaulted on each reporting date.

Stage 1: include financial assets that do not have a significant increase in credit risk since initial recognition or have a low credit risk at the reporting date. For these assets, a 12-month ECL will be calculated.

Stage 2: includes financial assets that experience a significant increase in credit risk at the reporting date, but do not have objective evidence of impairment. For these assets, lifetime ECL will be calculated. Lifetime ECL are the ECL that results from all possible default events over the expected life of financial asset.

Stage 3: includes financial assets that have an objective evidence of impairment at the reporting date. For these assets consist of default debtors.

2. MATERIAL ACCOUNTING POLICY INFORMATION (continued)

g. Financial assets and liabilities (continued)

g.8. Allowance for impairment losses of financial assets (continued)

Staging Criteria (continued)

The main factor in determining whether the financial assets need 12-month ECL (stage 1) or lifetime ECL (stage 2) is Significant Increase on Credit Risk ("SICR") criteria. Determinations of SICR criteria needs review whether significant increase in credit risk occurred at each reporting date.

SFAS 109 requires supportable information about past events, current condition and forecasts of future economic conditions. Estimated movement on expected credit losses have to be reflected and directly consistent with changes in observed related data over the period. This ECL calculation needs forward-looking estimation from Probability of Default ("PD"), Loss Given Default ("LGD") and Exposure At Default ("EAD").

For loan commitments and financial guarantee contracts, the date when the Group become a party in an irrevocable commitment is the date of initial recognition for implementation of impairment purposes.

Probability of Default ("PD")

The probability at a point in time that a counterparty will default, calibrated over up to 12 months from the reporting date (Stage 1) or over the lifetime of the product (Stage 2 and 3) and incorporating the impact of forward-looking economic assumptions that have an effect on credit risk. PD is estimated at a point in time that means it will fluctuate in line with the economic cycle.

Loss Given Default ("LGD")

The loss that is expected to arise on default, incorporating the impact of relevant forward-looking economic assumptions (if any), which represents the difference between the contractual cash flows due and those that the Group expects to receive. The Group estimates LGD based on the historical recovery rates and taking into account forward-looking economic assumptions if relevant.

Exposure at Default ("EAD")

The expected loss of balance sheet exposure at the time of default, taking into account that expected change in exposure over the lifetime of the exposure. This incorporates the impact of repayments of principal and interest, amortisation and prepayments, together with the impact of forward-looking economic assumptions where relevant.

h. Allowance for impairment losses on non-financial assets

Assets that have an indefinite useful life - for example, goodwill or intangible assets not ready for use - are not subject to amortisation but tested annually for impairment, or more frequently if events or changes in circumstances indicate that they might be impaired. Assets that are subject to amortisation are reviewed for impairment whenever events or changes in circumstances indicate that the carrying amount may not be recoverable. An impairment loss is recognised for the amount by which the asset's carrying amount exceeds its recoverable amount. The recoverable amount is the higher of an asset's fair value less costs to sell and value in use. For the purposes of assessing impairment, assets are grouped at the lowest levels for which there are separately identifiable cash inflows, which are largely independent of the cash inflows from other assets or group of assets (cash generating units). Non-financial assets other than goodwill that suffer impairment are reviewed for possible reversal of the impairment at each reporting date.

2. MATERIAL ACCOUNTING POLICY INFORMATION (continued)

h. Allowance for impairment losses on non-financial assets (continued)

Reversal on impairment loss for assets other than goodwill would be recognised if, and only if, there has been a change in the estimates used to determine the asset's recoverable amount since the last impairment test was carried out. Reversal on impairment losses will be immediately recognised on profit or loss, except for assets measured using the revaluation model as required by other SFAS. Impairment losses relating to goodwill would not be reversed.

i. Current accounts with Bank Indonesia and other banks

Current accounts with Bank Indonesia and other banks are stated at face value or the gross value of the outstanding balance, less allowance for impairment losses, where appropriate. Current accounts with Bank Indonesia and other banks are classified as financial assets measured at amortised cost. Refer to Note 2g for accounting policy for financial assets measured at amortised cost.

j. Placements with Bank Indonesia and other banks

Placements with Bank Indonesia and other banks are classified as financial assets measured at amortised cost and measured at fair value through other comprehensive income. Refer to Note 2g for accounting policy for financial assets measured at amortised cost and measured at fair value through other comprehensive income.

k. Financial assets and liabilities at fair value through profit or loss

Refer to Note 2g for the accounting policy of financial assets and liabilities at fair value through profit or loss.

Derivative financial instruments

Derivative instruments are initially recognised at fair value on the date of which a derivative contract is entered into and are subsequently measured at their fair values. Fair values are obtained from quoted market prices in active markets, including recent market transactions and valuation techniques, including discounted cash flow and options pricing models, as appropriate. All derivatives are carried as assets when fair value is positive and as liabilities when fair value is negative.

Investment in sukuk measured at fair value through profit or loss

The Group initially recognises the investment in sukuk measured at fair value through profit or loss at fair value. The changes on fair value are recognised in the consolidated statements profit or loss.

The fair value of investment is determined by referencing to the following order:

- quoted price (without adjustments) in active market; or
- input other than quoted price in the observable active market.

Investment in sukuk measured at fair value through profit or loss is presented in the consolidated statements of financial position as part of financial assets at fair value through profit or loss.

l. Acceptance receivables and payables

Acceptance receivables are classified as financial assets measured at amortised cost, while acceptance payables are classified as financial liabilities measured at amortised cost. Refer to Note 2g for the accounting policy of financial assets measured at amortised cost and financial liabilities measured at amortised cost.

2. MATERIAL ACCOUNTING POLICY INFORMATION (continued)

m. Loan receivables

Loan receivables are classified as financial assets measured at amortised cost. Refer to Note 2g for the accounting policy of financial assets measured at amortised cost.

Syndicated, joint financing, and channelling loans are stated at amortised cost in accordance with the portion of risks borne by the Group.

The Group records restructure of troubled debt in accordance with the restructured type. In troubled debt restructuring which involves a modification of terms, reduction of portion of loan principal and/or combination of both, the Group records the effect of the restructuring by referring to Note 2g for the accounting policy of modification of financial assets.

n. Securities purchased under agreements to resell and securities sold under agreements to repurchase

Securities purchased under agreements to resell (reverse repo) are presented as asset in the consolidated financial statements at the agreed resell price less the difference between the purchase price and the agreed resale price. The difference between the purchase price and the agreed resale price is amortised using the effective interest method as interest income over the period commencing from the acquisition date to the resell date. Securities purchased under agreements to resell (reverse repo) are classified as financial asset measured at amortised cost. Refer to Note 2g for the accounting policy of financial assets measured at amortised cost.

Securities sold under agreements to repurchase (repo) are presented as liabilities and stated at the agreed repurchase price less the unamortised interest expense. Unamortised interest expense is the difference between selling price and agreed repurchase price and is recognised as interest expense during the period from the securities are sold until the securities are repurchased. Securities sold are still recorded as assets in the consolidated statements of financial position because the securities ownership remains substantially with the Group as a seller. Securities sold under agreements to repurchase (repo) are classified as financial liabilities measured at amortised cost. Refer to Note 2g for the accounting policy of financial liabilities measured at amortised cost.

o. Consumer financing receivables

Consumer financing receivables are stated at net of joint financing, unearned consumer financing income and allowance for impairment losses. Consumer financing receivables are classified as financial assets measured at amortised cost. Refer to Note 2g for the accounting policy of financial assets measured at amortised cost.

Unearned consumer financing income represents the difference between total instalments to be received from the consumer and the principal amount financed, plus or deducted with the unamortised transaction cost (income), which will be recognised as income over the term of the contract using effective interest rate method of the related consumer financing receivables.

Unamortised transaction cost (income) are financing administration income and transaction expense which are incurred at the first time and directly attributable to consumer financing.

Early termination of a contract is treated as a cancellation of an existing contract and the resulting gain is recognised in the current year consolidated statements of profit or loss.

Consumer financing receivables will be written-off when they are overdue for more than 150 (one hundred fifty) days and based on management review of individual case. Recoveries from receivables which had been written off in the current period are recorded by adjusting the allowance account, while recovery of receivables previously written-off are recognised as other income.

2. MATERIAL ACCOUNTING POLICY INFORMATION (continued)

o. Consumer financing receivables (continued)

Joint financing

All joint financing agreements entered by the Subsidiary are joint financing without recourse in which only the Subsidiary's financing portion of the total instalments are recorded as consumer financing receivables in the consolidated statements of financial position (net approach). Consumer financing income is presented in the consolidated statements of profit or loss and other comprehensive income after deducting the portions belong to other parties participated to these joint financing transactions.

Receivables from collateral vehicles repossed

Receivables from collateral vehicles repossed represent receivables derived from motor vehicle collaterals owned by customers for settlement of their consumer financing receivables, which is presented as part of other assets.

In case of default, the customer gives the right to the Group to sell the motor vehicle collaterals or take any other actions to settle the outstanding receivables.

Consumers are entitled to the positive differences between the proceeds from sales of foreclosed collaterals and the outstanding consumer financing receivables. If the differences are negative, the resulting losses are charged to the current year consolidated statements of profit or loss and other comprehensive income.

Expenses in relation with the acquisition and maintenance of receivables from collateral vehicles repossed are charged to the current year consolidated statements of profit or loss and other comprehensive income when incurred.

p. Finance lease receivables

The determination of whether an arrangement is, or contains a lease is based on the substance of the arrangement at inception date and whether the fulfilment of the arrangement is dependent on the use of a specific asset and the arrangement conveys a right to use the asset.

Leases are classified as finance leases if such leases transfer substantially all the risks and rewards related to the ownership of the lease assets. Leases are classified as operating leases if the leases do not transfer substantially all the risks and rewards related to the ownership of the leased assets.

Assets held under finance lease receivables are recognised in the consolidated statements of financial position at an amount equal to the net investment in the leases. Receipts from lease receivables are treated as repayments of principal and financing lease income. The recognition of financing lease income is based on a pattern reflecting constant periodic rate of return on the Group's net investment as lessor in the finance leases.

Finance lease receivables will be written-off when they are overdue for more than 150 (one hundred fifty) days and based on management review of individual case. Recoveries from receivables which had been written of in the current period are recorded by adjusting the allowance account, while recovery of receivables previously written-off are recognised as other income.

q. Assets related to sharia transactions

Assets related to sharia transactions is financing activities carried out by PT Bank BCA Syariah, a Subsidiary, in the form of *murabahah* receivables, funds of *qardh*, *mudharabah* financing, *musyarakah* financing and assets acquired for *ijarah*.

2. MATERIAL ACCOUNTING POLICY INFORMATION (continued)

q. Assets related to sharia transactions (continued)

Brief explanation for each type of sharia financing is as follows:

Murabahah is a financing agreement to sell or purchase of goods, in which the selling price equals to the cost of goods plus a pre-agreed profit margin and the seller should disclose its cost to the buyer. *Murabahah* receivables is stated at balance of receivables less deferred margin and allowance for impairment losses.

Ijarah is a lease agreement for goods and/or services, including the right to use, between the owner of a leased object (lessor) and lessee, to generate income from the leased object. *Ijarah muntahiyah bittamlik* is a lease agreement between lessor and lessee to obtain income from the leased object with an option to transfer the ownership title of leased object through purchase/sale or as a gift (*hibah*) at certain period as agreed in the lease agreement (*akad*). *Ijarah muntahiyah bittamlik* assets are stated at the acquisition costs less accumulated depreciation. *Ijarah* receivable is recognised at maturity date based on unearned lease income and presented at net realisable value, i.e. balance of the receivables less allowance for impairment losses.

Mudharabah is an investment of funds from the owner of fund (*malik*, *shahibul maal*, or sharia bank) to a fund manager (*amil*, *mudharib*, or customer) for a specific business activity, under a profit or revenue sharing agreement between the two parties at a pre-agreed ratio (*nisbah*). *Mudharabah* financing is stated at financing balance less allowance for impairment losses.

Musyarakah is an investment of funds from the owners of funds to combine their funds for a specific business activity, for which the profits are shared based on a pre-agreed *nisbah*, while losses are borne proportionally by the fund owners.

Permanent *musyarakah* is a *musyarakah* for which the amount of funds contributed by each party is fixed until the end of the agreement. Declining *musyarakah* (*musyarakah mutanaqisha*) is *musyarakah* with a condition that the amount contributed by a party will be declining from time to time as it is transferred to another party, such that at the end of the agreement, the other party will fully own the business. *Musyarakah* financing is stated at financing balance less allowance for impairment losses.

The Subsidiary determines the allowance for impairment losses of sharia financing receivables in accordance with the quality of each financing receivable by referring to the requirements of Financial Services Authority, except for *murabahah* receivables. In accordance with SFAS 402 “Accounting for Murabahah” and Indonesia Sharia Banking Accounting Guidelines (PAPSI Revised 2013), the Bank calculates individual impairment for murabahah receivable in accordance with IFAS No. 402 “Impairment of Murabahah Receivables”. The Bank assesses whether there is any objective evidence that a financial assets is impaired at each statement of financial position date. The Bank uses the migration analysis method which is a statistical model analysis method to assess allowance for impairment losses on collective receivables. The Bank uses 5 (five) years historical data to compute for the Probability of Default (“PD”) and Loss Given Default (“LGD”).

r. Investment securities

Investment securities consist of traded securities in the money market and stock exchange such as Government Bonds, *Sekuritas Rupiah* and *Valas Bank Indonesia*, Sukuk Bank Indonesia, Sukuk, Corporate Bonds, Certificates of Bank Indonesia, mutual funds, medium term notes and shares. Investment securities are classified as financial assets measured at amortised cost and measured at fair value through other comprehensive income. Refer to Note 2g for the accounting policy for financial assets measured at amortised cost and at fair value through other comprehensive income.

2. MATERIAL ACCOUNTING POLICY INFORMATION (continued)

r. Investment securities (continued)

Investments in sukuk measured at cost and measured at fair value through other comprehensive income

The Group determines the classification of their investment in sukuk based on business model in accordance with SFAS 410 "Accounting for Sukuk" as follows:

- Investment securities are measured at cost and are presented at acquisition cost (including transaction costs) adjusted for unamortised premiums and/or discounts. Premiums and discounts are amortised over the period to maturity.

- Investment securities are measured at fair value through other comprehensive income which is stated at fair value. Unrealised gains or losses due to the increase or decrease in fair value are presented in other comprehensive income for the year.

s. Fixed assets

Fixed assets are initially recognised at acquisition cost. Acquisition cost includes expenditures directly attributable to bring the assets for their intended use. Except for land, subsequent to initial measurement, all fixed assets are measured using cost model, which is cost less accumulated depreciation and accumulated impairment losses. Land is not depreciated.

Land is presented at fair value, based on valuation performed by external independent valuers which are registered with OJK. Valuation of land is carried out by appraisers who have professional qualifications. Revaluation is carried out with sufficient regularity to ensure that the carrying amount of revalued assets does not differ materially from their fair values at the reporting date.

Increases arising on the revaluation are credited to "revaluation surplus of fixed assets" as part of other comprehensive income. However, the increase is recognised in profit or loss up to the amount of the same asset impairment from revaluation previously recognised in the consolidated statements of profit or loss and other comprehensive income. Decreases that offset previous increases of the same asset are debited against "revaluation surplus of fixed assets" as part of other comprehensive income, all other decreases are charged to the consolidated statements of profit or loss.

Costs relating to the acquisition of legal titles on the land rights are recognised as part of acquisition cost of land. The costs of extension or renewal of legal titles on the land rights are charged to consolidated profit or loss as incurred because the amount is not material.

Buildings are depreciated using the straight-line method based on an estimated economic useful life of 20 (twenty) years. Other fixed assets are depreciated using the straight-line method based on an estimated economic useful life of 5 (five) years. In 2025, certain Subsidiaries changed their accounting estimates related to the estimated economic useful life for fixed assets other than buildings. The effect of this difference in depreciation methods is not material to the consolidated financial statements. For all fixed assets, the Group determines a nil residual value for depreciation purposes.

Subsequent costs are included in the asset's carrying amount or recognised as a separate asset as appropriate, only when it is probable that future economic benefits associated with the item will flow to the Group and the cost of the item can be measured reliably. The carrying amount of replaced part is derecognised. All other repairs and maintenance are charged to the consolidated statements of profit or loss and other comprehensive income during the financial period in which they are incurred.

2. MATERIAL ACCOUNTING POLICY INFORMATION (continued)

s. Fixed assets (continued)

Buildings under construction are stated at acquisition cost. The accumulated costs will be transferred to the buildings account when construction is completed and the buildings are ready for their intended use.

When assets are disposed, their acquisition cost and the related accumulated depreciation are eliminated from the consolidated statements of financial position, and the resulting gain or loss on the disposal of fixed assets is recognised in the current year consolidated statements of profit or loss. When revalued assets are sold, the amounts included in equity are transferred to retained earnings.

At each reporting date, residual value, useful life and depreciation method are reviewed, and if required, will be adjusted and applied in accordance with the requirement of prevailing Statement of Financial Accounting Standards.

When the carrying amount of fixed assets measured using cost model is greater than its estimated recoverable amount, it is written down to its recoverable amount and the impairment loss is recognised in the current year consolidated statements of profit or loss and other comprehensive income.

t. Other assets

Other assets include accrued interest income, receivables, foreclosed assets, abandoned properties, and others.

Abandoned properties represent the Group is fixed assets in the form of properties which were not used for the Group business operational activity.

Foreclosed assets (AYDA) represent assets acquired by the Bank and its Subsidiaries, both from auction and non auction based on voluntary transfer by the debtor or based on debtor's approval to sell the collateral not through auction when the debtor do not fulfill their obligations to the Bank and Subsidiaries.

The Bank measures AYDA at the lower of the carrying amount and fair value after deducting the estimated costs to sell the AYDA. The difference between the net realisable value and the sale of AYDA is recognised as gain or loss in the current year when it is sold.

Expenses for maintaining foreclosed assets and abandoned properties are recognised in the current year consolidated statements of profit or loss and other comprehensive income as incurred. Any permanent impairment loss that occurred will be charged to the current year consolidated statements of profit or loss and other comprehensive income. Refer to Note 2h for changes in accounting policy to determine impairment losses on foreclosed assets and abandoned properties.

u. Intangible assets

Intangible assets consist of software and goodwill.

Software

Software is stated at cost less accumulated amortisation and accumulated impairment losses. Acquired computer software licences are capitalised on the basis of the costs incurred to acquire and bring to use the specific software. Costs associated with maintaining computer software programs are recognised as an expense as incurred. Development costs that are directly attributable to the design and testing of identifiable and unique software products controlled by the Group are recognised as software. Other development expenditures that do not meet these criteria are recognised as an expense as incurred. Development costs previously recognised as an expense are not recognised as an asset in a subsequent period.

2. MATERIAL ACCOUNTING POLICY INFORMATION (continued)

u. Intangible assets (continued)

Intangible assets consist of software and goodwill. (continued)

Software (continued)

Software is amortised using the straight-line method over their estimated useful lives of 5 (five) years for the Bank. Software is amortised using the double-declining balance method for PT BCA Digital, meanwhile the other Subsidiaries are using the straight-line method over their estimated useful lives ranging from 4 (four) to 8 (eight) years. Amortisation is recognised in the current year consolidated statements of profit or loss. The effect of such different depreciation method is not material to the consolidated financial statements.

In 2025, the Subsidiaries changes accounting policy regarding amortisation method and useful life of software to straight-line method over their estimated useful lives of 5 (five) years for the Subsidiaries. The changes of accounting policy is not material to the consolidated financial statements and implemented prospectively.

Goodwill

For Group accounting policy of goodwill and impairment losses refer to Note 2e and 2h.

v. Deposits from customers and other banks

Deposits from customers are the fund trusted by customers (exclude banks) to the Bank based on fund deposits agreements. Included in this account are current accounts, saving accounts, time deposits and certificates of deposits.

Deposits from other banks represent liabilities to other banks, both domestic and overseas banks, in the form of current accounts, saving accounts, time deposits, and interbank call money.

Deposits from customers and deposits from other banks are classified as financial liabilities at amortised cost. Incremental costs directly attributable to acquisition of deposits from customers and deposits from other banks are deducted from the amount of deposits from customers and deposits from other banks. Refer to Note 2g for the accounting policy of financial liabilities at amortised cost.

w. Sharia deposits

Sharia deposits are deposits from third parties in form of *wadiah* demand deposits and *wadiah* savings. *Wadiah* demand deposits can be used as payment instrument and can be withdrawn using cheque and payment slip. *Wadiah* demand deposits and *wadiah* savings are entitled to receive bonus in accordance with Subsidiary's policy. *Wadiah* demand deposits and *wadiah* savings are stated at nominal amount of deposits from customers. Sharia deposits are classified as financial liabilities measured at amortised cost. Refer to Note 2g for accounting policy on financial liabilities measured at amortised cost.

x. Temporary *syirkah* deposits

Temporary *syirkah* deposits is an investment with *mudharabah muthlaqah* agreement, where the owner of funds (*shahibul maal*) gives flexibility to fund manager (*mudharib*/Subsidiary) in managing the investment with the purpose that the returns are to be shared based on a pre-agreed basis.

2. MATERIAL ACCOUNTING POLICY INFORMATION (continued)

x. Temporary *syirkah* deposits (continued)

Temporary *syirkah* deposits consist of *mudharabah* saving, *mudharabah* time deposits and *Sertifikat Investasi Mudharabah Antarbank* ("SIMA"). These funds obtained by Subsidiary which has the right to manage and invest fund, according to Subsidiary's policy or limitation from fund holders, whereby gains are to be shared based on the agreement. In case that the decrease of temporary *syirkah* deposits was caused by normal losses, and not caused by willful default, negligence or breach of the agreement, the Subsidiary has no obligation to return or cover the fund losses or deficit.

Mudharabah saving is deposit from third parties which are entitled to receive sharing revenue for the utilisation of the funds with a pre-agreed and approved *nisbah*. *Mudharabah* saving is stated at the liabilities to customers.

Mudharabah time deposit is deposit from third parties which can only be withdrawn at a specific time based on the agreement between holder of *mudharabah* time deposits and the Subsidiary. *Mudharabah* time deposits are stated at nominal amount based on the agreement between holder of *mudharabah* time deposits and the Subsidiary.

Temporary *syirkah* deposits can not be classified as liability. When the Subsidiary incurs losses, the Subsidiary does not possess any liability to return the initial fund amount from the fund owners except from negligence or default of the Subsidiary. Temporary *syirkah* deposits can not be classified as equity because it has maturity date and owner and it does not possess any ownership rights equal to shareholders as voting rights and rights of gain realisation from current assets and non-investment assets.

Temporary *syirkah* deposits is one of the elements of consolidated financial statements, it in accordance with sharia principle which give rights to Subsidiary to manage the fund, including blending the funds with other funds.

Owners of temporary *syirkah* deposits obtain part of gain as agreed and incur losses based on the amount from each parties. Revenue sharing of temporary *syirkah* deposits can be done by revenue sharing concept or profit sharing concept.

y. Debt securities issued

Debt securities issued by Subsidiary which consists of bonds payable, are classified as other financial liabilities measured at amortised cost. Issuance costs in connection with the issuance of debt securities are recognised as discounts and directly deducted from the proceeds of debt securities issued and amortised over the period of debt securities using the effective interest method. Debt securities issued is classified as financial liabilities at amortised cost. Refer to Note 2g for the accounting policy of financial liabilities measured at amortised cost.

z. Subordinated bonds

Subordinated bonds are classified as financial liabilities measured at amortised cost. Incremental costs directly attributable to the issuance of subordinated bonds are deducted from the amount of subordinated bonds received. Refer to Note 2g for the accounting policy for financial liabilities at amortised cost.

aa. Provision

A provision is recognised if, as a result of a past event, the Group has a present legal or constructive obligation that can be estimated reliably, and it is probable that an outflow of economic benefits will be required to settle the obligation. Provisions are measured at the present value of management's best estimate of the expenditure required to settle the present obligation at the end of the reporting period. Provisions are determined by discounting the estimated future cash flows at a pre-tax rate that reflects current market assessments of the time value of money and the risks specific to the liability.

2. MATERIAL ACCOUNTING POLICY INFORMATION (continued)

ab. Accruals and other liabilities

Accruals and other liabilities consist of accrued interest expense, liabilities related to customer and insurance transactions, security deposits, unearned revenue, finance lease liabilities and others.

ac. Earnings per share

Basic earnings per share is computed based on net income for the current year attributable to equity holders of parent entity divided by the weighted average number of outstanding issued and fully paid-up common shares during the year after considering the treasury stocks.

As of 31 December 2025 and 2024, there were no diluted instruments. Therefore, diluted earnings per share is equivalent to basic earnings per share.

ad. Interest income and expenses & sharia income and expenses

Interest income and expenses

Interest income and expenses are recognised in the consolidated statements of profit or loss using the effective interest method. The effective interest rate is the rate that exactly discounts the estimated future cash payments and receipts through the expected life of the financial asset or financial liability (or, where appropriate, a shorter period) to the carrying amount of the financial asset or financial liability. When calculating the effective interest rate, the Group estimates future cash flows by considering all contractual terms of the financial instrument but not future credit losses.

The calculation of the effective interest rate includes transaction costs (Note 2g) and all fees and points paid or received that are an integral part of the effective interest rate.

Interest income and expenses presented in the consolidated statements of profit or loss and other comprehensive income include:

- Interest on financial assets and liabilities at amortised cost calculated using the effective interest rate method;
- Interest on investment securities at fair value through other comprehensive income calculated using the effective interest rate method;
- Interest income on all financial assets at fair value through profit or loss are considered to be incidental to the Group's trading operations and are presented as part of net trading income; and
- Interest income on the impaired financial assets continues to be recognised using the rate of interest used to discount the future cash flows for the purpose of measuring the impairment losses.

Sharia income and expenses

Sharia income consists of *murabahah* profit, *ijarah* revenue (leases), and profit sharing from *mudharabah* and *musyarakah* financing.

Recognition of *murabahah* transaction profit with deferred payment or instalments is carried out during the contractual period in accordance with effective (annuity) method.

Ijarah revenue is recognised proportionally and net during the contractual period.

Musyarakah revenue sharing which is entitled to passive partner is recognised during the period in which the revenue occurs according to agreed *nisbah*.

2. MATERIAL ACCOUNTING POLICY INFORMATION (continued)

ad. Interest income and expenses & sharia income and expenses (continued)

Sharia income and expenses (continued)

Mudharabah revenue sharing is recognised during the period in which revenue sharing in accordance to agreed *nisbah* occurs, and not allowed to recognise revenue from projected business result.

Sharia expenses consist of *mudharabah* sharing expense and *wadiah* bonus expense. Sharing expenses consist of expense for profit distribution on third party funds which are calculated using profit distribution principle in accordance with agreed sharing ratio (*nisbah*) based on *mudharabah mutlaqah* principle.

ae. Fees and commission income and expenses

Fees and commission income and expenses that are integral to the effective interest rate on a financial asset or liability are included in the measurement of the effective interest rate.

Other fees and commission income, including bancassurance activity related fees, export-import related fees, cash management fees, service fees and/or related to a specific period and the amount is significant, are recognised as unearned income/prepaid expenses and amortised based on the straight-line method over the terms of the related transactions; otherwise, they are directly recognised as the related services are performed. Loan commitment fees are recognised on a straight-line method over the commitment period.

Commission income related to credit and debit card transactions, less costs directly related to these transactions, is presented on a net basis in the consolidated statement of profit or loss and other comprehensive income.

af. Net income from transactions at fair value through profit or loss

Net income from transactions at fair value through profit or loss comprises of net gains or losses related to financial assets and liabilities at fair value through profit or loss, including interest income and expenses from all financial instruments at fair value through profit or loss and all realised and unrealised fair value changes and foreign exchange differences.

ag. Post-employment benefits obligation

ag.1. Short-term liability

Liabilities for wages and salaries, including non-monetary benefits and accumulating sick leave that are expected to be settled wholly within 12 months after the end of the period in which the employees render the related service are recognised in respect of employees' services up to the end of the reporting period and are measured at the amounts expected to be paid when the liabilities are settled. The liabilities are presented as current employee benefit obligations in the consolidated statements of financial position.

ag.2. Pension obligation

Entities in the Group operate various pension schemes. The Group has both defined benefit and defined contribution plans. A defined contribution plans is a pension plan under which the Group pays fixed contributions (funds) into a separate entity. The Group has no legal or constructive obligations to pay further contributions if the fund does not hold sufficient assets to pay all employees the benefits relating to employee service in the current and prior periods. A defined benefit plans is an amount of pension benefit that an employee will receive on retirement, usually dependent on one or more factors such as age, years of service, and compensation.

2. MATERIAL ACCOUNTING POLICY INFORMATION (continued)

ag. Post-employment benefits obligation (continued)

ag.2. Pension obligation (continued)

The liability recognised in the consolidated statements of financial position in respect of defined benefit pension plans is the present value of the defined benefit obligation at the end of the reporting period less the fair value of plan assets. The defined benefit obligation is calculated annually by independent actuaries using the projected unit credit method. The present value of the defined benefit obligation is determined by discounting the estimated future cash outflows using interest rates of Government Bonds (considering currently there is no deep market for high-quality corporate bonds) that are denominated in the currency in which the benefits will be paid, and that have terms to maturity approximating to the terms of the related pension obligation.

The net interest cost is calculated by applying the discount rate to the net balance of the defined benefit obligation and the fair value of plan assets. This cost is included in employee benefit expense in the consolidated statements of profit or loss and other comprehensive income.

Remeasurement gains and losses arising from experience adjustments and changes in actuarial assumptions are charged or credited to equity in other comprehensive income in the period in which they arise. They are included in retained earnings in the consolidated statements of changes in equity and in the consolidated statements of profit or loss and other comprehensive income.

Changes in the present value of the defined benefit obligation resulting from plan amendments or curtailment programs are recognised immediately in the consolidated statements of profit or loss and other comprehensive income as past service costs.

For defined contribution plans, the Group pays contributions to pension plans on a mandatory, contractual or voluntary basis. However, since Job Creation Act requires an entity to pay to a worker entering into pension age a certain amount based on, the worker's length of service, the Group is exposed to the possibility of having to make further payments to reach that certain amount in particular when the cumulative contributions are less than that amount. Consequently for financial reporting purposes, defined contribution plans are effectively treated as if they were defined benefit plans.

ag.3. Other post-employment obligations

The Bank provides post-retirement healthcare benefits to their employees. The entitlement to these benefits is usually conditional on the employee remaining in service up to retirement age and the completion of a minimum service period. The expected costs of these benefits are reserved over the period of employment using projected unit credit method. These obligations are valued annually by independent qualified actuaries.

ag.4. Termination benefits

Termination benefits are payable when employment is terminated by the Group before the normal retirement date, or whenever an employee accepts voluntary redundancy in exchange for these benefits. The Group recognises termination benefits at the earlier of the following dates: (i) when the Group can no longer withdraw the offer of those benefits; and (ii) when the Group recognises costs for a restructuring that is within the scope of SFAS 237 and involves the payment of termination benefits. In the case of an offer made to encourage voluntary redundancy, the termination benefits are measured based on the number of employees expected to accept the offer. Benefits falling due more than 12 months after the reporting date are discounted to their present value.

2. MATERIAL ACCOUNTING POLICY INFORMATION (continued)

ah. Current and deferred income tax

Income tax expense comprises of current and deferred taxes. Income tax expense is recognised in the consolidated statements of profit or loss and other comprehensive income, except to the extent that it relates to items recognised directly in other comprehensive income or equity. In this case, the tax is also recognised in other comprehensive income or directly in equity, respectively.

The current income tax charge is calculated on the basis of the tax laws enacted or substantively enacted at the end of the reporting period in the countries where the entities in the Group operate and generate taxable income. Management periodically evaluates positions taken in annual tax returns ("SPT") with respect to situations in which applicable tax regulation is subject to interpretation. It establishes provisions where appropriate on the basis of amounts expected to be paid to the tax authorities.

Deferred income tax is provided in full, using the liability method, on temporary differences which arise from the difference between the tax bases of assets and liabilities and their carrying amounts in the consolidated financial statements. However, deferred tax liabilities are not recognised if they arise from the initial recognition of goodwill. Deferred income tax is also not accounted for if it arises from initial recognition of an asset or liability in a transaction other than a business combination that at the time of the transaction affects neither accounting nor taxable profit or loss.

Deferred income tax is determined using tax rates that have been enacted or substantially enacted by the end of the reporting period and are expected to apply when the related deferred income tax asset is realised or the deferred income tax liability is settled.

Deferred tax assets are recognised only if it is probable that future taxable amounts will be available to utilise those temporary differences and losses.

Deferred tax assets and liabilities are offset when there is a legally enforceable right to offset current tax assets and liabilities and when the deferred tax balances relate to the same taxation authority. Current tax assets and current tax liabilities for each entity are offset where the entity has a legally enforceable right to offset and intends either to settle on a net basis, or to realise the asset and settle the liability simultaneously.

ai. Leases transaction - as lessee

At the inception of a contract, the Group assesses whether the contract is or contains a lease. A contract is or contains a lease if the contract conveys the right to control the use of an identified assets for a period of time in exchange for consideration. The Group can choose not to recognise the right-of-use asset and lease liabilities for:

- Leases with a lease term of 12 months or less; and
- Low value underlying assets

To assess whether a contract conveys the right to control the use of an identified asset, the Group shall assess whether:

- The Group has the right to obtain substantially all the economic benefit from use of the identified asset; and
- The Group has the right to direct the use of the identified asset. The Group has described when it has a decision-making rights that are the most relevant to changing how and for what purpose the asset is used are predetermined:
  1. The Group has the right to operate the asset;
  2. The Group has designed the asset in a way that predetermine how and for what purposes it will be used throughout the period of use.

2. MATERIAL ACCOUNTING POLICY INFORMATION (continued)

ai. Leases transaction - as lessee (continued)

The Group recognises a right-of-use asset and a leases liability at the leases commencement date. The right-of-use asset is initially measured at cost, which comprises the initial amount of the leases liability adjusted for any lease payment made at or before the commencement date, plus any initial direct cost incurred.

The right-of-use asset is amortised over the straight-line method throughout the lease term.

The lease liability is initially measured at the present value of the lease payments that are not paid at the commencement date, discounted using the interest rate implicit in the lease or, if that right cannot be readily determined, using incremental borrowing rate. Generally, the Group uses its incremental borrowing rate as a discount rate.

Each lease payment is allocated between the liabilities and finance cost. The finance cost is charged to profit or loss over the lease period so as to produce a constant periodic rate of interest on the remaining balance of the liability for each period.

The Group presents right-of-use assets as part of “Fixed assets” and lease liabilities as part of “Other liabilities” in the consolidated statements of financial position.

If the lease transfers ownership of the underlying asset to the Group by the end of the lease term or if the cost of the right-of-use asset reflects that the Group will exercise a purchase option, the Group depreciates the right-of-use asset from the commencement date to the end of the useful life of the underlying asset. Otherwise, the Group depreciates the right-of-use asset from the commencement date to the earlier of the end of the useful life of the right-of-use asset or the end of the leases term.

The Group analyses the facts and circumstances for each type of landrights in determining the accounting for each of these land rights so that it can accurately represent an underlying economic event or transaction. If the landrights do not transfer control of the underlying assets to the Group, but gives the rights to use the underlying assets, the Group applies the accounting treatment of these transactions as leases under SFAS 116, “Lease”, except if landrights substantially similar to land purchases, the Group applies SFAS 216 “Fixed Assets”.

aj. Operating segment

An operating segment is a component of the entity that engages in business activities from which it may earn revenues and incur expenses, including revenues and expenses that relate to transactions with any of the entity’s other components, whose operating results are reviewed regularly by the chief operating decision-maker to make decisions about resources allocated to the segment and assess its performance, and for which discrete financial information is available. Segment results that are reported to the chief operating decision-maker include items directly attributable to a segment as well as those that can be allocated on a reasonable basis. Unallocated items mainly comprise of head office expenses, fixed assets, income tax assets/liabilities, including current and deferred taxes.

The Group manages its businesses and identify reporting segment based on geographic region and product. Several regions have similar characteristics, have been aggregated and evaluated regularly by management. Gains/losses from each segment is used to assess the performance of each segment.

