Corporate Profile
Company General Information

As of 31 December 2018

Name
PT Bank Central Asia Tbk

Line of Business
Commercial Bank

Ownership
PT Dwimuria Investama Andalan 54.94%
Public 45.06%

Establishment
October 10, 1955

Legal Basis of Incorporation
Notary Deed No. 38 of Raden Mas Soeprapto
dated 10 August 1955.
Approved by the Minister of Justice in
Decision Letter
No. J.A.5/89/19 dated October 10, 1955

Authorized Capital
Rp5,500,000,000,000
(88,000,000,000 shares)

Issued and Fully Paid Up Capital
Rp1,540,938,125,000
(24,655,010,000 shares)

Stock Exchange
Shares of PT Bank Central Asia Tbk are listed and
traded at the Indonesia Stock Exchange (IDX)

Listing Date
May 31, 2000

Share Code
BBCA

ISIN Code
ID10000109507

SWIFT Code
CENAIDJA

Total Employees
24,941

Change of Name
Effective on 2 September 1975 the name of the
Bank was changed to PT Bank Central Asia (BCA)

Headquarters:
Menara BCA, Grand Indonesia
Jl. M.H. Thamrin No. 1
Jakarta 10310
Phone (62-21) 2358 8000
Fax. (62-21) 2358 8300

Networks:
1,249 branches, 17,778 ATMs, and hundreds of
thousands EDCs
(Information of branches address can be found in the
Branches section on pages 98-100)

Subsidiaries:
• PT BCA Finance
• BCA Finance Limited
• PT Bank BCA Syariah
• PT BCA Sekuritas
• PT Asuransi Umum BCA
• PT Central Santosa Finance
• PT Asuransi Jiwa BCA
• PT Central Capital Ventura
(Information of subsidiaries address can be found in the
Information on Subsidiaries section on pages 88-89)

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

Call Center:
Halo BCA 1500888

Corporate Secretary
• Public Relations
• Investor Relations
Menara BCA
Grand Indonesia, 20th Floor
Jl. M.H. Thamrin No. 1
Jakarta 10310
Phone (62 21) 2358 8000
Fax. (62 21) 2358 8300
E-mail: humas@bca.co.id
investor_relations@bca.co.id
Line of Business

In 2018, BCA carried out banking business and activities with consideration to the Bank’s Articles of Association. Based on Article 3 of its Articles of Association, BCA as a Commercial Bank may engage the following business activities:

a. To collect funds from the public in the form of deposits comprising of clearing account (giro), time deposit, deposit certificate (sertifikat deposite), savings account an/or any other form equivalent thereto;
b. To provide credit facilities;
c. To issue debt acknowledgment letters;
d. To purchase, sell or guarantee, whether at its own risk or for the benefits of and at the request of its customers, the following:
i. Drafts, including drafts accepted by bank with a validity period not to exceed that in the normal practice for trading of such instruments;
ii. Debt acknowledgment letters and other commercial papers, with a validity period no to exceed that in the normal practice for trading such papers;
iii. State treasury notes and government guarantees;
iv. Certificates of Bank Indonesia (SBI)
v. Bonds;
vi. Commercial papers with a validity period in accordance with the prevailing laws and regulations;
vii. Other commercial papers with a validity period in accordance with the prevailing laws and regulations.
e. To transfer funds, either for its own benefit or for the benefits of its customers;
f. To place fund at, to borrow funds from, or to lend funds to other banks, whether by letters, telecommunication facilities, or bearer drafts, cheques or other media;
g. To receive payments of receivables from commercial papers and make calculations with or among this parties;
h. To provide safe deposit box for goods or valuable papers;
i. To engage in custody activities for the benefit of any other party under a contract;
j. To conduct a placement of fund from one customer to another customer in the form of commercial papers that are not registered on the stock exchange;
k. To conduct factoring (anjak piutang), credit card and trusteeship services;
l. To provide financing and/or conduct business activities under Sharia Law, through either the establishment of a subsidiary or formation of Sharia Business Unit in accordance with the rules and regulations stipulated by Bank Indonesia, or Indonesian Financial Services Authority or other authorized institutions;
m. To carry out business activities in foreign currencies in accordance with the rules and regulations determined by Bank Indonesia, or Indonesian Financial Services Authority or other authorized institutions;
n. To conduct capital participation in banks or other financial companies, such as leasing companies, venture capital companies, securities companies, insurance companies, and a clearance, settlement and depository institutions, subject to rules and regulations stipulated by Bank Indonesia, or Indonesia’s Financial Services Authority or other authorized institutions;
o. To conduct temporary capital participation for the purpose of dealing with credit failure, provided that such participation must be later withdrawn, subject to the regulations stipulated by Bank Indonesia, or Indonesia’s Financial Services Authority or other authorized institutions;
p. To act as a founder (pendiri) or managing executive (pengurus) of pension funds in accordance with the existing regulations on pension funds; and
q. To conduct other activities generally conducted by banks to the extent permitted by the prevailing laws and regulations, including among others, any measures pertaining to restructuring or credit rescue, such as buying collateral, whether partially or wholly, at an auction or by other means, in the event that a debtor fails to fulfill its obligations to the bank, provided that such collateral must be cashed immediately.
Milestones

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

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

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

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

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

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

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 after 2000

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

BCA became a pioneer in introducing fixed-rate mortgage products. BCA launches its stored-value card, Flazz Card, and introduced Weekend Banking to maintain its transaction banking leadership.

2008-2009

BCA proactively manages its lending and liquidity position in the face of unprecedented global turbulence while continuing to strengthen the core transaction banking franchise.

BCA completes the setting up of a mirroring IT system to strengthen business continuity and reduce operational risk.

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

2010-2013

BCA entered new lines of business including Sharia banking, motorcycle financing, general insurance and the capital markets business. In 2013, BCA increased its effective ownership from 25% to 100% in its general insurance arm PT Asuransi Umum BCA (formerly PT Central Sejahtera Insurance and also known as BCA Insurance).

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.

2014-2016

BCA developed MyBCA, a self-service digital banking outlet; 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 January 2014, BCA purchased shares in PT Central Santosa Finance (CS Finance), a two-wheeler financing company, increasing the Bank’s effective ownership from 25% to 70%. BCA also obtained permission to provide life insurance services through PT Asuransi Jiwa BCA (BCA Life).

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.

2017-2018

To embrace the growing e-commerce and cashless payment sectors, BCA started to collaborate with fintech and e-commerce companies through the Application Programming Interface (API) platform. This platform facilitates an interconnected system between those companies with the BCA transaction banking system.

BCA continued developing various methods of payment for online transactions. In 2018 BCA launched a peer-to-peer transfer feature using QR code technology, applicable on m-BCA and Sakuku. BCA launched the OneKlik service, a payment feature available at online merchants. OneKlik offers speed and convenience.

In 2018 BCA launched the VIRAp virtual assistant, accessible through a number of popular chat apps, utilizing artificial intelligence technology.

The micro, small and medium-sized enterprise (MSME) center pilot project was launched in several branches to increase penetration in the segment amid tight competition.

BCA and PT AIA Financial (AIA Indonesia) renewed their bancassurance agreement in 2017 to expand the scope of their partnership.

BCA increased ownership in its subsidiaries, CS Finance, BCA Sekuritas and BCA Life, in 2017, to further strengthen integration and enhance business cooperation between these subsidiaries and BCA.
Event Highlights 2018

**JANUARY**

12

**BCA Implements the Market Standard for REPO Transactions**
As one of the members of the Market Association for Government Securities (HIMDASUN), BCA is taking part in the Publishing of the Market Standard for REPO Transactions regarding Debt Securities as a reference and guide in repo transactions.

9

**Supporting Students Development, BCA Organized Public Lecture on The Development of Information Technology in the Financial Technology Era**
Vice President Director of BCA, Armand W. Hartono, spoke at Padjadjaran University, discussed “IT Development in Indonesia in the Era of Financial Technology”. 600 students attended the campus event.

15

**BCA Channeled Rp25 Billion Worth of Micro-Small-Medium Credits through KlikACC**
BCA partnered with KlikACC as the channeling agent for financing micro-small-medium borrowers with a total maximum portfolio of Rp25 Billion.

**FEBRUARY**

3

**A Total of 744 Employees in the Jabodetabek Area Joined the BCA Porseni**
The Directors of BCA opened the BCA Porseni in the Jabodetabek area last February 3rd, 2018. The BCA Porseni held 8 sport activities and 3 art activities (dance, vocal groups, and photography).

13

**BCA Received the Taxpayer Compliance Award for its Compliance in Taxation and As a Timely Tax Payer**
In compliance with tax reporting and as a timely tax payer, BCA was one of the recipients of Taxpayer Compliance Awards at the Directorate-General for Taxation (DGT) - Large Taxpayer 2018.

**MARCH**

15

**BCA Awards as Appreciation for BCA’s Internal Best Work Performance**
Two Directors of BCA, Inawaty Handojo and Rudy Susanto, delivered appreciations to the Bank’s employees during BCA Award event.

22

**For its Solid Financial Performance, BCA Received the Best Indonesian Retail Bank Award from the Asian Banker**
BCA delivered a solid financial performance in 2017 and maintained its title as the Best Retail Bank in Indonesia. The award was given at The Asian Banker International Excellence in Retail Financial Service Awards 2018 in Kuala Lumpur.

**APRIL**

5

**BCA held its Annual & Extraordinary General Meeting of Shareholders**
General meeting of shareholders agreed to pay dividend for 2017 financial year, Rp255 per share including Rp80 per share interim dividend which had been paid previously. This was a 27.5% increase from to the previous year. The general meeting of shareholders also appointed Ms. Vera Eve Lim as the Director of BCA.
BCA Launched the New BCA GPN Passport Cards

The launch of the BCA GPN Passport Card is in line with the Government’s commitment to integrating various payment instruments and channels in order to create an efficient payment system, improved security and strengthen the independence of the national payment system.

BCA Issued a Phase One of Subordinated Bond Worth Rp500 Billion

BCA issued debt instrument in the form of subordinated bonds worth Rp500 billion. The bonds issuance was a part of its Recovery plan in fulfilling banks’ obligation based on the POJK No. 14/2017.

BCA was The Distribution Partner of SBR003

BCA supported the initial sales of Government securities, Retail Savings Bonds (SBR) SBR003. BCA acted as the official Distribution Partner, appointed by the Ministry of Finance of the Republic of Indonesia.

Again, BCA Won the Best Bank in Indonesia and Asia

The President Director of BCA, Jahja Setiaatmadja, took a picture with his fellow Director Erwan Yuris Ang (left) after the former received the Best Asian Bank award in the 2018 FinanceAsia Country Awards in Hong Kong.

Strengthening its National Identity, BCA Launched its “Ikat” Uniform

BCA launched the new BCA Corporate Uniform made of “ikat” weave. In co-operation with IKAT Indonesia, BCA empowered more than 2,500 craftsmen from Troso Village, Jepara in the making of this corporate uniform that will be worn by more than 27,000 employees all over Indonesia. The use of Indonesian traditional cloth will strengthen BCA’s national identity.
**Event Highlights 2018 - Continued**

### AUGUST

**31**

**In Support of the Government, BCA acted as the Distribution Partner for SBR004**

Supporting the Government to expand SBN market, BCA was re-appointed as a Distribution Partner for Saving Bond Retail issuance - series 004. Through this co-operation, BCA customers and investors can purchase SBR004 through KlikBCA individual.

**20**

**Public Expose 2018: Maintaining Solid Performance**

BCA reported its financial performance through Public Expose - Investors Summit 2018 held by the Indonesia Stock Exchange. BCA maintained its solid balance sheet.

### SEPTEMBER

**4**

**Promoting Enthusiasm in Customer Service, BCA Directors Serve customers on National Customer Day**

In the spirit of serving our loyal customers with enthusiasm, BCA’s Directors participated in serving customers at several branches across Jakarta on National Customer Day.

### OCTOBER

**3**

**BCA and BCA Syariah Made Donation to ease the Burden of the People of Palu and Donggala**

The donation was made in the form of daily requirements and emergency shelters valued at Rp195 million. The donation is part of BCA’s Corporate Social Responsibility (CSR) program and BCA Syariah Peduli.

**17**

**Supporting the Development of the Cipali Toll Road and BJB Kertajati Airport Link Toll Road, BCA disbursed a syndicated loan worth Rp3.15 Trillion to PT Lintas Marga Sedaya**

BCA supports the Government’s efforts to accelerate infrastructure development in Indonesia by disbursing a syndicated loan worth Rp1.7 trillion to PT Jasamarga Jalan layang Cikampek (JJC). The funds will be used for the construction of the Jakarta-Cikampek II Elevated Toll Project.

**9**

**Strengthening innovation and Digital Transformation Value, BCA Held the Indonesian Knowledge Forum VII**

The Grand Celebration of Knowledge, Indonesian Knowledge Forum (IKF) VII 2018 carried the theme of “Fostering Innovation and Creating Value Through Digital Transformation”. The 2018 IKF VII presented notable keynote speakers to share their knowledge, experience and inspiration regarding developing innovation and strengthening digital transformation value.
BCA became the first Indonesian brand to take a part in BrandZ Top 100 World Brands.
Aside from being in the BrandZ Indonesian Top 50 Most Valuable Brands for 2018, this year BCA also become the first Indonesian brand to feature in the global ranking, took the 99th position in the BrandZ Global Top 100.

PT Bank Central Asia Tbk reported its financial performance for the first nine months of 2018 - Positioning for Growth.
BCA booked higher loan growth of 17% YoY in September 2018, mainly supported by business segment. Loan growth is backed by solid CASA to Rp516 trillion growth of 11% YoY.

Through the #BukuUntukIndonesia movement, BCA distributed books valued at Rp2,553 Billion. Through this movement, BCA disbursed 43,734 books to 111 schools in 60 areas across Indonesia. The total fund raising reached Rp2,452,287,951 and the total disbursed fund amounted to Rp2,553,000,000.

Promote Sukuk Ritel sales, BCA won four awards from the Indonesia’s Ministry of Finance.
As a Distribution Partner appointed by the Ministry of Finance of the Republic of Indonesia, BCA’s made contribution to the sales of Government securities, and as appreciation from the Ministry of Finance, BCA received four awards: the Best Retail SUN Selling Agent 2017, Primary Dealer with the Best Performance on the Secondary Market 2017, Best Selling Agent Retail State Sukuk coded SR-010 2018, and Best Participant of SBSN Auction 2018.

Demo Day Finhacks 2018 #DataChallenge to Bring Forth Indonesian Data Scientists.
The President Director of BCA Jahja Setiaatmadja was accompanied by Deputy President Director of BCA Armand W. Hartono, Director of BCA Santoso, Director of BCA Lianawaty Suwono and Senior Executive Vice President of Strategic Information Technology Group of BCA Hermawan Thendean after he symbolically awarded the winner of Finhacks #DataChallenge 2018 in Jakarta.

BCA Disbursed loans of Rp7.1 Trillion for Grup Pupuk Indonesia.
The loan facility provided to Grup Pupuk Indonesia is a continuance of the partnership that has been established over the past few years.