2. MATERIAL ACCOUNTING POLICY INFORMATION (continued)

ak. Related parties transactions

The Group has transactions with related parties. In accordance with SFAS 224 "Related Party Disclosure", the meaning of a related party is a person or entity that is related to a reporting entity as follow:

a. A person or a close member of that person's family is related to a reporting entity if that person:
   i. has control or joint control over the reporting entity;
   ii. has significant influence over the reporting entity; or
   iii. is member of the key management personnel of the reporting entity or a parent of the reporting entity.

b. An entity is related to a reporting entity if any of the following conditions applies:
   i. the entity and the reporting entity are members of the same group (which means that each parent, subsidiary and fellow subsidiary is related to the others);
   ii. one entity is an associate or joint venture of the other entity (or an associate or joint venture of member of a company of which the other entity is a member);
   iii. both entities are joint ventures of the same third party;
   iv. one entity is a joint venture of a third entity and the other entity is an associate of the third entity;
   v. the entity is a post-employment benefit plan for the benefit of employees of either the reporting entity or an entity related to the reporting entity;
   vi. the entity controlled or jointly controlled by a person identified in (a);
   vii. a person identified in (a) (i) has significant influence over the entity or is a member of the key management personnel of the entity (or of a parent of the entity).

The nature of transactions and balances of accounts with related parties are disclosed in the Note 45.

al. Share capital

Where any Group company purchases the company's equity share capital (treasury shares), the consideration paid, including any directly attributable incremental costs (net of income taxes) is deducted from equity attributable to the company's equity holders until the shares are cancelled or reissued. Where such ordinary shares are subsequently reissued, any consideration received, net of directly attributable incremental transaction costs and the related income tax effects, is included in equity attributable to the company's equity holders.

am. Insurance contract

Under PSAK 117, insurance contracts are aggregated into groups for measurement purposes. Groups of insurance contracts are determined by identifying portfolios of insurance contracts, where each portfolio comprise group of contracts with similar risks which are managed together. The portfolios are further divided based on the profitability of contracts into three categories: onerous contracts, contracts with no significant risk of becoming onerous, and the remaining contracts. The insurance contracts are also grouped into annual cohorts (i.e. by year of issue). Portfolios of reinsurance contracts held are assessed for aggregation separately from portfolios of insurance contracts issued.

3. USE OF ESTIMATES AND JUDGMENT

This disclosure supplements the commentary on financial risk management (Note 41).

Key sources of estimation uncertainty

1. Allowance for impairment losses of financial assets

   According to SFAS 109, the measurement of the expected credit loss allowance for financial assets measured at amortised cost and at fair value through other comprehensive income is an area that requires the use of complex models and significant assumptions about future economic conditions and credit behaviour.

   Significant estimates are required in applying the SFAS 109 requirements for measuring allowance for impairment losses, such as:

   - Determining criteria for Significant Increase in Credit Risk;
   - Choosing appropriate models and assumptions for the measurement of allowance for impairment losses;
   - Establishing the number and relative weightings of forward-looking scenarios for each type of segment/product;
   - Establishing the segments of similar financial assets for the purposes of measuring allowance for impairment losses;
   - Estimate debtor's cash flow in the calculation of individual impairment.

   Detailed information about financial risk management related to the judgments and estimates made by the Group is set out in Note 41.

2. Post-employment benefits obligations

   Present value of retirement obligations depends on several factors which determined by actuarial basis using several assumptions. Assumptions used to determine expenses (revenues) of net pension including discount rate and future salary growth. Any changes on these assumptions will affect the recorded amount of pension obligations.

3. Taxation

   The Group requires significant judgment in determining tax provisions. Group determines tax provisions based on estimates of the possible additional tax expense. If the final outcome is different from the amount originally recorded, the difference will have an impact in the profit or loss.

4. CASH

	2025	2024
Rupiah	24,320,754	27,672,826
Foreign currencies	984,277	1,643,052
	25,305,031	**29,315,878**

The balance of cash in Rupiah includes cash in Automatic Teller Machines ("ATM") amounting to Rp 9,279,539 and Rp 9,165,874 as of 31 December 2025 and 2024, respectively.

5. CURRENT ACCOUNTS WITH BANK INDONESIA

	2025	2024
Rupiah	43,991,552	32,928,703
Foreign currencies	3,776,726	3,479,439
	47,768,278	**36,408,142**

Information regarding the fulfillment of the Reserve Requirements ("RR") and Ratio of Macroprudential Liquidity Buffer ("MPLB") is disclosed in Note 49.

6. CURRENT ACCOUNTS WITH OTHER BANKS

	2025	2024
Rupiah	172,397	73,827
Foreign currencies	5,160,009	4,024,010
Total	5,332,406	4,097,837
Allowance for impairment losses		
Rupiah	(86)	(117)
Foreign currencies	(682)	(521)
	(768)	(638)
Total - net	**5,331,638**	**4,097,199**

The Group did not have balances of current accounts with other banks from related parties.

Average effective interest rates (yield) per annum of current accounts with other banks were as follows:

	2025	2024
Rupiah	4.19%	4.25%
Foreign currencies	2.49%	3.43%

All current accounts with other banks had not experienced significant increase in credit risk since initial recognition and had no objective evidence of impairment. The changes in the allowance for impairment losses on current accounts with other banks are as follows:

	2025			
	Stage 1	Stage 2	Stage 3	Total
Beginning balance	(638)	-	-	(638)
Net changes in exposure	(82)	-	-	(82)
Foreign exchange difference	(48)	-	-	(48)
Ending balance	**(768)**	**-**	**-**	**(768)**

6. CURRENT ACCOUNTS WITH OTHER BANKS (continued)

All current accounts with other banks had not experienced a significant increase in credit risk since initial recognition and had no objective evidence of impairment. The changes in the allowance for impairment losses on current accounts with other banks are as follows: (continued)

	2024			
	Stage 1	Stage 2	Stage 3	Total
Beginning balance	(899)	-	-	(899)
Net changes in exposure	271	-	-	271
Foreign exchange difference	(10)	-	-	(10)
Ending balance	**(638)**	**-**	**-**	**(638)**

Management believes that the allowance for impairment losses is adequate.

7. PLACEMENTS WITH BANK INDONESIA AND OTHER BANKS

a. By type and contractual period

	2025					
	Up to 1 month	> 1 - 3 months	> 3 - 6 months	> 6 - 12 months	More than 12 months	Total
Bank Indonesia	4,310,376	-	-	-	-	4,310,376
Call money	3,861,506	83,375	166,750	-	-	4,111,631
Time deposits	489,565	398,791	48,738	5,000	-	942,094
Certificate of deposits	-	-	-	-	451,950	451,950
Total	8,661,447	482,166	215,488	5,000	451,950	9,816,051
Allowance for impairment losses						(2,510)
Total - net						**9,813,541**

	2024					
	Up to 1 month	> 1 - 3 months	> 3 - 6 months	> 6 - 12 months	More than 12 months	Total
Bank Indonesia	8,646,539	-	-	-	-	8,646,539
Call money	5,101,180	1,153,069	-	-	-	6,254,249
Time deposits	606,732	153,153	24,401	31,522	-	815,808
Total	14,354,451	1,306,222	24,401	31,522	-	15,716,596
Allowance for impairment losses						(1,712)
Total - net						**15,714,884**

b. By currency

	2025	2024
Rupiah	1,826,779	5,115,663
Foreign currencies	7,989,272	10,600,933
Total	9,816,051	15,716,596
Allowance for impairment losses	(2,510)	(1,712)
Total - net	**9,813,541**	**15,714,884**

7. PLACEMENTS WITH BANK INDONESIA AND OTHER BANKS (continued)

The Group did not have balances of placements with other banks from related parties.

Changes in unrealised gains (losses) from placements with other banks measured at fair value through other comprehensive income are as follows:

	2025	2024
Beginning balance - before deferred income tax	-	(1,086)
Addition of unrealised gains (losses) during the year - net	(3,742)	1,110
Realised gains (losses) during the year - net	-	(24)
Total before deferred income tax	(3,742)	-
Deferred income tax (Note 20)	711	-
Ending balance - net	**(3,031)**	**-**

All placements with other banks had not experienced a significant increase in credit risk since initial recognition and had no objective evidence of impairment. The changes in the allowance for impairment losses on placements with other banks are as follows:

	2025			
	Stage 1	Stage 2	Stage 3	Total
Beginning balance	(1,712)	-	-	(1,712)
Net changes in exposure	(670)	-	-	(670)
Foreign exchange difference	(128)	-	-	(128)
Ending balance	**(2,510)**	**-**	**-**	**(2,510)**

	2024			
	Stage 1	Stage 2	Stage 3	Total
Beginning balance	(684)	-	-	(684)
Net changes in exposure	(1,006)	-	-	(1,006)
Foreign exchange difference	(22)	-	-	(22)
Ending balance	**(1,712)**	**-**	**-**	**(1,712)**

Average effective interest rates (yield) per annum of placements with Bank Indonesia and other banks were as follows:

	2025	2024
Bank Indonesia and call money:		
Rupiah	4.87%	5.77%
Foreign currencies	3.64%	4.43%
Time deposits:		
Rupiah	4.39%	5.89%
Foreign currencies	3.00%	3.00%
Certificates of deposits:		
Rupiah	6.21%	6.47%

7. PLACEMENTS WITH BANK INDONESIA AND OTHER BANKS (continued)

The range of contractual interest rates per annum of placements with Bank Indonesia and other banks were as follows:

	2025	2024
Time deposits:		
Rupiah	1.00% - 6.75%	2.00% - 7.55%
Foreign currencies	0.50% - 3.75%	1.00% - 4.85%
Certificates of deposits:		
Rupiah	6.85%	6.53%

There were no placements with Bank Indonesia and other banks which were used as collateral for securities trading transaction.

Management believes that the allowance for impairment losses is adequate.

8. FINANCIAL ASSETS AND LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS

Financial assets and liabilities at fair value through profit or loss consist of:

	2025		2024	
	Nominal value	Fair value	Nominal value	Fair value
Financial assets:				
Securities				
Sekuritas Rupiah dan Valas Bank Indonesia	30,842,353	29,998,896	19,397,441	18,448,845
Government bonds	875,114	894,070	2,023,959	1,977,974
Government Treasury Bills	782,000	763,059	-	-
Sukuk	730,376	740,168	465,904	454,796
Corporate bonds	634,000	650,705	33,000	32,636
Mutual Funds	541,378	561,835	120,237	127,688
Sharia Government Treasury Bills	521,618	513,861	-	-
Investment in shares	-	91,797	-	27,072
Medium-term notes	16,675	15,661	-	-
Others	979,188	972,839	230,272	234,398
	35,922,702	35,202,891	22,270,813	21,303,409
Derivative assets				
Forward		68,603		153,034
Swap		45,928		66,842
Spot		3,513		1,332
Others		24		-
		118,068		221,208
Total		35,320,959		21,524,617
Financial liabilities:				
Derivative liabilities				
Forward		35,851		77,894
Swap		60,189		175,087
Spot		1,324		4,611
Others		42		21
Total		97,406		257,613

9. ACCEPTANCE RECEIVABLES AND PAYABLES

a. The details of acceptance receivables

By type

	2025	2024
Non-bank debtors	9,222,508	9,519,812
Other banks	472,435	541,930
Total	9,694,943	10,061,742
Allowance for impairment losses	(200,313)	(440,695)
Total - net	**9,494,630**	**9,621,047**

By currencies

	2025	2024
Rupiah	3,994,389	4,114,907
Foreign currencies	5,700,554	5,946,835
Total	9,694,943	10,061,742
Allowance for impairment losses	(200,313)	(440,695)
Total - net	**9,494,630**	**9,621,047**

b. The details of acceptance payables

By type

	2025	2024
Non-bank debtors	689,204	736,591
Other banks	4,044,658	3,915,364
Total	**4,733,862**	**4,651,955**

By currencies

	2025	2024
Rupiah	1,209,980	1,321,089
Foreign currencies	3,523,882	3,330,866
Total	**4,733,862**	**4,651,955**

c. The movement of allowance for impairment losses of acceptance receivables

	2025			
	Stage 1	Stage 2	Stage 3	Total
Beginning balance	(38,090)	(98,434)	(304,171)	(440,695)
Transfer to lifetime expected credit losses (Stage 2)	62	(7,043)	-	(6,981)
Transfer to 12 months expected credit losses (Stage 1)	(96)	13,630	-	13,534
Net changes in exposure	(2,517)	17,769	232,381	247,633
Foreign exchange difference	(1,475)	(4,437)	(7,892)	(13,804)
Ending balance	**(42,116)**	**(78,515)**	**(79,682)**	**(200,313)**

9. ACCEPTANCE RECEIVABLES AND PAYABLES (continued)

c. The movement of allowance for impairment losses of acceptance receivables (continued)

	2024			
	Stage 1	Stage 2	Stage 3	Total
Beginning balance	(77,889)	(25,439)	(179,787)	(283,115)
Transfer to lifetime expected credit losses (Stage 2)	9,187	(113,409)	-	(104,222)
Transfer to credit impaired (Stage 3)	62	3,329	(7,684)	(4,293)
Transfer to 12 months expected credit losses (Stage 1)	(150)	25,681	-	25,531
Net changes in exposure	32,419	11,512	(110,040)	(66,109)
Foreign exchange difference	(1,719)	(108)	(6,660)	(8,487)
Ending balance	**(38,090)**	**(98,434)**	**(304,171)**	**(440,695)**

Management believes that the allowance for impairment losses is adequate.

The Bank did not have balances of acceptance receivables and payables to and from related parties.

10. BILLS RECEIVABLE

a. By type

	2025	2024
Non-bank debtors	428,757	640,986
Other banks	11,401,719	8,253,899
Total	11,830,476	8,894,885
Allowance for impairment losses	(5,381)	(3,116)
Total - net	**11,825,095**	**8,891,769**

b. By currencies

	2025	2024
Rupiah	3,894,193	3,497,781
Foreign currencies	7,936,283	5,397,104
Total	11,830,476	8,894,885
Allowance for impairment losses	(5,381)	(3,116)
Total - net	**11,825,095**	**8,891,769**

c. The movement of allowance for impairment losses of bills receivables

	2025			
	Stage 1	Stage 2	Stage 3	Total
Beginning balance	(3,116)	-	-	(3,116)
Transfer to 12 months expected credit losses (Stage 1)	(14)	-	-	(14)
Net changes in exposure	(1,582)	(7)	(581)	(2,170)
Foreign exchange difference	(88)	7	-	(81)
Ending balance	**(4,800)**	**-**	**(581)**	**(5,381)**

10. BILLS RECEIVABLE (continued)

c. The movement of allowance for impairment losses of bills receivables (continued)

	2024			
	Stage 1	Stage 2	Stage 3	Total
Beginning balance	(4,516)	-	-	(4,516)
Transfer to 12 months expected credit losses (Stage 1)	(75)	-	-	(75)
Net changes in exposure	1,551	-	8	1,559
Foreign exchange difference	(76)	-	(8)	(84)
Ending balance	**(3,116)**	**-**	**-**	**(3,116)**

Management believes that the allowance for impairment losses is adequate.

The Bank did not have balances of bills receivables to related parties.

Average effective interest rates (yield) per annum of bills receivable were as follows:

	2025	2024
Rupiah	10.00%	8.31%
Foreign currencies	4.66%	6.09%

11. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL

This account represents receivables to Bank Indonesia, other banks and third party for securities purchased with agreements to resell with details as follows:

	2025					
	Range of purchase date	Range of sale date	Resell price	Deferred interest income	Allowance for impairment losses	Carrying value
Transactions with Bank Indonesia:						
Underlying instruments:						
Government Treasury Bills	3 - 10 Dec 25	4 - 11 Mar 26	2,203,570	(19,869)	-	2,183,701
Government bonds	8 Oct - 26 Nov 25	7 Jan - 25 Feb 26	1,646,866	(8,559)	-	1,638,307
			3,850,436	(28,428)	-	3,822,008
Transactions with other banks:						
Underlying instruments:						
Government bonds	2 - 31 Dec 25	2 - 15 Jan 26	767,578	(646)	-	766,932
Sekuritas Rupiah Bank Indonesia	18 - 30 Dec 25	2 - 13 Jan 26	447,280	(279)	-	447,001
			1,214,858	(925)	-	1,213,933
Transactions with non-bank:						
Underlying instruments:						
Shares	3 Sep - 16 Dec 25	19 Jan - 23 Nov 26	267,683	(23,672)	(936)	243,075
Corporate bonds	3 Sep - 2 Dec 25	5 Jan - 23 Nov 26	6,595	(98)	-	6,497
			274,278	(23,770)	(936)	249,572
			5,339,572	**(53,123)**	**(936)**	**5,285,513**

	2024					
	Range of purchase date	Range of sale date	Resell price	Deferred interest income	Allowance for impairment losses	Carrying value
Transactions with Bank Indonesia:						
Underlying instruments:						
Government bonds	28 Nov 24	28 Feb 25	48,312	(503)	-	47,809
			48,312	(503)	-	47,809
Transactions with other banks:						
Underlying instruments:						
Government bonds	18 - 31 Dec 24	2 - 13 Jan 25	932,726	(860)	(91)	931,775
Sekuritas Rupiah Bank Indonesia	16 - 30 Dec 24	13 Jan 25	435,353	(938)	-	434,415
			1,368,079	(1,798)	(91)	1,366,190
Transactions with non-bank:						
Underlying instruments:						
Shares	3 Oct - 16 Dec 24	3 Jan - 16 Jun 25	38,273	(1,760)	(950)	35,563
			38,273	(1,760)	(950)	35,563
			1,454,664	**(4,061)**	**(1,041)**	**1,449,562**

11. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL (continued)

The movement of allowance for impairment losses on securities purchased under agreements to resell was as follows:

	2025			
	Stage 1	Stage 2	Stage 3	Total
Beginning balance	(1,041)	-	-	(1,041)
Net changes in exposure	105	-	-	105
Ending balance	**(936)**	**-**	**-**	**(936)**

	2024			
	Stage 1	Stage 2	Stage 3	Total
Beginning balance	(998)	-	-	(998)
Net changes in exposure	(43)	-	-	(43)
Ending balance	**(1,041)**	**-**	**-**	**(1,041)**

Management believes that the allowance for impairment losses is adequate.

All securities purchased under agreements to resell were denominated in Rupiah currency.

The Group did not have balances of securities purchased under agreements to resell with related parties.

Average effective interest rates (yield) per annum of securities purchased under agreements to resell for the years ended 31 December 2025 and 2024 were 5.52% and 6.33%, respectively.

12. LOANS RECEIVABLE

Loans receivable consisted of:

a. By type

	2025	2024
Working capital	433,323,451	405,477,821
Investment	356,926,607	315,243,921
Consumer	157,017,105	159,153,796
Credit card	19,744,975	18,222,967
Employee loans	3,221,096	3,212,348
Total	970,233,234	901,310,853
Allowance for impairment losses	(29,752,034)	(32,624,643)
Total - net	**940,481,200**	**868,686,210**

b. By currency

	2025	2024
Rupiah	920,362,531	857,915,747
Foreign currencies	49,870,703	43,395,106
Total	970,233,234	901,310,853
Allowance for impairment losses	(29,752,034)	(32,624,643)
Total - net	**940,481,200**	**868,686,210**

12. LOANS RECEIVABLE (continued)

Loans receivable consisted of: (continued)

c. By economic sector

	2025	2024
Manufacturing	211,585,937	197,319,989
Trading, restaurants and hotels	191,923,805	183,979,023
Business services	175,106,749	154,653,535
Household activities	160,237,373	162,779,686
Construction	43,221,971	38,598,617
Transportation and warehousing	43,103,465	37,841,985
Agriculture and agricultural facilities	42,479,686	38,159,778
Electricity, gas, and water	37,231,613	32,858,454
Mining	34,724,645	26,620,586
Social/public services	10,872,082	10,689,585
Others	19,745,908	17,809,615
Total	970,233,234	901,310,853
Allowance for impairment losses	(29,752,034)	(32,624,643)
Total - net	**940,481,200**	**868,686,210**

d. By maturity period

Loans receivable by maturity period based on loan agreements:

	2025	2024
Up to 1 year	289,482,904	285,152,133
> 1 - 5 years	228,230,349	198,296,253
> 5 years	452,519,981	417,862,467
Total	970,233,234	901,310,853
Allowance for impairment losses	(29,752,034)	(32,624,643)
Total - net	**940,481,200**	**868,686,210**

e. By staging

Below is movement of loans based on stages during the years ended 31 December 2025 and 2024:

	2025			
	Stage 1	Stage 2	Stage 3	Total
Beginning balance	864,749,322	20,255,905	16,305,626	901,310,853
Transfer to lifetime expected credit losses (Stage 2)	(26,687,251)	29,960,239	(2,756,945)	516,043
Transfer to credit impaired (Stage 3)	(689,582)	(16,314,654)	16,207,076	(797,160)
Transfer to 12 months expected credit losses (Stage 1)	14,049,166	(12,859,917)	(1,678,001)	(488,752)
Net changes in exposure	81,522,764	(1,532,438)	(4,215,899)	75,774,427
Written-off during the year	-	-	(7,734,297)	(7,734,297)
Foreign exchange difference	1,511,642	73,916	66,562	1,652,120
Ending balance	**934,456,061**	**19,583,051**	**16,194,122**	**970,233,234**

12. LOANS RECEIVABLE (continued)

Loans receivable consisted of: (continued)

e. By staging (continued)

Below is movement of loans based on stages during the years ended 31 December 2025 and 2024: (continued)

	2024			
	Stage 1	**Stage 2**	**Stage 3**	**Total**
Beginning balance	757,146,891	20,089,525	14,960,298	792,196,714
Transfer to lifetime expected credit losses (Stage 2)	(24,386,823)	26,065,000	(1,745,561)	(67,384)
Transfer to credit impaired (Stage 3)	(725,285)	(12,634,512)	12,688,630	(671,167)
Transfer to 12 months expected credit losses (Stage 1)	11,067,999	(10,201,732)	(1,473,483)	(607,216)
Net changes in exposure	119,944,609	(3,185,859)	(4,668,915)	112,089,835
Written-off during the year	-	-	(3,564,430)	(3,564,430)
Foreign exchange difference	1,701,931	123,483	109,087	1,934,501
Ending balance	**864,749,322**	**20,255,905**	**16,305,626**	**901,310,853**

f. By collectability and restructuring

This additional information is required by applicable regulations and is not required by Indonesian Financial Accounting Standards. This additional information is part of Note 49 to the consolidated financial statements:

i. By collectability

	2025	**2024**
Current	937,311,901	867,113,405
Special mention	16,873,850	18,619,385
Sub-standard	1,353,139	1,139,670
Doubtful	1,831,286	1,248,012
Loss	12,863,058	13,190,381
Total	**970,233,234**	**901,310,853**
Allowance for impairment losses	(29,752,034)	(32,624,643)
Total - net	**940,481,200**	**868,686,210**

ii. Restructured loans

Credit restructuring carried out by modifying the facility structure and credit terms, including lowering credit interest rates, extending credit terms, and others.

Restructured loans by collectability are as follows:

	2025	**2024**
Current	12,296,611	11,897,353
Special mention	5,006,147	6,860,802
Sub-standard	421,506	386,834
Doubtful	350,589	221,515
Loss	7,776,226	9,420,098
Total	**25,851,079**	**28,786,602**

12. LOANS RECEIVABLE (continued)

Loans receivable consisted of: (continued)

g. Syndicated loans

Syndicated loans represent loans provided to debtors under syndication agreements with other banks. Syndicated loans with risk sharing participation to the Bank's financing were as follows:

	2025	2024
Bank's participation as participant, ranged between 2.00% - 84.00% and 2.00% - 81.49%. For the years ended 31 December 2025 and 2024.	49,195,042	44,193,652
Bank's participation as arranger, ranged between 21.43% - 75.00% and 10.00% - 75.00%. For the years ended 31 December 2025 and 2024.	51,616,640	44,281,409
	100,811,682	**88,475,061**

h. The movement of allowance for impairment losses on loans receivable

	2025			
	Stage 1	Stage 2	Stage 3	Total
Beginning balance	(11,802,878)	(9,807,519)	(11,014,246)	(32,624,643)
Transfer to lifetime expected credit losses (Stage 2)	1,153,917	(6,427,710)	1,038,143	(4,235,650)
Transfer to credit impaired (Stage 3)	58,607	4,939,005	(6,303,521)	(1,305,909)
Transfer to 12 months expected credit losses (Stage 1)	(1,028,397)	3,257,277	514,546	2,743,426
Net changes in exposure	(126,257)	(140,832)	(1,673,039)	(1,940,128)
Written-off during the year	-	-	7,734,297	7,734,297
Foreign exchange difference	(25,536)	(45,030)	(52,861)	(123,427)
Ending balance	**(11,770,544)**	**(8,224,809)**	**(9,756,681)**	**(29,752,034)**

	2024			
	Stage 1	Stage 2	Stage 3	Total
Beginning balance	(12,733,822)	(10,303,493)	(10,271,560)	(33,308,875)
Transfer to lifetime expected credit losses (Stage 2)	1,793,010	(5,834,839)	686,359	(3,355,470)
Transfer to credit impaired (Stage 3)	94,436	3,422,967	(4,883,438)	(1,366,035)
Transfer to 12 months expected credit losses (Stage 1)	(635,109)	1,754,524	412,258	1,531,673
Net changes in exposure	(288,416)	1,226,107	(434,669)	503,022
Written-off during the year	-	-	3,564,430	3,564,430
Foreign exchange difference	(32,977)	(72,785)	(87,626)	(193,388)
Ending balance	**(11,802,878)**	**(9,807,519)**	**(11,014,246)**	**(32,624,643)**

Management believes that allowance for impairment losses is adequate.

As of 31 December 2025 and 2024, allowance for impairment losses on loans receivable to related parties amounting to Rp 81,879 and Rp 56,052, respectively.

12. LOANS RECEIVABLE (continued)

Loans receivable consisted of: (continued)

i. Joint financing

The Bank entered into joint financing agreements with PT BCA Finance, the Subsidiary, for financing the purchase of vehicles. All risks from the loss arising from these joint financing facilities will be borne proportionally by both parties based on respective financing participation (without recourse). The Bank's portion of outstanding balance of joint financing receivable facilities as of 31 December 2025 and 2024 were Rp 46,331,424 and Rp 54,623,153, respectively.

j. The carrying amount of loans receivable are as follows:

	2025	2024
Loans receivable	970,233,234	901,310,853
Accrued interest income	3,186,544	3,343,491
Allowance for impairment losses (Note 12g)	(29,752,034)	(32,624,643)
Total - net	**943,667,744**	**872,029,701**

k. Other significant information relating to loans receivable

As of 31 December 2025 and 2024, the Bank had no loans receivable which were pledged as collaterals.

Demand deposits, saving and time deposits pledged as collateral for loans receivable amounting to Rp 26,552,692 and Rp 18,465,132, respectively, as of 31 December 2025 and 2024 (Note 19).

Employee loans are loans given to Bank's employees with interest rate at 4% per annum for housing loans, motor vehicle loans, and loans for other purposes and the terms between 8 years to 20 years, specifically for the period 2022 - 2026 the Bank provides relief to employees with an interest rate of 3.5% per year. Repayment of principal and interest which will be effected through monthly salary deductions. The difference between the rate and market rate will be recognised as subsidy and recorded as other assets, also amortised over the life of the loans.

Average effective interest rates (yield) per annum of loans receivable were as follows:

	2025	2024
Rupiah	7.43%	7.68%
Foreign currencies	5.26%	5.85%

Information regarding the ratio of small enterprises loans to total loans receivable provided by the Bank and the non-performing loan ("NPL") ratio is disclosed in Note 49.

13. CONSUMER FINANCING RECEIVABLES

The Subsidiary's amortised cost of consumer financing receivables were as follows:

	2025	2024
Consumer financing receivables		
- Self-financing by Subsidiaries	6,244,700	5,642,551
- Share in joint financing with related party without recourse	8,902,189	11,067,888
Unamortised administration income - net	(373,232)	(514,472)
Unearned consumer financing income	(5,307,159)	(6,397,119)
Total	9,466,498	9,798,848
Allowance for impairment losses	(512,511)	(363,284)
Total - net	**8,953,987**	**9,435,564**

Contractual interest rates per annum for consumer financing during 2025 and 2024 were 3.59% - 49.98% and 3.62% - 49.98%, respectively.

The Subsidiary's provide consumer financing contracts for 4 (four) wheels motor vehicles with terms ranging from 3 (three) months to 6 (six) years, while consumer financing contracts for 2 (two) wheels motor vehicles ranging from 1 (one) year to 4 (four) years.

The movement in the allowance for impairment losses on consumer financing receivables was as follows:

	2025			
	Stage 1	Stage 2	Stage 3	Total
Beginning balance	(127,718)	(18,860)	(216,706)	(363,284)
Net changes in exposure	(181,930)	(10,155)	(453,000)	(645,085)
Written-off during the year	-	-	495,858	495,858
Ending balance	**(309,648)**	**(29,015)**	**(173,848)**	**(512,511)**

	2024			
	Stage 1	Stage 2	Stage 3	Total
Beginning balance	(170,906)	(17,819)	(139,221)	(327,946)
Net changes in exposure	43,188	(1,041)	(395,649)	(353,502)
Written-off during the year	-	-	318,164	318,164
Ending balance	**(127,718)**	**(18,860)**	**(216,706)**	**(363,284)**

As of 31 December 2025 and 2024, there are no consumer financing receivables pledged as collateral.

Management believes that allowance for impairment losses is adequate.

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS
31 DECEMBER 2025 AND 2024
(Expressed in millions of Rupiah, unless otherwise stated)

14. INVESTMENT SECURITIES

The details of investment securities were as follows:

a. By type

Description	2025 Nominal amount	Unamortised premium (discount)	Unrealised gain (loss)	Allowance for impairment losses	Carrying value
Measured at amortised cost:					
Government bonds,					
- recapitalisation	2,574,961	61,248	-	-	2,636,209
- non-recapitalisation	161,805,139	2,294,104	-	-	164,099,243
Sukuk	53,042,669	(446,062)	-	(111)	52,596,496
Mutual fund units	350,000	-	-	(3,500)	346,500
Corporate bonds	7,380,098	(10,903)	-	(22,329)	7,346,866
Syariah Government Treasury Bills	400,000	(4,586)	-	-	395,414
Money market instruments					
Sekuritas Rupiah dan Valas Bank Indonesia	93,110,205	(2,852,789)	-	-	90,257,416
Others	26,433	(21,309)	-	(1)	5,123
Measured at fair value through other comprehensive income:					
Government bonds,					
- non-recapitalisation	32,909,778	730,432	1,380,113	(19)	35,020,304
Sukuk of Bank Indonesia	568,902	-	32,153	-	601,055
Sukuk	13,109,940	(289,257)	315,703	(57,773)	13,078,613
Mutual fund units	16,719,767	-	483,161	(28,573)	17,174,355
Corporate bonds	25,171,613	132	422,343	(407,513)	25,186,575
Investment in shares	712,062	-	-	(105,416)	606,646
Sekuritas Rupiah dan Valas Bank Indonesia	20,000	(7)	2	-	19,995
Others	50,000	-	697	(507)	50,190
Total	**407,951,567**	**(538,997)**	**2,634,172**	**(625,742)**	**409,421,000**

Description	2024 Nominal amount	Unamortised premium (discount)	Unrealised gain (loss)	Allowance for impairment losses	Carrying value
Measured at amortised cost:					
Government bonds,					
- recapitalisation	1,930,915	18,519	-	-	1,949,434
- non-recapitalisation	123,250,385	1,528,190	-	-	124,778,575
T-Bond USA	1,287,600	(3,077)	-	(97)	1,284,426
Sukuk	55,769,079	(615,025)	-	(75)	55,153,979
Mutual fund units	300,000	-	-	(3,000)	297,000
Corporate bonds	6,877,539	884	-	(44,814)	6,833,609
Medium-term notes	3,000,000	-	-	(619)	2,999,381
Money market instruments	775,000	-	-	(7,750)	767,250
Sekuritas Rupiah dan Valas Bank Indonesia	81,121,216	(2,961,575)	-	-	78,159,641
Others	13,433	(5,002)	-	-	8,431
Measured at fair value through other comprehensive income:					
Government bonds,					
- non-recapitalisation	40,303,477	570,615	279,340	-	41,153,432
Sukuk of Bank Indonesia	1,035,278	-	15,474	-	1,050,752
Sukuk	19,869,363	(302,959)	19,926	(21,316)	19,565,014
Mutual fund units	14,062,049	-	310,914	(12,538)	14,360,425
Corporate bonds	22,740,537	-	(264,785)	(357,097)	22,118,655
Investment in shares	645,752	-	-	(105,260)	540,492
Sekuritas Rupiah dan Valas Bank Indonesia	138,791	(6,800)	(530)	-	131,461
Total	**373,120,414**	**(1,776,230)**	**360,339**	**(552,566)**	**371,151,957**

14. INVESTMENT SECURITIES (continued)

The details of investment securities were as follows: (continued)

b. By currency

	2025	2024
Rupiah	399,266,039	361,505,972
Foreign currencies	10,154,961	9,645,985
Total	**409,421,000**	**371,151,957**

As of 31 December 2024, investment securities included government bonds and *Sekuritas Rupiah Bank Indonesia* with a carrying value of Rp 936,754 (par value of Rp 900,000) and Rp 285,504 (par value Rp 300,000), respectively, according to the agreement, The Bank must buy back the government bonds on 2 January 2025 and 6 January 2025, also for *Sekuritas Rupiah Bank Indonesia* on 13 January 2025. Carrying amount of liabilities ("securities sold under agreements to repurchase") in the consolidated statement of financial position amounted to Rp 1,330,996 as of 31 December 2024.

The detail of investment in mutual funds which owned by the Group which are classified by name and total units are as follows:

	2025		2024	
Investment in mutual funds	**Total units**	**Carrying amount**	**Total units**	**Carrying amount**
Reksa Dana Batavia Dana Kas Gebyar	388	1.572.862	137	528.923
Reksa Dana Tram Pundi Kas 2	671	1.065.308	350	528.250
Reksa Dana Terproteksi Syailendra Capital Protected Fund 54	500	580.678	500	551.411
Reksa Dana Terproteksi Panin Proteksi 2038	500	528.781	500	502.968
Reksa Dana Terproteksi Ashmore Dana Terproteksi Nusantara IV	500	520.117	500	515.943
Reksa Dana Terproteksi Bahana Centrum Protected Fund 233	500	515.727	500	513.878
Reksa Dana Terproteksi Eastspring Bakti Proteksi 1	500	513.256	500	509.665
Reksa Dana Terproteksi BNI-AM Proteksi Amarilis	500	511.139	500	509.826
Reksa Dana Terproteksi BRI Proteksi 90	500	508.272	-	-
Reksa Dana Terproteksi BRI Proteksi 85	500	507.178	-	-
Reksa Dana Terproteksi Bahana Centrum Protected Fund 227	500	507.040	500	506.898
Reksa Dana Terproteksi Trimegah Dana Berkala 12	500	506.832	500	506.585
Reksa Dana Terproteksi BRI MI Proteksi 103	500	506.754	500	502.991
Reksa Dana Terproteksi Allianz Capital Protected Fund 62	500	506.673	500	506.140
Reksa Dana Terproteksi Schroder IDR Income Plan VII	494	506.602	500	513.497
Reksa Dana Terproteksi Premier Proteksi XII	500	506.148	500	506.158
Reksa Dana Terproteksi BNI-AM Proteksi Kamelia	500	505.737	500	505.233
Reksa Dana Terproteksi Mandiri Investa 3	499	504.890	499	503.893
Reksa Dana Terproteksi Manulife Proteksi Dana Utama VII	500	503.820	500	502.255
Reksa Dana Terproteksi Manulife Proteksi Dana Utama VIII	500	503.728	-	-

14. INVESTMENT SECURITIES (continued)

The detail of investment in mutual funds which owned by the Group which are classified by name and total units owned are as follows: (continued)

	2025		2024	
Investment in mutual funds (continued)	**Total units**	**Carrying amount**	**Total units**	**Carrying amount**
Reksa Dana Terproteksi Manulife Proteksi Dana Utama VI	500	503.637	500	503.458
Reksa Dana Terproteksi Sucorinvest Proteksi 53	500	502.529	-	-
Reksa Dana Terproteksi Batavia Proteksi Maxima 51	460	470.167	500	510.296
Reksa Dana Terproteksi Bahana Centrum Protected Fund 232	407	420.015	500	514.010
Reksa Dana Terproteksi Mandiri Investa 2	406	415.793	500	511.401
Reksa Dana Terproteksi Batavia Proteksi Maxima 63	399	402.184	-	-
Reksa Dana Terproteksi Trimegah Terproteksi Dana Berkala 17	375	379.985		
Reksa Dana Terproteksi Allianz Capital Protected Fund 66	318	320.805	-	-
Reksa Dana Terproteksi BNP Paribas Lumina Proteksi Rupiah 2	300	303.589	-	-
Reksa Dana Terproteksi Trimegah Terproteksi Dana Berkala 11	258	273.524	500	517.211
Reksa Dana Terproteksi Batavia Proteksi Maxima 50	255	264.750	500	513.715
Reksa Dana Terproteksi Trimegah Dana Berkala 16	250	256.690	250	252.424
Reksa Dana Syariah Trimegah Kas Syariah	140	210.323	105	150.146
Reksa Dana Terproteksi BNP Paribas Lumina Proteksi Rupiah	200	203.652	200	203.454
Reksa Dana Terproteksi BRI MI Proteksi 108	200	202.451	-	-
Reksa Dana Syariah Syailendra Money Market Fund	67	100.095	-	-
Reksa Dana Syariah Penyertaan Terbatas PNM Pembiayaan Mikro BUMN Seri XIII	100	100.000	100	100.000
Reksa Dana Syariah Penyertaan Terbatas PNM Pembiayaan Mikro BUMN Seri XIV	100	100.000	100	100.000
Reksa Dana Syariah Penyertaan Terbatas PNM Pembiayaan Mikro BUMN Seri XIX	100	100.000	-	-
Reksa Dana Terproteksi Allianz Capital Protected Fund 65	65	66.175	65	66.032
Reksa Dana Syariah Penyertaan Terbatas PNM Pembiayaan Mikro BUMN Seri XX	50	50.000	-	-
Reksa Dana Syariah Majoris Pasar Uang Syariah Indonesia	17	25.022	18	25.025
Reksa Dana Terproteksi Panin Proteksi 2031	-	-	500	510.130
Reksa Dana Terproteksi Danareksa Proteksi 90	-	-	500	507.718
Reksa Dana Terproteksi Danareksa Proteksi 85	-	-	500	505.896
Reksa Dana BNP Paribas Obligasi Berlian	-	-	222	223.828
Reksa Dana Syariah Penyertaan Terbatas PNM Pembiayaan Mikro BUMN Seri XII	-	-	100	100.000
Reksa Dana Bahana ABF Indonesia Bond Index Fund	-	-	1	69.785
Reksa Dana Eastspring Syariah Fixed Income Amanah Kelas A	-	-	7	10.322
Reksa Dana Syailendra Pendapatan Tetap Premium	-	-	6	10.319
Reksa Dana BNP Paribas Prima II	-	-	9	10.232
Reksa Dana Schroder Prestasi Gebyar Indonesia II	-	-	3	10.232

14. INVESTMENT SECURITIES (continued)

The detail of investment in mutual funds which owned by the Group which are classified by name and total units owned are as follows: (continued)

	2025		2024	
Investment in mutual funds (continued)	**Total units**	**Carrying amount**	**Total units**	**Carrying amount**
Reksa Dana Sucorinvest Sharia Sukuk Fund	-	-	8	10.007
Reksa Dana Bahana Pendapatan Tetap Makara Prima Kelas I	-	-	9	10.005
Reksa Dana BNP Paribas Sri Kehati	-	-	9	9.686
Total		17,552,928		14,672,963
Less:				
Allowance for impairment losses		(32,073)		(15,538)
Total - net		**17,520,855**		**14,657,425**

The detail of investment in shares owned by the Group are as follows:

a. Based on counterparties:

	2025	2024
Related parties	17,600	8,471
Third parties	694,462	637,281
Total	712,062	645,752
Allowance for impairment losses	(105,416)	(105,260)
Total - net	**606,646**	**540,492**

b. Based on nature of business and percentage of ownership:

		2025		2024	
Company Name	**Nature of business**	**Percentage of ownership**	**Carrying amount**	**Percentage of ownership**	**Carrying amount**
- PT Bank SMBC Indonesia Tbk	Banking	1.03%	366,478	1.03%	366,478
- PT Bank HSBC Indonesia	Banking	1.00%	184,025	1.06%	184,025
- PT Bank DBS Indonesia	Banking	1.00%	56,400	1.00%	56,400
- PT Digital Otomotif Indonesia	Marketplace	20.00%	17,600	20.00%	8,471
- PT Kliring Penjaminan Indonesia (“KPEI”)	Capital Market	1.11%	20,000	1.11%	20,000
- PT Penyelesaian Transaksi Elektronik Nasional	Services	17.50%	56,721	-	-
- Others (respectively under Rp 8,000)	Various	0.06% - 13.49%	10,838	0.06% - 13.49%	10,378
Total			712,062		645,752
Allowance for impairment losses			(105,416)		(105,260)
Total - net			**606,646**		**540,492**

14. INVESTMENT SECURITIES (continued)

The detail of investment in shares owned by the Group are as follows: (continued)

c. Based on Staging:

	2025	2024
Stage 1	710,292	643,982
Stage 3	1,770	1,770
Total	712,062	645,752
Allowance for impairment losses	(105,416)	(105,260)
Total - net	**606,646**	**540,492**

The average effective interest rates (yield) per annum for investment securities were as follows:

	2025		2024	
	Rupiah (%)	Foreign currencies (%)	Rupiah (%)	Foreign currencies (%)
Measured at amortised cost:				
Government bonds	6.46	4.36	6.34	3.65
T-bond USA	-	4.67	-	4.22
Sukuk	6.49	2.48	6.19	1.46
Corporate bonds	7.98	7.94	8.04	-
Medium-term notes	6.99	-	6.85	-
Government Treasury Bills	6.34	-	-	-
Sharia Government Treasury Bills	5.25	-	-	-
Sekuritas Rupiah Bank Indonesia	6.40	-	6.76	-
Sekuritas Valas Bank Indonesia	-	4.38	-	5.50
Others	8.92	-	7.26	-
Measured at fair value through other comprehensive income:				
Government bonds	7.22	4.51	7.16	3.87
Medium-term notes	-	-	6.26	-
Sukuk Bank Indonesia	6.95	-	7.24	-
Sukuk	7.49	4.43	7.13	4.29
Corporate bonds	7.87	6.91	7.81	-
Sekuritas Rupiah Bank Indonesia	5.30	-	7.46	-
Others	9.58	-	-	-

The movement of allowance for impairment losses of investment securities was as follows:

	2025			
	Stage 1	Stage 2	Stage 3	Total
Beginning balance	(450,796)	-	(101,770)	(552,566)
Net changes in exposure	(16,105)	(37,632)	(19,322)	(73,059)
Foreign exchange difference	(117)	-	-	(117)
Ending balance	**(467,018)**	**(37,632)**	**(121,092)**	**(625,742)**

	2024			
	Stage 1	Stage 2	Stage 3	Total
Beginning balance	(442,710)	-	(101,770)	(544,480)
Net changes in exposure	(8,070)	-	-	(8,070)
Foreign exchange difference	(16)	-	-	(16)
Ending balance	**(450,796)**	**-**	**(101,770)**	**(552,566)**

14. INVESTMENT SECURITIES (continued)

Management believes that the allowance for impairment losses is adequate.

The movement of unrealised gains (losses) from the change in fair value of investment securities at fair value through other comprehensive income was as follows:

	2025		
	Rupiah	Foreign currencies	Total
Beginning balance - before deferred income tax	353,608	(15,681)	337,927
Addition of unrealised gains (losses) during the year - net	2,167,766	12,616	2,180,382
Realised gains (losses) during the year - net	88,369	5,941	94,310
Foreign exchange difference	-	(158)	(158)
Total before deferred income tax	2,609,743	2,718	2,612,461
Deferred income tax (Note 20)			(500,557)
Ending balance - net			**2,111,904**

	2024		
	Rupiah	Foreign currencies	Total
Beginning balance - before deferred income tax	1,193,549	(21,762)	1,171,787
Addition of unrealised gains (losses) during the year - net	(881,245)	1,774	(879,471)
Realised gains (losses) during the year - net	41,304	4,754	46,058
Foreign exchange difference	-	(447)	(447)
Total before deferred income tax	353,608	(15,681)	337,927
Deferred income tax (Note 20)			(64,713)
Ending balance - net			**273,214**

The following table represents the summary of ratings and investment securities ratings owned by the Bank:

	2025		2024	
	Rating	Rating Agency	Rating	Rating Agency
Indonesian Government	BBB	Fitch	BBB	Fitch
United States of America Government	-	-	AA+	Fitch
PT Astra Sedaya Finance	AAA	Fitch	AAA	Pefindo
PT Bank KB Indonesia Tbk	AAA	Fitch	-	-
PT Bank Mandiri (Persero) Tbk	AAA	Pefindo	AAA	Pefindo
PT Bank Mandiri Taspen	AAA	Pefindo	AA	Fitch
PT Bank Negara Indonesia (Persero) Tbk	AAA	Pefindo	AAA	Pefindo
PT Bank Pan Indonesia Tbk	AA	Pefindo	AA	Pefindo
PT Bank Pembangunan Daerah Jawa Timur Tbk	AA-	Pefindo	-	-
PT Bank Pembangunan Daerah Sulawesi Selatan dan Sulawesi Barat	A+	Pefindo	A+	Pefindo

14. INVESTMENT SECURITIES (continued)

The following table represents the summary of ratings and investment securities ratings owned by the Bank:

	2025		2024	
	Rating	**Rating Agency**	**Rating**	**Rating Agency**
PT Bank Rakyat Indonesia (Persero) Tbk	AAA	Pefindo	AAA	Pefindo
PT Bank SMBC Indonesia Tbk	AAA	Pefindo	AAA	Pefindo
PT Bank SulutGo	A	Fitch	A	Fitch
PT Bank Syariah Indonesia Tbk	AAA	Pefindo	-	-
PT Barito Pacific Tbk	A+	Pefindo	A+	Pefindo
PT BFI Finance Indonesia Tbk	AA-	Fitch	AA-	Fitch
PT BRI Multifinance Indonesia	AA	Pefindo	AA	Pefindo
PT Bukit Makmur Mandiri Utama	A+	Pefindo	A+	Pefindo
PT Bumi Resources Tbk	A+	Pefindo	-	-
PT Bumi Serpong Damai Tbk	AA	Pefindo	-	-
PT Bussan Auto Finance	AAA	Fitch	AAA	Pefindo
PT Chandra Asri Pacific Tbk	AA-	Pefindo	AA-	Pefindo
PT Dharma Satya Nusantara Tbk	-	-	A	Pefindo
PT Dian Swastatika Sentosa Tbk	AA	Pefindo	AA	Pefindo
PT Federal Internasional Finance	AAA	Pefindo	AAA	Pefindo
PT Indah Kiat Pulp & Paper Tbk	A+	Pefindo	A+	Pefindo
PT Indonesia Infrastructure Finance	AAA	Pefindo	AAA	Pefindo
PT Indonesian Paradise Property Tbk	AAA	Pefindo	-	-
PT Indosat Tbk	-	-	AAA	Pefindo
PT JACCS Mitra Pinasthika Mustika Finance Indonesia Tbk	AA	Fitch	AA	Fitch
PT Jasa Marga	A	Pefindo	-	-
PT Kereta Api Indonesia (Persero)	AAA	Pefindo	AAA	Pefindo
PT Lautan Luas Tbk	A	Pefindo	A	Pefindo
PT Lontar Papyrus Pulp and Paper Industry	A	Pefindo	A	Pefindo
PT Mandiri Tunas Finance	AAA	Pefindo	AAA	Pefindo
PT Mayora Indah Tbk	AA	Pefindo	AA	Pefindo
PT Medco Energi International Tbk	AA-	Pefindo	AA-	Pefindo
PT Merdeka Battery Materials Tbk	A	Pefindo	A	Pefindo
PT Merdeka Copper Gold Tbk	A+	Pefindo	A+	Pefindo
PT Oki Pulp & Paper Mills	A+	Pefindo	A+	Pefindo
PT Omni Inovasi Indonesia Tbk	Unrated	Unrated	Unrated	Unrated
PT Oto Multiartha	AAA	Pefindo	AAA	Pefindo
PT Pegadaian	AAA	Pefindo	AAA	Pefindo
PT Permodalan Nasional Madani	AAA	Pefindo	AA+	Pefindo
PT Petrosea Tbk	A+	Pefindo	A+	Pefindo
PT Pindo Deli Pulp Paper Mills	A+	Pefindo	-	-
PT Petrindo Jaya Kreasi Tbk	A	Pefindo	-	-
PT Pos Indonesia (Persero)	A	Fitch	A	Fitch
PT Profesional Telekomunikasi Indonesia	-	-	AAA	Fitch
PT Pupuk Indonesia (Persero)	AAA	Pefindo	AAA	Pefindo
PT Sarana Multi Infrastruktur (Persero)	AAA	Pefindo	AAA	Pefindo
PT Sarana Multigriya Finansial (Persero)	AAA	Pefindo	AAA	Pefindo
PT Sinar Mas Agro Resources and Technology Tbk	AA-	Pefindo	AA-	Pefindo
PT Steel Pipe Industry of Indonesia Tbk	A	Pefindo	A	Pefindo
PT Summarecon Agung Tbk	A+	Pefindo	A+	Pefindo
PT Surya Artha Nusantara Finance	AA+	Fitch	AA	Pefindo
PT Tamaris Hidro	AAA	Pefindo	AAA	Pefindo
PT Tower Bersama Infrastructure Tbk	AA+	Fitch	AA+	Fitch
PT Toyota Astra Financial Services	AAA	Fitch	AAA	Fitch
PT XL Axiata Tbk	-	-	AAA	Fitch

15. PREPAID EXPENSES

	2025	2024
Prepaid rent	421,211	129,415
Prepaid insurance	8,597	33,816
Others	1,283,891	806,695
Total	**1,713,699**	**969,926**

There were no prepaid expenses for related parties.

16. FIXED ASSETS

Fixed assets consisted of:

	2025					
	Beginning balance	Addition	Deduction	Reclassification	Revaluation	Ending balance
Acquisition cost/revaluation amount						
Direct ownership						
Land	15,848,370	2,425	(16,379)	59,448	263,707	16,157,571
Buildings	7,768,626	24,918	(8,335)	89,137	-	7,874,346
Office furnitures, fixtures, and equipments	11,518,827	1,371,077	182,275	-	-	13,072,179
Construction in progress	1,270,684	516,509	(179,097)	(148,585)	-	1,459,511
Right-of-use assets						
Land	103	68	(11)	-	-	160
Buildings	1,743,720	536,213	(489,446)	-	-	1,790,487
	38,150,330	2,451,210	(510,993)	-	263,707	40,354,254
Accumulated depreciation						
Direct ownership						
Buildings	(3,294,788)	(344,704)	5,403	-	-	(3,634,089)
Office furnitures, fixtures, and equipments	(5,814,428)	(1,648,961)	47,611	-	-	(7,415,778)
Right-of-use assets						
Land	(37)	(60)	11	-	-	(86)
Buildings	(790,453)	(409,055)	368,891	-	-	(830,617)
	(9,899,706)	(2,402,780)	421,916	-	-	(11,880,570)
Net book value	**28,250,624**					**28,473,684**

	2024					
	Beginning balance	Addition	Deduction	Reclassification	Revaluation	Ending balance
Acquisition cost/revaluation amount						
Direct ownership						
Land	15,505,840	12,033	(30,266)	123,096	237,667	15,848,370
Buildings	6,616,198	49,244	(25,167)	1,128,351	-	7,768,626
Office furnitures, fixtures, and equipments	10,248,439	2,940,835	(1,670,447)	-	-	11,518,827
Construction in progress	2,827,584	563,619	(869,072)	(1,251,447)	-	1,270,684
Right-of-use assets						
Land	107	4	(8)	-	-	103
Buildings	1,698,558	607,444	(562,282)	-	-	1,743,720
Office furnitures, fixtures, and equipments	9,371	-	(9,371)	-	-	-
Motor vehicles	18,770	-	(18,770)	-	-	-
	36,924,867	4,173,179	(3,185,383)	-	237,667	38,150,330
Accumulated depreciation						
Direct ownership						
Buildings	(3,004,164)	(310,019)	19,395	-	-	(3,294,788)
Office furnitures, fixtures, and equipments	(6,226,332)	(1,250,634)	1,662,538	-	-	(5,814,428)
Right-of-use assets						
Land	(13)	(32)	8	-	-	(37)
Buildings	(842,043)	(456,713)	508,303	-	-	(790,453)
Office furnitures, fixtures, and equipments	(9,161)	-	9,161	-	-	-
Motor vehicles	(18,410)	-	18,410	-	-	-
	(10,100,123)	(2,017,398)	2,217,815	-	-	(9,899,706)
Net book value	**26,824,744**					**28,250,624**

16. FIXED ASSETS (continued)

Fixed assets consisted of: (continued)

As of 31 December 2025 and 2024, there are right-of-use assets - net for related parties amounting to 230,160 and Rp 243,940, respectively (Note 45).

Construction in progress as of 31 December 2025 and 2024 were as follows:

	2025	2024
Land	1,089,275	1,087,045
Buildings	175,907	79,850
Others	194,329	103,789
Total	**1,459,511**	**1,270,684**

Estimated percentage of the asset completion as of 31 December 2025 and 2024 were at 1% - 99%, respectively.

Revaluation of land assets

The Bank revalued its fixed assets in land category using external independent appraisal which was performed in accordance with Indonesian Appraisal Standards ("SPI"), The Indonesian Appraiser's Code of Ethics ("KEPI") and POJK No. 28/POJK.04/2021 regarding Valuation and Presentation of Property Appraisal Report in the Capital Market.

The differences on land of revaluation in 2024 were recorded as "revaluation surplus of fixed assets" and presented in other comprehensive income amounting to Rp 238,934. Net decrease of carrying value arising from revaluation for the year 2024 amounting to Rp 1,267 were recorded in the consolidated statements of profit or loss.

The differences on land of revaluation in 2025 were recorded as "revaluation surplus of fixed assets" and presented in other comprehensive income amounting to Rp 254,503. Net increase of carrying value arising from revaluation for the year 2025 amounting to Rp 9,204 were recorded in the consolidated statements of profit or loss.

The fair value of land is determined based on market approach by comparing several comparable land transactions that either have occurred or still in sales offering stage, by adjusting the differences between fair value of land appraised and the comparable data and list of land price that has been obtained. The value is also affected by the location, property rights, physical characteristic, utilisation and other comparative elements.

The fair value measurement of the land is categorised as level 2 fair value based on the inputs to the valuation technique used.

As of 31 December 2025 and 2024, the carrying value of Bank's land if the land was recorded using cost model amounting to Rp 4,570,935 and Rp 4,510,689, respectively.

Other information

The Bank did not have any fixed assets pledged as collateral.

Fixed assets disposal includes sales of assets are as follows:

	2025	2024
Proceeds from sale	5,915	6,378
Net book value	(11,210)	(5,423)
Gain (loss) on sale	**(5,295)**	**955**

Depreciation charged to general and administrative expenses for the years ended 31 December 2025 and 2024 amounting to Rp 2,411,177 and Rp 2,017,399, respectively.

16. FIXED ASSETS (continued)

Gain on sale of fixed assets recognised as part of other operating income for the years ended 31 December 2025 and 2024 amounting to Rp 4,370 and Rp 2,682, respectively.

Loss on sale of fixed assets recognised as part of other operating expenses for the years ended 31 December 2025 and 2024 amounting to Rp 9,665 and Rp 1,726, respectively.

The Bank has insured its fixed assets (excluding land rights) to cover the possible losses from fire, theft, and natural disaster with a total coverage of Rp 30,608,291 as of 31 December 2025, and Rp 27,220,336 as of 31 December 2024. Management believes that the sum insured is adequate to cover possible losses on the insured fixed assets.

As of 31 December 2025 and 2024, the cost of fully depreciated fixed assets that were still in use amounting to Rp 2,754,719 and Rp 1,488,316, respectively.

As of 31 December 2025 and 2024, the Bank does not have fixed assets that are temporarily not used, nor fixed assets that are discontinued from active use which not classified as available for sale.

Management believes, there is no impairment losses on fixed assets during 2025 and 2024.

Right-of-Use

As at 31 December 2025 and 2024, the finance lease liability in the Group's financial position amounting to Rp 283,587 and Rp 302,470 was recorded as accruals and other liabilities (Note 23). Interest expense on the finance lease liabilities as of 31 December 2025 and 2024 amounting to Rp 21,553 and Rp 21,495 recorded as part of interest and sharia expense (Note 29).

17. INTANGIBLE ASSETS

	2025	2024
Software	1,737,437	1,559,495
Goodwill	1,158,201	1,158,201
Others	6,981	4,979
Total	2,902,619	2,722,675
Amortisation of software	(1,123,847)	(917,036)
Total - net	**1,778,772**	**1,805,639**

18. OTHER ASSETS

	2025	2024
Accrued interest income	9,167,872	8,326,105
Receivables related to ATM and credit card transactions	3,499,738	3,906,220
Term Deposits of Foreign Exchange from Export Proceeds	2,688,844	3,082,192
Foreclosed assets	2,250,820	1,859,220
Insurance contract assets	642,232	588,163
Receivables from customer transactions	612,303	341,152
Others	8,366,306	6,583,390
Total	27,228,115	24,686,442
Allowance for impairment losses	(1,978)	(23,194)
Total - net	**27,226,137**	**24,663,248**

18. OTHER ASSETS (continued)

Accrued interest income consists of interest income from the placement, securities, government bonds, loans, and assets from sharia transactions.

Receivables related to ATM and credit card transactions consist of receivables arising from ATM transactions within ATM Bersama, Prima and Link network as well as receivables from Visa and Master Card for credit card transactions.

Insurance contract assets represents balance arising from insurance/reinsurance activities of the Subsidiaries.

Receivables from customer transactions represent receivables arising from the Subsidiaries' securities trading transactions.

Term deposits of foreign exchange from export proceeds is an instrument where foreign exchange from export proceeds from exporters' special account are placed in Bank Indonesia through Bank's accounts in accordance with market mechanism.

Others mainly consist of unaccepted bills receivable, abandoned properties, interoffice accounts, receivables from sales of investment in shares, Receivables from collateral vehicles repossed, various form of recesivables from transaction with third parties, including clearing transactions, and others.

Movement of allowance for impairment losses on other assets are as follows:

	2025			
	Stage 1	**Stage 2**	**Stage 3**	**Total**
Beginning balance	(3,135)	(4,185)	(15,874)	(23,194)
Transfer to 12 months expected credit losses (Stage 1)	-	1,810	2,129	3,939
Net changes in exposure	1,219	2,375	13,745	17,339
Foreign exchange difference	(62)	-	-	(62)
Ending balance	**(1,978)**	**-**	**-**	**(1,978)**

	2024			
	Stage 1	**Stage 2**	**Stage 3**	**Total**
Beginning balance	(3,021)	-	-	(3,021)
Transfer to 12 months expected credit losses (Stage 1)	-	4,219	-	4,219
Net changes in exposure	(180)	(8,404)	(15,874)	(24,458)
Foreign exchange difference	66	-	-	66
Ending balance	**(3,135)**	**(4,185)**	**(15,874)**	**(23,194)**

Management believes that the allowance for impairment losses provided is adequate.

Other assets from related parties are disclosed in Note 45.

19. DEPOSITS FROM CUSTOMERS AND OTHER BANKS

a. Deposits from customers

	2025			2024		
	Rupiah	Foreign currencies	Total	Rupiah	Foreign currencies	Total
Demand deposits	385,281,724	45,728,791	431,010,515	318,448,085	40,987,264	359,435,349
Savings	585,468,736	22,650,819	608,119,555	540,349,411	19,272,715	559,622,126
Time deposits	179,444,343	15,224,668	194,669,011	186,951,265	14,604,927	201,556,192
Total	**1,150,194,803**	**83,604,278**	**1,233,799,081**	**1,045,748,761**	**74,864,906**	**1,120,613,667**

Deposits from customers from related parties are disclosed in Note 45.

b. Deposits from other banks

	2025			2024		
	Rupiah	Foreign currencies	Total	Rupiah	Foreign currencies	Total
Demand deposits	1,880,528	1,564,692	3,445,220	2,078,699	1,531,742	3,610,441
Time deposits	35,857	-	35,857	45,857	-	45,857
Interbank call money	485,000	-	485,000	-	-	-
Total	**2,401,385**	**1,564,692**	**3,966,077**	**2,124,556**	**1,531,742**	**3,656,298**

The Bank did not have balances of deposits from other banks from related parties.

c. The average effective interest rates (yield) per annum for deposits from customers and other banks were as follows:

	2025		2024	
	Rupiah (%)	Foreign currencies (%)	Rupiah (%)	Foreign currencies (%)
Deposits from customers:				
Demand deposits	0.94	0.80	0.79	0.61
Savings	0.09	0.32	0.07	0.35
Time deposits	3.02	2.02	3.13	2.12
Deposits from other banks:				
Demand deposits	0.40	0.01	0.46	0.01
Time deposits	1.88	-	2.03	-
Interbank call money	5.24	-	-	-

d. Time deposits based on maturity period:

	2025			2024		
	Rupiah	Foreign currencies	Total	Rupiah	Foreign currencies	Total
1 month	130,683,773	12,428,813	143,112,586	123,359,199	11,201,103	134,560,302
3 months	42,770,510	1,871,894	44,642,404	57,585,594	2,337,650	59,923,244
6 months	3,407,849	660,453	4,068,302	3,482,289	786,232	4,268,521
12 months	2,618,068	263,508	2,881,576	2,570,040	279,942	2,849,982
Total	**179,480,200**	**15,224,668**	**194,704,868**	**186,997,122**	**14,604,927**	**201,602,049**

e. Time deposits based on remaining period until maturity date:

	2025			2024		
	Rupiah	Foreign currencies	Total	Rupiah	Foreign currencies	Total
Up to 1 month	145,403,078	13,067,647	158,470,725	142,376,626	11,923,673	154,300,299
> 1 - 3 months	30,265,412	1,666,777	31,932,189	40,873,549	2,138,306	43,011,855
> 3 - 6 months	2,345,750	361,696	2,707,446	2,284,886	395,052	2,679,938
> 6 - 12 months	1,465,960	128,548	1,594,508	1,462,061	147,896	1,609,957
Total	**179,480,200**	**15,224,668**	**194,704,868**	**186,997,122**	**14,604,927**	**201,602,049**

19. DEPOSITS FROM CUSTOMERS AND OTHER BANKS (continued)

f. Deposits pledged as collateral to loans granted by the Bank as of 31 December 2025 and 2024 (Note 12) were as follows:

	2025	2024
Demand deposits	15,936,954	7,647,247
Savings	2,369,908	1,539,515
Time deposits	8,245,830	9,278,370
Total	**26,552,692**	**18,465,132**

20. INCOME TAX

a. Prepaid tax

	2025	2024
Bank	72,843	1,532,246
Subsidiaries	4,158	29,929
Total	**77,001**	**1,562,175**

b. Tax payable

	2025	2024
Current tax payable		
Bank:		
Corporate income tax payable - Article 25	1,056,339	-
Corporate income tax payable - Article 29	657,897	-
Subsidiaries:		
Corporate income tax payable - Article 25/29	135,710	22,117
Total current tax payable	1,849,946	22,117
Other tax payable		
Bank:		
Income tax		
Article 21	131,366	39,874
Article 23	351,070	347,122
Article 26	385,355	4,564
Others	125,864	102,008
Total	993,655	493,568
Subsidiaries	99,589	110,670
Total other tax payable	1,093,244	604,238
Total tax payable	**2,943,190**	**626,355**

20. INCOME TAX (continued)

c. Tax expenses

	2025	2024
Current tax:		
Current year		
Bank*)	13,635,864	10,546,025
Subsidiaries	704,348	720,092
Total current tax	14,340,212	11,266,117
Deferred tax:		
Origination (recovery) of temporary differences		
Bank	(565,605)	2,165,591
Subsidiaries	(76,824)	(65,132)
Total deferred tax	(642,429)	2,100,459
Total tax expenses	**13,697,783**	**13,366,576**

*) Included in the current tax expense, the Bank made corrections to for the 2023 SPT and has made payments with total underpayment of Rp 171,504 in 2025 (2024: for the 2020 and 2022 SPT with total underpayment of Rp 254,764).

The Group has no exposure to the application on the Regulation of the Minister of Finance of the Republic of Indonesia Number 136 of 2024 which was issued on 31 December 2024 (“PMK-136 of year 2024 or Pillar Two") which has come into effect from 1 January 2025.

d. The bank has fulfilled the requirements in Law number 7 of 2021 dated 29 October 2021 concerning Harmonisation of Tax Regulations, to obtain a reduction in PPh rates of 3% (three percent) becomes 19%.

Fulfilment of these requirements is carried out by Public Company Taxpayers by submitting reports to the Directorate General of Taxes, including: monthly reports of share ownership of issuers or public companies and recapitulation that has been reported from the Securities Administration Bureau.

On 5 January 2026 and 6 January 2025, the Bank received a declaration letter from the Securities Administration Bureau for the fulfilment of the above criteria for fiscal year 2025 and 2024, respectively.

20. INCOME TAX (continued)

e. The reconciliation of consolidated accounting income before tax and taxable income of the Bank was as follows:

	2025	2024
Consolidated accounting income before tax	71,260,876	68,217,850
Elimination	2,162,533	2,445,861
Before elimination	73,423,409	70,663,711
Subsidiary's accounting income before tax	(3,253,952)	(3,245,713)
Accounting income before tax - Bank only	70,169,457	67,417,998
Permanent differences:		
Employees' welfare	95,550	71,802
Rent income	(45,919)	(48,249)
Dividends from Subsidiaries	(2,200,226)	(2,402,602)
Interest income from off-shore government bonds	(14,059)	(25,840)
Other expense (income) which cannot be deducted for tax calculation purposes - net	(116,617)	549,273
	(2,281,271)	(1,855,616)
Temporary differences:		
Post-employment benefits obligation	70,553	133,855
Allowance for Impairment losses on financial assets	2,397,678	(12,316,400)
Allowance for Impairment losses on non-financial assets	129,157	(523)
Accrued employees' benefits	99,481	280,999
Unrealised losses on investment securities and placement with other banks measured at fair value through profit or loss	(247,597)	(72,198)
Other income which cannot be deducted for tax calculation purposes - net	527,594	576,422
	2,976,866	(11,397,845)
Taxable income	**70,865,052**	**54,164,537**

f. The reconciliation between consolidated accounting income before tax multiplied by the applicable maximum tax rate and income tax expense was as follows:

	2025	2024
Consolidated accounting income before tax	71,260,876	68,217,850
Maximum tax rate	22%	22%
	15,677,393	15,007,927
Permanent differences at 22% - Bank	(501,880)	(408,237)
Permanent differences at 22% - Subsidiaries	387,412	478,993
	15,562,925	15,078,683
Adjustment of corporate income tax rate - Bank (Note 20d)	(2,036,646)	(1,966,871)
Others	171,504	254,764
Income tax expense - consolidated	**13,697,783**	**13,366,576**

20. INCOME TAX (continued)

g. The calculation of current tax and income tax payable were as follows:

	2025	2024
Taxable income:		
Bank	70,865,052	54,164,535
Subsidiaries	3,201,582	3,273,145
	74,066,634	57,437,680
Current tax:		
Bank	13,635,864	10,291,262
Subsidiaries	704,348	720,092
	14,340,212	11,011,354
Prepaid income taxes:		
Bank	(11,921,628)	(11,766,013)
Subsidiaries	(568,638)	(697,975)
	(12,490,266)	(12,463,988)
Difference (over)/under payment:		
Bank	1,714,236	(1,474,751)
Subsidiaries	135,710	22,117

Annual Tax Return ("SPT") of Corporate Income Tax for fiscal year 2025 has not yet been submitted. Taxable income results from reconciliation above is the basis in filling the Bank's Annual Tax Return ("SPT") of Corporate Income Tax for the year ended 31 December 2025.

The calculations of income tax for the year ended 31 December 2024 conform to the Bank's Annual Tax Returns ("SPT").

h. The significant items of deferred tax assets and liabilities as of 31 December 2025 and 2024 were as follows:

	2024	Recognised in current year profit or loss	Recognised in current year other comprehensive income	2025
Deferred tax assets				
Parent entity - Bank:				
Post-employment benefits obligations	831,186	13,405	-	844,591
Allowance for impairment losses of financial assets	2,004,014	458,485	-	2,462,499
Allowance for impairment losses of non-financial assets	131,903	24,540	-	156,443
Accrued employees' benefits	817,083	18,901	-	835,984
Depreciation on fixed assets	(53,947)	(68,817)	-	(122,764)
Unrealised gain (losses) on investment securities and placement with other banks measured at fair value through other comprehensive income	(65,882)	-	(381,257)	(447,139)
Remeasurements of defined benefit obligation	868,107	-	150,763	1,018,870
Unrealised gains (losses) on investment securities and placement with other banks measured at fair value through profit or loss	(30,757)	(47,044)	-	(77,801)
Fiscal correction regarding SFAS 116	17,549	(5,478)	-	12,071
Others	661,920	171,613	-	833,533
Deferred tax assets - net	5,181,176	565,605	(230,494)	5,516,287

20. INCOME TAX (continued)

h. The significant items of deferred tax assets and liabilities as of 31 December 2025 and 2024 were as follows: (continued)

	2024	Recognised in current year profit or loss	Recognised in current year other comprehensive income	2025
Deferred tax assets (continued)	5,181,176	565,605	(230,494)	5,516,287
Subsidiaries:				
PT BCA Finance	59,552	36,365	(1,522)	94,395
PT BCA Sekuritas	13,220	1,824	(4,644)	10,400
PT Bank BCA Syariah	89,096	9,369	(22,866)	75,599
PT Asuransi Umum BCA	74,901	(7,084)	(905)	66,912
PT Asuransi Jiwa BCA	34,848	4,286	(24,764)	14,370
PT Bank Digital BCA	35,507	31,820	(248)	67,079
PT Central Capital Ventura	6,908	244	12	7,164
Deferred tax assets - net	314,032	76,824	(54,937)	335,919
Total deferred tax assets - net	**5,495,208**	**642,429**	**(285,431)**	**5,852,206**

	2023	Recognised in current year profit or loss	Recognised in current year other comprehensive income	2024
Deferred tax assets				
Parent entity - Bank:				
Post-employment benefits obligations	805,753	25,433	-	831,186
Allowance for impairment losses of financial assets	4,344,130	(2,340,116)	-	2,004,014
Allowance for impairment losses of non-financial assets	132,003	(100)	-	131,903
Accrued employees' benefits	763,693	53,390	-	817,083
Depreciation on fixed assets	9,868	(63,815)	-	(53,947)
Unrealised gain (losses) on investment securities and placement with other banks measured at fair value through other comprehensive income	(219,058)	-	153,176	(65,882)
Remeasurements of defined benefit obligation	882,253	-	(14,146)	868,107
Unrealised gains (losses) on investment securities and placement with other banks measured at fair value through profit or loss	(17,039)	(13,718)	-	(30,757)
Fiscal correction regarding SFAS 116	15,730	1,819	-	17,549
Others	490,404	171,516	-	661,920
Deferred tax assets - net	7,207,737	(2,165,591)	139,030	5,181,176
Subsidiaries:				
PT BCA Finance	39,838	22,991	(3,277)	59,552
PT BCA Sekuritas	2,568	7,973	2,679	13,220
PT Bank BCA Syariah	58,501	27,839	2,756	89,096
PT Asuransi Umum BCA	64,691	10,196	14	74,901
PT Asuransi Jiwa BCA	30,264	2,074	2,510	34,848
PT BCA Multi Finance	13,749	(15,529)	1,780	-
PT Bank Digital BCA	30,289	6,285	(1,067)	35,507
PT Central Capital Ventura	3,599	3,303	6	6,908
Deferred tax assets - net	243,499	65,132	5,401	314,032
Total deferred tax assets - net	**7,451,236**	**(2,100,459)**	**144,431**	**5,495,208**

The amount of deferred tax assets of the Bank and subsidiaries, is included in total deferred tax asset (liability) arising from unrealised gain (loss) from changes in fair value of investment securities measured at fair value through other comprehensive income (Note 14) amounting to Rp (447,850) and Rp (46,677) as of 31 December 2025, respectively, and Rp (55,500) and Rp 1,224 as of 31 December 2024.

Moreover, included in total deferred tax asset of the Bank was deferred tax asset (liability) arising from unrealised gain (loss) from changes in fair value of placements with Bank Indonesia and other banks at fair value through other comprehensive income (Note 7) amounting to Rp 711 and Rp nil as of 31 December 2025 and 2024, respectively.

Management believes that total deferred tax assets arising from temporary differences are probable to be realised in the future years.