BCA Collaborates with Eastspring Investments Indonesia to Provide Alternative Investment Solutions.
BCA collaborates with a credible and trusted Investment Manager, PT Eastspring Investments Indonesia, to provide alternative investment solutions in order to fulfill customers’ needs for investments.

BCA Disbursed loans of Rp7.1 Trillion for Grup Pupuk Indonesia.
The loan facility provided to Grup Pupuk Indonesia is a continuance of the partnership that has been established over the past few years.
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
The vision and mission statements have been approved by the Board of Directors and the Board of Commissioners of PT Bank Central Asia Tbk through Decree No. 022/SK/DIR/2006 dated February 23, 2006, concerning Vision and Mission of PT Bank Central Asia Tbk. Meanwhile, the core values were approved through Decree No. 079/SK/DIR/2015 dated June 18, 2015, concerning core values of PT Bank Central Asia Tbk.

More detailed information of corporate culture can be found in the Corporate Governance section on pages 476-477.
## Products and Services

### As of 31 December 2018

<table>
<thead>
<tr>
<th>Products and Services</th>
<th>Description</th>
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<tbody>
<tr>
<td><strong>Deposits Accounts</strong></td>
<td>Tahapan</td>
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<td>Tahapan Xpresi</td>
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<td>Tahapan Gold</td>
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<td>Tahapan Berjangka</td>
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<td>Tahapan Berjangka SiMuda</td>
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<td>Tapres</td>
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<td>Simpanan Pelajar</td>
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<td>TabunganKu</td>
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<td>Laku</td>
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<td>BCA Dollar</td>
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<td>Deposito Berjangka</td>
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<td></td>
<td>Giro</td>
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<tr>
<td><strong>Transaction Banking Services</strong></td>
<td>Safe Deposit Box</td>
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<td></td>
<td>Transfer</td>
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<td></td>
<td>Remittance</td>
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<td></td>
<td>Collection and Clearing</td>
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<td>Bank Notes</td>
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<td>Travellers’ Cheque</td>
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<td></td>
<td>Virtual Account</td>
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<td></td>
<td>Sub Account</td>
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<td>Payment</td>
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<td></td>
<td>Auto Debit</td>
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<td>Payroll Services</td>
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<td></td>
<td>Cash Pick Up</td>
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<td></td>
<td>State Revenue Module Generation 2 (MPN G2)</td>
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<td></td>
<td>Custodian Services</td>
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<td></td>
<td>Business Debit Card (BDC)</td>
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<tr>
<td></td>
<td>Payment Gateway</td>
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<tr>
<td><strong>Electronic Banking</strong></td>
<td>ATM BCA (multifunction, non cash and cash recycling machine)</td>
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<tr>
<td></td>
<td>EDC BCA</td>
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<td></td>
<td>Debit BCA</td>
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<td>Tunai BCA</td>
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<td>Flazz</td>
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<td>Autoprint</td>
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<td>EDCBIIZZ</td>
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<td></td>
<td>Internet Banking</td>
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<tr>
<td></td>
<td>KlikBCA Individu - for individual customers needs</td>
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<tr>
<td></td>
<td>KlikBCA Bisnis - for business needs</td>
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<tr>
<td></td>
<td>KlikBCA Bisnis Integrated Solution - with a more comprehensive features than KlikBCA Bisnis, for example, to accommodate supply chain services</td>
</tr>
<tr>
<td></td>
<td>Mobile Banking (m-BCA)</td>
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<td>BCA KlikPay</td>
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<td>Call Center (Halo BCA)</td>
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<td></td>
<td>Phone Banking (BCA by Phone Business and BCA by Phone Priority)</td>
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<td></td>
<td>SMS Top Up</td>
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<td></td>
<td>BCA Mobile</td>
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<td></td>
<td>SMS BCA</td>
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<td></td>
<td>Info SMS/Email</td>
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<tr>
<td></td>
<td>e-Billing (local tax payment: PPN, PPh, and others)</td>
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</tbody>
</table>

### Products and Services (continued)

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<thead>
<tr>
<th>Description</th>
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<tbody>
<tr>
<td>Sakuku</td>
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<td>Duitt</td>
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<tr>
<td>VIRA chatbot</td>
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<td>Video Banking</td>
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<tr>
<td>CS Digital</td>
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<tr>
<td>eBranch</td>
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<tr>
<td>API BCA</td>
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<tr>
<td>OneKlik</td>
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<tr>
<td>Host to Host (H2H) ERP Integration</td>
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<tr>
<td>MPOS (applications for merchant non cash transactions)</td>
</tr>
<tr>
<td>eService</td>
</tr>
<tr>
<td>Payable Management / Disbursement</td>
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<tr>
<td>Receivable Management / Collection (including B2B &amp; B2C)</td>
</tr>
<tr>
<td>Liquidity Management</td>
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<tr>
<td>BCA Card</td>
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<tr>
<td>BCA Mastercard</td>
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<tr>
<td>BCA VISA</td>
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<td>BCA AMEX</td>
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</tbody>
</table>

### Cash Management Services

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<tr>
<th>Description</th>
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<tbody>
<tr>
<td>Regular Premium Unit Link</td>
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<tr>
<td>Maxi Infinite Link Assurance</td>
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<tr>
<td>Maxi Protection</td>
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<tr>
<td>Maxi Syariah</td>
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<tr>
<td>Provisa Platinum Syariah</td>
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<tr>
<td>Provisa Max Assurance</td>
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<tr>
<td>Single Premium Unit Link</td>
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<tr>
<td>Provisa Signature Assurance</td>
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</tbody>
</table>

### Credit Cards

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<tr>
<th>Description</th>
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<tbody>
<tr>
<td>BCA Life Heritage Protection</td>
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<tr>
<td>b-SAVE Accident Protection</td>
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<tr>
<td>BCA Life Proteksi Hidupku</td>
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<tr>
<td>BCA Life Proteksi Jiwa Optima</td>
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<tr>
<td>Life Protection 100% Refundable</td>
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</tbody>
</table>

### Bancassurance Products

<table>
<thead>
<tr>
<th>Description</th>
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<tbody>
<tr>
<td>Hospital 100% Refundable</td>
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<tr>
<td>Bima Proteksi Kesehatanuku</td>
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<tr>
<td>Optima Health Protection</td>
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<tr>
<td>Optima Cancer Protection</td>
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<tr>
<td>Optima Medical Care</td>
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<tr>
<td>Proteksi Penyakit Kritis Maksima (PRIMA)</td>
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</tbody>
</table>

### Mutual Fund Investment Products

<table>
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<tr>
<th>Description</th>
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<tbody>
<tr>
<td>Money Market Mutual Fund</td>
</tr>
<tr>
<td>- Bahana Dana Likuid</td>
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<tr>
<td>- Bahana Dana Kas Maxima</td>
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<tr>
<td>- Danareksa Gebyar Dana Likuid</td>
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</tbody>
</table>
Mutual Fund Investment Products (continued)

- First State Indonesian Money Market Fund
- Schroder Dana Likuid
- Batavia Proteksi Gebyar III
- Batavia Proteksi Gebyar V
- Batavia Proteksi Gebyar VI
- Batavia Proteksi Gebyar VII
- Batavia Proteksi Gebyar VIII

Fixed Income Mutual Fund (IDR)
- Bahana Pendapatan Tetap Makara Prima
- Batavia Dana Obligasi Ultima
- BNP Paribas Prima II
- Danareksa Gebyar Indonesia II
- Eastspring Investments Yield Discovery
- Nikko Gebyar Indonesia Dua
- Panin Gebyar Indonesia II
- Schroder Dana Mantap Plus II
- Schroder Prestasi Gebyar Indonesia II

Fixed Income Mutual Fund (USD)
- BNP Paribas Prima USD
- Schroder USD Bond Fund

Hybrid Mutual Fund
- BNP Paribas Spektra
- Schroder Dana Terpadu II
- Schroder Syariah Balanced Fund

Equity Mutual Fund (IDR)
- Ashmore Dana Ekuitas Nusantara
- Ashmore Dana Progresif Nusantara
- Batavia Dana Saham
- Batavia Dana Saham Optimal
- BNP Paribas Ekuitas
- BNP Paribas Pesona
- BNP Paribas Pesona Syariah
- Danareksa Mawar Konsumer 10
- Eastspring Investments Value Discovery
- First State IndoEquity Sectoral Fund
- Schroder 90 Plus Equity Fund
- Schroder Dana Istimewa
- Schroder Dana Prestasi
- Schroder Dana Prestasi Plus

Equity Mutual Fund (USD)
- BNP Paribas Cakra Syariah USD
- Schroder Global Sharia Equity Fund (USD)

* While these mutual fund products are no longer on offer, BCA continue to accept redemption of the mutual funds by customers.
Board of Directors Profile

Indonesian citizen, aged 63. Domiciled in Indonesia. Appointed as the President Director of BCA at the 2011 Annual General Meeting of Shareholders and approved by Bank Indonesia on June 17, 2011. He was last reappointed at the 2016 Annual General Meeting of Shareholders for a five-year term.

Roles and Responsibilities
President Director of BCA responsible for the General Coordination as well as oversight of the Internal Audit Division, the Corporate Social Responsibility Work Unit and the Anti-Fraud Bureau.

Career
Previously served as Deputy President Director of BCA (2005–2011), he was responsible for Branch Banking Business, Treasury Division, International Banking Division and Overseas Representative Offices. He worked as the Director of BCA from 1999 to 2005, and held a variety of managerial positions within the Bank from 1990. Prior to joining BCA, Mr. Setiaatmadja worked as the Finance Director of a leading Indonesian automotive company, PT Indomobil (1989–1990), and held various managerial positions at one of Indonesia’s largest pharmaceutical companies, PT Kalbe Farma (1980–1989), with his last title as the Finance Director. Mr. Setiaatmadja started his career in 1979 as an accountant at an accounting company (PriceWaterhouse).

Educational Background and Training
Graduated with a Bachelor’s degree in Accounting from the University of Indonesia (1982).

In 2018, participated in a number of training programs, seminars and conferences, including:
- 34th Annual Strategic Decision Conference 2018 – Bernstein – New York, United States of America.
- 3rd Annual Indonesia Conference – Credit Suisse – Singapore, Singapore.

Affiliation
Has no financial, stock ownership, and/or family relationship with any member of the Board of Commissioners, fellow member of the Board of Directors, and/or BCA controlling shareholder.

Dual Functions
Holds no position as a member of a Board of Commissioners, a Board of Directors, or executive officer at another bank, company, and/or institution.
USA citizen, aged 66. Domiciled in Indonesia. Appointed as a Deputy President Director of BCA at the 2011 Annual General Meeting of Shareholders and approved by Bank Indonesia on August 25, 2011. He was last reappointed at the 2016 Annual General Meeting of Shareholders for a five-year term.

Roles and Responsibilities
Deputy President Director of BCA responsible for general supervision of the Compliance, Legal & Risk Management Director, Finance & Corporate Secretary Director, Human Capital Management Director and Credit Director, as well as responsible for the Enterprise Security Work Unit. He also supervises and coordinates the management of the subsidiaries.

Career

Educational Background and Training
Graduated in Philosophy (1974), holds an M. Phil in Economic History (1978), and a PhD in Anthropology (1983) from Johns Hopkins University, USA.

In 2018, participated in a number of training programs, seminars and conferences, including:
- 3rd Annual Indonesian Conference – Credit Suisse – Singapore, Singapore.
- Asia Pacific CEO-CFO Conference – JP Morgan – New York, USA.
- Asia Pacific Summit – Morgan Stanley – Singapore, Singapore.

Affiliation
Has no financial, stock ownership, and/or family relationship with any member of the Board of Commissioners, fellow member of the Board of Directors, and/or BCA controlling shareholder.

Dual Functions
Holds no position as a member of a Board of Commissioners, a Board of Directors, or executive officer at another bank, company, and/or institution.
Armand Wahyudi Hartono
Deputy President Director

Indonesian citizen, aged 43. Domiciled in Indonesia. Appointed as a Deputy President Director of BCA at the 2016 Annual General Meeting of Shareholders for a five-year term and approved by the Financial Services Authority (OJK) on June 21, 2016.

Roles and Responsibilities
Deputy President Director of BCA in charge of general supervision of the Network Distribution Director and the Transaction Banking Director, and responsible for Information Technology Group and operational divisions, namely Operation Strategy & Development, Domestic Payment Services, Electronic Banking Services, International Banking Services and Digital Services Divisions. He also supervises the development of PT Central Capital Ventura, a subsidiary operating in venture capital.

Career

Educational Background and Training
Graduated from the University of California, San Diego (1996) and holds a Master of Science degree in Engineering Economic-System and Operation Research (1997) from Stanford University, USA.

In 2018, participated in a number of training programs, seminars and conferences, including:
• Digital Awareness Program for Executive – BCA – Jakarta, Indonesia.
• Gartner Symposium – Gartner – Barcelona, Spain.

Affiliation
Has financial and family relationships with BCA controlling shareholders, Robert Budi Hartono and Bambang Hartono, but has no financial, stock ownership, and/or family relationship with any member of the Board of Commissioners, and/or fellow member of the Board of Directors.

Dual Functions
Holds no position as a member of a Board of Commissioners, a Board of Directors, or executive officer at another bank, company, and/or institution.
Indonesian citizen, aged 68. Domiciled in Indonesia. Appointed as a Director of BCA at the 2002 Annual General Meeting of Shareholders and approved by Bank Indonesia on August 13, 2002. He was last reappointed at the 2016 Annual General Meeting of Shareholders for a five-year term.

Roles and Responsibilities
Director of BCA responsible for Individual Banking, comprising the mortgages, auto loans (four-wheeler and two-wheelers), Individual Customer Business Development, and wealth management business. Also supervises the Sharia banking subsidiary, PT Bank BCA Syariah, as well as the general insurance and life insurance subsidiary, PT Asuransi Umum BCA (BCA Insurance), and PT Asuransi Jiwa BCA (BCA Life).

Career
Prior to joining BCA, he started his career as Systems Analyst at Bank Rakyat Indonesia (BRI) since 1975, and subsequently holding various managerial positions, including Head of the Technology Division (1992–1995), special staff to the Board of Directors (1995–1996), Head of Palembang Region (1996–1998), Head of the Operational Division (1998–2000). Suwignyo Budiman’s last position at BRI was as Head of the Central Java Region. He was also a member of the Proxy Team of the Board of Directors at BCA (May to July 1998).

Educational Background and Training
Holds a Bachelor’s degree from University of Gadjah Mada (1974) and an MBA from the University of Arizona, USA (1986).

In 2018, participated in a number of training programs, seminars and conferences, including:

Affiliation
Has no financial, stock ownership, and/or family relationship with any member of the Board of Commissioners, fellow member of the Board of Directors, and/or BCA controlling shareholder.