20. INCOME TAX (continued)

i. In accordance with the provision of Indonesian taxation laws, the Group in Indonesia calculate, pay, and report individual company tax return (submission of consolidated income tax computation is not allowed) on the basis of self-assessment. The tax authorities may assess or amend taxes within the statute of limitations, under prevailing regulations.

j. The Group tax positions may be challenged by the tax authorities. Management vigorously defends the Group tax positions which are believed to be grounded on technical basis, and in compliance with the tax regulations. Accordingly, management believes that the accruals for tax liabilities are adequate for all open fiscal years based on the assessment of various factors, including interpretations of tax law, other tax provisions and prior experience. This assessment relies on estimates and assumptions and may involve judgment about future events. New information may become available that causes management to change its judgment regarding the adequacy of existing tax liabilities. The changes to tax liabilities will impact tax expense in the period in which such determination is made.

k. Other Information

1. Tax Inspection

Fiscal Year 2021

On 10 September 2024, the Directorate General of Taxes issued a field inspection notification letter for the 2021 tax year to the Bank. For the tax examination for fiscal year 2021, Directorate General of Taxes through Tax Assessment Letter ("SKP") and Tax Collection Letter ("STP") dated 15 August 2025, has determined tax underpayment with detail as follows:

a. Income Tax (including Corporate Income Tax) amounted Rp 754,660.
b. Value Added Tax ("VAT") amounted Rp 6,577.

Fiscal Year 2024

On 4 September 2025, the Directorate General of Taxes issued a field inspection notification letter for the 2024 tax year to the Bank.

2. Tax Objection

Fiscal Year 2021

On 12 September 2025, Bank has made payments of the SKP and STP amounting to Rp 761,237. Of these payments, amounting to Rp 76,548 was not objected and was charged in 2025, the remaining amount of Rp 684,689 was objected to on 13 November 2025 and recorded as other assets.

3. Tax Appeal and Judicial Review

Fiscal Year 2016

The Bank has filed an appeal against the tax objection that was not accepted by the Directorate General of Taxes on 7 December 2020, amounting to Rp 735,407. On 30 August 2024, the Tax Court rejected the Bank's appeal amounting to Rp 48,774, while the remainder has not been decided by the Tax Court until the date of publication of the consolidated financial statements. The Bank filed a Judicial Review to the Supreme Court on 5 December 2024, for the rejected appeal amounting to Rp 48,774. Of the taxes amounting to Rp 48,774 that have been submitted for Judicial Review (*Peninjauan Kembali*), only Rp 3,605 has been accepted by the Supreme Court and was received by the Bank on 27 November 2025, with the decision in favor of the Bank.

20. INCOME TAX (continued)

k. Other Information (continued)

3. Tax Appeal and Judicial Review (continued)

Fiscal Year 2017

The Bank has filed an appeal against the tax objection that was not accepted by the Directorate General of Taxes on 25 February 2022, amounting to Rp 709,060. On 27 September 2024, the Tax Court partially accepted the Bank's appeal amounting to Rp 47,724, while the remainder has not been decided by the Tax Court until the date of publication of the consolidated financial statements. Of the amount that has been decided, Rp 27,499 was received, while Rp 20,225 was not received and will be submitted for Judicial Review (*Peninjauan Kembali*) by the Bank to the Supreme Court on 10 January 2025.

Fiscal Year 2018

The Bank has filed an appeal to the Tax Court on 19 February and 14 May 2025 amounting to Rp 77,362 and Rp 392,940. As of the date of the consolidated financial statements, the decision of the Tax Court has not yet been issued.

21. BORROWINGS

Borrowings received by the Group were as follows:

By type and currency:

	2025	2024
(1) Liquidity loans from Bank Indonesia, Rupiah:		
Agriculture loans (*Kredit Usaha Tani*/"KUT"), due date between 13 March 2000 up to 22 September 2000, in the process of closing the agreement	577	577
(2) Borrowings from other banks:		
Rupiah:		
Citibank, N.A.	650,000	-
MUFG Bank, Ltd	435,000	-
PT Bank Mizuho	360,000	750,000
PT Bank UOB Indonesia	300,000	-
PT Bank Artha Graha Internasional Tbk	200,000	-
PT Bank Nationalnobu Tbk	100,000	-
PT Bank KEB Hana Indonesia	334	10,556
PT Bank SMBC Indonesia Tbk	-	700,000
PT Bank China Construction Bank Indonesia Tbk	-	285,779
PT Bank Ina Perdana Tbk	-	200,000
	2,045,334	1,946,335
Foreign currencies:		
PT Bank Danamon Indonesia Tbk	-	252,509
	2,045,334	252,509
	2,045,334	2,198,844

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(Expressed in millions of Rupiah, unless otherwise stated)

21. BORROWINGS (continued)

Borrowings received by the Group were as follows: (continued)

By type and currency: (continued)

	2025	2024
(3) Others:		
Foreign currencies	1,525	43,095
	1,525	43,095
Total	**2,047,436**	**2,242,516**

The average effective interest rates (yield) per annum for borrowings were as follows:

	2025	2024
Rupiah	6.32%	5.49%
Foreign currencies	-	6.00%

The Group does not have any borrowing balance from other banks from related parties.

(1) Rupiah liquidity loans from Bank Indonesia

Rupiah liquidity loans from Bank Indonesia represent credit facilities obtained by the Bank as a national private bank in Indonesia, to be distributed to qualified Indonesian debtors under the loan facility program.

(2) Borrowings from other banks

Represent working capital loans of Subsidiaries. The details of borrowing facilities received were as follows:

Bank	Total facility		Maturity date of facility	
	2025	2024	2025	2024
Rupiah:				
PT Bank Mandiri (Persero) Tbk	500,000	500,000	24-May-2026	24-May-2025
PT SMBC Indonesia Tbk	800,000	800,000	30-May-2026	31-May-2025
PT Bank China Construction Bank Indonesia Tbk	-	285,779	-	17-Jul-2027
PT Bank Danamon Indonesia Tbk *)	250,000	250,000	12-Nov-2026	24-Dec-2024
PT Bank UOB Indonesia *)	475,000	475,000	21-Sep-2026	21-Sep-2025
PT Bank Mizuho Indonesia *)	750,000	750,000	22-Nov-2026	22-Nov-2025
PT Bank Pan Indonesia Tbk	-	500,000	-	4-Aug-2025
PT Bank Ina Perdana Tbk	200,000	200,000	16-Dec-2026	16-Dec-2025
PT Bank Nationalnobu Tbk	100,000	100,000	24-Feb-2026	24-Feb-2025
PT Bank KEB Hana Indonesia	334	10,556	30-Jan-2026	30-Jan-2026
MUFG Bank, Ltd	500,000	-	20-Mar-2026	-
PT Bank Artha Graha Internasional Tbk	200,000	-	19-Nov-2026	-
Citibank, N.A.	940,000	-	20-Mar-2026	-
Foreign currencies (full amount):				
Citibank, N.A, - Indonesia Branch*)	-	USD 60,000,000	-	20-Mar-2025

*) Available to be withdrawn partially in US Dollar/Rupiah

21. BORROWINGS (continued)

(2) Borrowings from other banks (continued)

Group had no consumer financing receivables which were pledged as collaterals from other banks.

All loan agreements above are include certain covenants which are normally required for such credit facilities, such as limitations to initiate merger or consolidation with other parties, obtain loans from other parties except loans obtained in the normal course of business, or changes its capital structure and/or Articles of Association without notification to/prior written approval from the creditors and maintenance of certain agreed financial ratios.

The required financial ratios was as follows:

	2025		2024	
	Requirement	Fulfilment	Requirement	Fulfilment
1. Debt to Equity	Maximum 10 times	< 1 time	Maximum 10 times	< 1 time
2. Receivable to Total Assets	Minimum 40%	91.38%	Minimum 40%	86.29%
3. Current ratio	Minimum 1.1 times	1.43 times	Minimum 1.1 times	1.72 times
4. Non performing financing (“NPF”)	Maximum 5% of total receivables	2.37%	Maximum 5% of total receivables	2.88%

The range of contractual interest rates for borrowings from other banks was as follows:

	2025	2024
Rupiah	4.75% - 8.25%	5.90% - 8.50%
Foreign currencies	-	5.90%

22. ESTIMATED LOSSES FROM COMMITMENTS AND CONTINGENCIES

Estimated losses from commitments and contingencies consist of:

a. By type

	2025	2024
Unused credit facilities	2,814,844	2,898,326
Bank guarantees issued	26,746	31,245
Irrevocable Letters of Credit Facilities	25,319	45,616
Total	**2,866,909**	**2,975,187**

b. By currencies

	2025	2024
Rupiah	2,651,861	2,720,671
Foreign currencies	215,048	254,516
Total	**2,866,909**	**2,975,187**

c. By relationship

	2025	2024
Related parties	14,094	4,030
Third parties	2,852,815	2,971,157
Total	**2,866,909**	**2,975,187**

22. ESTIMATED LOSSES FROM COMMITMENTS AND CONTINGENCIES (continued)

Estimated losses from commitments and contingencies consist of: (continued)

d. Changes in estimated losses from commitments and contingencies

	2025			
	Stage 1	Stage 2	Stage 3	Total
Beginning balance	2,815,315	130,551	29,321	2,975,187
Transfer to lifetime expected credit losses (Stage 2)	(34,414)	201,469	-	167,055
Transfer to credit impaired (Stage 3)	(1,196)	(39,901)	276	(40,821)
Transfer to 12 months expected credit losses (Stage 1)	16,026	(61,948)	-	(45,922)
Net changes in exposure	(60,312)	(114,862)	(22,040)	(197,214)
Foreign exchange difference	7,088	993	543	8,624
Ending balance	**2,742,507**	**116,302**	**8,100**	**2,866,909**

	2024			
	Stage 1	Stage 2	Stage 3	Total
Beginning balance	3,181,093	148,170	42,411	3,371,674
Transfer to lifetime expected credit losses (Stage 2)	(27,752)	146,900	-	119,148
Transfer to credit impaired (Stage 3)	(1,402)	(37,003)	1,892	(36,513)
Transfer to 12 months expected credit losses (Stage 1)	17,879	(87,636)	-	(69,757)
Net changes in exposure	(363,030)	(41,276)	(16,576)	(420,882)
Foreign exchange difference	8,527	1,396	1,594	11,517
Ending balance	**2,815,315**	**130,551**	**29,321**	**2,975,187**

Management believes that the allowance for impairment losses is adequate.

23. ACCRUALS AND OTHER LIABILITIES

	2025	2024
Insurance contract liabilities	4,666,685	3,638,450
Unearned revenue	3,989,879	3,758,457
Term Deposits of Foreign Exchange from Export Proceeds	2,688,844	3,082,192
Liabilities related to ATM and credit card transactions	2,418,312	2,411,852
Electronic money	1,494,432	1,369,505
Customers transfer transactions	1,396,243	1,952,908
Liabilities from customer transactions	856,449	207,610
Security deposits	308,370	275,896
Finance lease liabilities (Note 16, 37)	283,587	302,470
Accrued interest expenses	252,056	290,439
Others	10,914,078	10,225,670
Total	**29,268,935**	**27,515,449**

23. ACCRUALS AND OTHER LIABILITIES (continued)

Liabilities related to ATM and credit card transactions consist of liabilities on ATM transactions within ATM Bersama, Prima and Link, and liabilities to Master Card and Visa for credit card transactions.

Unearned revenue consists of income from loan commission.

Insurance contract liabilities represents balance arising from insurance/reinsurance activities of the subsidiaries.

Electronic money represents liabilities of the Bank from cash deposited by customers electronically and not considered as deposits as stipulated in banking laws.

Accrued interest expenses consist of accrued interest from deposits from customers and other banks, derivatives, borrowings, securities sold under repurchase agreement and subordinated bonds.

Liabilities from customer transactions represent liabilities of Subsidiaries for trading securities transactions, which consist of liabilities to PT Kliring Penjaminan Efek Indonesia (“KPEI”) related to purchase of securities transactions and deposits rendered by Subsidiaries, and liabilities from customer transactions related to selling of securities transactions that will be matured in a short period, usually in 2 (two) days from date of trading.

The security deposit is a guarantee of cash deposited by customers from export-import transaction and issuance of bank guarantees.

Finance lease liabilities represent lease liabilities related to the implementation of SFAS 116.

Term deposits of foreign exchange from export proceeds is an instrument where foreign exchange from export proceeds from exporters' special account are placed in Bank Indonesia through Bank's accounts in accordance with market mechanism.

Customer transfer transactions are liabilities arising from clearing, inward remittance and outward remittance transactions that have not been settled.

Others mainly consist of short-term liabilities to employee, interoffice accounts, deposit and unsettled transactions.

24. SUBORDINATED BONDS

	2025	2024
Bank Central Asia Continuous Subordinated Bonds I Phase I Year 2018	65,000	500,000
Total	**65,000**	**500,000**

24. SUBORDINATED BONDS (continued)

The details of subordinated bonds were as follows:

Instruments	Effective and issued date	Approval	Principal amount	Terms	Maturity date	Interest rate
Bank Central Asia Continuous Subordinated Bonds I Phase I Year 2018 - Series A	Effective date 26 June 2018 Issued date 5 July 2018	No. S-03825/ BEI.PP2/07-2018	Rp 435,000	7 Years	5 July 2025	7.75%
Bank Central Asia Continuous Subordinated Bonds I Phase I Year 2018 - Series B	Effective date 26 June 2018 Issued date 5 July 2018	No. S-03825/ BEI.PP2/07-2018	Rp 65,000	12 Years	5 July 2030	8.00%

Bank Central Asia Continuous Subordinated Bonds I Phase I Year 2018 – Series A reached its maturity on 5 July 2025.

Interest of Bank Central Asia Continuous Subordinated Bonds I Phase I Year 2018 - Series A and B are paid quarterly since the issuance date, with no option of accelerating the Subordinated Bonds interest payment. The first payment of interest was due on 5 October 2018. Bank Central Asia Continuous Subordinated Bonds I Phase I Year 2018 - Series A and B can be calculated as supplementary capital (Tier 2) based on OJK Regulation No. 11/POJK.03/2016 and to increase collection structure of long-term funding. The proceeds from issuance of Bank Central Asia Continuous Subordinated Bonds I Phase I Year 2018 - Series A and B will be used to grow the Bank's business, especially for credit expansion.

The trustee of the above subordinated bonds is PT Bank Rakyat Indonesia (Persero) Tbk that is not a related party to the Bank.

Based on the result of long-term debt rating by PT Pemeringkat Efek Indonesia (PT Pefindo), the rating of subordinated bonds is as follows:

	2025		2024	
Description	Rating	Rating Period	Rating	Rating Period
Bank Central Asia Continuous Subordinated Bonds I Phase I Year 2018	idAA	3 March 2025 - 1 March 2026	idAA	8 March 2024 - 1 March 2025

The Trusteeship Agreement provides several negative covenants that should be complied by the Bank among others, prior to the repayment of the bonds payable, without the written consent from the Trustee, the Bank is not allowed to:

a. Pledge majority or all of the Bank's present or future income or assets outside Bank's main business, except if the actions are performed to meet regulatory requirements or related with short term liquidity borrowing or related with the Bank's option for recovery plan;
b. Change the Bank main business;

24. SUBORDINATED BONDS (continued)

The Trusteeship Agreement provides several negative covenants that should be complied by the Bank among others, prior to the repayment of the bonds payable, without the written consent from the Trustee, the Bank is not allowed to: (continued)

c. Reduce authorised capital and paid-up capital unless the reduction is made on the basis of a request from the Government of Indonesia or authority order (include but not limited to BI, OJK, the Minister of Finance in the Republic of Indonesia and/or monetary authorities as well as restructuring authorities in the Banking sector in accordance with the prevailing laws in Indonesia);
d. Merger or consolidation with other companies which cause dilution of the Bank.

As of 31 December 2025 and 2024, the Bank was in compliance with all significant covenants in relation to the subordinated debts agreements. Payments of interest had been paid on a timely basis.

25. SHARE CAPITAL

The composition of the Bank's share capital as of 31 December 2025 and 2024 were as follows:

	2025		2024	
	Number of shares	Total par value	Number of shares	Total par value
Share capital – par value at Rp 12.50 (full amount) per share	440,000,000,000	5,500,000	440,000,000,000	5,500,000
Unissued	(316,724,950,000)	(3,959,062)	(316,724,950,000)	(3,959,062)
Outstanding shares (issued and fully paid)	**123,275,050,000**	**1,540,938**	**123,275,050,000**	**1,540,938**

The composition of shareholders as of 31 December 2025 and 2024 were as follows:

	2025		
	Number of shares	Total par value	%
PT Dwimuria Investama Andalan*)	67,729,950,000	846,624	54.94
Commissioners			
Jahja Setiaatmadja	34,933,644	437	0.03
Tonny Kusnadi	7,502,058	94	0.01
Directors			
Gregory Hendra Lembong	1,531,282	19	0.00
Armand W. Hartono	4,256,065	53	0.00
John Kosasih	1,094,492	14	0.00
Subur Tan	11,169,044	140	0.01
Rudy Susanto	3,431,711	43	0.00
Lianawaty Suwono	2,840,417	35	0.00
Santoso	3,269,028	41	0.00
Vera Eve Lim	2,731,601	34	0.00
Haryanto Tiara Budiman	1,057,378	13	0.00
Frengky Chandra Kusuma	2,429,926	30	0.00
Antonius Widodo Mulyono	440,838	6	0.00
Hendra Tanumihardja	193,206	2	0.00
Public shareholders**)	55,206,202,510	690,078	44.80
	123,013,033,200	1,537,663	**99.79**
Treasury stock, par value	262,016,800	3,275	0.21
Total	**123,275,050,000**	**1,540,938**	**100.00**

*) The shareholders of PT Dwimuria Investama Andalan are Mr. Robert Budi Hartono and Mr. Bambang Hartono, therefore the ultimate shareholders of the Bank are Mr. Robert Budi Hartono and Mr. Bambang Hartono.
**) In the composition of shares held by the public, there was 2.49% shares owned by parties affiliated with PT Dwimuria Investama Andalan.

25. SHARE CAPITAL (continued)

The composition of shareholders as of 31 December 2025 and 2024 were as follows: (continued)

	2024		
	Number of shares	Total par value	%
PT Dwimuria Investama Andalan*)	67,729,950,000	846,624	54.94
Commissioners			
Djohan Emir Setijoso	106,824,845	1,335	0.09
Tonny Kusnadi	7,269,681	91	0.01
Directors			
Jahja Setiaatmadja	33,850,785	423	0.03
Armand W. Hartono	4,256,065	53	0.00
Gregory Hendra Lembong	977,547	12	0.00
Subur Tan	10,710,172	134	0.01
Rudy Susanto	2,908,127	36	0.00
Lianawaty Suwono	2,264,685	28	0.00
Santoso	2,690,902	34	0.00
Vera Eve Lim	2,212,324	28	0.00
Haryanto Tiara Budiman	776,099	10	0.00
Frengky Chandra Kusuma	2,107,984	26	0.00
John Kosasih	731,076	9	0.00
Antonius Widodo Mulyono	262,511	3	0.00
Public shareholders**)	55,367,257,197	692,092	44.92
	123,275,050,000	**1,540,938**	**100.00**

*) The shareholders of PT Dwimuria Investama Andalan are Mr. Robert Budi Hartono and Mr. Bambang Hartono, therefore the ultimate shareholders of the Bank are Mr. Robert Budi Hartono and Mr. Bambang Hartono.
**) In the composition of shares held by the public, there was 2.49% shares owned by parties affiliated with PT Dwimuria Investama Andalan.

26. ADDITIONAL PAID-IN CAPITAL

Additional paid-in capital as of 31 December 2025 and 2024 are as follows:

	2025	2024
Additional paid-in capital from share capital payments	29,453,007	29,453,007
Elimination of accumulated loss through quasi-reorganisation on 31 October 2000*)	(25,853,162)	(25,853,162)
Additional paid-in capital from the exercise of stock options	296,088	296,088
Additional paid-in capital from treasury stock transactions (Note 1c)	1,815,435	1,815,435
Difference in values from business combination transaction of entities under common control (Note 2e)	(219,050)	(162,391)
	5,492,318	**5,548,977**

*) On 31 October 2000, the Bank adopted SFAS No. 51, "Accounting for Quasi-Reorganisation" to achieve a "fresh start" reporting. Fresh start reporting requires the revaluation of all its assets and liabilities recorded by using the fair value and elimination of its accumulated deficit. Pursuant to the implementation of quasi-reorganisation, the Bank's accumulated losses as of 31 October 2000 amounted to Rp 25,853,162 had been eliminated against the additional paid-in capital. The implementation of quasi-reorganisation had been approved by Bank Indonesia through its Letter No. 3/165/DPwB2/IDWB2 dated 21 February 2001 and by the shareholders in their Extraordinary General Meeting of Shareholders on 12 April 2001 (the minutes of meeting drawn up by Notary Hendra Karyadi, S.H., in Notary Deed No. 25).

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27. COMMITMENTS AND CONTINGENCIES

As of 31 December 2025 and 2024, the Group commitments and contingencies were as follows:

		2025		2024	
	Type of Currencies	Amount in foreign currencies*)	Rupiah equivalent	Amount in foreign currencies*)	Rupiah equivalent
Commitments					
Committed receivables:					
Borrowing facilities received and unused	Rupiah		2,795,000		1,912,490
	USD	-	-	60,000,000	965,700
			2,795,000		2,878,190
Others	Rupiah		222,198		406,294
	USD	1,700,196	28,351	7,329,059	117,961
			250,549		524,255
			3,045,549		**3,402,445**
Committed liabilities:					
Unused credit facilities to customers - committed	Rupiah		322,060,768		290,674,248
	USD	1,595,628,925	26,607,112	1,663,976,586	26,781,703
	Others, USD equivalent	44,072,712	734,912	46,672,341	751,191
			349,402,792		318,207,142
Unused credit facilities to other banks - committed	Rupiah		2,299,975		2,402,770
	USD	555,556	9,264	555,556	8,942
			2,309,239		2,411,712
Irrevocable Letters of Credit facilities to customers	Rupiah		3,065,720		2,368,497
	USD	307,726,997	5,131,348	385,002,020	6,196,608
	Others, USD equivalent	120,471,876	2,008,869	92,600,368	1,490,403
			10,205,937		10,055,508
Others	Rupiah		264,315		866,726
	USD	4,277,517	71,327	13,960,128	224,688
			335,642		1,091,414
			362,253,610		**331,765,776**
Contingencies					
Contingent receivables:					
Bank guarantees received	Rupiah		604,625		529,573
			604,625		**529,573**
Contingent liabilities:					
Bank guarantee issued to customers	Rupiah		22,351,401		21,381,921
	USD	364,036,250	6,070,304	323,378,273	5,204,773
	Others, USD equivalent	52,267,031	871,553	8,639,700	139,056
			29,293,258		26,725,750
Others	Rupiah		89		89
			29,293,347		**26,725,839**

*) Total in full amount.

27. COMMITMENTS AND CONTINGENCIES (continued)

Additional information

As of 31 December 2025 and 2024, the Group had unused credit facilities to customers - uncommitted amounting to Rp 100,451,029 and Rp 93,421,932, respectively.

Group had no unused credit facilities to other Banks - uncommitted.

The Bank is a party to various unresolved legal actions, administrative proceedings, and claims in the ordinary course of its business. It is not possible to predict with certainty whether or not the Bank will be successful in any of these legal matters or, if not, what the impact might be. However, the Bank's management does not expect that the results in any of these proceedings will have a material adverse effect on the Bank's results of operations, financial position or liquidity.

Commitments and contingencies from related parties are disclosed in Note 45.

28. INTEREST AND SHARIA INCOME

Interest and sharia income consist of:

	2025	2024
Interest income		
Loan receivable	67,446,394	63,092,902
Investment securities	24,163,987	22,259,179
Consumer financing receivables and finance lease receivables	3,625,497	3,594,918
Securities purchased under agreements to resell	727,466	2,542,353
Placements with Bank Indonesia and other banks	633,824	711,706
Bills receivable	525,723	691,152
Others	841,487	1,099,139
	97,964,378	93,991,349
Sharia income		
Sharia profit sharing	948,274	805,105
Total	**98,912,652**	**94,796,454**

Included in interest income from loans receivable was interest from the effect of discounting of impaired financial assets for the year ended 31 December 2025 and 2024 amounting to Rp (4,135) and Rp 11,364, respectively.

Interest income from loans receivable to related parties is disclosed in Note 45.

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29. INTEREST AND SHARIA EXPENSES

Interest and sharia expenses consist of:

	2025	2024
Interest expenses		
Deposits from customers	10,087,427	9,503,963
Guarantee premium	2,386,381	2,251,915
Debt securities issued	22,431	38,913
Deposits from other banks	58,559	82,919
Borrowings	82,708	87,713
Securities sold under agreements to repurchase	182,783	150,262
Others	21,553	21,495
	12,841,842	12,137,180
Sharia expense		
Sharia	522,653	395,110
Total	**13,364,495**	**12,532,290**

Interest and sharia expenses for deposits from customers to related parties are disclosed in Note 45.

30. FEES AND COMMISSION INCOME - NET

Represent fees and commission income related to:

	2025	2024
Credit	2,751,126	2,428,359
Trade	1,199,308	1,112,506
CASA and Transactional	14,012,215	12,887,956
Wealth	998,149	863,046
Others	699,309	688,054
Total	19,660,107	17,979,921
Fees and commission expenses	-	(2)
Total - net	**19,660,107**	**17,979,919**

Commissions from CASA and Transactional are commission income related to credit and debit card transactions which have been reduced by costs directly related to these transactions.

Fee and commission income from loans receivable were fee and commission income related to disbursement of loan facilities which were not an integral part of effective interest rates.

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31. NET INCOME FROM TRANSACTION AT FAIR VALUE THROUGH PROFIT OR LOSS

Net income from transaction at fair value through profit or loss consists of:

	2025	2024
Interest income from financial assets measured at fair value through profit or loss	206,719	254,702
Unrealised gains (losses) from financial assets measured at fair value through profit or loss - net	355,685	(223,207)
Realised gains (losses) on spot and derivative transactions - net	1,210,453	1,300,521
Gains (losses) on sale of financial assets measured at fair value through profit or loss - net	2,234,287	1,522,513
	4,007,144	**2,854,529**

32. ADDITION (REVERSAL) OF IMPAIRMENT LOSSES ON ASSETS

	2025	2024
Loans receivable (Note 12h)	4,738,261	2,686,810
Consumer financing receivables (Note 13)	645,085	353,502
Investment securities (Note 14)	73,059	8,070
Sharia financing	11,147	80,802
Acceptance receivables (Note 9c)	(254,186)	149,093
Estimated losses from commitments and contingencies (Note 22)	(116,902)	(408,004)
Others	(16,633)	18,568
	5,079,831	2,888,841
Recoveries on assets previously written-off	(1,068,784)	(854,388)
Addition (reversal) of impairment losses on assets	**4,011,047**	**2,034,453**

33. PERSONNEL EXPENSES

	2025	2024
Salaries and wages	9,074,991	9,066,310
Employees' benefits and compensations	6,292,477	6,291,396
Post-employment benefits (Note 2d)	1,643,533	1,319,538
Pension plan contribution	390,705	369,061
Training	379,064	397,937
	17,780,770	**17,444,242**

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34. GENERAL AND ADMINISTRATIVE EXPENSES

	2025	2024
Office supplies	5,694,527	5,833,053
Repair and maintenance	2,377,394	2,020,849
Depreciation	2,402,780	2,017,454
Communication	1,241,776	1,828,596
Promotion	1,596,938	1,657,278
Rental	1,334,875	1,143,353
Professional fees	484,399	777,296
Water, electricity and fuel	311,789	324,939
Final tax expenses	240,707	262,826
Amortisation of intangible assets - software	199,255	150,095
Computer and software	74,841	128,701
Insurance	86,722	64,510
Transportation	58,701	59,903
Research and development	51,439	33,155
Security	21,940	21,709
Others	602,032	550,425
	16,780,115	**16,874,142**

35. BASIC AND DILUTED EARNINGS PER SHARE

Basic and diluted earnings per share are calculated based on the weighted average number of shares outstanding during the year, as follows:

	2025	2024
Net income for the year	57,537,287	54,836,305
Weighted average number of ordinary shares outstanding on the Indonesia Stock Exchange (in full amount)	123,244,982,342	123,275,050,000
Basic earnings per share (in full amount)	467	445

There were no instruments which can potentially be converted into ordinary shares. Therefore, diluted earnings per share is equivalent to basic earnings per share.

36. APPROPRIATION OF NET INCOME

The Annual General Meeting of Shareholders of PT Bank Central Asia Tbk dated 12 March 2025 (minutes prepared by Christina Dwi Utami, S.H., M.Hum., M.Kn., with Minutes No. 86), resolved the appropriation of 2024 net income, as follows:

a. Net profit of 2024 amounting to Rp 548,363 will be appropriated for reserved funds.
b. Distribute cash dividends in the amount of Rp 36,982,515 (Rp 300 (full amount) per share) to shareholders who have the right to receive cash dividends. The total cash dividend that will be paid on 11 April 2025 is Rp 30,818,763 (the 2024 financial year interim dividend has been paid on 11 December 2024 amounting to Rp 6,163,752).

36. APPROPRIATION OF NET INCOME (continued)

The Annual General Meeting of Shareholders of PT Bank Central Asia Tbk dated 12 March 2025 (minutes prepared by Christina Dwi Utami, S.H., M.Hum., M.Kn., with Minutes No. 86), resolved the appropriation of 2024 net income, as follows: (continued)

c. Determine tantiem for members of the Board of Commissioners and Board of Directors who serve in and during the 2024 financial year. The actual amount of tantiem paid is Rp 887,700.
d. Determine the remaining 2024 net profit after deducting dividends as retained earnings.

In accordance with the Decree of the Board of Directors Meeting dated 24 November 2025 No. 238 regarding the Distribution of Interim Dividends for Fiscal Year 2025, the Board of Directors determines that the Bank will pay interim dividends to shareholders for 2025 profits of Rp 55 (full amount) per share. The actual amount of interim dividends paid is Rp 6,776,284.

The Annual General Meeting of Shareholders of PT Bank Central Asia Tbk dated 14 March 2024 (minutes prepared by Christina Dwi Utami, S.H., M.Hum., M.Kn., with Minutes No. 87), resolved the appropriation of 2023 net income, as follows:

a. Net profit of 2023 amounting to Rp 486,391 will be appropriated for reserve funds.
b. Distribute cash dividends in the amount of Rp 33,284,264 (Rp 270 (full amount) per share) to shareholders who have the right to receive cash dividends. The total cash dividend that will be paid on 4 April 2024 is Rp 28,045,074 (the 2023 Fiscal Year interim dividend has been paid on 20 December 2023 amounting to Rp 5,239,190).
c. Determine tantiem for members of the Board of Commissioners and Board of Directors who serve in and during the 2023 financial year. The actual amount of tantiem paid is Rp 765,000.
d. Determine the remaining 2023 net profit after deducting dividends as retained earnings.

In accordance with the Decree of the Board of Directors Meeting dated 8 November 2024 No. 185 regarding the Distribution of Interim Dividends for Fiscal Year 2024, the Board of Directors determines that the Bank will pay interim dividends to shareholders for 2024 profits of Rp 50 (full amount) per share. The actual amount of interim dividends paid is Rp 6,163,752.

37. FINANCIAL INSTRUMENTS

Classification of financial assets and financial liabilities

Financial instruments have been classified based on their respective classifications. The material accounting policies in Note 2g describe how the categories of the financial assets and liabilities are measured and how income and expenses, including fair value gains and losses (changes in fair value of financial instruments) are recognised.

Financial instrument valuation models

The Group measures fair values using the following hierarchy of methods:

- Level 1: inputs that are quoted prices (unadjusted) in active markets for identical instruments that the Group can access at the measurement date;

37. FINANCIAL INSTRUMENTS (continued)

Financial instrument valuation models (continued)

The Group measures fair values using the following hierarchy of methods: (continued)

- Level 2: inputs other than quoted prices included within level 1 that are observable, either directly or indirectly. This category includes instruments valued using: quoted market prices in active markets for similar instruments; quoted prices for identical or similar instruments in markets that are not active; or other valuation techniques in which all significant inputs are directly or indirectly observable from market data;

- Level 3: inputs that are unobservable. This category includes all instruments for which the valuation technique includes inputs not based on observable data and these unobservable inputs have a significant effect on the instrument's valuation. This category includes instruments that are valued based on quoted prices for similar instruments for which significant unobservable adjustments or assumptions are required to reflect differences between the instruments.

Fair values of financial assets and financial liabilities that are traded in active market are based on quoted market prices. For all other financial instruments, the Bank determines fair values using valuation techniques.

Valuation techniques include net present value and discounted cash flow models, comparison with similar instruments for which market observable prices exist and other valuation models. Assumptions and inputs used in valuation techniques include risk-free interest rates, benchmark interest rate, credit spreads and other variables used in estimating discount rates, bond prices, foreign currency exchange rates, and expected price volatilities and correlations.

The objective of valuation techniques is to arrive at a fair value measurement that reflects the price that would be received to sell the asset or paid to transfer the liability in an orderly transaction between market participants at the measurement date.

The Group uses widely recognised valuation models for determining the fair values of common and more simple financial instruments, such as interest rate and currency swaps that used only observable market data and require little management judgment and estimation. Observable prices or model inputs are usually available in the market for listed debt securities and simple over-the-counter derivatives such as interest rate swaps. Availability of observable market prices and model inputs reduces the needs for management judgment and estimation and also reduces the uncertainty associated with determining the fair values. Availability of observable market prices and inputs varies depending on the products and markets and is prone to changes based on specific events and general conditions in the financial markets.

Management judgment and estimation are usually required for selection of the appropriate valuation models to be used, determination of expected future cash flows on the financial instruments being valued, determination of the probability of counterparty default, prepayments and selection of appropriate discount rates.

Valuation framework

Valuation of financial assets and financial liabilities are subject to an independent review from the business by Accounting and Tax Division ("ATX") and Risk Management Division. ATX is primarily responsible for ensuring that valuation adjustments have been properly accounted for. Risk Management Division performs an independent price validation to ensure that the Bank uses reliable market data from independent sources, e.g., traded prices and broker quotes.

37. FINANCIAL INSTRUMENTS (continued)

Valuation framework (continued)

Valuation model is proposed by Risk Management Division and approved by the management. Risk Management Division performs a periodic review of the feasibility of the market data sources used for valuation. The market data used for price validation may include those sourced from recent trade data involving external counterparties or third parties such as Bloomberg, Reuters, brokers and pricing providers. The market data used should be representative of the market as much as possible, which can evolve over time as markets and financial instruments develop. To determine the quality of the market data inputs, factors such as independence, relevance, reliability, availability of multiple data sources and methodology employed by the pricing providers are taken into consideration.

Valuation of financial instruments

Financial instruments measured at fair value

The following table sets out the carrying amounts and fair values of financial instruments of the Group, measured at fair values, and their analysis by the level in the fair value hierarchy.

	2025			
	Carrying amount			Fair value
	Measured at fair value through profit or loss	Measured at fair value through other comprehensive income	Total	Level 2
Financial assets				
Placements with Bank Indonesia and other banks - net	-	451,849	451,849	451,849
Financial assets at fair value - net	35,320,959	-	35,320,959	35,320,959
Investment securities - net	-	91,131,087	91,131,087	91,131,087
	35,320,959	**91,582,936**	**126,903,895**	**126,903,895**
Financial liabilities				
Financial liabilities at fair value	97,406	-	97,406	97,406
	97,406	**-**	**97,406**	**97,406**

	2024			
	Carrying amount			Fair value
	Measured at fair value through profit or loss	Measured at fair value through other comprehensive income	Total	Level 2
Financial assets				
Financial assets at fair value - net	21,524,617	-	21,524,617	21,524,617
Investment securities - net	-	98,379,739	98,379,739	98,379,739
	21,524,617	**98,379,739**	**119,904,356**	**119,904,356**
Financial liabilities				
Financial liabilities at fair value	257,613	-	257,613	257,613
	257,613	**-**	**257,613**	**257,613**

Fair value of placements with Bank Indonesia and other banks which measured at fair value through other comprehensive income were calculated using valuation techniques based on the Bank's internal model, which is a discounted cash flow method. Input used in the valuation techniques is market interest rate for money market instruments which have similar characteristics of credit, maturity, and yield.

37. FINANCIAL INSTRUMENTS (continued)

Valuation of financial instruments (continued)

Financial instruments measured at fair value (continued)

As of 31 December 2025 and 2024, the fair value of marketable securities classified in the group measured at fair value through profit or loss, and the fair value of securities classified in the group measured at fair value through other comprehensive income is based on market prices issued by the pricing provider (Penilai Harga Efek Indonesia/"PHEI"). If this information is not available, fair value is estimated using quoted market prices for securities that have similar characteristics of credit, maturity, and yield.