Dual Functions
Holds no position as a member of a Board of Commissioners, a Board of Directors, or executive officer at another bank, company, and/or institution.
Subur Tan
Director

Indonesian citizen, aged 58. Domiciled in Indonesia. Appointed as a Director of BCA at the 2002 Annual General Meeting of Shareholders and approved by Bank Indonesia on August 13, 2002. He was last reappointed at the 2016 Annual General Meeting of Shareholders for a five-year term.

Roles and Responsibilities
Director of BCA responsible for the Compliance Work Unit, Legal Group and Risk Management Work Unit.

Career
Worked for BCA since 1986 and held several managerial positions including Head of Credit Department at Operational Head Office (1991-1995), Head of Legal Bureau (1995-1999), and Deputy Head of Legal Division (1999-2000). Prior to being appointed to the Board of Directors, he was Head of BCA’s Internal Legal Counsel.

Educational Background and Training
Earned a Bachelor of Law degree from Universitas Sudirman (1986) and completed the Notary Program at Universitas Indonesia Faculty of Law (2002).

Participated in a number of training programs, seminars and conferences in 2018, including:
• Digital Awareness Program for Executive – BCA – Jakarta, Indonesia.

Affiliation
Has no financial, stock ownership, and/or family relationship with any member of the Board of Commissioners, fellow member of the Board of Directors, and/or BCA controlling shareholder.

Dual Functions
Holds no position as a member of a Board of Commissioners, a Board of Directors, or executive officer at another bank, company, and/or institution.
Indonesian citizen, aged 59. Domiciled in Indonesia. Appointed as a Director of BCA at the 2007 Extraordinary General Meeting of Shareholders, and approved by Bank Indonesia on February 13, 2008. He was last reappointed at the 2016 Annual General Meeting of Shareholders for a five-year term.

Roles and Responsibilities
Director of BCA responsible for the SME and Commercial banking, including cash management and credit services. He also supervises BCA’s wholly-owned subsidiary, namely PT BCA Finance that works in four-wheeler financing, and PT Central Santosa Finance (CS Finance) that works in two-wheeler financing.

Career
Prior to being appointed to BCA’s Board of Directors, Henry Koenaifi was the President Director of PT BCA Finance (2000–2008). He was appointed by the Indonesian Bank Restructuring Agency (IBRA) as the Head of the Management Team of PT Bank Bali Tbk and as a member of the Managing Team of Bank Jaya (1999–2000). He joined BCA in 1989 and has since held various managerial positions both at branches and at the head office. Before beginning his career in the banking industry and joined BCA in 1989, Henry Koenaifi worked for IBM, a global IT company, for six years.

Educational Background and Training
Graduated with a bachelor’s degree in Civil Engineering from Parahyangan Catholic University (1984), and continued his studies at the Institut Pengembangan Manajemen Indonesia (Indonesian Management Development Institute, IPMI) in 2000. He holds an MBA degree from Monash University, Melbourne, Australia (2001).

In 2018, participated in a number of training programs, seminars and conferences, including:
- ASEAN Global Leadership Program – SRW & Co. – New York, USA.
- SDGs in the 4.0 Industry Era Seminar 4.0 – Indonesian Ministry of National Development Planning (PPN)/Bappenas – Jakarta, Indonesia.

Affiliation
Has no financial, stock ownership, and/or family relationship with any member of the Board of Commissioners, fellow member of the Board of Directors, and/or BCA controlling shareholder.

Dual Functions
Holds no position as a member of a Board of Commissioners, a Board of Directors, or executive officer at another bank, company, and/or institution.
Erwan Yuris Ang
Independent Director

Indonesian citizen, aged 59. Domiciled in Indonesia. Appointed as a Director of BCA at the 2011 Annual General Meeting of Shareholders and approved by Bank Indonesia on August 25, 2011. Later appointed as an Independent Director of BCA on April 7, 2014. He was last reappointed at the 2016 Annual General Meeting of Shareholders for a five-year term.

Roles and Responsibilities
Network Distribution Director responsible for managing, monitoring and supervising daily regional and branch operations, and in charge of branch support divisions, namely the Procurement & Facility Management, Regional & Branch Banking Management and Network & Regional Development.

Career

Educational Background and Training
Holds a Bachelor of Law degree from University Satyagama (2010) and obtained a master’s degree in Business Law from Trisakti University (2012).

In 2018, participated in a number of training programs, seminars and conferences, including:
• Digital Awareness Program for Executive – BCA – Jakarta, Indonesia.
• Creating Organizational Change Through Blue Ocean Leadership & Creating a Breakthrough Value Proposition – Master Class – Kuala Lumpur, Malaysia.

Affiliation
Has no financial, stock ownership, and/or family relationship with any member of the Board of Commissioners, fellow member of the Board of Directors, and/or BCA controlling shareholder.

Dual Functions
Holds no position as a member of a Board of Commissioners, a Board of Directors, or executive officer at another bank, company, and/or institution.
Indonesian citizen, aged 56. Domiciled in Indonesia. Appointed as a Director of BCA at the 2014 Annual General Meeting of Shareholders and approved by the Financial Services Authority (OJK) on July 21, 2014. He was last reappointed at the 2016 Annual General Meeting of Shareholders for a five-year term.

Roles and Responsibilities
Director of BCA responsible for the Corporate Banking Group, Corporate Branch, Treasury Division and International Banking Division. Also supervises BCA's wholly-owned subsidiary in remittance service, BCA Finance Limited, and securities subsidiary, PT BCA Sekuritas.

Career
Since joining BCA in 2002 and Rudy Susanto has held several managerial positions, including Executive Vice President of the Credit Risk Analysis Group (2011–2014), Head of the Credit Risk Analysis Group (2004–2011), and Head of the Credit Division (2002–2004). Prior to joining BCA, he worked at the Indonesian Bank Restructuring Agency (IBRA) as Head of the Loan Work Out II Division (2001–2002) and Senior Credit Officer (1999–2001). He also served at PT Bank LTCB Central Asia (a joint venture between the Long-Term Credit Bank of Japan Ltd. and PT Bank Central Asia Tbk) as Vice President of Corporate Finance (1998–1999), Senior Manager of Corporate Finance (1996–1998), Manager of Corporate Finance (1995), and Assistant Manager of Corporate Finance (1994). He started his career at PT Bank Danamon Indonesia Tbk in 1992 as a trainee in the Credit Marketing Program.

Educational Background and Training
Graduated with a bachelor's degree in Civil Engineering from Tarumanagara University (1989), and earned an MBA in Finance from the University of Tennessee, Knoxville, USA (1992).

In 2018, participated in a number of training programs, seminars and conferences, including:
• Digital Awareness Program for Executive – BCA – Jakarta, Indonesia.

Affiliation
Has no financial, stock ownership, and/or family relationship with any member of the Board of Commissioners, fellow member of the Board of Directors, and/or BCA controlling shareholder.

Dual Functions
Holds no position as a member of a Board of Commissioners, a Board of Directors, or executive officer at another bank, company, and/or institution.
Inawaty Handojo
Director

Indonesian citizen, aged 67. Domiciled in Indonesia. Appointed as a Director of BCA at the 2016 Annual General Meeting of Shareholders for a five-year term and approved by the Financial Services Authority (OJK) on August 8, 2016.

Roles and Responsibilities
Director of BCA responsible for Credit Analysis and Credit Recovery.

Career
Since joining BCA in 1980, Inawaty Handojo has held various managerial positions in internal audit, including Head of Internal Audit Bureau (1985–1988), Deputy Head of Internal Audit Division (1988–1990), and Head of Internal Audit Division (1990–2008). She then served as a member of the Audit Committee (2008–2016) and the Integrated Governance Committee (2015–2016). Inawaty Handojo was an active lecturer at one university and several internal audit training institutions in Jakarta (2000–2016), while actively serving as a consultant in various internal audit projects (2010–2016). Prior to joining BCA, she served as the Head of Finance at PT Naintex, a textile company (1976–1980).

Educational Background and Training
Holds two bachelor degrees from the Economic Faculty of Parahyangan Catholic University, Bandung in Management (1976) and Accounting (1979) and a Master of Management degree from Prasetya Mulya Business School, Jakarta (2003).

In 2018, participated in a number of training programs, seminars and conferences, including:
• Digital Awareness Program for Executive – BCA – Jakarta, Indonesia.
• Media Training for Board of Directors – BCA – Jakarta, Indonesia.

Affiliation
Has no financial, stock ownership, and/or family relationship with any member of the Board of Commissioners, fellow member of the Board of Directors, and/or BCA controlling shareholder.

Dual Functions
Holds no position as a member of a Board of Commissioners, a Board of Directors, or executive officer at another bank, company, and/or institution.
Indonesian citizen, aged 53. Domiciled in Indonesia. Appointed as a Director of BCA at the 2016 Annual General Meeting of Shareholders for a five-year term and approved by the Financial Services Authority (OJK) on August 8, 2016.

Roles and Responsibilities

Career
Previously, he worked as the Head of Consumer Card Business Services & Support Group (2015–2016). His career with BCA began in 1992 as Head of Supporting Administration Department. Throughout his career, he has held various managerial positions, such as Head of Marketing for Non-Jabodetabek II Area (1996–1998), Chief of Area Marketing Bureau (1998–2000), Deputy Head of Consumer Network Division, Deputy Head of Network Services Division, and Deputy Head of Network & Sales (2000–2005), Head of Small & Medium Business Division (2005–2009), Head of Credit Card Business Unit (2009–2012), Head of Merchant and Consumer Credit Card Group (2012–2014). Mr. Santoso was also active as Head of Dana Pensiun BCA, a pension fund company (2003–April 2016), and as Commissioner of PT Abacus Cash Solution, a cash management service provider (2010–April 2016).

Educational Background and Training
Graduated with a degree from the Faculty of Engineering of Trisakti University, Jakarta (1989).

In 2018, participated in a number of training programs, seminars and conferences, including:
• Digital Awareness Program for Executive – BCA – Jakarta, Indonesia.

Affiliation
Has no financial, stock ownership, and/or family relationship with any member of the Board of Commissioners, fellow member of the Board of Directors, and/or BCA controlling shareholder.

Dual Functions
Holds no position as a member of a Board of Commissioners, a Board of Directors, or executive officer at another bank, company, and/or institution.
Indonesian citizen, aged 52. Domiciled in Indonesia. Appointed as a Director of BCA at the 2016 Annual General Meeting of Shareholders for a five-year term and approved by the Financial Services Authority (OJK) on July 27, 2016.

Roles and Responsibilities
Director of BCA responsible for defining strategies and policies on Human Capital Management and Learning & Development.

Career

Educational Background and Training
Graduated with a degree in Business Information Computing Systems from San Francisco State University, California, USA (1990).

In 2018, participated in a number of training programs, seminars and conferences, including:
• Digital Awareness Program for Executive – BCA – Jakarta, Indonesia.
• Media Training for Board of Directors – BCA – Jakarta, Indonesia.
• The 3rd Asia Pacific HR Forum – Inti Pesan – Bali, Indonesia.

Affiliation
Has no financial, stock ownership, and/or family relationship with any member of the Board of Commissioners, fellow member of the Board of Directors, and/or BCA controlling shareholder.

Dual Functions
Holds no position as a member of a Board of Commissioners, a Board of Directors, or executive officer at another bank, company, and/or institution.
Indonesian citizen, aged 53. Domiciled in Indonesia. Appointed as a Director of BCA at the 2018 Annual General Meeting of Shareholders and approved by the Financial Services Authority (OJK) on April 20, 2018.

Roles and Responsibilities
Director of BCA responsible for the Finance and Planning Division, as well as Corporate Secretary.

Career
Previously served as Executive Vice President of Finance and Planning and Corporate Secretary. Prior to joining BCA, she held various Directors and Commissioners positions, namely the Director and Chief Financial Officer of PT Bank Danamon Indonesia Tbk (2006-2017), Commissioner of PT Adira Dinamika Multi Finance as well as the Director of PT Bank Danamon Indonesia Tbk (2010-2017), Deputy Commissioner of PT Asuransi Adira Dinamika as well as the Director of PT Bank Danamon Indonesia Tbk (2008-2013), and other managerial positions, such as Chief Financial Officer of PT Bank Danamon Indonesia Tbk (2003-2006), Head of Division, and Deputy Head Division in Corporate Planning, Investor Relations, Financial Accounting & Tax, Regulatory Reporting, Management Information System (MIS), and others at PT Bank Danamon Indonesia Tbk (1998-2003). She started her career as a finance manager assistant at PT Asuransi Sinarmas (1987-1988), assistant manager of accounting and finance of PT MBF Leasing (1988-1990). Since 1990, she worked her way up at PT Bank Danamon Indonesia Tbk as the Head of Corporate Planning and Information System.

Educational Background and Training
Graduated from Tarumanagara University with a bachelor’s degree in Economy/Accounting (1989), and finished the Executive Program at Stanford Graduate School of Business in 2008. In 2018, participated in a number of training programs, seminars and conferences, including:
- ASEAN Day – Daiwa-Bahana – Tokyo, Japan.
- Media Training for Board of Directors – BCA - Jakarta, Indonesia.
- 3rd Annual Indonesian Conference– Credit Suisse – Singapore, Singapore.
- Investor Forum – CLSA – Hong Kong, Hong Kong.
- Study Tour Singapore – ASEAN Banker Association – Singapore, Singapore.
- Asia Pacific Summit – Morgan Stanley – Singapore, Singapore.

Affiliation
Has no financial, stock ownership, and/or family relationship with any member of the Board of Commissioners, fellow member of the Board of Directors, and/or BCA controlling shareholder.

Dual Functions
Holds no position as a member of a Board of Commissioners, a Board of Directors, or executive officer at another bank, company, and/or institution.
Board of Commissioners Profile

Indonesian citizen, aged 77. Domiciled in Indonesia. Appointed as the President Commissioner of BCA at the 2011 Annual General Meeting of Shareholders and approved by Bank Indonesia on August 25, 2011. He was last reappointed at the 2016 Annual General Meeting of Shareholders for a five-year term.

Career
Djohan Emir Setijoso previously served as President Director of BCA (1999-2011) responsible by the end of that period for General Coordination, Internal Audit Division, Financial Planning & Control, and Corporate Affairs. Prior to joining BCA, he worked at Bank Rakyat Indonesia from 1965 to 1998 with his last position being Director, and was President Commissioner of Inter Pacific Bank (1993-1998). Aside from serving as the President Commissioner of BCA, he is actively involved in various organizations.

Educational Background and Training
Graduated from the Bogor Institute of Agriculture (1964).

In 2018, participated in a number of training programs, seminars and conferences, including:
- National Seminar of "Virtual Currency": What and how are the Risks for General Public – Ikatan Sarjana Ekonomi Indonesia (Indonesian Economist Association, ISEI) – Jakarta, Indonesia.
- Asia Pacific CEO-CFO Conference – JP Morgan – New York, USA.

Affiliation
Has no financial, stock ownership, and/or family relationship with fellow member of the Board of Commissioners, any member of the Board of Directors, and/or BCA controlling shareholder.

Dual Functions
Also serves as a member of the Remuneration and Nomination Committee of PT Bank Central Asia Tbk but holds no position as a member of a Board of Commissioners, a Board of Directors, or executive officer at another bank, company, and/or institution.