As of 31 December 2025 and 2024, the fair value of investment securities which measured at fair value through other comprehensive income did not include the fair value of investments in shares amounting to Rp 606,646 and Rp 540,492, respectively, which were valued at cost, since the fair value cannot be measured reliably.

Financial instruments not measured at fair value

The following table sets out the carrying amounts and fair values of financial instruments of the Group, which are not measured at fair values and their analysis by the level in the fair value hierarchy.

	2025				
	Carrying value		Fair value		
	Amortised cost	Total	Level 2	Level 3	Total
Financial assets					
Loans receivables - net	940,481,200	940,481,200	25,880,058	910,453,512	936,333,570
Consumer financing receivables - net	8,953,987	8,953,987	-	7,993,161	7,993,161
Finance lease receivables - net	8,005	8,005	-	6,635	6,635
Assets related to sharia transaction - *murabahah* receivables - net	2,253,861	2,253,861	-	2,253,861	2,253,861
Investment securities - net	317,683,267	317,683,267	326,278,201	-	326,278,201
	1,269,380,320	**1,269,380,320**	**352,158,259**	**920,707,169**	**1,272,865,428**
Financial liabilities					
Deposits from customers	1,233,799,081	1,233,799,081	1,233,799,081	-	1,233,799,081
Sharia deposits	4,727,157	4,727,157	4,727,157	-	4,727,157
Finance lease liabilities	283,587	283,587	283,587	-	283,587
Deposits from other banks	3,966,077	3,966,077	3,966,077	-	3,966,077
Borrowings	2,047,436	2,047,436	2,049,293	-	2,049,293
Subordinated bonds	65,000	65,000	65,000	-	65,000
	1,244,888,338	**1,244,888,338**	**1,244,890,195**	**-**	**1,244,890,195**

	2024				
	Carrying value		Fair value		
	Amortised cost	Total	Level 2	Level 3	Total
Financial assets					
Loans receivables - net	868,686,210	868,686,210	25,116,622	852,431,302	877,547,924
Consumer financing receivables - net	9,435,564	9,435,564	-	9,135,934	9,135,934
Finance lease receivables - net	51,042	51,042	-	48,459	48,459
Assets related to sharia transaction - *murabahah* receivables - net	1,924,884	1,924,884	-	1,924,884	1,924,884
Investment securities - net	272,231,726	272,231,726	271,130,953	-	271,130,953
	1,152,329,426	**1,152,329,426**	**296,247,575**	**863,540,579**	**1,159,788,154**
Financial liabilities					
Deposits from customers	1,120,613,667	1,120,613,667	1,120,613,667	-	1,120,613,667
Sharia deposits	3,511,679	3,511,679	3,511,679	-	3,511,679
Finance lease liabilities	302,470	302,470	302,470	-	302,470
Deposits from other banks	3,656,298	3,656,298	3,656,298	-	3,656,298
Borrowings	2,242,516	2,242,516	2,244,759	-	2,244,759
Subordinated bonds	500,000	500,000	500,000	-	500,000
	1,130,826,630	**1,130,826,630**	**1,130,828,873**	**-**	**1,130,828,873**

37. FINANCIAL INSTRUMENTS (continued)

Financial instruments not measured at fair value (continued)

The financial instruments not measured at fair value are measured at amortised cost.

The following financial instruments are short-term financial instruments or financial instruments which are re-priced periodically to current market rates, therefore, the fair values of financial instruments are reasonable approximation of carrying value.

Financial assets:
- Cash
- Current accounts with Bank Indonesia
- Current accounts with other banks
- Placements with Bank Indonesia and other banks
- Acceptance receivables
- Bills receivables
- Securities purchased under agreements to resell
- Other assets

Financial liabilities:
- Securities sold under agreements to repurchase
- Acceptance payables
- Estimated losses from commitment and contingency
- Other liabilities

As of 31 December 2025 and 2024, the fair values of loans receivable, consumer financing receivables, finance lease receivables and borrowings were determined using discounted cash flows based on internal interest rate.

As of 31 December 2025 and 2024, the fair values of investment securities issued at amortised cost based on market prices issued by pricing provider (Penilai Harga Efek Indonesia/"PHEI", formerly Indonesia Bond Pricing Agency/ “IBPA”) If the information is not available, the fair values were estimated using quoted market prices of securities which have similar characteristics of credit, maturity, and yield.

As of 31 December 2025 and 2024, the fair values of deposits from customers and deposits from other banks are the same with the carrying amount since they are payables on demand in nature.

The fair values calculated are for disclosure purposes only and do not have any impact on the Group’s reported financial performance or position. The fair values calculated by the Group may be different from the actual amount that will be received or paid on the settlement or maturity of the financial instrument. As certain categories of financial instruments are not traded, there is management judgment and estimation involved in calculating their fair values.

38. POST-EMPLOYMENT BENEFITS OBLIGATION

In accordance with Law of the Republic of Indonesia No. 11/2020 concerning Job Creation Act, the Bank is required to provide post-employment benefits to its employees when their employments are terminated or when they retire. These benefits are primarily based on years of services and the employees’ compensation at termination or retirement. These post-employment benefits are defined benefits program.

38. POST-EMPLOYMENT BENEFITS OBLIGATION (continued)

The Bank also had a defined contribution pension plan that covers all permanent employees who fulfilled the criteria determined by the Bank. This defined contribution pension plan is managed and administered by Dana Pensiun BCA which was established by the Bank to manage the assets, generate investment income and pay the post-employment benefits to the employees. The establishment of Dana Pensiun BCA had been ratified by the Minister of Finance of Republic of Indonesia in its Decision Letter No. KEP-020/KM.17/1995 dated 25 January 1995. The contribution to the pension plan is computed based on certain percentage of employees' basic salary, for which the contribution from employees and the Bank are 3% (three percent) and 5% (five percent), respectively. During the year ended 31 December 2025 and 2024, the accumulated contributions from the Bank are 2% (two percent) respectively, which are considered as a deduction against the post-employment benefits obligation in accordance with the Manpower Law.

During the years ended 31 December 2025 and 2024, the Bank has set aside funds that will be used to support the fulfilment of employee post-employment benefit obligations amounting to Rp 901,467 and Rp 752,365, respectively. These funds were placed in several insurance companies in the form of saving plan program and Financial Institution Pension Fund ("FIPF") in the form of *Dana Kompensasi Pasca Kerja* ("DKPK"), which meet the criteria to be recorded as plan assets.

The defined benefit pension plan provides actuarial risk exposures to the Bank, e.g., investment risk, interest rate risk and inflation risk.

Post-employment benefits provided by the Bank consist of pension, other long-term compensations in the form of long service benefits and post-employment healthcare benefits. The post-employment benefits obligation as of 31 December 2025 and 2024 were calculated by Kantor Konsultan Aktuaria Steven & Mourits as the Bank's independent actuary, using the projected-unit-credit method. The main assumptions used by independent actuary were as follows:

	2025	2024
Economic assumptions:		
Annual discount rate		
Defined benefit pension plan	6.50%	7.15%
Other long-term compensations – Gold	6.55%	7.15%
Other long-term compensations – Non Gold	6.65%	7.15%
Post-employment healthcare benefits – Self Insured	6.05%	7.05%
Post-employment healthcare benefits – Insurance	6.80%	7.15%
Annual basic salary growth rate	8.80%	9.00%
Annual Self-Insured claim rate	13.00%	11.60%
Healthcare cost rate	11.50%	11.50%

The discount rate is used in determining the present value of the post-employment benefits obligation at valuation date. In general, the discount rate correlates with the yield on high quality government bonds that are traded in active capital markets at the reporting date.

The future basic salary growth assumption projects the post-employment benefits obligations starting from the valuation date through the normal retirement age. The basic salary growth rate is generally determined by applying inflation adjustment to scales of payment and by taking into account of the years of service.

38. POST-EMPLOYMENT BENEFITS OBLIGATION (continued)

The Bank's obligation for post-employment benefits for the years ended 31 December 2025 and 2024 were in accordance with the independent actuary reports dated 6 January 2026 and 6 January 2025, respectively.

a. Post-employment benefits obligation

The post-employment benefits obligation as of 31 December 2025 and 2024 were as follows:

	Defined benefit pension plan and other long-term compensations		Post-employment healthcare benefits	
	2025	2024	2025	2024
Present value of obligation for post-employment benefits	12,440,880	11,736,185	288,958	183,746
Fair value of plan assets	(2,992,150)	(2,976,290)	-	-
Net obligation for post-employment benefits - Bank	**9,518,730**	**8,759,895**	**288,958**	**183,746**

The Subsidiaries' obligation for post-employment benefits as of 31 December 2025 and 2024 which were recorded in the consolidated statements of financial position amounting to Rp 185,545 and Rp 154,068, respectively.

b. Movement of post-employment benefits obligation

	Defined benefit pension plan and other long-term compensations		Post-employment healthcare benefits	
	2025	2024	2025	2024
Movement in the defined benefit obligation				
Post-employment benefit obligation, beginning of the year - Bank	8,759,895	8,727,398	183,746	156,844
Included in profit or loss				
Current service cost	810,050	796,911	14,452	13,799
Past service cost - amendment	-	(159,411)	2,383	8,751
Interest cost	575,689	545,010	12,716	12,221
Termination cost	181,116	37,523	-	8,298
Liability assumed due to recognition of past services	1,820	4,543	91	19,558
Impact of changes in attribution method in P&L	-	-	-	-
Included in other comprehensive income				
Actuarial gains (losses) arising from:				
Changes in financial assumptions	761,629	(225,813)	95,676	(15,864)
Changes in demographic assumptions	-	-	-	-
Experience adjustments	(101,789)	89,470	30,509	25,119
Return on plan assets excluding interest income	7,467	52,632	-	-
Impact of changes in attribution method in OCI	-	-	-	-
Others				
Fund placements in insurance companies (plan assets)	(901,467)	(752,365)	-	-
Post- employment benefits paid directly by the Bank	(575,680)	(356,003)	(50,615)	(44,980)
Post-employment benefits obligation, end of the year - Bank	**9,518,730**	**8,759,895**	**288,958**	**183,746**

38. POST-EMPLOYMENT BENEFITS OBLIGATION (continued)

b. Movement of post-employment benefits obligation (continued)

The Subsidiaries' post-employment benefits expenses for the years ended 31 December 2025 and 2024 recorded in the profit or loss amounting to Rp 45,216 and Rp 32,335, respectively.

During the years ended 31 December 2025 and 2024, payments for post-employment benefits in the Subsidiaries amounting to Rp 4,594 and Rp 4,324, respectively, and the Subsidiaries have set aside funds that will be used to support the fulfilment of post-employment benefits obligation for each employee amounting of Rp 20,050 and Rp 7,750 by placing them with several insurance companies, which meet the criteria to be recorded as plan assets.

c. The composition of plan assets

The composition of plan assets from pension fund for the years ended 31 December 2025 and 2024, were as follows:

	Percentage allocation as of 31 December 2025 Quoted market price for severance program			Percentage allocation as of 31 December 2025 Quoted market price for FIPF DKPK		
	AIA	Allianz	Manulife	AIA	Allianz	Manulife
Shares	0.00%	0.00%	0.00%	13.70%	5.43%	7.42%
Bonds	0.00%	18.87%	0.00%	69.91%	67.45%	54.92%
Property	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Derivatives	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cash	100.00%	81.13%	100.00%	16.39%	27.12%	37.66%
Others	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Total	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

	Percentage allocation as of 31 December 2024 Quoted market price for severance program			Percentage allocation as of 31 December 2024 Quoted market price for FIPF DKPK		
	AIA	Allianz	Manulife	AIA	Allianz	Manulife
Shares	0.00%	0.00%	0.00%	9,40%	9,79%	9,21%
Bonds	0.00%	37.57%	0.00%	58,83%	59,21%	70,75%
Property	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Derivatives	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cash	100.00%	62.43%	100.00%	31,77%	31,00%	20,04%
Others	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Total	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

d. Changes in fair value of plan assets for post-employment program

	2025	2024
Fair value of plan assets, beginning of the year - Bank	2,976,290	3,120,458
Fund placements in insurance companies	901,467	752,365
Return on plan assets excluding interest income	(7,467)	(52,632)
Interest income on plan assets	203,849	202,203
Post-employment benefits paid	(1,151,989)	(1,046,104)
Fair value of plan assets, end of the year - Bank	**2,922,150**	**2,976,290**

38. POST-EMPLOYMENT BENEFITS OBLIGATION (continued)

e. Historical information - Bank:

	31 December					
	2025	2024	2023	2022	2021	2020
Defined benefits pension plan and other long-term compensation						
Present value of post-employment benefits obligation	12,440,880	11,736,185	11,847,856	11,225,855	11,800,914	12,966,647
Fair value of plan assets	(2,922,150)	(2,976,290)	(3,120,458)	(3,952,724)	(4,877,681)	(3,664,581)
Deficit	9,518,730	8,759,895	8,727,398	7,273,131	6,923,233	9,302,065
Experience adjustment on plan liabilities	(101,789)	89,470	350,315	13,149	(159,362)	(9,914)
Experience adjustment on plan assets	7,467	53,632	187,347	159,472	(440,474)	555,010
Post-employment healthcare benefits						
Present value of post-employment benefits obligation	288,958	183,746	156,844	137,462	197,102	214,570
Experience adjustment on plan liabilities	30,509	25,119	29,185	14,093	(15,238)	(15,955)

f. Sensitivity analysis

Changes in 1 (one) percent of actuarial assumptions will have the following impacts:

	2025					
	Defined benefit pension plan		Other long-term compensations		Post-employment healthcare benefits	
	Increase	Decrease	Increase	Decrease	Increase	Decrease
Discount rate (1% movement)	(435,904)	489,807	(295,975)	344,200	(21,674)	30,106
Basic salary rate (1% movement)	541,763	(491,512)	351,948	(308,837)	-	-
Healthcare cost rate (1% movement)	-	-	-	-	24,773	(21,695)

	2024					
	Defined benefit pension plan		Other long-term compensations		Post-employment healthcare benefits	
	Increase	Decrease	Increase	Decrease	Increase	Decrease
Discount rate (1% movement)	(397,170)	443,541	(255,558)	295,487	(13,688)	19,379
Basic salary rate (1% movement)	495,259	(451,964)	305,338	(269,456)	-	-
Healthcare cost rate (1% movement)	-	-	-	-	16,152	(14,049)

g. Expected Maturity Analysis

Expected maturity analysis of undiscounted pension benefits and post-employment healthcare benefits is as follows:

	Up to 10 years	10 - 20 years	20 years and beyond
Pension benefit	7,947,630	4,192,199	3,948,406
Other long-term compensations	3,487,993	1,762,496	2,048,926
Post-employment healthcare benefits	223,879	136,585	179,642

h. The weighted-average of period of the defined benefits obligation, other long-term compensations – non gold, other long-term compensations – gold, post-retirement healthcare benefits – self insured and post-retirement healthcare benefits – insurance were 12.15 years; 12.82 years; 15.62 years; 6.68 years; and 18.58 years as of 31 December 2025 (31 December 2024: 11.89 years; 12.51 years; 15.19 years; 6.54 years; and 18.66 years).

39. CUSTODIAL SERVICES

The Bank's Custodial Services Bureau obtained its license to provide custodial services from the Capital Market and Financial Institution Supervisory Agency (Bapepam, currently Financial Services Authority or "OJK") under its Decision Letter No. KEP-148/PM/1991 dated 13 November 1991.
The services offered by the Bank's Custodial Services Bureau include of custody services for stocks, government and corporate bonds, deposits, mutual fund administrations, and cash management contracts, which include dividend receives, rates and other rights, finishing securities transactions, and representing account holders included as customers.

39. CUSTODIAL SERVICES (continued)

Assets administered by the Bank's Custodial Services Bureau consist of shares, bonds, deposits, commercial papers and other money market instruments.

40. OPERATING SEGMENTS

The Group disclosed the financial information based on the products were as follows:

	2025			
	Loans	**Treasury**	**Others**	**Total**
Assets	940,481,200	524,766,024	121,581,312	1,586,828,536
Interest and sharia income	67,446,394	26,686,436	4,779,822	98,912,652
Fee-based income and others	3,533,241	619,672	18,153,174	22,306,087

	2024			
	Loans	**Treasury**	**Others**	**Total**
Assets	868,686,210	459,238,130	121,376,988	1,449,301,328
Interest and sharia income	63,092,902	26,955,707	4,747,845	94,796,454
Fee-based income and others	3,418,479	288,678	19,480,693	23,187,850

The Group main operations are managed in Indonesian territory. Bank's business segment is classified into 5 (five) main geographic areas, which are Sumatera, Java, Kalimantan, East Indonesia and overseas operation.

Information regarding segment based on geographic of the Group is presented in table below:

	2025				
	Sumatera	**Java**	**Kalimantan**	**East Indonesia**	**Total**
Interest and sharia income	4,677,889	89,629,619	1,861,422	2,743,722	98,912,652
Interest and sharia expenses	(557,399)	(12,269,210)	(195,154)	(342,732)	(13,364,495)
Net interest and sharia income	4,120,490	77,360,409	1,666,268	2,400,990	85,548,157
Insurance revenue	-	2,003,240	-	-	2,003,240
Insurance expenses	-	(1,858,302)	-	-	(1,858,302)
Net insurance revenue	-	144,938	-	-	144,938
Net fees and commissions income	1,245,732	16,976,557	513,461	924,357	19,660,107
Net income from transaction at fair value through profit or loss	13,090	3,947,666	4,287	42,101	4,007,144
Other operating income	32,322	2,536,466	22,683	54,509	2,645,980
Total segment income	5,411,634	100,966,036	2,206,699	3,421,957	112,006,326
Depreciation and amortisation	(41,782)	(2,517,305)	(15,492)	(35,853)	(2,610,432)
Other material non-cash elements:					
Reversal of allowance for impairment losses on asset	(136,799)	(3,487,531)	(322,807)	(63,910)	(4,011,047)
Other operating expenses	(1,601,360)	(30,827,583)	(579,695)	(1,115,333)	(34,123,971)
Income before tax	3,631,693	64,133,617	1,288,705	2,206,861	71,260,876
Income tax expense					(13,697,783)
Net income for the year					**57,563,093**
Assets	100,740,319	1,383,382,831	38,447,409	64,257,977	1,586,828,536
Liabilities	100,740,319	1,091,062,581	38,447,409	64,257,977	1,294,508,286
Loans receivable - net	42,184,312	854,083,225	18,659,728	25,553,935	940,481,200
Deposits from customers	99,740,302	1,032,245,004	38,178,652	63,635,123	1,233,799,081
Sharia deposits	-	4,727,157	-	-	4,727,157
Temporary *syirkah* deposits	-	10,632,695	-	-	10,632,695

40. OPERATING SEGMENTS (continued)

Information regarding segment based on geographic of the Group is presented in table below: (continued)

	2024					
	Sumatera	Java	Kalimantan	East Indonesia	Overseas operation	Total
Interest and sharia income	4,427,250	86,036,942	1,711,892	2,582,953	37,417	94,796,454
Interest and sharia expenses	(565,890)	(11,454,256)	(195,103)	(313,090)	(3,951)	(12,532,290)
Net interest and sharia income	3,861,360	74,582,686	1,516,789	2,269,863	33,466	82,264,164
Insurance revenue	-	3,110,733	-	-	-	3,110,733
Insurance expenses	-	(1,753,761)	-	-	-	(1,753,761)
Net insurance revenue	-	1,356,972	-	-	-	1,356,972
Net fees and commissions income	1,136,562	15,562,427	461,532	816,852	2,546	17,979,919
Net income from transaction at fair value through profit or loss	(83,918)	2,906,754	5,075	42,112	(15,494)	2,854,529
Other operating income	37,737	2,008,107	12,275	45,528	(6,451)	2,097,196
Total segment income	4,951,741	96,416,946	1,995,671	3,174,355	14,067	106,552,780
Depreciation and amortisation	(44,915)	(2,060,098)	(20,240)	(37,266)	(5,030)	(2,167,549)
Other material non-cash elements:						
Reversal of allowance for impairment losses on asset	179,018	(2,423,564)	141,270	67,000	1,823	(2,034,453)
Other operating expenses	(1,536,804)	(30,972,111)	(546,303)	(1,043,365)	(34,345)	(34,132,928)
Income before tax	3,549,040	60,961,173	1,570,398	2,160,724	(23,485)	68,217,850
Income tax expense						(13,366,576)
Net income for the year						**54,851,274**
Assets	93,995,732	1,262,486,824	34,992,548	57,473,797	352,427	1,449,301,328
Liabilities	93,995,732	990,512,830	34,992,548	57,473,797	4,517	1,176,979,424
Loans receivable - net	38,739,422	788,949,509	16,219,497	24,777,782	-	868,686,210
Deposits from customers	92,838,676	936,118,359	34,725,741	56,930,891	-	1,120,613,667
Sharia deposits	-	3,511,679	-	-	-	3,511,679
Temporary *syirkah* deposits	-	9,486,817	-	-	-	9,486,817

41. RISK MANAGEMENT

The Bank has exposure to credit risk, liquidity risk, market risk, operational risk, and consolidation risk.

The following notes present information about the Bank's exposure to each of the above risks, the Bank's objectives, policies and process which are undertaken by the Bank in measuring and managing risk.

a. Risk management framework

The Bank recognises that in operating its business, there are inherent risks in its financial instruments, i.e. credit risk, liquidity risk, market risk which consists of foreign exchange risk and interest rate risk, operational risk and other risk.

41. RISK MANAGEMENT (continued)

a. Risk management framework (continued)

In order to control those risks, the Bank implemented an integrated Risk Management Framework which is stated in its Basic Policy of Risk Management ("KDMR"). This framework is used as a tool for determining the strategies, organisation, policies and guidances as well as the Bank's infrastructures to ensure that all risks faced by the Bank can be properly identified, measured, controlled and reported.

To implement an effective risk management, the Bank has established a Risk Management Committee whose functions are to address overall risk issues faced by the Bank and recommend risk management policies to the Board of Directors.

In addition to the above-mentioned committee, the Bank also has other committees which are responsible to handle specific risks, such as: Credit Policy Committee, Credit Committee and Asset and Liability Committee ("ALCO").

The Bank always conducts a thorough risk assessment on management plan to release new products and/or activities in accordance with the type of risks regulated by the prevailing Bank Indonesia Regulations ("PBI"), Financial Services Authority Regulation ("POJK") and other prevailing regulations.

b. Credit risk management

The credit organisation is continuously being improved with an emphasis on the four eyes principle, in which the credit decision is determined with the considerations of 2 (two) functions, i.e. business development function and credit risk analysis function.

The Bank has Basic Policy of Bank's Credit ("KDPB") which are continuously being improved, in line with the Bank's development, PBI, POJK and in accordance with "International Best Practices".

The Bank has developed a debtor risk rating system, which is known as the Internal Credit Risk Rating/Scoring System. Each debtor is assigned a risk rating, which is intended to assist authorized officials in analyzing credit proposals more accurately and effectively.

To ensure that credit quality is maintained well, in accordance with the Bank's risk appetite and applicable regulations, credit limits are set and credit portfolios are monitored regularly, both per credit category and bankwide.

The Bank has developed credit risk management by conducting regular stress testing analyses using various scenarios relevant to the credit portfolio and monitoring the results. Stress testing is useful for the Bank as a tool to estimate the impact of potential risks under stressful conditions, allowing the Bank to develop appropriate strategies to mitigate these potential risks as part of its contingency plan.

In order to monitor and control credit risk of the Subsidiaries, the Bank monitors the Subsidiaries' credit risk regularly, to ensure that the Subsidiaries have a good and effective Credit Risk Management Policy.

41. RISK MANAGEMENT (continued)

b. Credit risk management (continued)

For financial assets recognised in the consolidated statements of financial position, the maximum exposure to credit risk generally equals their carrying amount. For bank guarantees and irrevocable Letters of Credit issued, the maximum exposure to credit risk is the maximum amount that the Bank would have to pay if the obligations of the bank guarantees and irrevocable Letters of Credit issued are called upon. For credit commitments, the maximum exposure to credit risk is the full amount of the unused committed loan facilities granted to customers.

i. Maximum exposure to credit risk

The following table presents maximum exposure to the Group's credit risk of financial instruments in the consolidated statements of financial position (on-balance sheet) and consolidated administrative accounts (off-balance sheet).

	2025	2024
Consolidated financial position:		
Current accounts with Bank Indonesia	47,768,278	36,408,142
Current accounts with other banks - net	5,331,638	4,097,199
Placements with Bank Indonesia and other banks - net	9,813,541	15,714,884
Financial assets at fair value through profit or loss	35,320,959	21,524,617
Acceptance receivables - net	9,494,630	9,621,047
Bills receivable - net	11,825,095	8,891,769
Securities purchased under agreements to resell - net	5,285,513	1,449,562
Loans receivable - net	940,481,200	868,686,210
Consumer financing receivables - net	8,953,987	9,435,564
Finance lease receivables - net	8,005	51,042
Assets related to sharia transactions - *murabahah* receivables - net	2,253,861	1,924,884
Investment securities - net	409,421,000	371,151,957
Other assets - net		
Accrued interest income	9,167,872	8,326,105
Transactions related to ATM and credit card	3,499,738	3,906,220
Unaccepted bills receivable	28,554	163,769
Receivables from customer transactions	612,303	341,152
Insurance contract assets	642,232	588,163
Others	361,373	390,568
	1,500,269,779	**1,362,672,854**
Consolidated administrative account - net:		
Unused credit facilities to customers - committed	346,587,948	315,308,816
Unused credit facilities to other banks - committed	2,309,239	2,411,712
Irrevocable Letters of Credit facilities	10,180,618	10,009,892
Bank guarantees issued to customers	29,266,512	26,694,505
	388,344,317	**354,424,925**
	1,888,614,096	**1,717,097,779**

41. RISK MANAGEMENT (continued)

b. Credit risk management (continued)

ii. Concentration of credit risk analysis

The Bank encourages the diversification of its credit portfolio among a variety of geographic area, industries and credit products in order to minimise the credit risk.

The concentration of loans by type of loan, currency and economic sector is disclosed in Note 12.

Based on counterparty

The following table presents concentration of credit risk of the Group by counterparty:

	2025				
	Corporate	Government and Bank Indonesia	Bank	Individual	Total
Consolidated financial position:					
Current accounts with Bank Indonesia	-	47,768,278	-	-	47,768,278
Current accounts with other banks	-	-	5,332,406	-	5,332,406
Placement with Bank Indonesia and other banks	-	4,310,376	5,505,675	-	9,816,051
Financial assets at fair value through profit or loss	2,109,565	32,910,620	300,774	-	35,320,959
Acceptance receivables	9,220,676	-	472,435	1,832	9,694,943
Bills receivable	428,757	-	11,401,719	-	11,830,476
Securities purchased under agreements to resell	-	3,822,008	1,213,933	250,508	5,286,449
Loans receivable	677,443,474	4,366,975	25,880,058	262,542,727	970,233,234
Consumer financing receivables	555,446	-	98	8,910,954	9,466,498
Finance lease receivables	10,072	-	-	260	10,332
Assets related to sharia transactions - *murabahah* receivables	2,262,708	-	-	12,996	2,275,704
Investment securities	50,019,841	354,582,474	5,444,427	-	410,046,742
Other assets					
Accrued interest income	2,801,853	5,401,957	193,937	770,125	9,167,872
Transactions related to ATM and credit card	3,499,738	-	-	-	3,499,738
Unaccepted bills receivable	28,649	-	-	-	28,649
Receivables from customer transactions	40,219	-	-	572,084	612,303
Insurance contract assets	642,232	-	-	-	642,232
Others	363,256	-	-	-	363,256
Total	749,426,486	453,162,688	55,745,462	273,061,486	1,531,396,122
Allowance for impairment losses					(31,126,343)
					1,500,269,779
Commitments and contingencies with credit risk:					
Unused credit facilities - committed	287,540,483	1,133,025	2,358,761	60,679,762	351,712,031
Irrevocable Letters of Credit facilities	10,200,581	-	-	5,356	10,205,937
Bank guarantees issued to customers	27,154,470	-	1,146,739	992,049	29,293,258
Total	324,895,534	1,133,025	3,505,500	61,677,167	391,211,226
Allowance for impairment losses					(2,866,909)
					388,344,317

41. RISK MANAGEMENT (continued)

b. Credit risk management (continued)

ii. Concentration of credit risk analysis (continued)

Based on counterparty (continued)

The following table presents concentration of credit risk of the Group by counterparty: (continued)

	2024				
	Corporate	Government and Bank Indonesia	Bank	Individual	Total
Consolidated financial position:					
Current accounts with Bank Indonesia	-	36,408,142	-	-	36,408,142
Current accounts with other banks	-	-	4,097,837	-	4,097,837
Placement with Bank Indonesia and other banks	-	8,646,539	7,070,057	-	15,716,596
Financial assets at fair value through profit or loss	555,573	20,804,466	164,578	-	21,524,617
Acceptance receivables	9,508,319	799	541,930	10,694	10,061,742
Bills receivable	640,986	-	8,253,899	-	8,894,885
Securities purchased under agreements to resell	-	47,809	1,366,281	36,513	1,450,603
Loans receivable	614,612,475	5,500,000	25,116,622	256,081,756	901,310,853
Consumer financing receivables	633,718	-	165	9,164,965	9,798,848
Finance lease receivables	50,660	-	-	895	51,555
Assets related to sharia transactions - *murabahah* receivables	820,454	-	-	1,118,269	1,938,723
Investment securities	46,780,829	317,652,887	7,270,807	-	371,704,523
Other assets					
Accrued interest income	2,846,813	4,483,982	203,850	791,460	8,326,105
Transactions related to ATM and credit card	3,906,220	-	-	-	3,906,220
Unaccepted bills receivable	164,760	-	-	-	164,760
Receivables from customer transactions	55,625	-	-	285,527	341,152
Insurance contract assets	526,773	-	25,015	36,375	588,163
Others	351,231	-	-	61,540	412,771
Total	681,454,436	395,544,624	54,111,041	267,587,994	1,396,698,095
Allowance for impairment losses					(34,025,241)
					1,362,672,854
Commitments and contingencies with credit risk:					
Unused credit facilities - committed	260,424,847	-	2,411,462	57,782,545	320,618,854
Irrevocable Letters of Credit facilities	10,053,228	-	-	2,280	10,055,508
Bank guarantees issued to customers	24,926,592	-	807,284	991,874	26,725,750
Total	295,404,667	-	3,218,746	58,776,699	357,400,112
Allowance for impairment losses					(2,975,187)
					354,424,925

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS
31 DECEMBER 2025 AND 2024
(Expressed in millions of Rupiah, unless otherwise stated)

41. RISK MANAGEMENT (continued)

b. Credit risk management (continued)

iii. Credit risk analysis

The following table presents the financial assets classified into stage 1, stage 2 and stage 3:

	2025			
	Carrying Value			
	Stage 1	Stage 2	Stage 3	Total
Measured at amortised cost:				
Current accounts with Bank Indonesia	47,768,278	-	-	47,768,278
Current accounts with other banks - net	5,331,638	-	-	5,331,638
Placement with Bank Indonesia and other banks - net	9,361,592	-	-	9,361,592
Acceptance receivables - net	9,440,141	33,339	21,150	9,494,630
Bills receivables - net	11,825,010	-	85	11,825,095
Securities purchased under agreements to resell - net	5,285,513	-	-	5,285,513
Loans receivable - net	922,685,517	11,358,242	6,437,441	940,481,200
Investment securities - net	317,683,267	-	-	317,683,267
Consumer financing receivables - net	8,752,114	83,521	118,352	8,953,987
Finance lease receivables - net	8,005	-	-	8,005
Assets related to sharia transactions - *murabahah* receivables - net	2,206,601	-	47,260	2,253,861
Other assets - net				
Accrued interest income	9,167,872	-	-	9,167,872
Transactions related to ATM and credit card	3,499,738	-	-	3,499,738
Unaccepted bills receivable	28,554	-	-	28,554
Receivables from customer transactions	612,303	-	-	612,303
Insurance contract assets	642,232	-	-	642,232
Others	361,373	-	-	361,373
	1,354,659,748	**11,475,102**	**6,624,288**	**1,372,759,138**
Measured at fair value through profit or loss (FVPL):				
Financial assets at fair value through profit or loss	35,320,959	-	-	35,320,959
	35,320,959	-	-	35,320,959
Measured at fair value through other comprehensive income (FVOCI):				
Placement with Bank Indonesia and other banks - net	451,949	-	-	451,949
Investment securities - net	91,701,111	36,622	-	91,737,733
	91,153,060	36,622	-	92,189,682
	1,482,331,818	**11,406,233**	**6,531,728**	**1,500,269,779**

41. RISK MANAGEMENT (continued)

b. Credit risk management (continued)

iii. Credit risk analysis (continued)

The following table presents the financial assets classified into stage 1, stage 2 and stage 3: (continued)

	2024			
	Carrying Value			
	Stage 1	Stage 2	Stage 3	Total
Measured at amortised cost:				
Current accounts with Bank Indonesia	36,408,142	-	-	36,408,142
Current accounts with other banks - net	4,097,199	-	-	4,097,199
Placement with Bank Indonesia and other banks - net	15,714,884	-	-	15,714,884
Acceptance receivables - net	9,619,854	905	288	9,621,047
Bills receivables - net	8,891,768	-	1	8,891,769
Securities purchased under agreements to resell - net	1,449,562	-	-	1,449,562
Loans receivable - net	852,946,444	10,448,386	5,291,380	868,686,210
Investment securities - net	272,215,470	16,256	-	272,231,726
Consumer financing receivables - net	9,253,219	68,484	113,861	9,435,564
Finance lease receivables - net	48,774	81	2,187	51,042
Assets related to sharia transactions - *murabahah* receivables - net	1,897,288	22,348	5,248	1,924,884
Other assets - net				
Accrued interest income	8,326,105	-	-	8,326,105
Transactions related to ATM and credit card	3,906,220	-	-	3,906,220
Unaccepted bills receivable	163,769	-	-	163,769
Receivables from customer transactions	341,152	-	-	341,152
Insurance contract assets	588,163	-	-	588,163
Others	350,180	11,315	29,073	390,568
	1,226,218,193	**10,567,775**	**5,442,038**	**1,242,228,006**
Measured at fair value through profit or loss (FVPL):				
Financial assets at fair value through profit or loss	21,524,617	-	-	21,524,617
	21,524,617	**-**	**-**	**21,524,617**
Measured at fair value through other comprehensive income (FVOCI):				
Investment securities - net	98,882,720	22,809	14,702	98,920,231
	98,882,720	**22,809**	**14,702**	**98,920,231**
	1,346,625,530	**10,590,584**	**5,456,740**	**1,362,672,854**

Classification of Financial Assets

The classification of financial assets is based on a business model and tests of cash flows characteristics (Solely Payment of Principal & Interest ("SPPI")), The Bank's financial assets are classified as follows:

- Fair Value Through Profit/Loss ("FVPL")
- Fair Value Through Other Comprehensive Income ("FVOCI")
- Amortised Cost

41. RISK MANAGEMENT (continued)

b. Credit risk management (continued)

iii. Credit risk analysis (continued)

Measurement of Expected Credit Loss

The calculation of Bank provisions refers to SFAS 109 which introduces the expected credit loss method to measure the loss of a financial instrument resulting from the impairment of financial instruments, SFAS 109 requires immediate recognition for the impact of expected credit loss changes after initial recognition of the financial asset.

The Bank develops risk parameter modelling such as PD (Probability of Default), LGD (Loss Given Default) and EAD (Exposure at Default) which are used as components for calculating expected credit losses.

Staging Criteria

SFAS 109 requires entity to classify financial instruments into three stages of impairment (stage 1, stage 2, and stage 3) by determining whether there is a significant increase in credit risk.

The Bank measures the allowance for losses of an expected 12 months credit loss for financial assets with low credit risk at the reporting date (stage 1) and lifetime credit losses for financial assets with a significant increase in credit risk (stage 2).

In general, financial assets with arrears of 30 days or more and not yet experiencing an impairment will always be considered to have significant increase credit risk (“SICR”).

Forward-looking Information

In calculating expected credit losses, the Bank considers the effect of the macroeconomic forecast, In addition, the Bank also determines a probability weighted for the possibility of such macro scenario. Various macroeconomic variables (“MEV”) are used in the modelling of SFAS 109 depending on the results of statistical analysis of the suitability of the MEV with historical data for impairment model development, The calculation of the expected credit loss and the macroeconomic forecast (“MEV”) are reviewed by the Bank periodically. MEV used by the Bank includes GDP, inflation rate, exchange rate and others.

Individually impaired financial assets

Individually impaired financial assets are financial assets that are individually significant and there is objective evidence that impairment loss has incurred after initial recognition of the financial assets. The measurements are made by comparing all contractual cash flows due with the cash flows expected to be received by the Bank (cash shortfall), discounted with the effective interest rate.

Financial assets that are not individually significant and assessed for collective impairment

Financial assets that are not individually significant consist of loans and receivables of the Group to retail debtors, i.e. Small & Medium Enterprise (“SME”) debtors, consumer financing receivables (including joint financing) debtors, mortgage and its housing renovation loans, vehicle loans and credit card. The impairment of these financial assets is assessed collectively by grouping them based on similar risk characteristics. Collective measurement is done statistically using the parameters PD (Probability of Default), LGD (Loss Given Default) and EAD (Exposure at Default).

41. RISK MANAGEMENT (continued)

b. Credit risk management (continued)

iii. Credit risk analysis (continued)

Financial assets that are past due and impaired

Receivables that are due are all receivables that are past due for more than 90 (ninety) days, either for principal payments and/or interest payments, Meanwhile, impaired receivables are financial assets that have significant value individually and there is objective evidence that individual impairment occurs after the initial recognition of the financial assets.

In accordance with the quality, loans, acceptances, and bills receivable are grouped into 3 (three) categories, namely high grade, standard grade, and low grade, based on the Bank's internal estimate of probability defaults on certain debtors or portfolios which are assessed based on a number of qualitative and quantitative factors.

Loans, acceptances and bills receivable with a rating scale internal risk RR1 through RR7 according to the internal credit risk rating/scoring system is included in the high grade category, High category grade is a loan whose debtor has a strong capacity in terms of repayment of all obligations in a timely manner because they are supported by Appropriate or solid sound fundamental factors and are not easily influenced by changes in unfavourable economic conditions.

Loans, acceptances and bills receivable with a rating scale internal risks RR8 through RR9 according to the internal credit risk rating/scoring system are included in the standard grade category, Standard grade category is a loan whose debtor is deemed to have adequate capacity in terms of interest and principal payments, but is quite sensitive against changes in unfavourable economic conditions.

Loans, acceptances and notes receivable with a rating scale internal risk RR10 and loss according to the internal credit risk rating/scoring system are included in the low grade category, Low grade category is a loan whose debtor is vulnerable in terms of interest and principal payment capacity due to unfavourable fundamental factors and/or very sensitive to unfavourable economic conditions.

iv. Collateral

Collateral is held to mitigate credit risk exposures and risk mitigation policies determine the eligibility of collateral types that can be accepted by the Bank, The Bank differentiates collateral types based on its liquidity and existence into solid collaterals and non-solid collaterals, Solid collaterals are collaterals which have relatively high liquidity value and/or the existence is permanent (is not easily moved) i.e., cash collaterals and land/building, and therefore, the collaterals can be repossessed or taken over by the Bank when the loan to debtor/group debtor becomes non-performing, Non-solid collaterals are collaterals which have relatively low liquidity value and/or the existence is temporary (easily moveable) i.e., vehicles, machineries, inventories, receivables, etc, As of 31 December 2025 and 2024, the Bank held collaterals against loans receivables in the form of cash, properties (land/building), motor vehicles, guarantees, machineries, inventories, debt securities, etc.

41. RISK MANAGEMENT (continued)

b. Credit risk management (continued)

iv. Collateral (continued)

The Bank's policy in connection with collateral as mitigation of credit risk depends on the credit category or facilities provided, For SME loans, all loans should be supported with collateral (collateral based lending) whereby at least 50% (fifty percent) of it are solid collaterals, For corporate and commercial loans, the collateral values are determined based on analysis of the individual debtor credit worthiness, The collateral value is determined based on the appraisal value at the time of loan approval and periodically reviewed.

For mortgage facility ("KPR"), the Bank requires that all facilities should be supported by collateral properties (land/building), The Bank applies the Loan-to-Value ("LTV") regulation gradually, starting from the first mortgage facility and so forth, in accordance with the rules imposed by the regulator, Value of the collateral for KPR is calculated based on the collateral value when credit is granted and renewed every 30 (thirty) months, For auto loan facility ("KKB"), the Bank requires that all facilities should be supported by collateral vehicles, The Bank applied the down payment rule, in accordance with the regulation imposed by the regulator.

Subsidiary's consumer financing receivables is secured by the related certificates of ownership ("BPKB") of the vehicles being financed.

For foreign exchange transactions, either spot or forward, the Bank requires cash collaterals which are set at a certain percentage of facility provided, If the debtor has other credit facilities in the Bank, the debtor may use the collateral that has been given previously to be crossed with each other, The policy on percentage of the required collateral will be reviewed periodically, in line with the fluctuation and volatility of Rupiah currency to foreign currency exchange rate.

Details of financial and non-financial assets obtained by the Bank during the year by taking possession of collaterals held as security against financial assets as of 31 December 2025 and 2024, presented in other assets at the lower of carrying amount and net realisable value, were as follows:

	2025	2024
Land	171,126	169,858
Building	1,612,242	1,454,484
Other commercial properties	328,622	170,326
Fair value	**2,111,990**	**1,794,668**

The Bank generally does not use repossessed non-cash foreclosed assets for its own operations, The Bank's policy is to realise foreclosed assets as part of the settlement of credit.

As of 31 December 2025 and 2024, foreclosed assets owned by the Subsidiaries amounting to Rp 50,737 and Rp 64,552, respectively.

41. RISK MANAGEMENT (continued)

b. Credit risk management (continued)

v. Financial assets measured at fair value through profit or loss

As of 31 December 2025 and 2024, the Group had financial assets measured at the fair value through profit or loss amounting to Rp 35,320,959 and Rp 21,524,617, respectively (Note 8), Information on credit quality of the maximum exposure to credit risk of financial assets at fair value through profit or loss) was as follows:

	2025	2024
Government securities:		
Investment grade	32,910,054	20,799,789
Corporate bonds:		
Investment grade	666,366	141,462
Asset-Backed Securities:		
Investment grade	764,269	-
Derivative assets:		
Government and Bank Indonesia as counterparties	566	-
Other banks as counterparties	43,927	2,289
Corporates as counterparties	73,575	218,919
Others	862,202	389,158
Fair value	**35,320,959**	**21,524,617**

vi. Investment securities

As of 31 December 2026 and 2025, the Group had investment securities at the carrying value amounting to Rp 409,421,000 and Rp 371,151,957, respectively (Note 14). Information on credit quality of the maximum exposure to credit risk of investment securities was as follows:

	2025	2024
Government securities:		
Investment grade	355,566,254	322,134,558
Corporate bonds:		
Investment grade	35,655,911	33,407,575
Non-Investment grade	39,746	3,788
Others	18,159,089	15,606,036
Carrying value	**409,421,000**	**371,151,957**

c. Liquidity risk management

The Bank emphasises the importance of maintaining adequate liquidity to meet its commitments to its customers and other parties, whether in loans disbursement, repayment of customers' deposits or to meet operational liquidity requirements. The management of overall liquidity needs is overseen by ALCO and operationally by the Treasury Division.

The Bank has implemented liquidity provisions in accordance with regulatory requirements regarding the obligation to meet Rupiah liquidity (Reserve Requirement/"RR") and the MPLB. Furthermore, the Bank also monitors liquidity ratios such as the Loan-to-Deposit Ratio (LDR), Liquidity Coverage Ratio (LCR), and Net Stable Funding Ratio (NSFR).

In order to reduce risk of dependency to single funding, the Subsidiaries have diversified its funding resources. Besides capital and collection from customers, the Subsidiaries generate funding resources from bank loans and if needed, access funding capital market, through bonds and medium-term notes issuance.

41. RISK MANAGEMENT (continued)

c. Liquidity risk management (continued)

The following table presents the undiscounted contractual cash flows of financial liabilities and administrative accounts of the Group based on remaining period to contractual maturity as of 31 December 2025 and 2024:

	2025						
	Carrying value	Gross nominal inflow/ (outflow)	Up to 1 month	> 1 - 3 months	> 3 months - 1 year	> 1 – 5 years	> 5 years
Non-derivative financial liabilities							
Deposits from customers	(1,233,799,081)	(1,234,027,465)	(1,197,795,455)	(31,930,057)	(4,301,953)	-	-
Sharia deposits	(4,727,157)	(4,727,348)	(4,727,348)	-	-	-	-
Deposits from other banks	(3,966,077)	(3,966,147)	(3,964,015)	(2,132)	-	-	-
Acceptance payables	(4,733,862)	(4,733,862)	(1,854,589)	(1,937,405)	(773,776)	(168,092)	-
Borrowings	(2,047,436)	(2,049,291)	(1,399,291)	(650,000)	-	-	-
Estimated losses from commitments and contingencies	(2,866,909)	(2,866,909)	(233,752)	(510,706)	(1,519,858)	(560,896)	(41,697)
Accruals and other liabilities	(3,811,307)	(3,811,307)	(3,514,361)	(9,256)	(30,687)	(207,313)	(49,690)
Subordinated bonds	(65,000)	(66,242)	(1,242)	-	-	(65,000)	-
	(1,256,016,829)	(1,256,248,571)	(1,213,490,053)	(35,039,556)	(6,626,274)	(1,001,301)	(91,387)
Derivative financial liabilities							
Financial liabilities at fair value through profit or loss:	(97,406)						
Outflow		(25,788,864)	(18,551,296)	(4,361,781)	(2,791,262)	(84,525)	-
Inflow		25,677,471	18,483,767	4,337,530	2,772,799	83,375	-
	(97,406)	(111,393)	(67,529)	(24,251)	(18,463)	(1,150)	-
Administrative accounts							
Unused credit facilities to customers - committed		(349,402,792)	(349,402,792)	-	-	-	-
Unused credit facilities to other banks - committed		(2,309,239)	(2,309,239)	-	-	-	-
Irrevocable Letters of Credit facilities		(10,205,937)	(2,709,891)	(5,496,410)	(1,283,584)	(716,052)	-
Bank guarantees issued to customers		(29,293,258)	(2,806,863)	(7,231,329)	(14,047,001)	(5,197,562)	(10,503)
		(391,211,226)	(357,228,785)	(12,727,739)	(15,330,585)	(5,913,614)	(10,503)
	(1,256,114,235)	(1,647,571,190)	(1,570,786,367)	(47,791,546)	(21,975,322)	(6,916,065)	(101,890)

	2024						
	Carrying value	Gross nominal inflow/ (outflow)	Up to 1 month	> 1 - 3 months	> 3 months - 1 year	> 1 – 5 years	> 5 years
Non-derivative financial liabilities							
Deposits from customers	(1,120,613,667)	(1,120,871,522)	(1,073,604,905)	(42,976,722)	(4,289,895)	-	-
Sharia deposits	(3,511,679)	(3,511,776)	(3,511,776)	-	-	-	-
Deposits from other banks	(3,656,298)	(3,656,327)	(3,621,195)	(35,132)	-	-	-
Acceptance payables	(4,651,955)	(4,651,955)	(1,953,035)	(1,784,655)	(902,423)	(11,842)	-
Securities sold under agreements to repurchase	(1,330,996)	(1,330,996)	(1,330,996)	-	-	-	-
Borrowings	(2,242,516)	(2,244,833)	(298,499)	-	(1,650,000)	(296,334)	-
Estimated losses from commitments and contingencies	(2,975,187)	(2,975,187)	(250,713)	(534,449)	(1,497,920)	(636,589)	(55,516)
Accruals and other liabilities	(3,303,470)	(3,303,470)	(2,966,364)	(23,549)	(34,526)	(232,750)	(46,281)
Subordinated bonds	(500,000)	(500,296)	(9,296)	-	(435,000)	-	(65,000)
	(1,142,795,768)	(1,143,055,362)	(1,087,546,779)	(45,354,507)	(8,809,764)	(1,177,515)	(166,797)
Derivative financial liabilities							
Financial liabilities at fair value through profit or loss:	(257,613)						
Outflow		(33,439,150)	(26,618,772)	(6,218,655)	(601,723)	-	-
Inflow		33,152,453	26,411,154	6,151,332	589,967	-	-
	(257,613)	(286,697)	(207,618)	(67,323)	(11,756)	-	-
Administrative accounts							
Unused credit facilities to customers - committed		(318,207,142)	(318,207,142)	-	-	-	-
Unused credit facilities to other banks - committed		(2,411,712)	(2,411,712)	-	-	-	
Irrevocable Letters of Credit facilities		(10,055,508)	(2,902,168)	(5,172,370)	(1,850,411)	(130,559)	-
Bank guarantees issued to customers		(26,725,750)	(2,824,369)	(6,462,513)	(12,954,144)	(4,477,494)	(7,230)
		(357,400,112)	(326,345,391)	(11,634,883)	(14,804,555)	(4,608,053)	(7,230)
	(1,143,043,381)	(1,500,742,171)	(1,414,099,788)	(57,056,713)	(23,626,075)	(5,785,568)	(174,027)

The tables above were prepared based on remaining contractual maturities of the financial liabilities and irrevocable Letters of Credit facility, while for issued guarantee contracts and unused committed credit facility were based on its earliest possible contractual maturity. The Bank's and Subsidiaries' expected cash flows from these instruments vary significantly from the above analysis. For example, current accounts and saving accounts are expected to have a stable or increasing balance, or unused committed credit facility to customers/other banks are not all expected to be drawn down immediately.

41. RISK MANAGEMENT (continued)

c. Liquidity risk management (continued)

The nominal inflow and outflow disclosed in the above table represents the contractual undiscounted cash flows relating to the principal and interest on the financial liabilities or commitments. The disclosure for derivatives shows a gross inflow and outflow amount for derivatives that have simultaneous gross settlement (e.g., foreign currency forward).

Analysis on the carrying value of financial assets and liabilities based on remaining contractual maturities as of 31 December 2025 and 2024 are disclosed in Note 42.

d. Market risk management

i. Foreign exchange risk

The Bank conducts foreign currency trading in accordance with its internal policies and regulations from Bank Indonesia (“PBI”) regarding Net Open Position (“NOP”).

The Bank's liabilities in foreign currencies consist of deposits and loans received in USD and other foreign currencies. To comply with NOP regulations, the Bank maintains assets consisting of placements with other banks and loans granted in USD and other foreign currencies.

To measure foreign exchange risk on trading book, the Bank uses Value at Risk ("VaR") method with Historical Simulation approach for the purpose of internal reporting, meanwhile for the purpose of Bank's Capital Adequacy Ratio ("CAR") report, the Bank used OJK standard method.

Bank’s sensitivity towards foreign currency is taken into account by using NOP information translated to major foreign currency of the Bank, which is USD. The table below summarises the Bank’s profit before tax sensitivity on changes of foreign exchange rate as of 31 December 2025 and 2024:

	Impact on profit before tax	
	+5%	-5%
31 December 2025	11,027	(11,027)
31 December 2024	(32,644)	32,644

Information about Bank’s NOP as of 31 December 2025 and 2024 were disclosed in Note 49.

ii. Interest rate risk

Interest Rate Risk in the Banking Book

The measurement of IRRBB using 2 (two) methods is in accordance to Circular Letter of OJK No. 12/SEOJK.03/2018 regarding the Implementation of Risk Management and Standard Approach for Risk Measurement of Interest Rate Risk in Banking Book for Conventional Banks:

a. Measurement based on the changes in the economic value of equity, which measures the impact of changes in interest rates on the economic value of Bank equity; and
b. Measurement based on the changes in net interest income, which measures the impact of changes in interest rates on the Bank's earnings.

To mitigate IRRBB, the Bank sets nominal limits for loans and fixed-interest banking book securities, IRRBB limits and pricing strategies.

41. RISK MANAGEMENT (continued)

d. Market risk management (continued)

ii. Interest rate risk (continued)

Interest Rate Risk in the Trading Book

The risk measurement is performed on Rupiah and USD which are then reported to ALCO. To measure interest rate risk on the trading book, the Bank uses VaR method with Historical Simulation approach for internal reporting purposes, while for the Minimum Capital Adequacy Ratio calculation, the Bank uses OJK's standard approach.

The Subsidiary is exposed to interest rate risk arising from consumer financing receivables, factoring receivables, other receivables, the issuance of fixed rate bonds payable. The Subsidiary manages the interest rate risk by diversifying its financing sources to find the most suitable fixed interest rate to minimise mismatch.

The table below summarises the Group financial assets and liabilities (not measured at fair value through profit or loss) at carrying amounts, categorised by the earlier of contractual re-pricing or maturity dates:

	2025						
	Floating interest rate		Fixed interest rate				
	Up to 3 months	> 3 months - 1 year	Up to 3 months	> 3 months - 1 year	More than 1 year	Non-interest bearing	Total
Financial assets							
Current accounts with Bank Indonesia	35,003,465	-	-	-	-	12,764,813	47,768,278
Current accounts with other banks - net	5,331,638	-	-	-	-	-	5,331,638
Placements with Bank Indonesia and other banks - net	-	-	9,317,853	43,738	451,950	-	9,813,541
Acceptance receivables - net	943,296	1,142,126	-	-	-	7,409,208	9,494,630
Bills receivable - net	-	-	8,223,200	3,601,895	-	-	11,825,095
Securities purchased under agreements to resell - net	-	-	5,077,533	207,980	-	-	5,285,513
Loans receivable - net	656,510,614	32,837,399	6,023,764	20,453,597	224,655,826	-	940,481,200
Consumer financing receivables - net	-	-	921,566	3,283,174	4,749,247	-	8,953,987
Finance lease receivables - net	-	-	1,413	2,113	4,479	-	8,005
Assets related to sharia transactions - *murabahah* receivables - net	-	-	1,514,513	739,348	-	-	2,253,861
Investment securities - net	17,202,927	-	8,846,073	132,592,763	250,172,591	606,646	409,421,000
Other assets	-	-	220,575	999	-	14,090,498	14,312,072
Total	**714,991,940**	**33,979,525**	**40,146,490**	**160,925,607**	**480,034,093**	**34,871,165**	**1,464,948,820**
Financial liabilities							
Deposits from customers	(1,039,130,070)	-	(190,183,523)	(4,485,488)	-	-	(1,233,799,081)
Sharia deposits	-	-	-	-	-	(4,727,157)	(4,727,157)
Deposits from other banks	(3,445,220)	-	(520,857)	-	-	-	(3,966,077)
Acceptance payables	-	-	-	-	-	(4,733,862)	(4,733,862)
Borrowings	-	-	(2,047,436)	-	-	-	(2,047,436)
Estimated losses from commitments and contingencies	-	-	-	-	-	(2,866,909)	(2,866,909)
Accruals and other liabilities	-	-	-	(20,258)	(4,940)	(3,786,109)	(3,811,307)
Subordinated bonds	-	-	-	-	(65,000)	-	(65,000)
Total	**(1,042,575,290)**	**-**	**(192,751,816)**	**(4,505,746)**	**(69,940)**	**(16,114,037)**	**(1,256,016,289)**
Interest rate re-pricing gap	**(327,583,350)**	**33,979,525**	**(152,605,326)**	**156,419,861**	**479,964,153**	**18,757,128**	**208,931,991**

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(Expressed in millions of Rupiah, unless otherwise stated)

41. RISK MANAGEMENT (continued)

d. Market risk management (continued)

ii. Interest rate risk (continued)

Interest Rate Risk in the Trading Book (continued)

The table below summarises the Group financial assets and liabilities (not measured at fair value through profit or loss) at carrying amounts, categorised by the earlier of contractual re-pricing or maturity dates: (continued)

	2024						
	Floating interest rate		Fixed interest rate				
	Up to 3 months	> 3 months - 1 year	Up to 3 months	> 3 months - 1 year	More than 1 year	Non-interest bearing	Total
Financial assets							
Current accounts with Bank Indonesia	27,698,665	-	-	-	-	8,709,477	36,408,142
Current accounts with other banks - net	4,097,199	-	-	-	-	-	4,097,199
Placements with Bank Indonesia and other banks - net	-	-	15,666,963	47,921	-	-	15,714,884
Acceptance receivables - net	1,955,788	806,752	-	-	-	6,858,507	9,621,047
Bills receivable - net	-	-	7,277,349	1,614,420	-	-	8,891,769
Securities purchased under agreements to resell - net	-	-	1,419,546	30,016	-	-	1,449,562
Loans receivable - net	576,467,962	25,747,716	4,157,149	18,869,541	243,443,842	-	868,686,210
Consumer financing receivables - net	-	-	1,128,167	3,396,858	4,910,539	-	9,435,564
Finance lease receivables - net	-	-	12,234	21,776	17,032	-	51,042
Assets related to sharia transactions - *murabahah* receivables - net	-	-	1,296,757	628,127	-	-	1,924,884
Investment securities - net	14,372,963	-	13,387,463	121,488,798	221,362,242	540,491	371,151,957
Other assets	-	-	150,653	152,646	-	13,412,678	13,715,977
Total	**624,592,577**	**26,554,468**	**44,496,281**	**146,250,103**	**469,733,655**	**29,521,153**	**1,341,148,237**
Financial liabilities							
Deposits from customers	(919,057,475)	-	(197,232,396)	(4,323,796)	-	-	(1,120,613,667)
Sharia deposits	-	-	-	-	-	(3,511,679)	(3,511,679)
Deposits from other banks	(3,610,441)	-	(45,857)	-	-	-	(3,656,298)
Acceptance payables	-	-	-	-	-	(4,651,955)	(4,651,955)
Securities sold under agreements to repurchase	-	-	(1,330,996)	-	-	-	(1,330,996)
Borrowings	-	-	(1,946,182)	-	(296,334)	-	(2,242,516)
Estimated losses from commitments and contingencies	-	-	-	-	-	(2,975,187)	(2,975,187)
Accruals and other liabilities	-	-	-	-	-	(3,303,470)	(3,303,470)
Subordinated bonds	-	-	-	-	(500,000)	-	(500,000)
Total	**(922,667,916)**	**-**	**(200,555,431)**	**(4,323,796)**	**(796,334)**	**(14,442,291)**	**(1,142,785,768)**
Interest rate re-pricing gap	**(298,075,339)**	**26,554,468**	**(156,059,150)**	**141,926,307**	**468,937,321**	**15,078,862**	**198,362,469**

Fundamental reforms to benchmark interest rates are being carried out globally, including the replacement of some Interbank Offered Rates (“IBORs”) with alternative interest rates (referred to as the 'IBOR reform'). In Indonesia, JIBOR interest rates are being reformed with Indonesia Overnight Index Average (“IndONIA”). determined as the alternative interest rates. The Bank has no exposure derivative transactions that use JIBOR as a reference.

The Bank has prepared systems, procedures, valuations and market risk measurements to accommodate new transactions using IndONIA.

41. RISK MANAGEMENT (continued)

d. Market risk management (continued)

ii. Interest rate risk (continued)

Interest Rate Risk in the Trading Book (continued)

The main risk facing the Group as a result of the IBOR reform is operational, e.g. renegotiation of loan contracts through bilateral negotiations with customers, renewal of contract terms, renewal of the system using the IBOR curve and revision of operational controls related to the reforms. The rate convention that will be used will take into account the characteristics of the product, both derivative and non-derivative assets, as well as see input and recommendations from representatives of financial associations and working groups in force, in order to be able to provide accurate prices and mitigate risks arising from interest rate risk.

e. Operational and consolidated risk management

This additional information is required by applicable regulations and is not required by Indonesian Financial Accounting Standards. This additional information is part of Note 49 to the consolidated financial statements:

i. Operational risk management

In order to control operational risk, the Bank manages three main aspects: People, Process, and Technology. In the People aspect, the Bank increases awareness and develops HR competencies related to risk. In the Process aspect, the Bank establishes operational risk management policies and procedures applicable to the Bank's operations, including limit setting. In the Technology aspect, the Bank implements governance, information security, and information technology risk management, including cybersecurity, to mitigate risks arising from IT utilization. Operational risk management is regularly reviewed and aligned with regulatory requirements.

The Bank has qualified infrastructure to support implementation of operational risk management, named Operational Risk Management Information System (“ORMIS”), which consists of Risk and Control Self Assessment (“RCSA”), Loss Event Database (“LED”), and Key Risk Indicator (“KRI”). This web-based application can be used by all working units to help them in managing operational risk. In order to make implementation of operational risk management more effective and efficient, the Bank continuously enhance the ORMIS in accordance with the latest Bank operational activities. The Bank performs a risk assessment process in product or activity development implemented.

Business Continuity Management (“BCM”)

The Bank implements Business Continuity Management (BCM) to mitigate the impact of disruptions or failures due to technology, natural disasters, or other disasters on the Bank's business operations. The implementation of BCM is supported by the Business Continuity Management Policy (BCM) and Business Continuity Plan (BCP), which includes a crisis management plan and crisis communication, Business Continuity awareness socialization and periodic BCP testing, as well as the availability of a Disaster Recovery Center connected to two main Data Centers, a Secondary Workplace, and a Command and Crisis Center.

41. RISK MANAGEMENT (continued)

e. Operational and consolidated risk management (continued)

This additional information is required by applicable regulations and is not required by Indonesian Financial Accounting Standards. This additional information is part of Note 49 to the consolidated financial statements: (continued)

i. Operational risk management (continued)

Risk management related to Cybersecurity and Personal Data Protection (PDP)

With the rapid development of Information Technology, Banks are undertaking digital transformation to improve operational efficiency and the quality of service to customers. On the other hand, the use of IT also increases technology-related risks, including the risk of system disruptions, cyberattacks, data breaches, and social engineering. To mitigate these risks, Banks implement IT and cybersecurity risk management supported by an organizational structure that adheres to regulatory requirements. Banks identify, measure, and monitor risks and implement controls to ensure the sufficient application of cybersecurity risk management, which are:

1. The Bank already has a risk management policy and procedure for cyber security and information security and assessment of the digital maturity rate and cyber security risk level periodically.
2. The Bank implements systems/technology to monitor, detect, and mitigate cyber information system/security disruptions and has a Security Monitoring Center (SMC) which operates 24/7 to monitor and respond to potential disruptions.
3. The Bank undertakes socialization and providing education to encourage a culture of cyber security awareness to employees, customers and third parties continuously with relevant material.

In connection with the PDP provisions, as well as the provision of digital services that result in the need for processing customer personal data, the Bank implements:

1. PDP policies and procedures that include the use of technology and regular system updates.
2. Employee training and awareness programs.
3. Evaluations to ensure that the steps taken are in line with regulatory developments and customer needs.
4. The Bank has a unit that coordinates compliance with the PDP Law and appoints a DPO (Data Protection Officer) in accordance with regulatory requirements.

ii. Consolidated risk management

The Bank implements risk management on a consolidated and integrated basis in accordance with:

- OJK Regulation (POJK) No. 38/POJK.03/2017 dated 12 July 2017 regarding the Implementation of Risk Management on a Consolidated Basis for Banks that Exercise Control over Subsidiaries.

41. RISK MANAGEMENT (continued)

e. Operational and consolidated risk management (continued)

This additional information is required by applicable regulations and is not required by Indonesian Financial Accounting Standards. This additional information is part of Note 49 to the consolidated financial statements: (continued)

ii. Consolidated risk management (continued)

The Bank implements risk management on a consolidated and integrated basis in accordance with: (continued)

- OJK Regulation (POJK) No. 17/POJK.03/2014 dated 18 November 2014 regarding the Implementation of Integrated Risk Management for Financial Conglomerates.

The implementation of such risk management refers to the provisions of the Financial Services Authority (OJK), which include:

- Active supervision by the Board of Commissioners and the Board of Directors;
- Adequacy of policies, procedures, and limit-setting;
- Adequacy of processes for identification, measurement, monitoring, and control of risks, as well as risk management information systems; and
- A comprehensive internal control system.

Referring to the concept for implementation of consolidated risk management, the implementation of consolidated risk management duties and responsibilities are one of the functions of the Risk Management Division which coordinates with the Risk Management function implementation unit at each Financial Services Institution ("LJK") - Subsidiaries in the financial conglomerate.

The Subsidiaries also implement risk management in accordance with regulatory provisions and in line with the implementation of risk management in the Main Entity.

In applying Integrated Risk Management, The Bank as the Main Entity has:

1. Had a Director who oversaw the Integrated Risk Management function;
2. Formed Integrated Risk Management Committee ("KMRT");
3. Adjusting the organizational structure of the Risk Management Division to include integrated risk management functions;
4. Compiled Basic Policy of Integrated Risk Management ("KDMRT") and several policies related to the implementation of Integrated Risk Management;
5. Submitted to OJK:
   a. Reports regarding the Main Entity and LJK included as members of the financial conglomeration;
   b. Integrated Risk Profile Report;
   c. Integrated Capital Sufficiency Report;
   d. Report on Changes in Members of the Financial Conglomeration.
6. Developed an Integrated Risk Management Information System used to support the implementation of risk identification,measurement, monitoring, and control processes.

41. RISK MANAGEMENT (continued)

e. Operational and consolidated risk management (continued)

This additional information is required by applicable regulations and is not required by Indonesian Financial Accounting Standards. This additional information is part of Note 49 to the consolidated financial statements: (continued)

ii. Consolidated risk management (continued)

In addition, the financial conglomerate has performed an integrated Stress Test to ensure that capital and liquidity at the level of each entity and in an integrated manner are still adequate in dealing with the worst scenario (stress).

42. MATURITY GAP OF FINANCIAL ASSETS AND LIABILITIES

The following table summarises the maturity gap profile of the Group financial assets and liabilities based on the remaining period until the contractual maturity date as of 31 December 2025 and 2024:

	2025						
	Up to 1 month	> 1 - 3 months	> 3 months - 1 years	> 1 - 5 years	More than 5 years	No contractual maturity	Total
Financial assets							
Cash	-	-	-	-	-	25,305,031	25,305,031
Current accounts with Bank Indonesia	-	-	-	-	-	47,768,278	47,768,278
Current accounts with other banks - net	5,331,638	-	-	-	-	-	5,331,638
Placement with Bank Indonesia and other banks - net	9,040,586	277,370	43,738	451,847	-	-	9,813,541
Financial assets at fair value through profit or loss	2,898,848	2,059,015	27,551,188	842,214	1,877,897	91,797	35,320,959
Acceptance receivables - net	2,645,794	3,529,458	3,139,857	179,521	-	-	9,494,630
Bills receivable - net	2,518,692	5,887,133	3,419,270	-	-	-	11,825,095
Securities purchased under agreements to resell - net	1,419,175	3,658,357	207,981	-	-	-	5,285,513
Loans receivable	57,393,520	80,163,792	227,970,594	291,542,414	313,162,914	-	970,233,234
Less:							
Allowance for impairment losses							(29,752,034)
Consumer financing receivable - net	72,104	136,847	781,795	7,875,061	88,180	-	8,953,987
Finance lease receivable - net	132	1,157	6,431	285	-	-	8,005
Assets related to sharia transactions - *murabahah* receivables - net	766,281	748,232	739,348	-	-	-	2,253,861
Investment securities - net	6,321,372	3,573,868	132,550,525	203,338,412	63,030,177	606,646	409,421,000
Other assets - net	4,399,849	415,414	1,494,916	4,889,038	2,449,821	663,034	14,312,072
	92,807,991	**100,450,643**	**397,905,643**	**509,118,792**	**380,608,989**	**74,434,786**	**1,525,574,810**
Financial liabilities							
Deposits from customers	(1,197,567,071)	(31,930,057)	(4,301,953)	-	-	-	(1,233,799,081)
Sharia deposits	(4,727,157)	-	-	-	-	-	(4,727,157)
Deposits from other banks	(3,963,945)	(2,132)	-	-	-	-	(3,966,077)
Financial liabilities at fair value through profit or loss	(53,224)	(25,170)	(18,432)	(580)	-	-	(97,406)
Acceptance payables	(1,854,589)	(1,937,405)	(773,776)	(168,092)	-	-	(4,733,862)
Borrowings	(1,397,436)	(650,000)	-	-	-	-	(2,047,436)
Estimated losses from commitments and contingencies	(233,752)	(510,706)	(1,519,858)	(560,896)	(41,697)	-	(2,866,909)
Accruals and other liabilities	(3,514,361)	(9,256)	(30,687)	(207,313)	(49,690)	-	(3,811,307)
Subordinated bonds	-	-	-	(65,000)	-	-	(65,000)
	(1,213,311,535)	**(35,064,726)**	**(6,644,706)**	**(1,001,881)**	**(91,387)**	**-**	**(1,256,114,235)**
Net position	**(1,120,503,544)**	**65,385,917**	**391,260,937**	**508,116,911**	**380,517,602**	**74,434,786**	**269,460,575**

42. MATURITY GAP OF FINANCIAL ASSETS AND LIABILITIES (continued)

The following table summarises the maturity gap profile of the Group financial assets and liabilities based on the remaining period until the contractual maturity date as of 31 December 2025 and 2024: (continued)

	2024						
	Up to 1 month	> 1 - 3 months	> 3 months - 1 years	> 1 - 5 years	More than 5 years	No contractual maturity	Total
Financial assets							
Cash	-	-	-	-	-	29,315,878	29,315,878
Current accounts with Bank Indonesia	-	-	-	-	-	36,408,142	36,408,142
Current accounts with other banks - net	4,097,199	-	-	-	-	-	4,097,199
Placement with Bank Indonesia and other banks - net	15,516,794	150,169	47,921	-	-	-	15,714,884
Financial assets at fair value through profit or loss	739,047	277,077	18,003,066	864,695	1,613,660	27,072	21,524,617
Acceptance receivables - net	3,108,244	3,461,596	3,039,495	11,712	-	-	9,621,047
Bills receivable - net	2,915,617	4,363,069	1,613,083	-	-	-	8,891,769
Securities purchased under agreements to resell - net	1,368,661	51,834	29,067	-	-	-	1,449,562
Loans receivable	43,784,733	65,293,004	212,886,628	289,307,914	290,038,574	-	901,310,853
Less:							
Allowance for impairment losses							(33,308,875)
Consumer financing receivable - net	152,256	516,518	1,007,550	7,516,496	242,744	-	9,435,564
Finance lease receivable - net	903	1,044	20,753	28,342	-	-	51,042
Assets related to sharia transactions - *murabahah* receivables - net	512,710	784,048	628,126	-	-	-	1,924,884
Investment securities - net	11,553,498	3,716,110	121,794,187	204,087,279	29,460,391	540,492	371,151,957
Other assets - net	4,641,823	379,403	1,257,897	5,202,181	1,799,609	435,064	13,715,977
	88,391,485	**78,993,872**	**360,327,773**	**507,018,619**	**323,154,978**	**66,726,648**	**1,391,304,500**
Financial liabilities							
Deposits from customers	(1,073,347,050)	(42,976,722)	(4,289,895)	-	-	-	(1,120,613,667)
Sharia deposits	(3,511,679)	-	-	-	-	-	(3,511,679)
Deposits from other banks	(3,621,166)	(35,132)	-	-	-	-	(3,656,298)
Financial liabilities at fair value through profit or loss	(176,640)	(68,348)	(12,625)	-	-	-	(257,613)
Securities sold under agreement to repurchase	(1,330,996)	-	-	-	-	-	(1,330,996)
Acceptance payables	(1,953,035)	(1,784,655)	(902,423)	(11,842)	-	-	(4,651,955)
Borrowings	(296,182)	-	(1,650,000)	(296,334)	-	-	(2,242,516)
Estimated losses from commitments and contingencies	(250,713)	(534,449)	(1,497,920)	(636,589)	(55,516)	-	(2,975,187)
Accruals and other liabilities	(2,966,364)	(23,549)	(34,526)	(232,750)	(46,281)	-	(3,303,470)
Subordinated bonds	-	-	(435,000)	-	(65,000)	-	(500,000)
	(1,087,453,825)	**(45,422,855)**	**(8,822,389)**	**(1,177,515)**	**(166,797)**	**-**	**(1,143,043,381)**
Net position	**(999,062,340)**	**33,571,017**	**351,505,384**	**505,841,104**	**322,988,181**	**66,726,648**	**248,261,119**

43. CAPITAL MANAGEMENT

The primary objective of the Bank's capital management policy is to ensure that the Bank has a strong capital to support the Bank's current business expansion strategy and to sustain future development of the business, to meet regulatory capital adequacy requirements and also to ensure the efficiency of the Bank's capital structure.

The Bank prepares the Capital Plan based on assessment of and review over the capital situation in terms of the legal capital adequacy requirement, combined with current economic outlook assessment and the result of stress testing method. The Bank will continue to link financial goals and capital adequacy to risk appetite through the capital planning process and stress testing and assess the businesses based on Bank's capital and liquidity requirements.