Indonesian citizen, aged 71. Domiciled in Indonesia. Appointed as a Commissioner of BCA at the 2003 Annual General Meeting of Shareholders and approved by Bank Indonesia on September 4, 2003. He was last reappointed at the 2016 Annual General Meeting of Shareholders for a five-year term.

Career
Prior to joining BCA, Mr. Kusnadi was a Director at PT Cipta Karya Bumi Indah, a property development and construction company (2001-2002), where he previously served as Commissioner. He also hold several managerial positions before, namely as the President Director of PT Sarana Kencana Mulya, an electronic appliance distributor (1999-2001), the Chief Manager of Corporate Banking for PT Bank Central Asia (1992-1998), General Manager at PT Tamara Indah, an engineering and general supplier company (1988-1992) and General Manager at PT Indomobil, a leading Indonesian automotive company (1987).

Educational Background and Training
Holds a Bachelor's degree in Mechanical Engineering from the University of Brawijaya, Malang (1978).

Participated in several training programs, seminars and conferences in 2018, including:

Affiliation
Has no financial, stock ownership, and/or family relationship with fellow member of the Board of Commissioners, any member of the Board of Directors, and/or BCA controlling shareholder.

Dual Functions
Concurrently serving as President Commissioner of PT Sarana Menara Nusantara Tbk.
Indonesian citizen, aged 65. Domiciled in Indonesia. Appointed as an Independent Commissioner of BCA at the 2003 Annual General Meeting of Shareholders and approved by Bank Indonesia on September 4, 2003. He was last reappointed at the 2016 Annual General Meeting of Shareholders for a five-year term.

Career
Prior to joining BCA, Mr. Harinowo served twenty five years with Bank Indonesia as, among others, Director of the Money Market and Giralization, and Monetary Management Department (1994–1998). He also served as an Alternate Executive Director and Technical Assistance Advisor for the Monetary and Exchange Affairs Department, International Monetary Fund (IMF), Washington (1998–2003). He has experience as a delegation member in meetings for the Inter Governmental Group on Indonesia (IGGI), Consultative Group for Indonesia (CGI), IMF and World Bank. He has held several managerial positions in both governmental and nongovernmental institutions, and was Assistant to the Minister of Trade (1988–1989). A lecturer at several major universities in Jakarta, speaker and article writer for domestic and international seminars and media, Cyrillus Harinowo has published books on Indonesia’s public debt (2002), the IMF (2004), and the “Musim Semi Perekonomian Indonesia” (2005).

Educational Background and Training
Graduated and received a Doctorate in Accounting from Gadjah Mada University (1977), obtained a master’s degree in Development Economics from the Centre for Development Economics, Williams College, Massachusetts (1981), and a PhD in Monetary and International Policy from Vanderbilt University, Nashville, Tennessee, USA (1985).

In 2018, participated in a number of training programs, seminars and conferences, including:
- ASEAN Global Leadership Program – SRW & Co. – New York, USA.
- Executive Risk Management Refreshment Program: “Risk Management as Performance Enabler” – Lembaga Pengembangan Perbankan Indonesia (Indonesian Banking Development Institute, LPPI) – Frankfurt, Germany.

Affiliation
Has no financial, stock ownership, and/or family relationship with fellow member of the Board of Commissioners, any member of the Board of Directors, and/or BCA controlling shareholder.

Dual Functions
Concurrently serving as Chairman of the Audit Committee of PT Bank Central Asia Tbk, and as Independent Commissioner of PT Unilever Indonesia Tbk.
Indonesian citizen, aged 58. Domiciled in Indonesia. Appointed as an Independent Commissioner of BCA at the 2004 Annual General Meeting of Shareholders and approved by Bank Indonesia on June 14, 2004. Since May 15, 2006, he has served as an Independent Commissioner. He was last reappointed as an Independent Commissioner at the 2016 Annual General Meeting of Shareholders for a five-year term.

Career

Educational Background and Training
Graduated in Chemical Engineering from Bandung Institute of Technology (1984) and obtained a Ph.D. in Economic from Boston University, USA (1995).

In 2018, participated in a number of training programs, seminars and conferences, including:
- Asia Pacific CEO-CFO Conference – JP Morgan – New York, USA.

Affiliation
Has no financial, stock ownership, and/or family relationship with fellow member of the Board of Commissioners, any member of the Board of Directors, and/or BCA controlling shareholder.

Dual Functions
Concurrently serving as the Chairman of the Remuneration and Nomination Committee of PT Bank Central Asia Tbk, and as Independent Commissioner of PT Adaro Energy Tbk.
Indonesian citizen, aged 64. Domiciled in Indonesia. Appointed as an Independent Commissioner of BCA at the 2016 Annual General Meeting of Shareholders for a five-year term and approved by the Financial Services Authority (OJK) on July 11, 2016.

Career
Previously served as a member of IT and Risk Management Committee of PT Bursa Efek Indonesia, Audit Committee and Remuneration & Nomination Committee at PT CIMB Niaga Tbk, and the President Commissioner of PT Danakita Investama, an investment manager company. Sumantri Slamet also held various managerial positions and served as Director in several companies, including as the Head of Project Finance and Investor Relations - Strategy and Business Development at PT Medco Energy International Tbk (Medco) and at the same time as the Managing Director of several subsidiaries of Medco outside of Indonesia, namely in Singapore, USA, Oman, Yemen and France (2008-2013). He had also been appointed Director of PT Surya Citra Televisi – SCTV (2005-2008) and Director at PT Surya Citra Media Tbk (2004-2008).

Educational Background and Training
Completed undergraduate study at the Faculty of Mathematics and Natural Sciences, the University of Indonesia (1978) and earned his MSc (1981) and Ph.D. in Computer Science (1983) from the University of Illinois, Urbana Champaign (USA).

In 2018, participated in a number of training programs, seminars and conferences, including:
• Creco Indonesia Outlook 2018 – PT Creco Indonesia – Jakarta, Indonesia.
• Digital Awareness Program for Executive – BCA – Jakarta, Indonesia.

Affiliation
Has no financial, stock ownership, and/or family relationship with fellow member of the Board of Commissioners, any member of the Board of Directors, and/or BCA controlling shareholder.

Dual Functions
Concurrently serving as Chairman of the Risk Oversight Committee and the Integrated Governance Committee of PT Bank Central Asia Tbk, Independent Commissioner and Head of Audit Committee of PT Multi Bintang Indonesia Tbk, and as a member of the Board of Trustee and Chairman of the Risks Committee of the University of Indonesia.
Audit Committee Profile

Cyrillus Harinowo has assumed the position as Chairman of the Audit Committee of BCA since 2015. His last reappointment became effective on June 2, 2016 according to the Decree of the Board of Directors No. 078/SK/DIR/2016. He concurrently serves as an Independent Commissioner. More detailed information can be found at the Board of Commissioners Profile on page 67.

Indonesian citizen, aged 68. Domiciled in Indonesia. Has been a member of the Audit Committee of BCA since 2011. His last reappointment became effective on June 2, 2016 according to the Decree of the Board of Directors No. 078/SK/DIR/2016.

Career
Prior to joining BCA, he served at Bank Indonesia for thirty years, most of which time was spent in the Banking Supervisory area, and also as Chief Representative of Bank Indonesia in Singapore (2002-2005), with his last position before retiring from Bank Indonesia was Director of Assets Recovery Special Unit (2005-2008). Following his retirement, he was appointed Finance Director of Bank Indonesia Employee Welfare Foundation or YKK-BI (2008-2010).

Educational Background
Graduated with a Bachelor's degree in Accounting from University of Airlangga (1978) and obtained his Master of Science degree in Economic Development and International Trade from Colorado State University, USA (1984).

Training and Certification
In 2018, participated in a number of training programs, seminars and conferences, including:
- BaRa Risk Forum - Banker Association for Risk management – Bali, Indonesia.
Indonesian citizen, aged 63. Domiciled in Indonesia. Appointed as a member of the Audit Committee of BCA on June 2, 2016 according to the Decree of the Board of Directors No. 078/SK/DIR/2016.

Career

Educational Background
Completed her undergraduate studies at the Economic Faculty of the University of Indonesia in 1982.

Training and Certification
In 2018, participated in a number of training programs, seminars and conferences, including:
- Forensic Audit – Bina Manajemen Center – Jakarta, Indonesia
Risk Oversight Committee Profile

Sumantri Slamet was appointed as Chairman of the Risk Oversight Committee of BCA on September 30, 2016 according to the Decree of the Board of Directors No. 144A/SK/DIR/2016. Currently he also serves as an Independent Commissioner and Chairman of the Integrated Governance Committee. More detailed information can be found at the Board of Commissioners Profile on page 69.

Indonesian citizen, aged 57. Domiciled in Indonesia. Has been a member of the Risk Oversight Committee of BCA since 2007. Her last reappointment became effective on September 30, 2016 according to the Decree of the Board of Directors No. 144A/SK/DIR/2016.

Career
Endang Swasthika Wibowo is an academic and researcher in risk management, finance and banking. Previously, she served as Head of the Magister Management Program in Banking at ABFI Perbanas, a trainer of Risk Management (Certified GARP – BSMR), Head of Perbanas Research and Community Development Center (2000-2006), Advisor of Ekuinbank at the Legislation Unit in the People’s Representative Council (2000-2005), Commissioner of PT Putera Lintas Kemas, Air Freight Forwarder Co (2000-2004), and Head of Management Department, STIE Perbanas (1990-1993).

Educational Background
Graduated in Economics from Indonesian Islamic University, Yogyakarta (1985), and earned a Graduate Diploma in Banking & Finance (1996) as well as a Master’s degree in Banking from Monash University, Australia (1998).

Training and Certification
In 2018, participated in a number of training programs, seminars and conferences, including:

Indonesian citizen, aged 57. Domiciled in Indonesia. Was appointed as a member of the Risk Oversight Committee of BCA on September 30, 2016 according to the Decree of the Board of Directors No. 144A/SK/DIR/2016.

Career
Joined BCA in 1990 as a management trainee in the BCA Management Development Program with initial placement in the Retail Banking Division in 1991 before serving as an Adviser in the Retail Lending Division (1997-2005). Then served as a part of the Risk Management Unit of BCA (2005-2016) with the last position as Credit Risk Management Senior Adviser.

Educational Background
Graduated in Civil Engineering from the University of Trisakti, Jakarta, in 1986.

Training and Certification
In 2018, participated in a number of training programs, seminars and conferences, including:
Remuneration and Nomination Committee Profile

Raden Pardede has assumed the position as Chairman of the Remuneration and Nomination Committee of BCA since 2007. His last reappointment became effective on August 10, 2016 according to the Decree of the Board of Directors No. 107A/SK/DIR/2016. He concurrently serves as an Independent Commissioner. More detailed information can be found at the Board of Commissioners Profile on page 68.

Djohan Emir Setijoso has assumed the position as a member of the Remuneration and Nomination Committee of BCA since 2011. His last reappointment became effective on August 10, 2016 according to the Decree of the Board of Directors No. 107A/SK/DIR/2016. He concurrently serves as President Commissioner. More detailed information can be found at the Board of Commissioners Profile on page 66.

Indonesian citizen, aged 46. Domiciled in Indonesia. Appointed as a member of the Remuneration and Nomination Committee of BCA on August 10, 2016 according to the Decree of the Board of Directors No. 107A/SK/DIR/2016. Currently also serves as Head of the Human Capital Management Division since August 1, 2016.

Career
Began his career in BCA in 1990 and has had many experiences in developing the Bank’s Human Resources training programs since 1997. Later held various managerial positions including as Deputy Head of the Training and Development Division (2009-2011), Head of the Learning and Development Subdivision (2011-2015), Head of Network and Regional Planning Work Unit (2015-2016), and Head of Human Capital Management Division (2016-present). Once worked in PT Kalbe Farma Tbk as Senior Manager (2006-2008).

Educational Background
Completed his undergraduate studies in Accounting at the University of Tarumanagara in 1995 and earned a Master’s degree in Finance from University of Indonesia, Jakarta in 2002.

Training and Certification
In 2018, participated in a number of training programs, seminars and conferences, including:
- Digital Awareness for Executive - Binus - Bogor, Indonesia
- Digital Awareness for Executive - Insead – Jakarta, Indonesia
- Risk Management Certification – BCA - Bogor, Indonesia
- Benchmarking Columbia University & ATD Conference – San Diego, California, USA.
Profile of the Integrated Corporate Governance Committee

Sumantri Slamet had been appointed as Chairman of the Integrated Governance Committee of BCA since 2016. His last appointment for the next period is effective per September 25, 2017 according to the Decree of the Board of Directors No. 109/SK/DIR/2016. Currently he also serves as an Independent Commissioner and Chairman of the Risk Oversight Committee. More detailed information can be found at the Board of Commissioners Profile on page 69.

Indonesian citizen, aged 71. Domiciled in Indonesia. He was appointed as a member of the Integrated Governance Committee of BCA since 2016. His last appointment for the next period is effective per September 25, 2017 according to the Decree of the Board of Directors No. 109/SK/DIR/2016.

Career
Wimpie Rianto is a banking practitioner with extensive experience including in risk management and finance. He started his career at Citibank N.A. Jakarta from 1972 to 1976, before he held various managerial positions with BCA from 1976 to 1994. Then serving as Deputy President Director of Bank LTCB Central Asia (1994–1997) and President Director of Bank Yama (1997-1999). He rejoined BCA from 1999 to 2002 as Head of Risk Management and Compliance Division. Prior to being appointed to the Integrated Corporate Governance Committee of BCA, he served as Compliance Director (2004-2007) and Independent Commissioner (2007-2014) of Bank Sinar Mas, and a member of the Risk Oversight Committee of BCA (2015-2016).

Educational Background
Earned a Bachelor’s degree in Economics from the Catholic University of Atmajaya, Jakarta (1972). Active in attending professional training and skills enhancement programs, among others in risk management, both in Indonesia and abroad.

Training and Certification
In 2018, participated in a number of training programs, seminars and conferences, including:

- Indonesia Knowledge Forum – BCA – Jakarta, Indonesia
Adhi Gunawan Budirahardjo
Member

Gustiono Kustianto
Member

Indonesian citizen, aged 62. Domiciled in Indonesia. Has been a member of the Integrated Governance Committee of BCA since 2015. His last appointment for the next period is effective per September 25, 2017 according to the Decree of the Board of Directors No. 119/ SK/DIR/2017. Currently he also serves as Independent Commissioner of PT BCA Finance.

Career
Previously served as Head of BCA Branch and Regional Offices including the Main Branch (1991-2000), Regional Office IV Denpasar, Bali (2000-2005), Regional Office VII Malang, East Java (2005-2008), and Regional Office IX Jakarta (2008-2011). Had also served as the Senior Advisor to the Board of Directors of an insurance company, PT ACE Jaya Proteksi (2012-2014).

Educational Background
Completed his Accounting education at Sekolah Tinggi Ilmu Ekonomi Indonesia, Jakarta (1991).

Training and Certification
In 2018, participated in a number of training programs, seminars and conferences, including:
• Integrated Governance Workshop: Regulation, Recent and Best Practices – BCA in partnership with KNKG (National Committee of Corporate Governance) – Jakarta, Indonesia.
• Refreshment Risk Management Level IV Certification, DPP BCA, Jakarta, Indonesia.

Indonesian citizen, aged 64. Domiciled in Indonesia. Has been a member of the Integrated Governance Committee of BCA since 2015. His last appointment for the next period is effective per September 25, 2017 according to the Decree of the Board of Directors No. 119/ SK/DIR/2017. Currently he also serves as Independent Commissioner of PT Asuransi Umum BCA since 2011.

Career
Before joining BCA, from the period of 1979-2011, Gustiono Kustianto had held various senior positions, both in financial and nonfinancial industries, among others as VP of Citibank N.A Jakarta, Director of PT Bank Tiara Asia Tbk (later merged to PT Bank Danamon Tbk), Division Head of BPPN Bank Restructuring Unit, Deputy President Director of PT Bank Internasional Indonesia Tbk (now PT Bank Maybank Indonesia Tbk), Director of PT Tri Polya Indonesia Tbk (now PT Chandra Asri Petrochemical Tbk), CFO of PT Broadband Multimedia Tbk (now PT First Media Tbk), and President Director of PT Indonesia Air Transport Tbk.

Educational Background
Earned a Civil Engineering degree from the Civil Engineering Faculty of the Christian University of Petra, Surabaya (1979), and a Master of Business Administration from Institut Pengembangan Manajemen Indonesia (Indonesian Management Development Institute, IPMI) in 1988.

Training and Certification
In 2018, participated in a number of training programs, seminars and conferences, including:
• Implementing an ERM Process for Insurance Companies – Singapore College of Insurance – Singapore, Singapore
• Integrated Governance Workshop: Regulation, Recent and Best Practices - BCA in partnership with KNKG (National Committee of Corporate Governance) – Jakarta, Indonesia.

Certification:
• Certified in Risk Governance Professional (CRGP) issued by Lembaga Sertifikasi Profesi Manajemen Resiko (LSPMR)
• Certified in Enterprise Risk Governance issued by Enterprise Risk Management Academy (ERMA)
Indonesian citizen, aged 62. Domiciled in Indonesia. Has been a member of the Integrated Governance Committee of BCA since 2015. His last appointment for the next period is effective per September 25, 2017 according to the Decree of the Board of Directors No. 119/ SK/DIR/2017. Currently he also serves as Independent Commissioner and Chairman of the Audit Committee of PT Asuransi Jiwa BCA, since November 2014.

Career
Before joining BCA, Pudjianto developed his career at PT Asuransi Kesehatan Indonesia (PT Askses - Persero) for 31 years and at PT Asuransi Jiwa InHealth Indonesia for five years. He began his career at PT Askses, Jakarta, as staff in Finance Sector, in 1977. He advanced his career by serving as Finance Manager Assistant (1983-1987), Accounting Manager (1988-1999), and Accounting General Manager (2000-2008). In 2009-2013, Pudjianto held the position as Finance Director, Human Resources and General Affairs of PT Asuransi Jiwa InHealth Indonesia, Jakarta.

Educational Background
Completed his Bachelor’s degree in Commercial Administration Department at Universitas Terbuka Jakarta (1990) and Master’s degree in Financial Management at Sekolah Tinggi Manajemen IMMI Jakarta (2002).

Training and Certification
In 2018, participated in a number of training programs, seminars and conferences, including:
• Integrated Governance Workshop: Regulation, Recent and Best Practices – BCA in partnership with KNKG (National Committee of Corporate Governance) – Jakarta, Indonesia.
• Insuring sustainable Business Strategy – Asosiasi Ahli Manajemen Asuransi Indonesia, - Semarang, Indonesia.

Indonesian citizen, aged 64. Domiciled in Indonesia. Has been a member of the Integrated Governance Committee of BCA since 2015. His last appointment for the next period is effective per September 25, 2017 according to the Decree of the Board of Directors No. 119/ SK/DIR/2017. Currently he also serves as Independent Commissioner of PT Bank BCA Syariah since November 2013.

Career
Has worked at BCA for 32 years and at BCA Syariah for 3 years. He began his career at BCA Palembang as a clearing officer in 1978. In 1983, he served at Bank Indonesia as BCA representative as the counterpart for Small Investment Credit (KIK) and Permanent Capital Credit (KMKP). A year later he served at Tabanas and Taska section. Suyanto Sutjiadi was once served as the Authorized Signer of BCA Palembang (1985-1986). Then consecutively from 1987-2004, he served as Head of BCA Branch Offices including the Supporting Branch of Palembang, Pangkal Pinang Branch, Jambi Branch, Hayam Wuruk Branch, Gajah Mada Branch, Wisma Asia Branch, and as Head of Regional Office V Medan. Retired from BCA in 2010. In 2013 was appointed as an Independent Commissioner of BCA Syariah.

Educational Background
Earned a Bachelor’s degree in Economics from the University of Sriwijaya, Palembang (1983).

Training and Certification
In 2018, participated in a number of training programs, seminars and conferences, including:
• Integrated Governance Workshop: Regulation, Recent and Best Practices – BCA in partnership with KNKG (National Committee of Corporate Governance) – Jakarta, Indonesia.
Sutedjo Prihatono
Member

Indonesian citizen, aged 50. Domiciled in Indonesia. Has been a member of the Integrated Governance Committee of BCA since 2015. His last appointment for the next period is effective per September 25, 2017 according to the Decree of the Board of Directors No. 119/SK/DIR/2017. Currently he also serves as the member of Syariah Supervisory Board of PT Bank BCA Syariah.

Career
Before joining PT Bank BCA Syariah, he developed his career at PT Bank Muamalat Indonesia Tbk as Senior Corporate Banking (1993-2004), then he held the position as Director of Karim Business Consultant (2004-2014). From 2010-2015, Sutedjo Prihatono served as a member of the Audit Committee and Risk Oversight Committee of PT Bank BCA Syariah.

Educational Background
Earned a Bachelor’s degree in Management from the Economics Faculty of University of Krisnadwipayana (1993) and a Master’s degree in Management from Binus Business School (2014).

Training and Certification
In 2018, participated in a number of training programs, seminars and conferences, including:

Rudy Harjono
Member

Indonesian citizen, aged 60. Domiciled in Indonesia. He was appointed as a member of the Integrated Governance Committee of BCA since 2016. His last appointment for the next period is effective per September 25, 2017 according to the Decree of the Board of Directors No. 119/SK/DIR/2017. Currently also serves as an Independent Director of BCA Finance Limited since January 2016.

Career
Joined BCA in 1984 and has since held various managerial positions including as General Manager and Head of Global Trade and Payment Services (2009-2013), Chief Manager and Deputy Head of International Banking Division (1995-2009), Deputy Chairman of SWIFT Indonesia Association (2007-2009), Senior Manager and Deputy Head of the Sudirman Branch (1990-1995), and Manager of the Asemka Branch (1984-1990).

Educational Background
Completed undergraduate studies in General Management & Marketing at Catholic University of Parahyangan, Bandung (1983).

Training and Certification
In 2018, participated in a number of training programs, seminars and conferences, including:
Indonesian citizen, aged 61. Domiciled in Indonesia. He was appointed as a member of the Integrated Governance Committee of BCA since 2016. His last appointment for the next period is effective per September 25, 2017 according to the Decree of the Board of Directors No. 119/SK/DIR/2017. Currently also serves as an Independent Commissioner of PT Central Santosa Finance since November 28, 2016, a member of the Audit Committee of PT Asuransi Jiwa BCA since October 1, 2014, and a member of the Audit Committee of PT BCA Finance since August 2015.

Career
Started his career with BCA in 1992 and has since held various positions in lending business units including as Head of Credit Risk Analysis Group (2006-2012), Adviser of Credit Risk Review Work Unit (2000-2006), and Head of Loans Recovery (1992-2000).

Educational Background
Earned a Bachelor’s Degree and a Master’s Degree in Economics from the University of Mannheim, Germany (1991).

Training and Certification
In 2018, participated in a number of training programs, seminars and conferences, including:

• Integrated Governance Workshop: Regulation, Recent and Best Practices – BCA in partnership with KNKG (National Committee of Corporate Governance) – Jakarta, Indonesia.

Indonesian citizen, aged 52. Domiciled in Indonesia. Was appointed as a member of the Integrated Governance Committee on September 25, 2017 according to the Decree of the Board of Directors No. 119/SK/DIR/2017. Currently also serves as an Independent Commissioner of BCA Sekuritas since 2017.

Career

Educational Background
Completed Bachelor’s Degree in Urban & Regional Planning Techniques at Bandung Institute of Technology (1990) and earned a Master of Business Administration degree from George Washington University, USA in 1994.
Corporate Secretary Profile

Indonesian citizen, aged 45. Domiciled in Indonesia. Appointed as the Corporate Secretary of BCA on October 1, 2016 based on Decree No. 2235/SK/HCM-KP/A/2016.

Career
Prior to his appointment as Corporate Secretary, Jan Hendra held various managerial positions in the Consumer Card Business Group (BCA Card Center) as Head of Marketing & Product Development (April 2013-September 2016), Head of Consumer Card Portfolio Management (2012-2013), Head of Issuing Portfolio Management (2012), and Head of Business Development (2009-2012). Before joining BCA in 2005, Jan Hendra served as Technical Assistant at Cisco Systems (2000-2005).

Educational Background
Earned a Bachelor’s degree in Electrical Engineering from Trisakti University, Jakarta (1997), and completed his Master’s degree in Software System Engineering at the University of Melbourne, Australia (2000).

Training and Certification
In 2018, participated in a number of training programs, seminars and conferences, including:
- Indonesia All Access - Nomura Indonesia - Jakarta, Indonesia.
- CXO Executive Summit – Google - California, USA.
- Indonesia Investor Conference - Citi Group Sekuritas Indonesia - Jakarta, Indonesia.
- 3rd Annual Indonesian Conference- Credit Suisse - Singapore, Singapore.
## Senior Officers

### As of 31 December 2018

<table>
<thead>
<tr>
<th>Name</th>
<th>Position</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lanny Budiati</td>
<td>Head of Regional Office I, Bandung</td>
</tr>
<tr>
<td>Yandy Ramadhani</td>
<td>Head of Regional Office II, Semarang</td>
</tr>
<tr>
<td>Frengky Chandra Kusuma</td>
<td>Head of Regional Office III, Surabaya</td>
</tr>
<tr>
<td>Hendrik Sia</td>
<td>Head of Regional Office IV, Denpasar</td>
</tr>
<tr>
<td>Lukman</td>
<td>Head of Regional Office V, Medan</td>
</tr>
<tr>
<td>Daniel Hendarto</td>
<td>Head of Regional Office VI, Palembang</td>
</tr>
<tr>
<td>Jo Rudy Kurniawan</td>
<td>Head of Regional Office VII, Malang</td>
</tr>
<tr>
<td>Haryono Wongsonegoro</td>
<td>Head of Regional Office VIII, Pondok Indah, Jakarta</td>
</tr>
<tr>
<td>Djoko Rosmiatun Mijaata</td>
<td>Head of Regional Office IX, Matraman, Jakarta</td>
</tr>
<tr>
<td>Iwan Senjaya</td>
<td>Head of Regional Office X, Pluit, Jakarta</td>
</tr>
<tr>
<td>Mingto Purba</td>
<td>Head of Regional Office XI, Balikpapan</td>
</tr>
<tr>
<td>Freddy Suliman</td>
<td>Head of Regional Office XII, Wisma Asia, Jakarta</td>
</tr>
<tr>
<td>Arif Singgih Halim Wijaya</td>
<td>Head of Compliance</td>
</tr>
<tr>
<td>Ayna Dewi Setianingrum</td>
<td>Internal Audit Division Head</td>
</tr>
<tr>
<td>Christina Wahjuni Setyabudhi</td>
<td>Executive Vice President of Wealth Management Division</td>
</tr>
<tr>
<td>Deddy Muljadi Hendrawinata</td>
<td>Executive Vice President of Credit Risk Analysis Group</td>
</tr>
<tr>
<td>Dhejani Surjadi</td>
<td>Head of Menara BCA Corporate Branch Office</td>
</tr>
<tr>
<td>Djulijanto Liong*</td>
<td>Head of Commercial &amp; SME Credit Risk Analysis Group</td>
</tr>
<tr>
<td>Edmund Tondobala*</td>
<td>International Banking Division Head</td>
</tr>
<tr>
<td>Edy Gunawan*</td>
<td>Head of Risk Management</td>
</tr>
<tr>
<td>Eva Agrayani Tjong*</td>
<td>Head of Corporate Credit Risk Analysis Group</td>
</tr>
<tr>
<td>Grace Putri Ayu Dewijany*</td>
<td>Wealth Management Division Head</td>
</tr>
<tr>
<td>Gunawan Prayogo</td>
<td>Head of Corporate Credit Risk Analysis Group</td>
</tr>
<tr>
<td>Helena Maria Atmodjo*</td>
<td>Head of Corporate Banking Group</td>
</tr>
<tr>
<td>Hendra Tanumihardja</td>
<td>Head of Corporate Credit Risk Analysis Group</td>
</tr>
<tr>
<td>Hermanto</td>
<td>Human Capital Management Division Head</td>
</tr>
<tr>
<td>Iman Sentosa*</td>
<td>Head of Legal Group</td>
</tr>
<tr>
<td>Ina Suvandi</td>
<td>Head of IT Architecture &amp; Service Quality Group</td>
</tr>
<tr>
<td>Ina Widiyaja*</td>
<td>Transaction Banking Product Development Division Head</td>
</tr>
<tr>
<td>Inge Setiawati</td>
<td>Head of Commercial &amp; SME Credit Risk Analysis Group</td>
</tr>
<tr>
<td>Inge Setiawaty*</td>
<td>Head of Corporate Social Responsibility</td>
</tr>
<tr>
<td>Jan Hendra*</td>
<td>Head of Corporate Transaction Group</td>
</tr>
<tr>
<td>Janto Havianto*</td>
<td>Corporate Secretary</td>
</tr>
<tr>
<td>Jayaprawirya Diah*</td>
<td>Treasury Division Head</td>
</tr>
<tr>
<td>Jip Thomas Sutanto*</td>
<td>Head of Digital Innovation Solution Group</td>
</tr>
<tr>
<td>Jip Tommy Sutanto</td>
<td>Head of IT Infrastructure &amp; Operation Group</td>
</tr>
<tr>
<td>Joanes Justira Gunawan</td>
<td>Head of Credit Services</td>
</tr>
<tr>
<td></td>
<td>Head of Electronic Banking Services</td>
</tr>
</tbody>
</table>
### Name and Position