The Bank's capital needs are also planned and discussed on a routine basis, supported by data analysis.

The Capital Plan is prepared by the Board of Directors as part of the Bank's Business Plan and approved by the Board of Commissioners. This plan is expected to ensure an adequate level of capital and optimum capital structure.

43. CAPITAL MANAGEMENT (continued)

Based on BI Regulation No. 8/6/PBI/2006 dated 30 January 2006 and BI Circular Letter No. 8/27/DPNP dated 27 November 2006 requires all banks to meet Capital Adequacy Ratio ("CAR") requirements for the bank on an individual and consolidated basis. The calculation of minimum CAR on consolidated basis is performed by calculating capital and Risk-Weighted Assets ("RWAs") based on risks from consolidated financial statements as provided in the prevailing Bank Indonesia Regulations.

BI Circular Letter No. 11/3/DPNP dated 27 January 2009 requires all banks in Indonesia with certain qualification to take into account operational risk in the CAR calculation.

The Bank is required to provide minimum capital according to the risk profile on 31 December 2025 and 2024 in accordance with Financial Services Authority Regulation No. 27 Year 2022 dated 26 December 2022 concerning the Second Amendment to Financial Services Authority Regulation No. 11/POJK.03/2016 concerning Minimum Capital Adequacy Requirements for Commercial Banks, Financial Services Authority Regulation No. 34/POJK.03/2016 dated 22 September 2016 concerning Amendments to Financial Services Authority Regulation No. 11/POJK.03/2016 concerning Minimum Capital Adequacy Requirements for Commercial Banks, and Financial Services Authority Regulation No. 11/POJK.03/2016 dated 29 January 2016 concerning Minimum Capital Adequacy Requirement for Commercial Banks.

The Bank calculates its capital requirements based on the prevailing OJK Regulations, where the regulatory capital consisted of two tiers:

- Core Capital (Tier 1), which includes:
  1. Common Equity (CET 1), which includes issued and fully paid-up capital (after deduction of treasury stock), additional paid-up capital, allowable non-controlling interest and deductions from Common Equity.
  2. Additional Core Capital.

- Supplementary Capital (Tier 2), which includes capital instrument in form of shares or other allowable instruments, agio or disagio from supplementary capital issuance, required general allowance for productive assets (maximum of 1.25% RWAs credit risk), and deductions from tier 2 capital.

The information regarding the Capital Adequacy Ratio (CAR) as of 31 December 2025 and 2024 is disclosed in Note 49.

44. NON-CONTROLLING INTEREST

The movement of non-controlling interest in net assets of Subsidiaries was as follows:

	2025	2024
Beginning balance	194,466	181,337
Non-controlling interest portion of Subsidiaries net profit during the year	25,806	14,969
Increase (decrease) of non-controlling interest from other comprehensive income of Subsidiaries during the year	10,924	(1,840)
Other equity components	(10,119)	-
Ending balance	**221,077**	**194,466**

45. TRANSACTIONS AND BALANCES WITH RELATED PARTIES

Related parties	Nature of relationship	Nature of transaction
PT Dwimuria Investama Andalan	Shareholder	Deposits from customers
Dana Pensiun BCA	Employer pension fund	Pension fund contribution, deposits from customers
Dwi Cermat Pte, Ltd	Owned by the same ultimate shareholder	Deposits from customers
Konsorsium Iforte HTS	Owned by the same ultimate shareholder	Deposits from customers
PT Abadi Tambah Mulia Internasional	Owned by the same ultimate shareholder	Loans receivable, deposits from customers
PT Adiwisesa Mandiri Building Product Indonesia	Owned by the same ultimate shareholder	Loans receivable, deposits from customers
PT Agregasi Cermat Indonesia	Owned by the same ultimate shareholder	Deposits from customers
PT Agro Sinarjaya	Owned by the same ultimate shareholder	Deposits from customers
PT Akar Inti Data	Owned by the same ultimate shareholder	Loans receivable, deposits from customers
PT Akar Inti Investama	Owned by the same ultimate shareholder	Deposits from customers
PT Akar Inti Solusi	Owned by the same ultimate shareholder	Loans receivable, deposits from customers, bank guarantee issuance
PT Akar Inti Teknologi	Owned by the same ultimate shareholder	Deposits from customers, bank guarantee issuance
PT Alpha Merah Kreasi	Owned by the same ultimate shareholder	Loans receivable, deposits from customers
PT Altius Bahari Indonesia	Owned by the same ultimate shareholder	Deposits from customers
PT Alto Halodigital International	Owned by the same ultimate shareholder	Deposits from customers
PT Alto Network	Owned by the same ultimate shareholder	Loans receivable, deposits from customers, bank guarantee issuance
PT Aman Cermat Cepat	Owned by the same ultimate shareholder	Loans receivable, deposits from customers
PT Andil Bangunsekawan	Owned by the same ultimate shareholder	Deposits from customers
PT Aneka Bumi Cipta	Owned by the same ultimate shareholder	Deposits from customers
PT Angkasa Komunikasi Global Utama	Owned by the same ultimate shareholder	Deposits from customers, bank guarantee issuance
PT Ardijaya Karya Appliances Product Manufacturing	Owned by the same ultimate shareholder	Deposits from customers
PT Arta Karya Adhiguna	Owned by the same ultimate shareholder	Deposits from customers
PT Artha Dana Teknologi	Owned by the same ultimate shareholder	Deposits from customers
PT Artha Investa Teknologi	Owned by the same ultimate shareholder	Deposits from customers
PT Artha Mandiri Investama	Owned by the same ultimate shareholder	Deposits from customers

45. TRANSACTIONS AND BALANCES WITH RELATED PARTIES (continued)

Related parties	Nature of relationship	Nature of transaction
PT Astama Loka Indonesia	Owned by the same ultimate shareholder	Deposits from customers
PT Bach Multi Global	Owned by the same ultimate shareholder	Deposits from customers
PT Bahtera Maju Selaras	Owned by the same ultimate shareholder	Deposits from customers
PT Bangun Loka Indah	Owned by the same ultimate shareholder	Deposits from customers
PT Bangun Media Indonesia	Owned by the same ultimate shareholder	Loans receivable, deposits from customers, letter of credit
PT Bangun Mustika Pratama	Owned by the same ultimate shareholder	Deposits from customers
PT Berjaya Agung Indonesia	Owned by the same ultimate shareholder	Deposits from customers
PT Bhumi Mahardika Jaya	Owned by the same ultimate shareholder	Deposits from customers
PT Bit Teknologi Nusantara	Owned by the same ultimate shareholder	Loans receivable, deposits from customers
PT Broadband Wahana Asia	Owned by the same ultimate shareholder	Deposits from customers
PT Bukit Muria Jaya	Owned by the same ultimate shareholder	Loans receivable, deposits from customers
PT Bukit Muria Jaya Estate	Owned by the same ultimate shareholder	Deposits from customers
PT Bumi Aman Sejahtera	Owned by the same ultimate shareholder	Deposits from customers
PT Bumi Raya Sakti	Owned by the same ultimate shareholder	Loans receivable, deposits from customers
PT Caturguwiratna Sumapala	Owned by the same ultimate shareholder	Deposits from customers
PT Cermati Pialang Asuransi	Owned by the same ultimate shareholder	Deposits from customers
PT Cipta Karya Bumi Indah	Owned by the same ultimate shareholder	Loans receivable, deposits from customers
PT Ciptakreasi Buana Persada	Owned by the same ultimate shareholder	Deposits from customers
PT Citra Teknologi Pintar	Owned by the same ultimate shareholder	Loans receivable, deposits from customers
PT Darta Media Indonesia	Owned by the same ultimate shareholder	Loans receivable, deposits from customers
PT Dasakreasi Anekacipta	Owned by the same ultimate shareholder	Deposits from customers
PT Dekoruma Inovasi Lestari	Owned by the same ultimate shareholder	Loans receivable, deposits from customers
PT Dekoruma Niaga Sejahtera	Owned by the same ultimate shareholder	Loans receivable, deposits from customers, bank guarantee issuance
PT Digital Data Teknologi Terdepan	Owned by the same ultimate shareholder	Deposits from customers
PT Digital Mebelindo Cemerlang	Owned by the same ultimate shareholder	Deposits from customers
PT Digital Otomotif Indonesia	Owned by the same ultimate shareholder	Loans receivable, deposits from customers

45. TRANSACTIONS AND BALANCES WITH RELATED PARTIES (continued)

Related parties	Nature of relationship	Nature of transaction
PT Djarum	Owned by the same ultimate shareholder	Loans receivable, deposits from customers
PT Djelas Tandatangan Bersama	Owned by the same ultimate shareholder	Loans receivable, deposits from customers
PT Dwi Cermat Indonesia	Owned by the same ultimate shareholder	Deposits from customers
PT Dwi Putri Selaras	Owned by the same ultimate shareholder	Deposits from customers
PT Dynamo Media Network	Owned by the same ultimate shareholder	Loans receivable, deposits from customers
PT Ecogreen Oleochemicals	Owned by the same ultimate shareholder	Loans receivable, deposits from customers, bank guarantee issuance, letter of credit
PT Energi Batu Hitam	Owned by the same ultimate shareholder	Loans receivable, deposits from customers, bank guarantee issuance, letter of credit
PT Eragraha Pirantimegah	Owned by the same ultimate shareholder	Deposits from customers
PT Fajar Surya Perkasa	Owned by the same ultimate shareholder	Deposits from customers
PT Farindo Investama Indonesia	Owned by the same ultimate shareholder	Deposits from customers
PT Fira Makmur Sejahtera	Owned by the same ultimate shareholder	Deposits from customers
PT Futami Food & Beverages	Owned by the same ultimate shareholder	Deposits from customers, bank guarantee issuance
PT Gajah Merah Terbang	Owned by the same ultimate shareholder	Loans receivable, deposits from customers
PT General Buditekindo	Owned by the same ultimate shareholder	Deposits from customers
PT Global Astha Niaga	Owned by the same ultimate shareholder	Loans receivable, deposits from customers
PT Global Dairi Alami	Owned by the same ultimate shareholder	Loans receivable, deposits from customers
PT Global Danapati Niaga	Owned by the same ultimate shareholder	Deposits from customers
PT Global Digital Niaga Tbk	Owned by the same ultimate shareholder	Deposits from customers, bank guarantee issuance, letter of credit
PT Global Digital Prima	Owned by the same ultimate shareholder	Deposits from customers
PT Global Digital Ritelindo	Owned by the same ultimate shareholder	Deposits from customers
PT Global Distribusi Nusantara	Owned by the same ultimate shareholder	Loans receivable, deposits from customers
PT Global Distribusi Vitara	Owned by the same ultimate shareholder	Deposits from customers
PT Global Distribusi Paket	Owned by the same ultimate shareholder	Loans receivable, deposits from customers
PT Global Distribusi Pusaka	Owned by the same ultimate shareholder	Deposits from customers, bank guarantee issuance

45. TRANSACTIONS AND BALANCES WITH RELATED PARTIES (continued)

Related parties	Nature of relationship	Nature of transaction
PT Global Harapan Nawasena	Owned by the same ultimate shareholder	Loans receivable, deposits from customers
PT Global Indonesia Komunikatama	Owned by the same ultimate shareholder	Loans receivable, deposits from customers
PT Global Infrastruktur Indonesia	Owned by the same ultimate shareholder	Deposits from customers
PT Global Inti Nawasena	Owned by the same ultimate shareholder	Deposits from customers
PT Global Investama Andalan	Owned by the same ultimate shareholder	Deposits from customers
PT Global Kassa Sejahtera	Owned by the same ultimate shareholder	Deposits from customers
PT Global Media Visual	Owned by the same ultimate shareholder	Loans receivable, deposits from customers
PT Global Natura Produk	Owned by the same ultimate shareholder	Deposits from customers
PT Global Poin Indonesia	Owned by the same ultimate shareholder	Loans receivable, deposits from customers
PT Global Teknologi Niaga	Owned by the same ultimate shareholder	Loans receivable, deposits from customers
PT Global Telekomunikasi Prima	Owned by the same ultimate shareholder	Deposits from customers
PT Global Tiket Network	Owned by the same ultimate shareholder	Loans receivable, deposits from customers, bank guarantee issuance
PT Global Visi Media	Owned by the same ultimate shareholder	Loans receivable, deposits from customers
PT Global Visitama Indonesia	Owned by the same ultimate shareholder	Deposits from customers
PT Globalnet Aplikasi Indotravel	Owned by the same ultimate shareholder	Deposits from customers
PT Globalnet Sejahtera	Owned by the same ultimate shareholder	Deposits from customers
PT Gonusa Prima Distribusi	Owned by the same ultimate shareholder	Loans receivable, deposits from customers, bank guarantee issuance
PT Graha Padma Internusa	Owned by the same ultimate shareholder	Deposits from customers
PT Grand Indonesia	Owned by the same ultimate shareholder	Loans receivable, deposits from customers, bank guarantee issuance, office rental transactions
PT Grand Teknologi Indonesia	Owned by the same ultimate shareholder	Deposits from customers
PT Griya Karya Mandiri	Owned by the same ultimate shareholder	Deposits from customers
PT Griya Miesejati	Owned by the same ultimate shareholder	Loans receivable, deposits from customers
PT Griya Muria Kencana	Owned by the same ultimate shareholder	Deposits from customers
PT Halmahera Jaya Feronikel	Owned by the same ultimate shareholder	Deposits from customers
PT Hartono Istana Teknologi	Owned by the same ultimate shareholder	Loans receivable, deposits from customers, letter of credit

45. TRANSACTIONS AND BALANCES WITH RELATED PARTIES (continued)

Related parties	Nature of relationship	Nature of transaction
PT Hartono Plantation Indonesia	Owned by the same ultimate shareholder	Deposits from customers
PT Harum Lumbung Bersama	Owned by the same ultimate shareholder	Deposits from customers
PT Hidup Bermakna Selamanya	Owned by the same ultimate shareholder	Deposits from customers
PT Iforte Energi Nusantara	Owned by the same ultimate shareholder	Loans receivable, deposits from customers
PT Iforte Gilang Pertiwi Utama	Owned by the same ultimate shareholder	Deposits from customers
PT Iforte Global Internet	Owned by the same ultimate shareholder	Deposits from customers
PT Iforte Payment Infrastructure	Owned by the same ultimate shareholder	Loans receivable, deposits from customers
PT Iforte Solusi Infotek	Owned by the same ultimate shareholder	Loans receivable, deposits from customers
PT Indah Bumi Lestari	Owned by the same ultimate shareholder	Deposits from customers
PT Indo Paramita Sarana	Owned by the same ultimate shareholder	Deposits from customers
PT Indodana Multi Finance	Owned by the same ultimate shareholder	Loans receivable, deposits from customers
PT Intershop Prima Center	Owned by the same ultimate shareholder	Deposits from customers
PT Inti Bangun Sejahtera Tbk	Owned by the same ultimate shareholder	Deposits from customers
PT Istana Kencana Mulia	Owned by the same ultimate shareholder	Deposits from customers
PT Jasa Semesta Utama	Owned by the same ultimate shareholder	Deposits from customers
PT Kalimusada Motor	Owned by the same ultimate shareholder	Deposits from customers
PT Kartika Sanur Cemerlang	Owned by the same ultimate shareholder	Deposits from customers
PT Karya Muria Cemerlang	Owned by the same ultimate shareholder	Deposits from customers
PT Kencana Muria Jaya	Owned by the same ultimate shareholder	Deposits from customers
PT Komet Infra Nusantara	Owned by the same ultimate shareholder	Loans receivable, deposits from customers
PT Kudos Istana Furniture	Owned by the same ultimate shareholder	Deposits from customers
PT Kumparan Kencana Electrindo	Owned by the same ultimate shareholder	Deposits from customers
PT Kurio	Owned by the same ultimate shareholder	Loans receivable, deposits from customers
PT Legal Tekno Digital	Owned by the same ultimate shareholder	Loans receivable, deposits from customers
PT Legian Paradise	Owned by the same ultimate shareholder	Deposits from customers
PT Lingkarmulia Indah	Owned by the same ultimate shareholder	Deposits from customers
PT Lintas Cipta Media	Owned by the same ultimate shareholder	Loans receivable, deposits from customers
PT Lunar Inovasi Teknologi	Owned by the same ultimate shareholder	Loans receivable, deposits from customers

45. TRANSACTIONS AND BALANCES WITH RELATED PARTIES (continued)

Related parties	Nature of relationship	Nature of transaction
PT Mandala Pusaka Nusantara	Owned by the same ultimate shareholder	Deposits from customers
PT Marga Sadhya Swasti	Owned by the same ultimate shareholder	Loans receivable, deposits from customers
PT Margo Hotel Development	Owned by the same ultimate shareholder	Deposits from customers
PT Margo Property Development	Owned by the same ultimate shareholder	Deposits from customers
PT Mars Multi Mandiri	Owned by the same ultimate shareholder	Deposits from customers
PT Media Digital Historia	Owned by the same ultimate shareholder	Loans receivable, deposits from customers
PT Merah Cipta Media	Owned by the same ultimate shareholder	Loans receivable, deposits from customers
PT Merah Putih Colony	Owned by the same ultimate shareholder	Deposits from customers
PT Mitra Media Integrasi	Owned by the same ultimate shareholder	Loans receivable, deposits from customers
PT Momentum Global Pratama	Owned by the same ultimate shareholder	Deposits from customers
PT Muria Manis Nusantara	Owned by the same ultimate shareholder	Deposits from customers
PT Muria Mekar Indah	Owned by the same ultimate shareholder	Deposits from customers
PT Muria Sumba Manis	Owned by the same ultimate shareholder	Deposits from customers
PT Muriafood Sapta Jaya	Owned by the same ultimate shareholder	Deposits from customers
PT Narasi Akal Jenaka	Owned by the same ultimate shareholder	Loans receivable, deposits from customers
PT Narasi Citra Sahwahita	Owned by the same ultimate shareholder	Deposits from customers
PT Natura Perisa Aroma	Owned by the same ultimate shareholder	Loans receivable, deposits from customers
PT Nava Samudra Ambara	Owned by the same ultimate shareholder	Deposits from customers
PT Nova Digital Perkasa	Owned by the same ultimate shareholder	Deposits from customers
PT Orbit Abadi Sakti	Owned by the same ultimate shareholder	Deposits from customers
PT Peniti Sungai Purun	Owned by the same ultimate shareholder	Deposits from customers
PT Pindaruma Casa Sentosa	Owned by the same ultimate shareholder	Deposits from customers
PT Pradipta Mustika Cipta	Owned by the same ultimate shareholder	Deposits from customers
PT Pratama Nusantara Sakti	Owned by the same ultimate shareholder	Loans receivable, deposits from customers
PT Prema Gandharva Asia	Owned by the same ultimate shareholder	Loans receivable, deposits from customers

45. TRANSACTIONS AND BALANCES WITH RELATED PARTIES (continued)

Related parties	Nature of relationship	Nature of transaction
PT Prima Top Boga	Owned by the same ultimate shareholder	Loans receivable, deposits from customers, bank guarantee issuance
PT Profesional Telekomunikasi Indonesia	Owned by the same ultimate shareholder	Loans receivable, deposits from customers
PT Promedia Punggawa Satu	Owned by the same ultimate shareholder	Deposits from customers
PT Promoland Indowisata	Owned by the same ultimate shareholder	Loans receivable, deposits from customers, bank guarantee issuance
PT Prosa Solusi Cerdas	Owned by the same ultimate shareholder	Deposits from customers
PT Puri Bumi Lestari	Owned by the same ultimate shareholder	Deposits from customers
PT Puri Dibya Property	Owned by the same ultimate shareholder	Deposits from customers
PT Puri Padma Management	Owned by the same ultimate shareholder	Loans receivable, deposits from customers
PT Puri Zuqni	Owned by the same ultimate shareholder	Deposits from customers
PT Quattro International	Owned by the same ultimate shareholder	Deposits from customers
PT Raharja Dipta Lestari	Owned by the same ultimate shareholder	Deposits from customers
PT Rajawali Inti Selular	Owned by the same ultimate shareholder	Deposits from customers
PT Remala Abadi Tbk	Owned by the same ultimate shareholder	Loans receivable, deposits from customers
PT Resinda Prima Entertama	Owned by the same ultimate shareholder	Deposits from customers
PT Sapta Adhikari Investama	Owned by the same ultimate shareholder	Deposits from customers
PT Sarana Kencana Mulya	Owned by the same ultimate shareholder	Deposits from customers, letter of credit
PT Sarana Menara Nusantara Tbk	Owned by the same ultimate shareholder	Deposits from customers
PT Sasana Cipta Mulia	Owned by the same ultimate shareholder	Deposits from customers
PT Savoria Adi Rasa	Owned by the same ultimate shareholder	Deposits from customers
PT Savoria Kreasi Rasa	Owned by the same ultimate shareholder	Deposits from customers, bank guarantee issuance, letter of credit
PT Semesta Cipta Internasional	Owned by the same ultimate shareholder	Deposits from customers, bank guarantee issuance
PT Semesta Industri Pratama	Owned by the same ultimate shareholder	Deposits from customers
PT Seminyak Mas Propertindo	Owned by the same ultimate shareholder	Loans receivable, deposits from customers
PT Sentral Investama Andalan	Owned by the same ultimate shareholder	Deposits from customer
PT Sewu Nayaga Tembaya	Owned by the same ultimate shareholder	Deposits from customers

45. TRANSACTIONS AND BALANCES WITH RELATED PARTIES (continued)

Related parties	Nature of relationship	Nature of transaction
PT Sinergi Bumi Cipta	Owned by the same ultimate shareholder	Deposits from customers
PT Solusi Ruma Sentosa	Owned by the same ultimate shareholder	Deposits from customers
PT Solusi Tunas Pratama Tbk	Owned by the same ultimate shareholder	Loans receivable, deposits from customers
PT Subang Artha Sejahtera	Owned by the same ultimate shareholder	Deposits from customers
PT Subang Sarana Investasi	Owned by the same ultimate shareholder	Deposits from customers
PT Subang Sejahtera Indonesia	Owned by the same ultimate shareholder	Deposits from customers
PT Sumber Kopi Prima	Owned by the same ultimate shareholder	Loans receivable, deposits from customers
PT Supra Boga Lestari Tbk	Owned by the same ultimate shareholder	Loans receivable, deposits from customers
PT Supra Kreatif Mandiri	Owned by the same ultimate shareholder	Deposits from customers
PT Supra Mas Mandiri	Owned by the same ultimate shareholder	Deposits from customers
PT Surya Centra Industri	Owned by the same ultimate shareholder	Deposits from customers
PT Surya Energi Parahita	Owned by the same ultimate shareholder	Loans receivable, deposits from customers, bank guarantee issuance
PT Surya Siti Indotama	Owned by the same ultimate shareholder	Deposits from customers
PT Surya Subang Smartpolitan	Owned by the same ultimate shareholder	Deposits from customers
PT Suryacipta Swadaya	Owned by the same ultimate shareholder	Deposits from customers
PT Suryacipta Swadaya Infrastruktur	Owned by the same ultimate shareholder	Deposits from customers
PT Timur Persada Lestari	Owned by the same ultimate shareholder	Deposits from customers
PT Tira Timur Lestari	Owned by the same ultimate shareholder	Deposits from customers
PT Tricipta Mandhala Gumilang	Owned by the same ultimate shareholder	Deposits from customers
PT Trigana Putra Mandiri	Owned by the same ultimate shareholder	Deposits from customers
PT Tunas Nusantara Persada	Owned by the same ultimate shareholder	Deposits from customers
PT Varnion Technology Semesta	Owned by the same ultimate shareholder	Loans receivable, deposits from customers
PT Verve Persona Estetika	Owned by the same ultimate shareholder	Deposits from customers

45. TRANSACTIONS AND BALANCES WITH RELATED PARTIES (continued)

Related parties	Nature of relationship	Nature of transaction
PT Visinema Pictures	Owned by the same ultimate shareholder	Loans receivable, deposits from customers
Key management personnel	Bank's Board of Commissioners and Board of Directors	Loans receivable, deposits from customers, employee benefits
The Bank's controlling individuals and their family members	Shareholder	Loans receivable, deposits from customers

In the normal course of business, the Bank has transactions with related parties due to their common ownership and/or management. All transactions with related parties are conducted with agreed terms and conditions.

The details of significant balances and transactions with related parties that were not consolidated as of 31 December 2025 and 2024, and for the years then ended were as follows:

	2025		2024	
	Amount	Percentage to total	Amount	Percentage to total
Loans receivable*) (Note 12)	11,485,252	1.18%	7,230,509	0.80%
Right-of-use asset - net**) (Note 16)	230,160	0.81%	243,940	0.86%
Other assets***) (Note 18)	9,835	0.04%	9,511	0.04%
Deposits from customers (Note 19)	3,121,310	0.25%	3,235,633	0.29%
Unused credit facilities to customers (Note 27)	6,257,488	1.39%	3,941,255	0.96%
Letter of credit facilities to customers (Note 27)	306,684	3.00%	811,681	8.07%
Bank guarantee issued to customers (Note 27)	322,047	1.10%	373,742	1.40%
Interest and sharia income (Note 28)	532,154	0.54%	487,674	0.51%
Interest and sharia expenses (Note 29)	38,872	0.29%	42,367	0.34%
Pension plan contribution (Note 33)	310,369	79.44%	290,843	78.81%
Rental expenses (Note 34)	13,398	1.00%	13,398	1.17%

*) Before allowance for impairment losses.
**) Represent right-of-use asset to PT Grand Indonesia.
***) Represent security deposits to PT Grand Indonesia.

Compensations for key management personnel of the Bank (Note 1e) were as follows:

	2025	2024
Short-term employee benefits (including tantiem)	1,148,392	1,125,485
Long-term employee benefits	42,593	40,680
Total	**1,190,985**	**1,166,165**

Rental agreement with PT Grand Indonesia

On 11 April 2006, the Bank signed a rental agreement with PT Grand Indonesia (a related party), in which the Bank agreed to lease, on a long-term basis, the office space from PT Grand Indonesia with a total area of 28,166.88 sqm at an amount of USD 35,631,103.20, including Value Added Tax ("VAT"), with an option to lease for long-term additional space of 3,264.80 sqm at an amount of USD 4,129,972, including VAT. This rental transaction was approved by the Board of Directors and Shareholders in the Bank's Extraordinary General Meeting of Shareholders on 25 November 2005 (the minutes of meeting was drawn up by Notary Hendra Karyadi, S.H., with Deed No. 11). This rental agreement started on 1 July 2007 and will end on 30 September 2035.

45. TRANSACTIONS AND BALANCES WITH RELATED PARTIES (continued)

As of 31 December 2025 and 2024, right-of-use asset to PT Grand Indonesia amounted to Rp 230,160 and Rp 243,940, of these amount, Rp 131,743 and Rp 144,024, respectively has been fully paid. The finance lease obligation to PT Grand Indonesia which was recorded on 31 December 2025 and 2024 were Rp 100,105 and Rp 103,298, respectively.

46. NET PAYABLE RECONCILIATION

	2025			
	Subordinated bonds	Debt securities issued	Borrowings	Securities sold under agreements to repurchase
Net payable 31 December 2024	**500,000**	**-**	**2,242,516**	**1,330,996**
Cash flow:				
Proceeds from borrowings	-	-	60,800,000	
Payment of borrowings	-	-	(60,995,080)	-
Payment of securities sold under agreements to repurchase	-	-	-	(1,330,996)
Payment of subordinated bonds	(435,000)	-	-	-
Net payable 31 December 2025	**65,000**	**-**	**2,047,436**	**-**

	2024			
	Subordinated bonds	Debt securities issued	Borrowings	Securities sold under agreements to repurchase
Net payable 31 December 2023	**500,000**	**-**	**1,629,626**	**1,054,780**
Cash flow:				
Proceeds from borrowings	-	-	73,287,728	-
Payment of borrowings	-	-	(72,680,017)	-
Proceeds from securities sold under agreements to repurchase	-	-	-	559,231
Payment of securities sold under agreements to repurchase	-	-	-	(286,805)
Non-cash changes:				
Adjustment of foreign currency	-	-	5,179	3,790
Net payable 31 December 2024	**500,000**	**-**	**2,242,516**	**1,330,996**

47. GUARANTEES ON THE OBLIGATIONS OF DOMESTIC BANKS

Based on Law No. 24 regarding Deposit Insurance Corporation ("LPS") dated 22 September 2004, effective since 22 September 2004, the LPS was established to provide guarantee on certain deposits from customers based on prevailing guarantee schemes, the amount of which is subject to change if they meet certain applicable schemes. The law was changed with the Government Regulation as the Replacement of Law No. 3 Year 2008, which was stipulated as a law since 13 January 2009 based on the Republic of Indonesia Law No. 7 Year 2009.

Based on the Government of Republic of Indonesia Regulation No. 66/2008 dated 13 October 2008 regarding the deposit amount guaranteed by LPS, as of 31 December 2025 and 2024, the deposit amount guaranteed by LPS for every customer in a bank was a maximum of Rp 2,000.

As of 31 December 2025 and 2024, the Bank was the participant of this guarantee scheme.

48. ACCOUNT RECLASSIFICATION

Few accounts in the consolidated statements of profit or loss and other comprehensive income for the year ended 31 December 2024 were reclassified in order to be in conformity with presentation of the consolidated statements of profit or loss and other comprehensive income for the year ended ended 31 December 2025:

	31 December 2024		
	Before Reclassification	Reclassification	After Reclassification
OPERATING INCOME AND EXPENSES			
Insurance income	-	3,110,733	3,110,733
Insurance expense	-	(1,753,761)	(1,753,761)
OTHER OPERATING INCOME			
Others	5,207,929	(3,110,733)	2,097,196
OTHER OPERATING EXPENSES			
Others	(3,735,854)	1,753,761	(1,982,093)

49. ADDITIONAL INFORMATION NOT REQUIRED BY THE FINANCIAL ACCOUNTING STANDARDS

This additional information is required by the applicable regulations and is not mandated by the Financial Accounting Standards in Indonesia. This additional information is part of Note 49 to the consolidated financial statements:

a. Reserve Requirements ("RR") and Macroprudential Liquidity Buffer ("MPLB")

Current accounts with Bank Indonesia are provided to comply with the Reserve Requirement ("RR") of Bank Indonesia, On 31 December 2025 and 2024, the Ratio of Rupiah and Foreign Currencies RR as well as the Ratio of Macroprudential Liquidity Buffer ("MPLB") that must be met by the Bank are as follows:

	2025	2024
Rupiah		
- RR	4.60%	5.00%
(i) RR on daily basis	0.00%	0.00%
(ii) RR on average basis	9.00%	9.00%
(iii) RR reduction incentives	-4.40%	-4.00%
- MIR	1.00%	0.72%
- MPLB	4.00%	5.00%
Foreign currencies		
- RR	4.00%	4.00%
(i) RR on daily basis	2.00%	2.00%
(ii) RR on average basis	2.00%	2.00%

RR is a minimum reserve that should be maintained by the Bank in the form of current accounts with Bank Indonesia, MPLB is a minimum liquidity reserves that should be maintained by Bank, in the form of Bank Indonesia Certificates ("SBI"), Bank Indonesia Deposit Certificates ("SDBI"), Treasury Bills ("SBN"), *Sekuritas Rupiah Bank Indonesia* ("SRBI") which is determined by Bank Indonesia at certain percentage of the Bank's Third Party Fund.

49. ADDITIONAL INFORMATION NOT REQUIRED BY THE FINANCIAL ACCOUNTING STANDARDS (continued)

This additional information is required by the applicable regulations and is not mandated by the Financial Accounting Standards in Indonesia. This additional information is part of Note 49 to the consolidated financial statements: (continued)

a. Reserve Requirements ("RR") and Macroprudential Liquidity Buffer ("MPLB") (continued)

As of 31 December 2025 and 2024, the Bank has fulfilled the RR ratios in Rupiah and foreign currencies, and MPLB ratios as follows:

	2025	2024
Rupiah		
- RR	4.62%	5.04%
(i) RR on daily basis	0.00%	0.00%
(ii) RR on average basis	4.62%	5.04%
- MIR	1.00%	0.72%
- MPLB	33.54%	30.56%
Foreign currencies		
- RR	4.27%	4.22%
(i) RR on daily basis	2.00%	2.00%
(ii) RR on average basis	2.27%	2.22%

b. Legal Lending Limit

As of 31 December 2025 and 2024, the Bank at individual level and at consolidated level, complied with Legal Lending Limit ("LLL") requirements for both related parties and third parties.

c. Ratio of Small Enterprises Loans to Loans Receivable

Ratio of small enterprises loans to loans receivable provided by Bank as of 31 December 2025 and 2024 was 6.61% and 6.24%, respectively.

d. Loans Receivables

Non-Performing Loan

The Bank's non-performing loans (classified as sub-standard, doubtful and loss) as of 31 December 2025 and 2024 amounting to Rp 15.965.436 and Rp 15,498,016, respectively.

As of 31 December 2025, the ratio of gross non-performing loan ("NPL") and net NPL was 1.71% and 0.67% (2024: 1.78% and 0.59%), which was calculated based on prevailing POJK.

49. ADDITIONAL INFORMATION NOT REQUIRED BY THE FINANCIAL ACCOUNTING STANDARDS (continued)

This additional information is required by the applicable regulations and is not mandated by the Financial Accounting Standards in Indonesia. This additional information is part of Note 49 to the consolidated financial statements: (continued)

e. Monetary Assets And Liabilities In Foreign Currencies

Balances of monetary assets and liabilities in foreign currencies were as follows:

	2025						
	USD	JPY	AUD	SGD	CNH	Others*)	Rupiah equivalent
Monetary assets							
Cash	27,888	363,698	12,616	10,697	3,125	11,615	984,277
Current accounts with Bank Indonesia	226,490	-	-	-	-	-	3,776,726
Current accounts with other banks - net	107,508	7,140,717	29,975	53,646	143,293	74,038	5,159,327
Placements with Bank Indonesia and other banks - net	287,505	-	-	227,877	99,946	-	7,986,955
Financial assets at fair value through profit or loss	266,161	-	1,463	-	7,998	-	4,473,625
Acceptance receivables - net	215,906	1,029,424	-	149	582,237	26,994	5,550,561
Bills receivable - net	460,243	-	-	-	106,595	145	7,931,191
Loans receivable - net	2,795,301	-	3,399	32,802	211,377	-	47,578,968
Investment securities - net	608,993	-	-	-	-	-	10,154,961
Other assets - net	47,591	1,821	29	223	1,724	104	802,852
	5,043,586	**8,535,660**	**47,482**	**325,394**	**1,156,295**	**112,896**	**94,399,443**
Monetary liabilities							
Deposits from customers	4,257,137	12,431,916	71,902	487,862	706,088	148,815	83,604,278
Deposits from other banks	84,684	-	10,884	2,102	424	176	1,564,692
Financial liabilities at fair value	823	-	-	-	-	-	13,716
Acceptance payables	124,707	702,415	-	150	480,096	13,350	3,523,882
Borrowings	91	-	-	-	-	-	1,525
Estimated losses from commitment and contingencies	12,417	759	-	431	407	81	215,048
Accruals and other liabilities	983	194,248	206	499	7,008	1,646	90,016
	4,480,842	**13,329,338**	**82,992**	**491,044**	**1,194,023**	**164,068**	**89,013,157**

	2024						
	USD	JPY	AUD	SGD	CNH	Others*)	Rupiah equivalent
Monetary assets							
Cash	70,986	265,867	6,098	16,093	7,158	12,783	1,643,052
Current accounts with Bank Indonesia	216,181	-	-	-	-	-	3,479,439
Current accounts with other banks - net	74,914	10,807,107	32,095	63,270	110,917	24,210	4,023,489
Placements with Bank Indonesia and other banks - net	534,394	-	49,973	59,999	124,998	31,829	10,599,225
Financial assets at fair value through profit or loss	22,847	-	-	-	-	-	367,726
Acceptance receivables - net	280,067	966,736	-	548	314,834	17,319	5,584,679
Bills receivable - net	300,269	3,392	-	-	253,504	-	5,394,469
Loans receivable - net	2,427,065	-	3,372	39,878	-	-	39,569,708
Investment securities - net	599,316	-	-	-	-	-	9,645,985
Other assets - net	26,768	1,982	119	517	-	105	445,329
	4,552,807	**12,045,084**	**91,657**	**180,305**	**811,413**	**86,246**	**80,753,101**
Monetary liabilities							
Deposits from customers	4,050,424	10,441,676	79,216	387,116	-	101,196	74,864,906
Deposits from other banks	86,153	-	12,547	1,592	-	-	1,531,742
Financial liabilities at fair value	2,023	-	-	-	-	-	32,568
Acceptance payables	152,697	587,406	-	548	-	14,193	3,330,866
Securities sold under agreement to repurchase	-	-	-	-	-	-	-
Borrowings	-	-	-	-	-	-	-
Estimated losses from commitment and contingencies	15,231	1,426	2	669	-	55	254,516
Accruals and other liabilities	943	76,362	-	298	-	550	38,677
	4,325,218	**11,106,870**	**91,765**	**390,223**	**-**	**115,994**	**80,348,879**

*) Assets and liabilities denominated in other foreign currencies are presented as USD equivalents using the exchange rate prevailing at end of the reporting period.