<table>
<thead>
<tr>
<th>Name</th>
<th>Position</th>
</tr>
</thead>
<tbody>
<tr>
<td>Kho Vincentius Chandra Khosasih*</td>
<td>Head of Data Management &amp; IT Management Office Group</td>
</tr>
<tr>
<td>Kristian Marbun</td>
<td>Head of Corporate Banking Group</td>
</tr>
<tr>
<td>Lay Susiana Santoso</td>
<td>Head of Corporate Finance Group</td>
</tr>
<tr>
<td>Lena Setiawati</td>
<td>Learning and Development Division Head</td>
</tr>
<tr>
<td>Lilik Winarni</td>
<td>Operation Strategy &amp; Development Division Head</td>
</tr>
<tr>
<td>Linda Djiojonegoro</td>
<td>Head of Credit &amp; Consumer Card Services Group</td>
</tr>
<tr>
<td>Linus Ekabranko Windoe</td>
<td>Executive Vice President of Treasury &amp; International Banking Division</td>
</tr>
<tr>
<td>Liston Nainggonlan</td>
<td>Commercial &amp; SME Business Division Head</td>
</tr>
<tr>
<td>Lukman Hadwijaya</td>
<td>Head of Enterprise Security</td>
</tr>
<tr>
<td>Mathilda Simon</td>
<td>Consumer Credit Division Head</td>
</tr>
<tr>
<td>Megawaty</td>
<td>Head of Credit Recovery</td>
</tr>
<tr>
<td>Mira Wibowo</td>
<td>Transaction Banking Business Development &amp; Marketing Division Head</td>
</tr>
<tr>
<td>Niniek Surjianti Rahardja</td>
<td>Transaction Banking Partnership Solution Development Division Head</td>
</tr>
<tr>
<td>Nur Hermawan Thendean</td>
<td>Executive Vice President of Strategic Information Technology Group</td>
</tr>
<tr>
<td>Ong Sukianto</td>
<td>Logistic &amp; Building Division Head</td>
</tr>
<tr>
<td>Raymon Yonarto</td>
<td>Executive Vice President Finance &amp; Corporate Planning Division Head</td>
</tr>
<tr>
<td>Raymond Tanuwibowo</td>
<td>Head of Corporate Banking Group</td>
</tr>
<tr>
<td>Rusdianti Salim</td>
<td>Cash Management Division Head</td>
</tr>
<tr>
<td>Soeni Atonie</td>
<td>Head of Anti Fraud Bureau</td>
</tr>
<tr>
<td>Sunandar Suryajaya</td>
<td>Head of Domestic Payment Services</td>
</tr>
<tr>
<td>Tan Tesien Tanudjaja*</td>
<td>Head of Corporate Credit Risk Analysis Group</td>
</tr>
<tr>
<td>Teddy Gunawan</td>
<td>Head of Global Trade &amp; Payment Services</td>
</tr>
<tr>
<td>Ugahary Yovvy Chandra</td>
<td>Head of Individual Customer Business Development Division</td>
</tr>
<tr>
<td>Wani Sabu</td>
<td>Head of Digital Services</td>
</tr>
<tr>
<td>Weminto Suryadi</td>
<td>Network &amp; Regional Development Division Head</td>
</tr>
<tr>
<td>Widjaja Stephen*</td>
<td>Head of Commercial &amp; SME Credit Risk Analysis Group</td>
</tr>
<tr>
<td>Wilson Karimun</td>
<td>Head of Transaction Banking Business Support Group</td>
</tr>
<tr>
<td>Wira Chandra</td>
<td>Executive Vice President Gruip Corporate Banking &amp; Corporate Finance</td>
</tr>
<tr>
<td>Yuli Melati Suryaningrum*</td>
<td>Head of Corporate Banking Group</td>
</tr>
</tbody>
</table>

* Reports to the Executive Vice President
## Number of Employees and Competence Development

### Number of Employees

At the end of 2018, BCA had 24,941 employees, representing a decrease of 2.0% compared to 25,439 employees in 2017.

#### Employee by Organization Level

<table>
<thead>
<tr>
<th></th>
<th>2018</th>
<th>2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>Non Staff</td>
<td>1,181</td>
<td>1,187</td>
</tr>
<tr>
<td>Staff</td>
<td>19,330</td>
<td>19,994</td>
</tr>
<tr>
<td>Managers</td>
<td>4,346</td>
<td>4,176</td>
</tr>
<tr>
<td>Senior Officers (Including the Board of Commissioners and Directors)</td>
<td>84</td>
<td>82</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>24,941</td>
<td>25,439</td>
</tr>
</tbody>
</table>

#### Employee by Seniority

<table>
<thead>
<tr>
<th></th>
<th>2018</th>
<th>2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>≤ 1 Year</td>
<td>1,177</td>
<td>1,712</td>
</tr>
<tr>
<td>&gt; 1 – 5 Year</td>
<td>6,967</td>
<td>7,048</td>
</tr>
<tr>
<td>&gt; 5 – 10 Years</td>
<td>2,626</td>
<td>1,802</td>
</tr>
<tr>
<td>&gt; 10 – 15 Years</td>
<td>773</td>
<td>621</td>
</tr>
<tr>
<td>&gt; 15 – 20 Years</td>
<td>1,712</td>
<td>1,936</td>
</tr>
<tr>
<td>&gt; 20 Years</td>
<td>11,686</td>
<td>12,320</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>24,941</td>
<td>25,439</td>
</tr>
</tbody>
</table>

#### Employee by Age

<table>
<thead>
<tr>
<th></th>
<th>2018</th>
<th>2017</th>
</tr>
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<tbody>
<tr>
<td>≤ 25 Years</td>
<td>2,740</td>
<td>3,387</td>
</tr>
<tr>
<td>&gt; 25 – 30 Years</td>
<td>6,128</td>
<td>5,706</td>
</tr>
<tr>
<td>&gt; 30 – 35 Years</td>
<td>2,060</td>
<td>1,629</td>
</tr>
<tr>
<td>&gt; 35 – 40 Years</td>
<td>1,203</td>
<td>1,595</td>
</tr>
<tr>
<td>&gt; 40 – 45 Years</td>
<td>3,712</td>
<td>4,278</td>
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<tr>
<td>&gt; 45 – 50 Years</td>
<td>5,375</td>
<td>5,429</td>
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<tr>
<td>&gt; 50 Years</td>
<td>3,723</td>
<td>3,415</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>24,941</td>
<td>25,439</td>
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</table>
Employee by Education Level

<table>
<thead>
<tr>
<th></th>
<th>2018</th>
<th>2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>Up to Senior High School</td>
<td>4,357</td>
<td>4,868</td>
</tr>
<tr>
<td>Diploma and Undergraduate</td>
<td>19,741</td>
<td>19,771</td>
</tr>
<tr>
<td>Graduate and Doctorate</td>
<td>843</td>
<td>800</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>24,941</strong></td>
<td><strong>25,439</strong></td>
</tr>
</tbody>
</table>

Employee by Status

<table>
<thead>
<tr>
<th></th>
<th>2018</th>
<th>2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>Permanent</td>
<td>23,833</td>
<td>24,343</td>
</tr>
<tr>
<td>Non Permanent*</td>
<td>1,108</td>
<td>1,096</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>24,941</strong></td>
<td><strong>25,439</strong></td>
</tr>
</tbody>
</table>

* including contract employee, probationary and trainee

Employee Competence Development

More detailed information regarding competence development can be seen in this Annual Report under the Human Resources chapter on page 226-231.
## Shareholder Composition

### BCA Ultimate Shareholder

As of 31 December 2018

- **Robert Budi Hartono** (Ultimate Shareholder) 51.00%
- **Bambang Hartono** (Ultimate Shareholder) 49.00%
- **PT Dwimuria Investama Andalan** 54.94%
- **Public** 45.06%*

* Of the portion of shares belonging to public shareholders, 2.49% is owned by affiliated parties of PT Dwimuria Investama Andalan, 1.76% is owned by Anthoni Salim and 0.19% is owned by certain members of the current Board of Commissioners and Board of Directors of BCA.

### Details of 20 Largest Shareholders

As of 31 December 2018

<table>
<thead>
<tr>
<th>No</th>
<th>Shareholders</th>
<th>Number of Shares (in millions)</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>PT Dwimuria Investama Andalan</td>
<td>13,546</td>
<td>54.94</td>
</tr>
<tr>
<td>2</td>
<td>Bank Julius Baer Co Ltd, Singapore S/A Anthoni Salim</td>
<td>340</td>
<td>1.38</td>
</tr>
<tr>
<td>3</td>
<td>CS AG Singapore TR AC Client PT TRICIPTA MND GMLNG-2023904042</td>
<td>263</td>
<td>1.07</td>
</tr>
<tr>
<td>4</td>
<td>GIC S/A Government Of Singapore</td>
<td>263</td>
<td>1.06</td>
</tr>
<tr>
<td>5</td>
<td>CS AG Singapore TR AC Client PT CATURGWRTN SMPL-2023904041</td>
<td>252</td>
<td>1.02</td>
</tr>
<tr>
<td>6</td>
<td>JPMCB NA RE - Europacific Growth Fund</td>
<td>247</td>
<td>1.00</td>
</tr>
<tr>
<td>7</td>
<td>HSBC Bank PLC S/A Saudi Arabian Monetary Authority</td>
<td>184</td>
<td>0.75</td>
</tr>
<tr>
<td>8</td>
<td>JPMCB NA RE - Vanguard Emerging Markets Stock Index Fund</td>
<td>150</td>
<td>0.61</td>
</tr>
<tr>
<td>9</td>
<td>JPMCB NA RE - Vanguard Total International Stock Index Fund</td>
<td>146</td>
<td>0.59</td>
</tr>
<tr>
<td>10</td>
<td>PT Prudential Life Assurance - REF</td>
<td>136</td>
<td>0.55</td>
</tr>
<tr>
<td>11</td>
<td>LGT Bank AG</td>
<td>133</td>
<td>0.54</td>
</tr>
<tr>
<td>12</td>
<td>JPMBL SA UCits CLT RE - JPMorgan Funds</td>
<td>115</td>
<td>0.47</td>
</tr>
<tr>
<td>13</td>
<td>BBH Luxembourg S/A Fidelity Fd, Sicav-Emerg Mkts Fd</td>
<td>114</td>
<td>0.46</td>
</tr>
<tr>
<td>14</td>
<td>JPMCB NA RE - Oppenheimer Developing Markets Fund</td>
<td>112</td>
<td>0.46</td>
</tr>
<tr>
<td>15</td>
<td>JPMCB NA AIF CLT RE-Stichting Depositary APG EME MRKT EQ Pool</td>
<td>110</td>
<td>0.45</td>
</tr>
<tr>
<td>16</td>
<td>JPMCB NA RE.T.Rowe Price Emerging Markets Stock Fund</td>
<td>108</td>
<td>0.44</td>
</tr>
<tr>
<td>17</td>
<td>DIS Ketenagakerjaan Program JHT</td>
<td>107</td>
<td>0.43</td>
</tr>
<tr>
<td>18</td>
<td>BNYMSANV RE BNYMLB RE Employees Providentfd Board - 20398441119</td>
<td>105</td>
<td>0.43</td>
</tr>
<tr>
<td>19</td>
<td>JPMCB NA RE - New World Fund,Inc</td>
<td>103</td>
<td>0.42</td>
</tr>
<tr>
<td>20</td>
<td>BBH Boston S/A Matthews Pacific Tiger Fund</td>
<td>101</td>
<td>0.41</td>
</tr>
<tr>
<td></td>
<td><strong>Total</strong></td>
<td><strong>16,635</strong></td>
<td><strong>67.47</strong></td>
</tr>
</tbody>
</table>

Source: Indonesian Central Securities Depository (KSEI)

Note:
Several of the listed institutions act as custodians for shareholders.
Details of Shareholders with More than 5% Share Ownership

As at December 31, 2018, there are no shareholders with more than 5% shareownership, except PT Dwimuria Investama Andalan as the controlling shareholder of BCA.

Public Shareholders with Less than 5% Shares Ownership

<table>
<thead>
<tr>
<th>Composition*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Individual</td>
</tr>
<tr>
<td>Local</td>
</tr>
<tr>
<td>Foreign</td>
</tr>
<tr>
<td>Institution</td>
</tr>
<tr>
<td>Local</td>
</tr>
<tr>
<td>Foreign</td>
</tr>
<tr>
<td>Total</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Composition*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Local Shareholder</td>
</tr>
<tr>
<td>Individual</td>
</tr>
<tr>
<td>Limited Liability Company</td>
</tr>
<tr>
<td>Insurance</td>
</tr>
<tr>
<td>Danareksa</td>
</tr>
<tr>
<td>Foundation</td>
</tr>
<tr>
<td>Cooperative</td>
</tr>
<tr>
<td>Foreign Shareholders</td>
</tr>
<tr>
<td>Individual</td>
</tr>
<tr>
<td>Foreign Entity</td>
</tr>
<tr>
<td>Total</td>
</tr>
</tbody>
</table>

* Calculated based on total number of BCA outstanding share amounting to 24,655,010,000.
Source: Indonesian Central Securities Depository (KSEI) and PT Raya Saham Registra

Share Ownership Percentage of Commissioners and Directors

As at December 31, 2018, the Board of Commissioners and Board of Directors of BCA hold on aggregate 0.19% of the shares of BCA. Details of the share ownership of individual Commissioner and Director are presented in the section on Consolidated Financial Statements on page 638-639.
BCA Group Structure and Subsidiaries Ownership

Subsidiaries Business

<table>
<thead>
<tr>
<th>Subsidiary Name</th>
<th>Business Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>PT BCA Finance</td>
<td>Investment financing, working capital financing, multipurpose financing, operating lease, other financing activities based on approval from authorized agency</td>
</tr>
<tr>
<td>BCA Finance Limited</td>
<td>Remittance and money lending</td>
</tr>
<tr>
<td>PT Bank BCA Syariah</td>
<td>Sharia Banking</td>
</tr>
<tr>
<td>PT BCA Sekuritas</td>
<td>Securities brokerage dealer and underwriter for issuance of securities</td>
</tr>
<tr>
<td>PT Asuransi Umum BCA (BCA Insurance)</td>
<td>General insurance</td>
</tr>
<tr>
<td>PT Central Santosa Finance (CS Finance)</td>
<td>Investment financing, working capital financing, multipurpose financing, operating lease, other financing activities based on approval from authorized agency</td>
</tr>
<tr>
<td>PT Asuransi Jiwa BCA (BCA Life)</td>
<td>Life insurance</td>
</tr>
<tr>
<td>PT Central Capital Ventura (CCV)</td>
<td>Venture capital company</td>
</tr>
</tbody>
</table>
Record of BCA Share and Other Securities Listing

PT Bank Central Asia Tbk (BCA) held Initial Public Offering (IPO) on 11 May 2000. The IPO was listed on the Jakarta Stock Exchange and the Surabaya Stock Exchange on 31 May 2000 (Currently both exchanges were merged into the Indonesia Stock Exchange).

Record of BCA Share Listing at the Indonesia Stock Exchange

<table>
<thead>
<tr>
<th>Date</th>
<th>Description</th>
<th>Number of Outstanding Shares</th>
<th>Total par Value (in Rupiah)</th>
</tr>
</thead>
<tbody>
<tr>
<td>11 May 2000</td>
<td>Initial Public Offering (IPO)</td>
<td>2,943,986,000</td>
<td>2,943,986,000</td>
</tr>
<tr>
<td>15 May 2001</td>
<td>Stock split I with ratio of 1:2</td>
<td>x 2</td>
<td>5,887,972,000</td>
</tr>
<tr>
<td>2001</td>
<td>Shares issued in accordance with the Management Stock Option Plan (MSOP)</td>
<td>58,025,000</td>
<td>5,345,997,000</td>
</tr>
<tr>
<td>2002</td>
<td>Shares issued in accordance with the Management Stock Option Plan (MSOP)</td>
<td>71,526,000</td>
<td>6,017,523,000</td>
</tr>
<tr>
<td>2003</td>
<td>Shares issued in accordance with the Management Stock Option Plan (MSOP)</td>
<td>113,611,500</td>
<td>6,131,134,500</td>
</tr>
<tr>
<td>8 June 2004</td>
<td>Stock split II with ratio of 1:2</td>
<td>x 2</td>
<td>12,262,269,000</td>
</tr>
<tr>
<td>2004</td>
<td>Shares issued in accordance with the Management Stock Option Plan (MSOP)</td>
<td>40,944,500</td>
<td>12,303,213,500</td>
</tr>
<tr>
<td>2005</td>
<td>Shares issued in accordance with the Management Stock Option Plan (MSOP)</td>
<td>15,888,000</td>
<td>12,319,161,500</td>
</tr>
<tr>
<td>2006</td>
<td>Shares issued in accordance with the Management Stock Option Plan (MSOP)</td>
<td>8,403,500</td>
<td>12,327,505,000</td>
</tr>
<tr>
<td>31 January 2008</td>
<td>Stock split III with ratio of 1:2</td>
<td>x 2</td>
<td>24,655,010,000</td>
</tr>
</tbody>
</table>

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 MSOP was executable from 10 November 2001 up to 9 November 2006. Shares issued in accordance with the MSOP program above were taken into account for the effect of the stock split.

Record of Other Securities Listing

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

As of 31 December 2018

<table>
<thead>
<tr>
<th>Company Name</th>
<th>Share Ownership</th>
<th>Type of Business</th>
</tr>
</thead>
<tbody>
<tr>
<td>PT BCA Finance</td>
<td><strong>PT Bank Central Asia Tbk</strong> : 99.576%</td>
<td>Investment Financing; Working Capital Financing; Multipurpose Financing Activities; Operating Lease; Other Financing Activities based on approval from authorized agency</td>
</tr>
<tr>
<td></td>
<td><strong>BCA Finance Limited</strong> : 0.424%</td>
<td></td>
</tr>
<tr>
<td></td>
<td><strong>Total</strong> : 100%</td>
<td></td>
</tr>
<tr>
<td>BCA Finance Limited</td>
<td><strong>PT Bank Central Asia Tbk</strong> : 100%</td>
<td>Remittance and Money Lending</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>PT Bank BCA Syariah</td>
<td><strong>PT Bank Central Asia Tbk</strong> : 99.9999%</td>
<td>Sharia Banking</td>
</tr>
<tr>
<td></td>
<td><strong>PT BCA Finance</strong> : 0.0001%</td>
<td></td>
</tr>
<tr>
<td></td>
<td><strong>Total</strong> : 100%</td>
<td></td>
</tr>
<tr>
<td>PT BCA Sekuritas</td>
<td><strong>PT Bank Central Asia Tbk</strong> : 90%</td>
<td>Securities Brokerage Dealer and Underwriter for Issuance of Securities</td>
</tr>
<tr>
<td></td>
<td><strong>Chandra Adisusanto</strong> : 10%</td>
<td></td>
</tr>
<tr>
<td></td>
<td><strong>Total</strong> : 100%</td>
<td></td>
</tr>
<tr>
<td>PT Asuransi Umum BCA (BCA Insurance)</td>
<td><strong>PT Bank Central Asia Tbk</strong> : 75%</td>
<td>General Insurance</td>
</tr>
<tr>
<td></td>
<td><strong>PT BCA Finance</strong> : 25%</td>
<td></td>
</tr>
<tr>
<td></td>
<td><strong>Total</strong> : 100%</td>
<td></td>
</tr>
<tr>
<td>PT Central Santosa Finance (CS Finance)</td>
<td><strong>PT Bank Central Asia Tbk</strong> : 75%</td>
<td>Investment Financing; Working Capital Financing; Multipurpose Financing Activities; Operating Lease; Other Financing Activities based on approval from authorized agency</td>
</tr>
<tr>
<td></td>
<td><strong>PT BCA Finance</strong> : 25%</td>
<td></td>
</tr>
<tr>
<td></td>
<td><strong>Total</strong> : 100%</td>
<td></td>
</tr>
<tr>
<td>PT Asuransi Jiwa BCA (BCA Life)</td>
<td><strong>PT Bank Central Asia Tbk</strong> : 90%</td>
<td>Life Insurance</td>
</tr>
<tr>
<td></td>
<td><strong>Chandra Adisusanto</strong> : 10%</td>
<td></td>
</tr>
<tr>
<td></td>
<td><strong>Total</strong> : 100%</td>
<td></td>
</tr>
<tr>
<td>PT Central Capital Ventura (CCV)</td>
<td><strong>PT Bank Central Asia Tbk</strong> : 99.9995%</td>
<td>Venture Capital Company</td>
</tr>
<tr>
<td></td>
<td><strong>PT BCA Finance</strong> : 0.0005%</td>
<td></td>
</tr>
<tr>
<td></td>
<td><strong>Total</strong> : 100%</td>
<td></td>
</tr>
<tr>
<td>Brief Profile</td>
<td>Total Assets (in billion Rupiah)</td>
<td>Company Address</td>
</tr>
<tr>
<td>---------------</td>
<td>---------------------------------</td>
<td>----------------</td>
</tr>
<tr>
<td>PT BCA Finance was established in 1981 and currently provides vehicle financing, particularly 4-wheeler or more. BCA became a major shareholder in 2001.</td>
<td>8,127</td>
<td>Wisma BCA Pondok Indah 2nd Floor, Jl. Metro Pondok Indah No. 10 Jakarta 12310 Tel. : (021) 29973100</td>
</tr>
<tr>
<td>BCA Finance Limited was established in 1975, and currently holds a business license as a money lender with a focus on fund remittance services. BCA became a major shareholder in 1996.</td>
<td>772</td>
<td>Unit 4707, 47/F, The Center, 99 Queen's Road Central, Hong Kong Tel. : (852) 28474249</td>
</tr>
<tr>
<td>PT Bank BCA Syariah (formerly PT Bank UIB) was established in 1991 and currently operates as a sharia bank. BCA became a major shareholder in 2009.</td>
<td>7,064</td>
<td>Jl. Jatinegara Timur No. 72 Jakarta 13310 Tel. : (021) 8505030, 8505035, 8190072</td>
</tr>
<tr>
<td>PT BCA Sekuritas (formerly PT Dinamika Usaha Jaya) was established in 1990 with business lines as securities brokerage and investment bank. BCA became a major shareholder in 2011.</td>
<td>625</td>
<td>Menara BCA, Grand Indonesia 41st Floor, Suite 4101 Jl. M.H. Thamrin No. 1 Jakarta 10310 Tel. : (021) 23587222</td>
</tr>
<tr>
<td>PT Asuransi Umum BCA (formerly PT Central Sejahtera Insurance) was established in 1988 as an insurance company particularly engaged in general or loss insurance activities. BCA through PT BCA Finance held a 25% shares ownership in 2010 and increased its direct and indirect ownership to 100% in 2013.</td>
<td>1,745</td>
<td>Gedung Sahid Sudirman Center 10th Floor Unit 10F Jl. Jend. Sudirman No.86 Jakarta 10220 Tel. : (021) 27889588</td>
</tr>
<tr>
<td>PT Central Santosa Finance was established in 2010 and currently provides consumer financing, factoring and finance leasing business. BCA through PT BCA Finance held a 25% shares ownership in 2010. In 2014, BCA became a direct and major shareholder in PT Central Santosa Finance with 45% shares ownership. On November 22, 2017, BCA again increased its direct shares ownership in PT Central Santosa Finance to 75%.</td>
<td>1,405</td>
<td>WTC Mangga Dua 6th Floor Blok CL No. 001 Jl. Mangga Dua Raya No. 8 Jakarta 14430 Tel. : (021) 29648200</td>
</tr>
<tr>
<td>PT Asuransi Jiwa BCA was established in 2013 as a life insurance company and began its operation in 2014. In 2017, BCA became a direct shareholder in PT Asuransi Jiwa BCA with 90% shares ownership, whereas previously BCA has indirect shareholding through PT BCA Sekuritas and PT Asuransi Umum BCA.</td>
<td>903</td>
<td>Chase Plaza 22nd Floor Jl. Jend. Sudirman Kav. 21 Jakarta 12920 Tel. : (021) 21888000</td>
</tr>
<tr>
<td>PT Central Capital Ventura, was established in 2017 as a venture capital company.</td>
<td>205</td>
<td>Gedung Office 8, 16th Floor Unit F SCBD Lot 28 Jl. Jend. Sudirman Kav. 52-53 Jakarta 12190</td>
</tr>
</tbody>
</table>
Capital Market Supporting Institution

As of 31 December 2018

Public Accounting
Tanudiredja, Wibisana, Rintis & Rekan
(a member of the PricewaterhouseCoopers network of firms)
WTC 3
Jl. Jend. Sudirman Kav. 29-31
Jakarta 12920
Indonesia
Tel. (62-21) 521 2901
Fax. (62-21) 529 05555, 529 05050
Website: www.pwc.com/id

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

Securities Rating Agency
Fitch Ratings Singapore Pte Ltd
One Raffles Quay
South Tower #22-11
Singapore 048583
Tel. (65) 6796 7200
Website: www.fitchratings.com

PT Fitch Ratings Indonesia
DBS Bank Tower, 24th Floor, Suite 2403
Jl. Prof. Dr. Satrio Kav 3-5
Jakarta 12940
Tel. (62-21) 2988 6800

Moody’s Singapore Pte Ltd
50 Raffles Place #23-06
Singapore Land Tower
Singapore 048623
Website: www.moodys.com

Notary
Dr. Irawan Soerodjo, S.H., MSi.
Jl. K.H. Zainul Arifin No. 2
Komp. Ketapang Ind Blk B-2 No. 4-5
Jakarta 11140
Tel. (62-21) 630 1511
Fax. (62-21) 633 7851
Website: www.notarisirawan.com

Law Firm Consultant
Hadiputranoto, Hadinoto & Partners
Pacific Century Place, Level 35
Sudirman Central Business District Lot 10
Jl. Jendral Sudirman Kav. 52-53
Jakarta 12190
Indonesia
Tel. (62-21) 2960 8888
Fax. (62-21) 2960 8999
Website: https://www.hhp.co.id/
Awards and Certifications

KSEI Award

KSEI (The Indonesia Central Securities Depository Agency)
- Issuer with The Highest Value of Scriptless Securities
- Investor Fund Account Administrator (RDN) Bank with The Largest Number of Clients

The 7th SPS Indonesia Inhouse Magazine Awards (InMA) 2018

1

Indonesia Wow Brand

MarkPlus Insight
Gold Champion
- Internet Banking - Klik BCA
- ATM - ATM BCA
- Electronic Money - Flazz BCA
- Mobile Banking - mBCA
- Credit Card - Kartu Kredit BCA
- Call Center - Halo BCA

Silver Champion
- Savings Account - Bank BCA

Bronze Champion
- Mortgage - KPR BCA

Indonesia Branding Campaign of The Year

MarkPlus Insight
Brand for Good Club Member 2018

The Best Ratio Performance

PT Rintis Sejahtera PRIMA
Cash Withdrawal

Obsession Awards 2018

2

Obsession Media Group
Best Company - Enterprise Achiever

Women’s Obsession Awards 2019
Best Achiever in Women Professional - Lianawaty Suwono

Indonesia Corporate PR Awards 2018

3

Mitra Channel Award 2018

Telkomsel
2nd Best Performance - Channel Banking

Appreciation & Award of Taxpayer

Ministry of Finance - Directorate of Taxation
Kanwil DJP Wajib Pajak Besar
“Our Tax is The Real Contribution for Indonesia”

Warta Ekonomi
Top 8 Popular Companies in Banking Sector
Category : Banking
Awards and Certifications - Continued

Contact Center Service Excellence Award (CCSEA) 2018

Carre – Center for Customer Satisfaction and Loyalty (Carre – CCSL) and Majalah Service Excellence
- Call Center - Priority Banking
- Call Center - Regular Banking
- Call Center - Platinum Credit Card
- Call Center - Mortgage
- Call Center - Personal Loan
- Call Center - EDC
- Call Center - Life & Health Insurance
- Email Center - Banking Finance Insurance
- Twitter - Banking Finance Insurance
- Facebook - Banking Finance Insurance
- Call Center - Sharia Banking
- Call Center - Regular Credit Card
- Call Center - Automotive Financing

Digital Popular Brand Award 2018

TRAS n CO Indonesia
INFO BRAND (Indonesia #1 Brand Media)
IMFocus (DigiMarketing Consultant)
- Credit Card - BCA
- Internet Banking - Klik BCA
- Stored Value Card - Flazz BCA
- Mobile Banking - M-BCA
- Car Leasing - BCA Finance
- Call Center Bank - Halo BCA
- Time Deposit - Bank BCA

7th Infobank Digital Brand Awards 2018

Infobank Sisentia
Rank I
- Conventional Commercial Bank Category
- Conventional Commercial Bank Time Deposit Category
- Conventional Commercial Bank Debit Card Category
- Flazz Brand E-money Category
- Vehicles Financing Conventional Commercial Bank Category

Rank II
- Credit Card Category, Conventional Commercial Bank Category, BCA Credit Card Product
- Wealth Management Category, Conventional Commercial Bank, BCA Prioritas

Rank III
- Savings Account - Conventional Commercial Bank Category, Tahapan BCA product

2017 Asian Banking 300

Yazhou Zhoukan
Highest Return on Assets Award

HR Excellence Award 2018

Majalah SWA & Lembaga Manajemen-FEUI
- Recruitment Strategy (Rating A)
- Retention Strategy (Rating A)
- Learning & Development Strategy (Rating A)

EXCELLENT GROWTH Bisnis Indonesia Award 2018

Bisnis Indonesia
Private Commercial Bank - Foreign Exchange

15th Indonesia Most Admired Company Award

Warta Ekonomi
- Top 5 Indonesia Most Admired Companies 2018 in Bank Category
**Investor Awards Best Listed Companies 2018**

Majalah Investor
Top Performing Listed Companies 2018
Market Capitalization >Rp10 Trillion