49. ADDITIONAL INFORMATION NOT REQUIRED BY THE FINANCIAL ACCOUNTING STANDARDS (continued)

This additional information is required by the applicable regulations and is not mandated by the Financial Accounting Standards in Indonesia. This additional information is part of Note 49 to the consolidated financial statements: (continued)

e. Monetary Assets And Liabilities In Foreign Currencies (continued)

Net Open Position

The Bank's net foreign exchange positions (Net Open Position or "NOP") as of 31 December 2025 and 2024 were calculated based on prevailing Bank Indonesia Regulations. Based on those regulations, banks are required to maintain the NOP (including all domestic and overseas branches) at the maximum of 20% (twenty percent) of capital.

The aggregate NOP represents the sum of the absolute values of (i) the net difference between assets and liabilities denominated in each foreign currency and (ii) the net difference of receivables and liabilities of both commitments and contingencies recorded in the administrative account (administrative account transactions) denominated in each foreign currency, which are all stated in Rupiah. The NOP for statements of financial position represents the sum of the net differences of assets and liabilities on the statements of financial position for each foreign currency, which are all stated in Rupiah.

The Bank's NOP as of 31 December 2025 and 2024 were as follows:

	2025		
	NOP for statements of financial position (net difference between assets and liabilities)	**Net difference between receivables and liabilities in administrative accounts**	**Overall NOP (absolute amount)**
USD	8,181,355	(8,024,637)	156,718
SGD	(2,161,613)	2,167,126	5,513
CNH	(368,253)	371,295	3,042
MYR	4,853	(1,054)	3,799
CHF	561	-	561
JPY	(531,325)	538,361	7,036
SEK	1,438	-	1,438
EUR	(990,509)	987,870	2,639
HKD	(3,058)	11,483	8,425
CAD	15,646	(16,634)	988
AUD	(421,047)	415,867	5,180
GBP	(12,243)	11,332	911
DKK	11,575	(8,316)	3,259
SAR	24,620	(23,380)	1,240
NZD	5,313	(4,813)	500
THB	(3,305)	(123)	3,428
Others	15,860	-	15,860
Total			**220,537**
Total capital			**268,244,808**
Percentage of NOP to capital			0.08%

49. ADDITIONAL INFORMATION NOT REQUIRED BY THE FINANCIAL ACCOUNTING STANDARDS (continued)

This additional information is required by the applicable regulations and is not mandated by the Financial Accounting Standards in Indonesia. This additional information is part of Note 49 to the consolidated financial statements: (continued)

e. Monetary Assets And Liabilities In Foreign Currencies (continued)

The Bank's NOP as of 31 December 2025 and 2024 were as follows: (continued)

	2024		
	NOP for statements of financial position (net difference between assets and liabilities)	**Net difference between receivables and liabilities in administrative accounts**	**Overall NOP (absolute amount)**
USD	3,357,291	(3,912,311)	555,020
SGD	(2,501,631)	2,506,155	4,524
CNH	(951,871)	924,221	27,650
MYR	2,444	-	2,444
CHF	38,985	(32,337)	6,648
JPY	41,919	(30,225)	11,694
SEK	(1)	(3,187)	3,188
EUR	(989,097)	999,677	10,580
HKD	7,535	-	7,535
CAD	14,590	(16,111)	1,521
AUD	(47,807)	44,550	3,257
GBP	(8,237)	15,164	6,927
DKK	8,999	(7,926)	1,073
SAR	12,415	(16,097)	3,682
NZD	22,059	(22,670)	611
THB	3,725	(454)	3,271
Others	3,250	-	3,250
Total			**652,875**
Total capital			**249,056,422**
Percentage of NOP to capital			0.26 %

49. ADDITIONAL INFORMATION NOT REQUIRED BY THE FINANCIAL ACCOUNTING STANDARDS (continued)

This additional information is required by the applicable regulations and is not mandated by the Financial Accounting Standards in Indonesia. This additional information is part of Note 49 to the consolidated financial statements: (continued)

f. Capital Adequacy Ratio

The CAR as of 31 December 2025 and 2024, calculated in accordance with the prevailing regulations, taking into account the credit risk, market risk and operational risk, were as follows:

	2025		2024	
	Bank	Consolidated	Bank	Consolidated
Core Capital (Tier 1)	258,057,396	273,828,527	239,468,855	255,311,302
Supplementary Capital (Tier 2)	10,187,412	10,523,248	9,587,567	9,886,723
Total Capital	**268,244,808**	**284,351,775**	**249,056,422**	**265,198,025**
Risk-Weighted Assets (RWAs)				
RWAs Considering Credit Risk	835,899,197	868,520,469	787,719,400	816,782,306
RWAs Considering Market Risk	10,892,413	14,623,797	8,559,151	9,849,977
RWAs Considering Operational Risk	54,479,020	53,224,191	51,903,001	83,551,413
Total RWAs	**901,270,630**	**936,368,457**	**848,181,552**	**910,183,696**
Minimum Capital Requirement based on risk profile	**9,99%**	**9,99%**	**9.99%**	**9.99%**
CAR ratio				
CET 1 ratio	28.63%	29.24%	28.23%	28.05%
Tier 1 ratio	28.63%	29.24%	28.23%	28.05%
Tier 2 ratio	1.13%	1.12%	1.13%	1.09%
CAR ratio	29.76%	30.36**%**	29.36%	29.14**%**
CET 1 for Buffer	**19.77%**	**20.37%**	**19.37%**	**19.15%**
Regulatory Minimum Capital Requirement Allocation based on risk profile				
From CET 1	8.86%	8.87%	8.86%	8.90%
From AT 1	0.00%	0.00%	0.00%	0.00%
From Tier 2	1.13%	1.12%	1.13%	1.09%
Regulatory Buffer percentage required by Bank				
Capital Conservation Buffer	2.50%	2.50%	2.50%	2.50%
Countercyclical Buffer	0.00%	0.00%	0.00%	0.00%
Capital Surcharge for Systemic Bank	2.50%	2.50%	2.50%	2.50%

50. ADDITIONAL INFORMATION

Information presented in schedule 6/1 - 6/7 are additional financial information of PT Bank Central Asia Tbk, (Parent Entity), which presented investment in Subsidiaries according to cost method and are an integral part of the consolidated financial statements of the Group.

PT BANK CENTRAL ASIA Tbk **Schedule 6/1**

ADDITIONAL INFORMATION
STATEMENTS OF FINANCIAL POSITION (PARENT ENTITY ONLY)
31 DECEMBER 2025 AND 2024
(Expressed in millions of Rupiah, unless otherwise stated)

	2025	2024
ASSETS		
Cash	25,275,044	29,285,819
Current accounts with Bank Indonesia	46,370,465	35,165,855
Current accounts with other banks - net of allowance for impairment losses of Rp 661 as of 31 December 2025 (31 December 2024: Rp 520)	5,092,741	4,019,739
Placements with Bank Indonesia and other banks - net of allowance for impairment losses of Rp 2,419 as of 31 December 2025 (31 December 2024: Rp 1,708)	8,479,787	14,246,183
Financial assets at fair value through profit or loss	33,656,979	21,044,715
Acceptance receivables - net of allowance for impairment losses of Rp 200,313 as of 31 December 2025 (31 December 2024: Rp 440,695)	9,494,630	9,621,047
Bills receivable - net of allowance for impairment losses of Rp 5,381 as of 31 December 2025 (31 December 2024: Rp 3,116)	11,825,095	8,891,769
Securities purchased under agreements to resell	4,430,617	862,849
Loans receivable - net of allowance for impairment losses of Rp 29,390,498 as of 31 December 2025 (31 December 2024: Rp 32,382,006)	932,513,007	862,530,076
Investment securities - net of allowance for impairment losses of Rp 439,437 as of 31 December 2025 (31 December 2024: Rp 374,454)	390,081,976	352,643,621
Prepaid expenses	1,356,605	617,971
Prepaid tax	72,843	1,532,246
Fixed assets - net of accumulated depreciation of Rp 11,195,391 as of 31 December 2025 (31 December 2024: Rp 9,244,266)	27,577,419	27,347,687
Intangible assets - net of accumulated amortisation of Rp 832,702 as of 31 December 2025 (31 December 2024: Rp 662,728)	531,926	586,410
Deferred tax assets - net	5,516,287	5,181,176
Investment in shares - net of allowance for impairment losses of Rp 105,416 as of 31 December 2025 (31 December 2024: Rp 105,260)	10,260,951	10,245,537
Other assets - net of allowance for impairment losses of Rp 95 as of 31 December 2025 (31 December 2024: Rp 991)	24,835,091	22,507,190
TOTAL ASSETS	**1,537,371,463**	**1,406,329,890**

ADDITIONAL INFORMATION
STATEMENTS OF FINANCIAL POSITION (PARENT ENTITY ONLY)
31 DECEMBER 2025 AND 2024
(Expressed in millions of Rupiah, unless otherwise stated)

	2025	2024
LIABILITIES AND EQUITY		
LIABILITIES		
Deposits from customers	1,219,567,546	1,108,908,832
Deposits from other banks	4,038,227	3,698,286
Financial liabilities at fair value through profit or loss	97,406	257,613
Acceptance payables	4,733,862	4,651,955
Securities sold under agreements to repurchase	-	1,330,996
Tax payables	2,707,891	493,568
Borrowings	2,102	43,672
Estimated losses from commitments and contingencies	2,864,112	2,967,583
Post-employment benefits obligation	9,807,688	8,943,641
Accruals and other liabilities	21,829,864	21,466,054
Subordinated bonds	65,000	500,000
TOTAL LIABILITIES	**1,265,713,698**	**1,153,262,200**
EQUITY		
Share capital - par value per share of Rp 12.50 (full amount) Authorised capital: 440,000,000,000 shares Issued and fully paid-up capital: 123,275,050,000 shares	1,540,938	1,540,938
Additional paid-in capital	5,711,368	5,711,368
Treasury stock: 262,016,800 shares, acquisition cost	(2,152,514)	-
Revaluation surplus of fixed assets	11,247,358	11,003,529
Unrealised gains (losses) on financial assets at fair value through other comprehensive income	1,906,225	280,866
Retained earnings		
Appropriated	4,268,903	3,720,540
Unappropriated	249,135,487	230,810,449
TOTAL EQUITY	**271,657,765**	**253,067,690**
TOTAL LIABILITIES AND EQUITY	**1,537,371,463**	**1,406,329,890**

PT BANK CENTRAL ASIA Tbk **Schedule 6/3**

ADDITIONAL INFORMATION
STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
(PARENT ENTITY ONLY)
FOR THE YEARS ENDED 31 DECEMBER 2025 AND 2024
(Expressed in millions of Rupiah, unless otherwise stated)

	2025	2024
OPERATING INCOME AND EXPENSES		
Interest income	91,938,089	88,406,720
Interest expenses	(12,303,405)	(11,668,707)
INTEREST INCOME - NET	79,634,684	76,738,013
OTHER OPERATING INCOME		
Fees and commission income - net	19,304,304	17,891,823
Net income from transaction at fair value through profit or loss	3,811,021	2,814,418
Others	3,920,343	3,582,854
Total other operating income	27,035,668	24,289,095
Impairment losses on assets	(2,952,993)	(1,273,883)
OTHER OPERATING EXPENSES		
Personnel expenses	(16,115,303)	(15,454,514)
General and administrative expenses	(15,422,474)	(15,094,669)
Others	(2,010,125)	(1,786,044)
Total other operating expenses	(33,547,902)	(32,335,227)
INCOME BEFORE TAX	70,169,457	67,417,998
INCOME TAX EXPENSE	(13,070,259)	(12,711,616)
NET INCOME	**57,099,198**	**54,706,382**
OTHER COMPREHENSIVE INCOME:		
Items that will not be reclassified to profit or loss:		
Remeasurements of defined benefit obligation	(793,492)	74,456
Income tax on remeasurements of defined benefit liability	150,763	(14,146)
	(642,729)	60,310
Revaluation surplus of fixed assets	255,808	238,391
	(386,921)	298,701
Items that will be reclassified to profit or loss:		
Unrealised gains (losses) on financial assets at fair value through other comprehensive income	2,006,616	(806,189)
Income tax	(381,257)	153,176
	1,625,359	(653,013)
OTHER COMPREHENSIVE INCOME, NET OF INCOME TAX	1,238,438	(354,312)
TOTAL COMPREHENSIVE INCOME	**58,337,636**	**54,352,070**
BASIC AND DILUTED EARNINGS PER SHARE ATTRIBUTABLE TO EQUITY HOLDERS OF THE PARENT ENTITY (in full amount)	463	444

PT BANK CENTRAL ASIA Tbk **Schedule 6/4**

ADDITIONAL INFORMATION
STATEMENTS OF CHANGES IN EQUITY (PARENT ENTITY ONLY)
FOR THE YEARS ENDED 31 DECEMBER 2025 AND 2024
(Expressed in millions of Rupiah, unless otherwise stated)

	2025							
	Issued and fully paid-up capital	Additional paid-in capital	Treasury stocks	Revaluation surplus of fixed assets	Unrealised gains (losses) on financial assets at fair value through other comprehensive income-net	Retained earnings		Total equity
						Appropriated	Unappropriated	
Balance, 31 December 2024	**1,540,938**	**5,711,368**	**-**	**11,003,529**	**280,866**	**3,720,540**	**230,810,449**	**253,067,690**
Net income for the year	-	-	-	-	-	-	57,099,198	57,099,198
Revaluation surplus of fixed assets	-	-	-	243,829	-	-	11,979	255,808
Unrealised gains (losses) on financial assets at fair value through other comprehensive income - net	-	-	-	-	1,625,359	-	-	1,625,359
Remeasurement of defined benefit liability - net	-	-	-	-	-	-	(642,729)	(642,729)
Total comprehensive income for the year	-	-	-	243,829	1,625,359	-	56,468,448	58,337,636
General reserve	-	-	-	-	-	548,363	(548,363)	-
Cash dividends	-	-	-	-	-	-	(37,595,047)	(37,595,047)
Treasury stock, acquisition cost	-	-	(2,152,514)	-	-	-	-	(2,152,514)
Balance, 31 December 2025	**1,540,938**	**5,711,368**	**(2,152,514)**	**11,247,358**	**1,906,225**	**4,268,903**	**249,135,487**	**271,657,765**

PT BANK CENTRAL ASIA Tbk **Schedule 6/5**

ADDITIONAL INFORMATION
STATEMENTS OF CHANGES IN EQUITY (PARENT ENTITY ONLY)
FOR THE YEARS ENDED 31 DECEMBER 2025 AND 2024
(Expressed in millions of Rupiah, unless otherwise stated)

	2024						
					Retained earnings		
	Issued and fully paid-up capital	Additional paid-in capital	Revaluation surplus of fixed assets	Unrealised gains (losses) on financial assets at fair value through other comprehensive income-net	Appropriated	Unappropriated	Total equity
Balance, 31 December 2023	**1,540,938**	**5,711,368**	**10,801,590**	**933,879**	**3,234,149**	**210,702,522**	**232,924,446**
Net income for the year	-	-	-	-	-	54,706,382	54,706,382
Revaluation surplus of fixed assets	-	-	201,939	-	-	36,452	238,391
Unrealised gains (losses) on financial assets at fair value through other comprehensive income - net	-	-	-	(653,013)	-	-	(653,013)
Remeasurement of defined benefit liability - net	-	-	-	-	-	60,310	60,310
Total comprehensive income for the year	-	-	201,939	(653,013)	-	54,803,144	54,352,070
General reserve	-	-	-	-	486,391	(486,391)	-
Cash dividends	-	-	-	-	-	(34,208,826)	(34,208,826)
Balance, 31 December 2024	**1,540,938**	**5,711,368**	**11,003,529**	**280,866**	**3,720,540**	**230,810,449**	**253,067,690**

ADDITIONAL INFORMATION
STATEMENTS OF CASH FLOWS (PARENT ENTITY ONLY)
FOR THE YEARS ENDED 31 DECEMBER 2025 AND 2024
(Expressed in millions of Rupiah, unless otherwise stated)

	2025	2024
CASH FLOWS FROM OPERATING ACTIVITIES		
Receipts of interest income, fees and commissions	109,263,724	105,037,385
Other operating income	2,686,577	2,010,746
Payments of interest expenses, fees and commissions	(12,336,280)	(11,720,323)
Payments of post-employment benefits	(1,527,763)	(1,153,347)
Other operating expenses	(30,348,737)	(28,464,918)
Payment of tantiem to Board of Commissioners and Board of Directors	(887,700)	(765,000)
Other increases (decreases) affecting cash:		
Placements with Bank Indonesia and other banks - mature more than 3 (three) months from the date of acquisition	(601,619)	210,000
Financial assets at fair value through profit or loss	(10,629,685)	(5,468,509)
Acceptance receivables	366,799	4,880,997
Bills receivable	(2,929,891)	1,718,437
Securities purchased under agreements to resell	(3,567,768)	89,917,519
Loans receivable	(72,854,316)	(109,243,514)
Other assets	(127,224)	172,726
Deposits from customers	107,884,745	23,900,650
Deposits from other banks	283,819	(6,515,643)
Acceptance payables	81,907	(2,049,301)
Accruals and other liabilities	967,397	(2,394,916)
Net cash provided by (used in) operating activities before income tax	85,723,985	60,072,989
Payment of income tax	(11,921,627)	(11,399,598)
Net cash provided by (used in) operating activities	**73,802,358**	**48,673,391**
CASH FLOWS FROM INVESTING ACTIVITIES		
Acquisition of investment securities	(194,532,003)	(169,737,224)
Proceeds from investment securities that matured during the year	164,391,928	118,649,450
Cash dividends received from investment in shares	2,200,226	2,402,602
Paid-in capital on Subsidiary	(58,044)	-
Acquisition of fixed assets	(1,832,444)	(3,450,738)
Acquisition of right-of-use assets	(489,633)	(532,867)
Proceeds from sale of fixed assets	243	1,276
Net cash provided by (used in) investing activities	**(30,319,727)**	**(52,667,501)**

ADDITIONAL INFORMATION
STATEMENTS OF CASH FLOWS (PARENT ENTITY ONLY)
FOR THE YEARS ENDED 31 DECEMBER 2025 AND 2024
(Expressed in millions of Rupiah, unless otherwise stated)

	2025	2024
CASH FLOWS FROM FINANCING ACTIVITIES		
Proceeds from borrowings	(435,000)	-
Payment of borrowings	(41,570)	(16,805)
Payment of cash dividends	(37,595,047)	(34,208,826)
Treasury stock	(2,152,514)	-
Proceeds from securities sold under agreements to repurchase	-	358,462
Payment of securities sold under agreements to repurchase	(1,330,996)	-
Net cash provided by (used in) financing activities	**(41,555,127)**	**(33,867,169)**
NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS	1,927,504	(37,861,279)
CASH AND CASH EQUIVALENTS, BEGINNING OF YEAR	82,719,824	121,044,773
EFFECT OF FOREIGN EXCHANGE RATE FLUCTUATIONS ON CASH AND CASH EQUIVALENTS	(44,911)	(463,670)
CASH AND CASH EQUIVALENTS, END OF YEAR	**84,602,417**	**82,719,824**
Cash and cash equivalents consist of:		
Cash	25,275,044	29,285,819
Current accounts with Bank Indonesia	46,370,465	35,165,855
Current accounts with other banks	5,093,402	4,020,259
Placement with Bank Indonesia and other banks - mature within 3 (three) months or less from the date of acquisition	7,863,506	14,247,891
Total cash and cash equivalents	**84,602,417**	**82,719,824**

Financial Statements

PT DWIMURIA INVESTAMA ANDALAN DAN ENTITAS ANAK

PT Dwimuria Investama Andalan and Subsidiaries

CONSOLIDATED STATEMENTS OF FINANCIAL POSITION

As of December 31, 2025 and 2024
(in millions of Rupiah)

No.	ACCOUNTS	Audited Dec 31, 2025	Audited Dec 31, 2024
	ASSETS		
1.	Cash	25,305,051	29,315,883
2.	Current accounts with Bank Indonesia	47,768,278	36,408,142
3.	Current accounts with other banks - net of allowance	8,088,573	6,550,871
4.	Placements with Bank Indonesia and other banks - net of allowance	9,880,058	22,754,005
5.	Financial assets measured at fair value through profit or loss	47,940,008	27,283,734
6.	Acceptance receivable - net of allowance	9,494,630	9,621,047
7.	Bills receivable - net of allowance	11,825,095	8,891,769
8.	Securities purchased under agreements to resell - net of allowance	5,285,513	1,449,562
9.	Loans receivable - net of allowance	939,824,597	868,686,210
10.	Consumer financing receivable - net of allowance	11,941,292	9,435,564
11.	Finance lease receivable - net of allowance	8,005	51,042
12.	Assets related to sharia transactions - net of allowance	12,698,160	10,206,637
13.	Investment securities - net of allowance	413,374,089	372,085,027
14.	Prepaid expenses	1,732,551	971,636
15.	Prepaid tax	102,292	1,563,199
16.	Fixed assets - net of accumulated depreciation	28,484,750	28,253,506
17.	Intangible assets - net of accumulated amortisation	128,032,813	126,411,162
18.	Deferred tax assets - net	5,895,937	5,496,515
19.	Other assets - net of allowance	29,242,291	26,921,808
TOTAL ASSETS		**1,736,923,983**	**1,592,357,319**
	LIABILITIES, TEMPORARY *SYIRKAH* DEPOSITS, DAN EQUITY		
	LIABILITIES		
1.	Deposits from customers	1,233,759,331	1,119,987,754
2.	Sharia deposits	4,688,209	3,506,071
3.	Deposits from other banks	3,966,077	3,656,298
4.	Financial liabilities measured at fair value through profit or loss	97,406	257,613
5.	Acceptance payables	4,733,862	4,651,955
6.	Securities sold under agreements to repurchase	-	1,330,996
7.	Debt securities issued	-	-
8.	Tax payable	3,036,163	642,506
9.	Borrowings	3,245,144	2,242,516
10.	Deferred tax liabilities	-	-
11.	Estimated losses on commitments and contingencies	2,866,909	2,975,187
12.	Accrued expenses and other liabilities	30,053,522	27,621,306
13.	Post-employment benefits obligation	10,019,068	9,099,608
14.	Subordinated bonds	65,000	500,000
	TOTAL LIABILITIES	**1,296,530,691**	**1,176,471,810**
15.	**Temporary *syirkah* deposits**	**10,632,695**	**9,486,817**
	EQUITY		
16.	Share capital	211,419,700	210,619,700
17.	Additional paid in capital	(24,751,655)	(24,720,526)
18.	Revaluation surplus of fixed assets	2,685,742	2,553,839
19.	Foreign exchange differences arising from translation of financial statements in foreign currency	(330,270)	58,948
20.	Unrealised gains (losses) on financial assets measured at fair value through other comprehensive income	946,653	(61,897)
21.	Retained earnings	113,150,871	98,952,584
22.	Other equity components	(55,869)	(5,073)
	Total equity attributable to equity holders of the parent entity	**303,065,172**	**287,397,575**
23.	Non-controlling interest	126,695,425	119,001,117
	TOTAL EQUITY	**429,760,597**	**406,398,692**
TOTAL LIABILITIES, TEMPORARY *SYIRKAH* DEPOSITS, AND EQUITY		**1,736,923,983**	**1,592,357,319**

CONSOLIDATED STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

For The Years Ended December 31, 2025 and 2024
(in millions Rupiah, unless earnings per share)

No.	ACCOUNTS	Audited Dec 31, 2025	Audited Dec 31, 2024
	OPERATING INCOME AND EXPENSES		
	Interest and sharia income		
1.	Interest income	99,247,890	94,978,401
2.	Sharia income	946,017	805,105
	Total interest and sharia insurance	100,193,907	95,783,506
	Interest and sharia expense		
3.	Interest expense	(12,874,927)	(12,134,967)
4.	Sharia expense	(509,258)	(394,843)
	Total interest and sharia expense	(13,384,185)	(12,529,810)
	NET INTEREST AND SHARIA INCOME	86,809,722	83,253,696
5.	Insurance income	2,003,240	3,110,733
6.	Insurance expense	(1,858,302)	(1,753,761)
	NET INSURANCE INCOME	144,938	1,356,972
	OTHER OPERATING INCOME		
7.	Fee and commission income - net	19,885,290	17,899,177
8.	Net income from transaction at fair value through profit or loss	3,178,374	1,500,163
9.	Others	3,436,362	2,257,242
	Total other operation income	26,500,026	21,656,582
10.	Impairment losses on assets	(4,447,207)	(2,034,453)
	OTHER OPERATING EXPENSES		
11.	Personnel expenses	(18,030,907)	(17,479,907)
12.	General and administrative expenses	(17,393,156)	(16,901,953)
13.	Others	(2,125,241)	(1,986,650)
	Total other operating expenses	(37,549,304)	(36,368,510)
	INCOME BEFORE TAX	71,458,175	67,864,287
	INCOME TAX EXPENSE	(13,791,350)	(13,402,919)
	NET INCOME	**57,666,825**	**54,461,368**
	OTHER COMPREHENSIVE INCOME:		
14.	Items that will not be reclassified to profit or loss:		
	a. Remeasurements of defined benefit liability	(804,869)	71,847
	b. Income tax	152,755	(13,509)
	Remeasurements of defined benefit liability - net of income tax	(652,114)	58,338
	c. Revaluation surplus of fixed assets	252,056	238,886
		(400,058)	297,224
15.	Items that will be reclassified to profit or loss:		
	a. Unrealised gains (losses) on financial assets measured at fair value through other comprehensive income	2,273,789	(824,292)
	b. Income tax	(426,944)	146,807
	Unrealised gains (losses) on financial assets measured at fair value through other comprehensive income - net of income tax	1,846,845	(677,485)
	c. Foreign exchange differences arising from translation of financial statements in foreign currency	(137,793)	35,287
	d. Others	(101,189)	-
		1,607,863	(642,198)
	OTHER COMPREHENSIVE INCOME, NET OF INCOME TAX	**1,207,805**	**(344,974)**
	TOTAL COMPREHENSIVE INCOME	**58,874,630**	**54,116,394**
	NET INCOME ATTRIBUTABLE TO:		
	Equity holders of parent entity	31,636,210	29,737,878
	Non-controlling interest	26,030,615	24,723,490
		57,666,825	**54,461,368**
	COMPREHENSIVE PROFIT ATTRIBUTABLE TO:		
	Equity holders of parent entity	32,268,309	29,549,344
	Non-controlling interest	26,606,321	24,567,050
		58,874,630	**54,116,394**
	BASIC AND DILUTED EARNINGS PER SHARE ATTRIBUTABLE TO EQUITY HOLDERS OF THE PARENT ENTITY	**149,637**	**141,192**

Financial Statements

PT DWIMURIA INVESTAMA ANDALAN DAN ENTITAS ANAK

CONSOLIDATED STATEMENTS OF CHANGES IN EQUITY
For The Years Ended December 31, 2025 and 2024
(in millions of Rupiah)

ACCOUNTS	For The Years Ended December 31, 2025 and 2024 (Audited)									
	Attributable to equity holders of the parent entity									
	Issued and fully paid-up capital	Additional paid-in capital	Revaluation surplus of fixed assets	Foreign exchange differences arising from translation of financial statements in foreign currency	Unrealised gains (losses) on financial assets measured at fair value through other comprehensive income - net	Retained earnings	Other equity components	Total equity attributable to equity holders of the parent entity	Non-controlling interest	Total equity
Balance, 31 December 2023	**210,619,700**	**(24,720,821)**	**2,442,617**	**39,561**	**309,189**	**89,405,763**	**(5,073)**	**278,090,936**	**109,836,672**	**387,927,608**
Net income for the year	-	-	-	-	-	29,737,878	-	29,737,878	24,723,490	54,461,368
Revaluation surplus of fixed assets	-	-	111,222	-	-	20,027	-	131,249	107,637	238,886
Foreign exchange differences arising from translation of financial statements in foreign currency	-	-	-	19,387	-	-	-	19,387	15,900	35,287
Unrealised gains (losses) on financial assets measured at fair value through other comprehensive income - net	-	-	-	-	(371,086)	-	-	(371,086)	(306,399)	(677,485)
Remeasurements of defined benefit liability - net	-	-	-	-	-	31,916	-	31,916	26,422	58,338
Total comprehensive income for the year	-	-	111,222	19,387	(371,086)	29,789,821	-	29,549,344	24,567,050	54,116,394
Changes in establishment of Subsidiary	-	295	-	-	-	-	-	295	(1)	294
Paid-in capital on Subsidiary	-	-	-	-	-	-	-	-	11,161	11,161
Cash dividends	-	-	-	-	-	(20,243,000)	-	(20,243,000)	(15,413,765)	(35,656,765)
Balance, 31 December 2024	**210,619,700**	**(24,720,526)**	**2,553,839**	**58,948**	**(61,897)**	**98,952,584**	**(5,073)**	**287,397,575**	**119,001,117**	**406,398,692**
Balance, 31 December 2024	**210,619,700**	**(24,720,526)**	**2,553,839**	**58,948**	**(61,897)**	**98,952,584**	**(5,073)**	**287,397,575**	**119,001,117**	**406,398,692**
Net income for the year	-	-	-	-	-	31,636,210	-	31,636,210	26,030,615	57,666,825
Revaluation surplus of fixed assets	-	-	131,903	-	-	6,581	-	138,484	113,572	252,056
Foreign exchange differences arising from translation of financial statements in foreign currency	-	-	-	(137,699)	-	-	-	(137,699)	(94)	(137,793)
Unrealised gains (losses) on financial assets measured at fair value through other comprehensive income - net	-	-	-	-	1,008,550	-	-	1,008,550	838,295	1,846,845
Remeasurements of defined benefit liability - net	-	-	-	-	-	(358,127)	-	(358,127)	(293,987)	(652,114)
Other equity components	-	-	-	-	-	-	(50,036)	(50,036)	(51,153)	(101,189)
Total comprehensive income for the year	-	-	131,903	(137,699)	1,008,550	31,284,664	(50,036)	32,237,382	26,637,248	58,874,630
Additional paid-in capital	800,000	-	-	-	-	-	-	800,000	250	800,250
Differences on transactions amount from business combination of entity under common control	-	(31,129)	-	-	-	-	-	(31,129)	(25,530)	(56,659)
Changes in non-controlling interest in Subsidiary	-	-	-	-	-	-	-	-	292,986	292,986
Cash dividends	-	-	-	-	-	(17,200,000)	-	(17,200,000)	(16,937,414)	(34,137,414)
Shares buyback by Subsidiary	-	-	-	-	-	-	-	-	(2,152,514)	(2,152,514)
Changes in establishment of Subsidiary	-	-	-	(251,519)	-	113,623	(760)	(138,656)	(120,718)	(259,374)
Balance, 31 December 2025	**211,419,700**	**(24,751,655)**	**2,685,742**	**(330,270)**	**946,653**	**113,150,871**	**(55,869)**	**303,065,172**	**126,695,425**	**429,760,597**

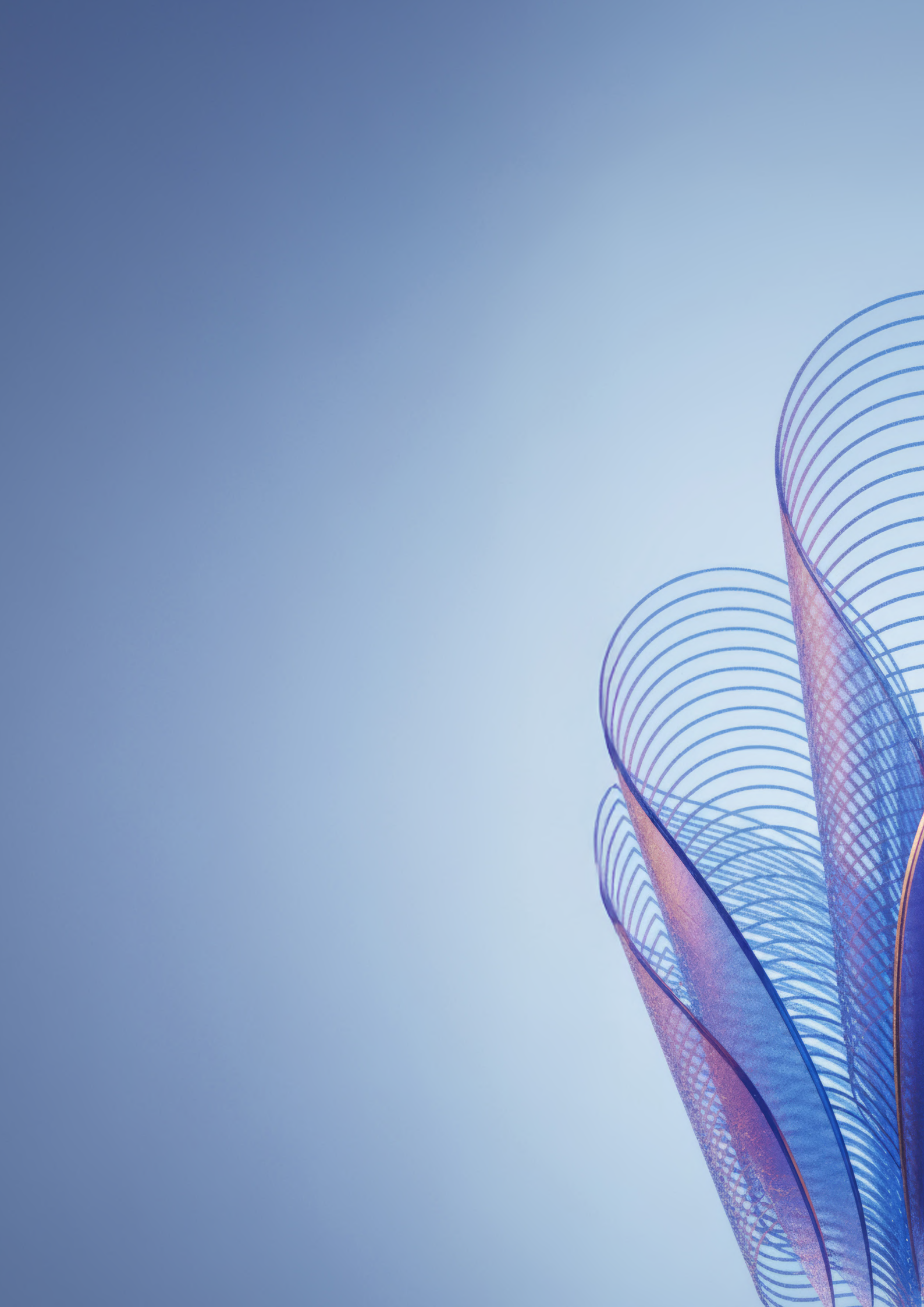
CONSOLIDATED STATEMENTS OF COMMITMENTS AND CONTINGENCIES
As of December 31, 2025 and 2024
(in millions of Rupiah)

No.	ACCOUNTS	Audited Dec 31, 2025	Audited Dec 31, 2024
	COMMITMENTS		
	Commited receivables:		
1.	Unused borrowing/financing facilities	2,795,000	2,878,190
2.	Foreign currency positions to be received from spot and derivatives/forward transactions	22,941,216	29,456,807
3.	Others	250,549	524,255
		25,986,765	**32,859,252**
	Committed liabilities:		
1.	Unused credit/financing facilities		
	- Committed	351,712,031	320,618,854
	- Uncommitted	100,451,029	93,421,932
2.	Outstanding irrevocable letters of credit	10,205,937	10,055,508
3.	Foreign currency positions to be submitted for spot and derivatives/forward transactions	26,516,839	28,755,848
4.	Others	335,642	1,091,414
		489,221,478	**453,943,556**
	CONTINGENCIES		
	Contingent receivables:		
1.	Received guarantees	604,625	529,573
2.	Others	-	-
		604,625	**529,573**
	Contingent liabilities:		
1.	Issued guarantees	29,293,258	26,725,750
2.	Others	89	89
		29,293,347	**26,725,839**

Jakarta, February 6, 2026

Honky Hario
President Director

Agus Santoso Suwanto
Director



Always by your side

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