**Infobank Satisfaction Loyalty Engagement Awards 2018**

Infobank
MRI- Marketing Research Indonesia
Peringkat I
- Overall Satisfaction Loyalty Engagement (SLE) - Conventional Commercial Bank
- Net Promotor Score - (NPC) Conventional Commercial Bank
- Experience Index 2018 - Conventional Commercial Bank
- Engagement Index - Conventional Commercial Bank
- Satisfaction Index 2018 - Conventional Commercial Bank Security Staffs
- Satisfaction Index 2018 - Customer Service Conventional Commercial Bank
- Satisfaction Index 2018 Satisfaction Index 2018 - Conventional Commercial Bank Teller
- Satisfaction Index 2018 Physical Conventional - Commercial Bank

Rank II
- Satisfaction Index 2018 - Conventional Commercial Bank

Rank III
- Loyalty Index 2018 - Conventional Commercial Bank
- Satisfaction Index 2018 ATM - Conventional Commercial Bank

**Indonesia Digital Innovation Award 2018**

Warta Ekonomi
- Innovative Company in Digital Transaction and Customer Services
- National Private Foreign-Exchange Commercial Bank

**Indonesia’s Top 100 Most Valuable Brands 2018**

**Corporate Image Award 2018**

Majalah Marketing
Frontier Consulting Group
Indonesia’s Most Admired Companies
Kategori Bank Nasional

**FinanceAsia Country Awards for Achievement 2018**

**Banking Service Excellence Awards 2018**

Majalah SWA
Rank 4

**Investor Best Bank Award 2018**

Majalah Investor
Berita Satu - Media Holding
Best Bank with Core Capital > Rp30 Trillion Category
### Awards and Certifications - Continued

#### Yayasan Keanekaragaman Hayati Indonesia (KEHATI)

![KEHATI Logo](image)

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Constituent Of Sustainable Responsible Investment (SRI)-KEHATI Index

#### ASEAN Best Public Companies: SWA 100 Best Wealth Creator

![SWA Awards](image)

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- SWA: The 3rd - The Best Public Companies Based on WAI™ (Overall) 2018
- The 4th - ASEAN The Best Public Companies Based on WAI™ (Overall) 2018
- The 2nd - The Best Public Companies Based on WAI™ 2018 (Industry Category: Banks)
- The 3rd - ASEAN The Best Public Companies Based on WAI™ 2018 (Industry Category: Banks)

#### Indonesia Best Public Company Awards 2018

![Indonesia Best Public Company Awards](image)

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- Warta Ekonomi Category: Finance

#### Euromoney Awards for Excellence

![Euromoney Awards](image)

28

- Euromoney Indonesia’s Best Bank

#### Service Quality Awards 2018

![Service Quality Awards](image)

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- Majalah Service Excellence
- Majalah Marketing, Carre Center for Customer Satisfaction & Loyalty (Carre CCSL)
- BCA Prioritas - Priority Banking
- Bank Central Asia - Regular Banking
- Bank Central Asia - Banking for Corporate Customers
- Bank Central Asia - Gold Credit Card
- Bank Central Asia - Platinum Credit Card
- BCA Syariah* - Sharia Banking
- BCA Finance* - Financing Automotive AW

#### Contact Center World (CCW) Asia Pacific Award 2018

![Contact Center World Awards](image)

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- Contact Center World Gold
  - Incentive Scheme
  - Best Use of Social Media
  - Green Contact Center
  - Best Design
  - Customer Loyalty
  - Community Spirit
  - Best In Customer Service
- Silver
  - Recruitment Campaign
  - Helpdesk
  - Self Service Technology
  - Technology Innovation
- Bronze
  - Dream Team (Special Mention)

#### Indonesia Banking Award 2018

![Indonesia Banking Award](image)

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- Tempo Media Group
- Indonesia Banking School
- Best Parenting Bank, Conventional Commercial Bank Category
- Most Reliable Bank, Conventional Commercial Bank with Assets of Rp100T & Above 100T Category
- Most Efficient, Conventional Commercial Bank with Assets of Rp100T & Above 100T Category

#### Infobank Awards 2018

![Infobank Awards](image)

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- Infobank
  - Excellent Predicate
  - Excellent Predicate for 15 Consecutive Years

---

*Note: The images and logos are placeholders and do not represent the actual awards or certificates.*
B A - BRAND ASIA 2018

Markplus Inc
Nikkei BP Consulting, Inc.
Gold Champion
category Banking

Contact Center World (CCW) Award 2018

Contact Center World
Gold
Individual
- Sales Manager
- Quality Auditor
- IT Support
- Project Manager
- CS Professional
- Sales Professional
Corporate
- Incentive Scheme
- Best Use of Social Media
- Recruitment Campaign
- Green Contact Center
- Contact Center Design
- Customer Loyalty
- Community Spirit
- Technology Innovation
- Best in Customer Service
Silver
Individual
- Operational Manager
- Trainer
Corporate
- Self Service Technology
Bronze
Corporate
- Help Desk

Industry Champion Corporate
Industry Champion Individual

Social Business Innovation Award 2018 & Green CEO Award 2018

Warta Ekonomi
- Top 5 Social Business Innovation Companies 2018 - Category Banking
- CEO of PT Bank Central Asia Tbk - Category Banking

Most Valuable Indonesian Brands 2018

BrandZ
- Rank No. 1 of Top 50 Most Valuable Indonesian Brands 2018
- Rank No. 99 Top 100 Most Valuable Global Brands 2018

Indonesia Corporate Secretary Awards 2018

Warta Ekonomi
Top 10 GCG Issues in Banking Sector

Indonesia PR of The Year 2018

Mix Marketing & Communication
dan SWA
Corporate Secretary Team of The Year 2018

Indonesia Living Legend Companies 2018

SWA
Indonesian Living Legend Companies

ASEAN Business Awards 2018

ASEAN Business Advisory Council
Winner - Priority Integration Sector - Sub Category Finance
### Awards and Certifications - Continued

<table>
<thead>
<tr>
<th>Award</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Highest Book Donor for Students of Public Schools</strong></td>
<td>Museum Rekor Dunia Indonesia</td>
</tr>
<tr>
<td><strong>Bank Indonesia Award</strong></td>
<td>Bank Indonesia - Supporting Bank - The Best in Monetary Control for Rupiah and Foreign Currency - Supporting Bank - The best in In-depth Financial Market (Support Group in Financial Deepening - Rupiah)</td>
</tr>
<tr>
<td><strong>Forbes Indonesia Best of The Best Awards 2018</strong></td>
<td>Forbes Indonesia Top 50 Companies of 2018</td>
</tr>
<tr>
<td><strong>Indonesia Best Banking Award 2018</strong></td>
<td>Warta Ekonomi Bank with “healthy” predicate - 4th quarter with asset above Rp500 triliun</td>
</tr>
<tr>
<td><strong>Indonesia Most Admired CEO 2018</strong></td>
<td>Warta Ekonomi</td>
</tr>
</tbody>
</table>

**The Best CEO 2018**

SWA & Dunamis Organization Services 1st Rank - The Best CEO 2018 (Jahja Setiaatmadja)
Good Corporate Governance Award 2018 - Indonesia Most Trusted Companies 2018

SWA & Indonesian Institute for Corporate Governance
- Most Trusted Company - Based on Corporate Governance Perception Index (CGPI) - Very Trusted Category

The 10th IICD Corporate Governance Conference and Award

Indonesian Institute for Corporate Directorship (IICD) & Kontan
- Top 50 Big Capitalization - Public Listed Companies
- Best Right - Shareholders
## Branches

### As of 31 December 2018

#### REGION I

<table>
<thead>
<tr>
<th>Address</th>
<th>Number of Branches</th>
</tr>
</thead>
<tbody>
<tr>
<td>Jln. Asia Afrika 122-124</td>
<td>11 Main Branches</td>
</tr>
<tr>
<td>Bandung 40261</td>
<td>67 Sub Branches</td>
</tr>
<tr>
<td>Tel. (022) 4236303</td>
<td>12 Cash Offices</td>
</tr>
</tbody>
</table>

**Locations:**
- **Bandung**
- **Cirebon**
- **Banjar**
- **Garut**
- **Ciamis**
- **Indramayu**
- **Cianjur**
- **Karawang**
- **Cimahi**
- **Kuningan**

### REGION II

<table>
<thead>
<tr>
<th>Address</th>
<th>Number of Branches</th>
</tr>
</thead>
<tbody>
<tr>
<td>Jln. Pemuda 90-92</td>
<td>13 Main Branches</td>
</tr>
<tr>
<td>Semarang 50133</td>
<td>82 Sub Branches</td>
</tr>
<tr>
<td>Tel. (024) 3510575</td>
<td>27 Cash Offices</td>
</tr>
</tbody>
</table>

**Locations:**
- **Banjarnegara**
- **Karanganyar**
- **Kebumen**
- **Purbalingga**
- **Banjul**
- **Kebumen**
- **Batang**
- **Kendal**
- **Blora**
- **Klaten**
- **Boyolali**
- **Kudus**
- **Brebes**
- **Magelang**
- **Magelang**
- **Cilacap**
- **Mungkid**
- **Demak**
- **Pati**
- **Jepara**
- **Pekalongan**
- **Kajen**
- **Pemalongan**

### REGION III

<table>
<thead>
<tr>
<th>Address</th>
<th>Number of Branches</th>
</tr>
</thead>
<tbody>
<tr>
<td>Jln. Raya Darmo 5</td>
<td>13 Main Branches</td>
</tr>
<tr>
<td>Surabaya 60205</td>
<td>89 Sub Branches</td>
</tr>
<tr>
<td>Tel. (031) 5618921</td>
<td>34 Cash Offices</td>
</tr>
</tbody>
</table>

**Locations:**
- **Bangkalan**
- **Jombang**
- **Bojonegoro**
- **Lamongan**
- **Gresik**
- **Mojokerto**

### REGION IV

<table>
<thead>
<tr>
<th>Address</th>
<th>Number of Branches</th>
</tr>
</thead>
<tbody>
<tr>
<td>Jln. Hasanudin 58</td>
<td>13 Main Branches</td>
</tr>
<tr>
<td>Denpasar 80119</td>
<td>61 Sub Branches</td>
</tr>
<tr>
<td>Tel. (0361) 431012-14</td>
<td>19 Cash Offices</td>
</tr>
</tbody>
</table>

**Locations:**
- **Ambon**
- **Kupang**
- **Bau Bau**
- **Luwuk**
- **Bitung**
- **Makassar**
- **Denpasar**
- **Manado**
- **Gianyar**
- **Manokwari**
- **Gorontalo**
- **Mataram**
- **Jayapura**
- **Mengwi**
- **Kendari**
- **Negara**
- **Kotamobagu**
- **Palopo**
| REGION V | Address: Jln. Diponegoro 15 Medan 20112 Tel. (061) 4155800 / 4575800 | Number of Branches: 13 Main Branches 55 Sub Branches 21 Cash Offices |
| Locations: | Bandara Aceh Bukittinggi Medan Sei Rampah | Bandar Seri Bentan Dumai Padang Tanjung Balai | Batam Kisoran Payakumbuh Tanjung Balai Karimun | Bengkalis Lhokseumawe Pekanbaru Tanjung Pinang | Binjai Limapuluh Pematang Siantar Tebing Tinggi | Bireuen Lubuk Pakam Rantau Prapat Tembilahan |

| REGION VI | Address: Jln. Kapten A. Rivai 22 Palembang 30129 Tel. (0711) 312244 | Number of Branches: 10 Main Branches 38 Sub Branches 33 Cash Offices |

| REGION VII | Address: Jln. Jend. Basuki Rachmat 70-74 Malang 65111 Tel. (0341) 358500 | Number of Branches: 11 Main Branches 49 Sub Branches 15 Cash Offices |
| Locations: | Banyuwangi Kediri Malang Probolinggo | Batu Kepanjen Mejan Situbondo | Blitar Kraksaan Nganjuk Trenggalek | Bondowoso Lumajang Ngawi Tulungagung | Jember Madiun Pasuruan | Kanigoro Magetan Ponorogo |

| REGION VIII | Address: Wisma BCA Pondok Indah Jln. Metro Pondok Indah No.10 Jakarta 12310 Tel. (021) 29973488 | Number of Branches: 11 Main Branches 96 Sub Branches 25 Cash Offices |
| Locations: | Cibinong Depok Purwakarta Tangerang (South) | Cikarang Jakarta (Central, South, East, & North) Tangerang Tigaraksa |
## Branches - Continued

### REGION IX
- **Address:** Jln. Matraman Raya 14-16
- **Tel.** (021) 8581259
- **Number of Branches:**
  - 12 Main Branches
  - 108 Sub Branches
  - 25 Cash Offices

#### Locations:
- Bekasi
- Cikarang
- Bogor
- Cikarang
- Karawang
- Jakarta (Central, South, East, & North)

### REGION X
- **Address:** Jln. Pluit Selatan Raya
- **Tel.** (021) 6601718
- **Number of Branches:**
  - 10 Main Branches
  - 89 Sub Branches
  - 4 Cash Offices

#### Locations:
- Jakarta (Central, North & West)

### REGION XI
- **Address:** Jln. Jend. Sudirman 139
- **Tel.** (0542) 735252
- **Number of Branches:**
  - 8 Main Branches
  - 36 Sub Branches
  - 7 Cash Offices

#### Locations:
- Balikpapan
- Martapura
- Sambas
- Tanjung
- Banjarbaru
- Mempawah
- Sambit
- Tanjung Redeb
- Banjarmasin
- Palangkaraya
- Sangatta
- Tarakan
- Batulicin
- Pangkalban Bun
- Singkawang
- Tenggarong
- Bontang
- Pontianak
- Sintang
- Ketapang
- Samarinda
- Sungai Raya

### REGION XII
- **Address:** Wisma Asia I
- **Tel.** (021) 5638888
- **Number of Branches:**
  - 11 Main Branches
  - 95 Sub Branches
  - 25 Cash Offices

#### Locations:
- Cilegon
- Pandeglang
- Serang
- Tangerang (South)
- Jakarta (Central & West)
- Rangkasbitung
- Tangerang
- Tigaraksa

### NON REGION OFFICE
- **Address:** Menara BCA, Grand Indonesia
- **Tel.** (021) 23588000
- **Number of Branches:**
  - 1 Main Branch

#### Locations:
- Jakarta (Central)

### REPRESENTATIVE OFFICE
- **Singapore**
- **Address:** 360 orchard road
- **Address:** #06-06A International building
- **Address:** Singapore 238869

- **Hong Kong**
- **Address:** Unit 4707, 47/F The Center
- **Address:** 99 Queen's Road Central
- **Address:** Hong Kong
Information on Company’s Website

To deliver easier access for any information related to the company, BCA provides a website at https://www.bca.co.id/

Information provided on the website includes banking solutions for individuals, business needs, information about BCA, including information addressed to investors or related to corporate governance. The company’s website is also one of marketing tools for introducing new products and services.

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

Information regarding training and/or education for the Board of Commissioners, Board of Directors, Committees, Corporate Secretary, and Internal Audit Unit is presented in the section on Corporate Governance, pages 248-513 in this Annual Report.

In addition, Halo BCA Chat service also available via company website to communicate with BCA team through online chat, should there be any questions regarding BCA products and services or any input to the company.