

Financial Highlights

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

(in Billion Rupiah)	2024	2023	2022	2021	2020
Financial Position					
Total Asset	1,449,301	1,408,107	1,314,732	1,228,345	1,075,570
Total Earning Assets	1,354,435	1,266,223	1,173,144	1,125,418	1,005,423
Total Loans ¹	921,878	810,392	711,262	636,987	588,672
Placements with Bank Indonesia & Other Banks and Securities	388,316	410,351	434,237	458,163	386,623
Total Liabilities	1,186,466	1,165,569	1,093,550	1,025,496	890,856
Third Party Funds ²	1,133,612	1,101,673	1,039,718	975,949	840,753
CASA (Current Account Saving Account)	923,977	884,641	847,938	767,012	643,862
Current Accounts	361,884	348,457	323,924	285,640	229,821
Saving Accounts	562,094	536,184	524,014	481,373	414,041
Time Deposits	209,635	217,032	191,780	208,937	196,891
Borrowings and Deposits from Other Banks	5,899	11,700	9,253	10,993	11,470
Debt Securities Issued ³	-	-	-	482	591
Subordinated Bonds	500	500	500	500	500
Total Equity	262,835	242,538	221,182	202,849	184,715
Comprehensive Income					
Operating Income	108,307	98,517	85,419	76,821	73,957
Net Interest Income	82,264	74,938	63,863	55,987	53,977
Operating Income other than Interest	26,042	23,579	21,557	20,834	19,980
Operating Expenses	(38,054)	(37,281)	(31,638)	(29,736)	(29,264)
Impairment Losses on Financial Assets	(2,034)	(1,056)	(3,314)	(8,243)	(11,124)
Income Before Tax	68,218	60,180	50,467	38,841	33,569
Net Income	54,851	48,658	40,756	31,440	27,147
Other Comprehensive Income	(345)	(1,106)	(3,323)	427	3,889
Total Comprehensive Income	54,506	47,552	37,433	31,867	31,036
Net Income Attributable to:					
Equity Holders of Parent Entity	54,836	48,639	40,736	31,423	27,131
Non-Controlling Interest	15	19	20	17	16
Comprehensive Income Attributable to:					
Equity Holders of Parent Entity	54,493	47,534	37,413	31,849	31,018
Non-Controlling Interest	13	18	19	18	18
Earnings per Share (in Rupiah, full amount)⁴	445	395	330	255	220

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

1. Including asset related to sharia transaction, consumer financing receivables and finance lease receivables.

2. Including sharia deposits.

3. Debt securities issued are bonds and medium-term notes issued by BCA Finance, a subsidiary of BCA engaged in the financing of four-wheeled vehicles.

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

5. Parent company only; financial ratios are presented in accordance with Financial Services Authority Circular Letter No.9/SEOJK.03/2020 dated 30 June 2020 concerning Transparency and Publication of Conventional Commercial Bank Reports.

6. The CAR ratio takes into account credit risk, operational risk and market risk in accordance with Bank Indonesia Circular Letter No.11/3/DPNP dated 27 January 2009 later replaced by Financial Services Authority Circular Letter No.06/SEOJK.03/2020 concerning Calculation of Risk Weighted Assets (RWA) for Operational Risk Using the Basic Indicator Approach (PID) and is calculated in accordance with Financial Services Authority Regulation No. 11 /POJK.03/2016 dated 2 February 2016 concerning Minimum Capital Requirement for Commercial Banks.

7. Calculated from total non-performing loans (substandard, doubtful, loss) divided by total loans.

8. Sum of loans with a collectability of "Non-Performing Loans".

	2024	2023	2022	2021	2020
Financial Ratios⁵					
Capital					
Capital Adequacy Ratio (CAR) ⁶	29.4%	29.4%	25.8%	25.7%	25.8%
CAR Tier 1	28.2%	28.3%	24.8%	24.7%	24.8%
CAR Tier 2	1.1%	1.1%	1.0%	1.0%	1.0%
Fixed Assets to Capital	14.7%	15.7%	16.3%	15.9%	18.8%
Assets Quality					
Non Performing Earning Assets and Non Earning Assets to Total Earning Assets and Non Earning Assets	1.0%	1.0%	0.9%	1.1%	0.9%
Non Performing Earning Assets to Total Earning Assets	0.9%	0.9%	0.8%	1.0%	0.8%
Allowance Provision on Earning Assets to Total Earning Assets	2.5%	2.7%	3.0%	3.0%	2.8%
Non-Performing Loans - NPL - gross ⁷	1.8%	1.9%	1.8%	2.2%	1.8%
Non-Performing Loans - NPL - net	0.6%	0.6%	0.6%	0.8%	0.7%
Loan at Risk (LAR) ⁸	5.3%	6.9%	10.4%	15.2%	19.7%
Rentability					
Return on Assets (ROA) ⁹	3.9%	3.6%	3.2%	2.8%	2.7%
Return on Equity (ROE) ¹⁰	24.6%	23.5%	21.7%	18.3%	16.5%
Net Interest Margin (NIM) ¹¹	5.8%	5.5%	5.3%	5.1%	5.7%
Cost to Income Ratio - CIR ¹²	31.5%	34.1%	35.1%	34.9%	37.4%
Operating Expenses to Operating Income (BOPO)	41.7%	43.7%	46.1%	54.2%	63.5%
Liquidity					
Loan to Deposit Ratio (LDR) ¹³	78.4%	70.2%	65.2%	62.0%	65.8%
Macroprudential Intermediation Ratio (RIM) (consolidated) ¹⁴	81.5%	73.2%	68.4%	65.0%	68.6%
Net Stable Funding Ratio - NSFR (consolidated) ¹⁵	157.3%	168.6%	171.1%	180.7%	171.8%
CASA to Third Party Funds Ratio (consolidated)	81.5%	80.3%	81.6%	78.6%	76.6%
Liabilities to Equity Ratio (consolidated)	451.4%	480.6%	494.4%	505.5%	482.3%
Liabilities to Assets Ratio (consolidated)	81.9%	82.8%	83.2%	83.5%	82.8%
Liquidity Coverage Ratio (LCR) ¹⁶	323.0%	357.8%	393.5%	396.3%	379.2%
Compliance					
Percentage of Violation of Legal Lending Limit					
a. Related Parties	0.0%	0.0%	0.0%	0.0%	0.0%
b. Non Related Parties	0.0%	0.0%	0.0%	0.0%	0.0%
Percentage Lending in Excess of Legal Lending Limit					
a. Related Parties	0.0%	0.0%	0.0%	0.0%	0.0%
b. Non Related Parties	0.0%	0.0%	0.0%	0.0%	0.0%
Minimum Reserve Requirement					
a. Primary Reserve Requirement - Rupiah	5.0%	6.4%	7.5%	3.2%	3.2%
b. Primary Reserve Requirement - Foreign Currency	2.0%	2.0%	2.0%	2.0%	2.0%
Net Open Position (NOP)	0.3%	0.1%	0.1%	0.1%	0.4%
Other Key Indicators					
Number of Accounts (in thousands)	41,321	38,258	34,680	28,505	24,487
Number of Branches	1,264	1,258	1,247	1,242	1,248
Number of ATMs	19,543	19,047	18,268	18,034	17,623
Number of ATM Cards (in thousands)	36,401	33,822	30,552	24,577	22,533
Number of Credit Cards (in thousands)	4,966	4,634	4,379	4,112	4,186

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

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

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

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

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

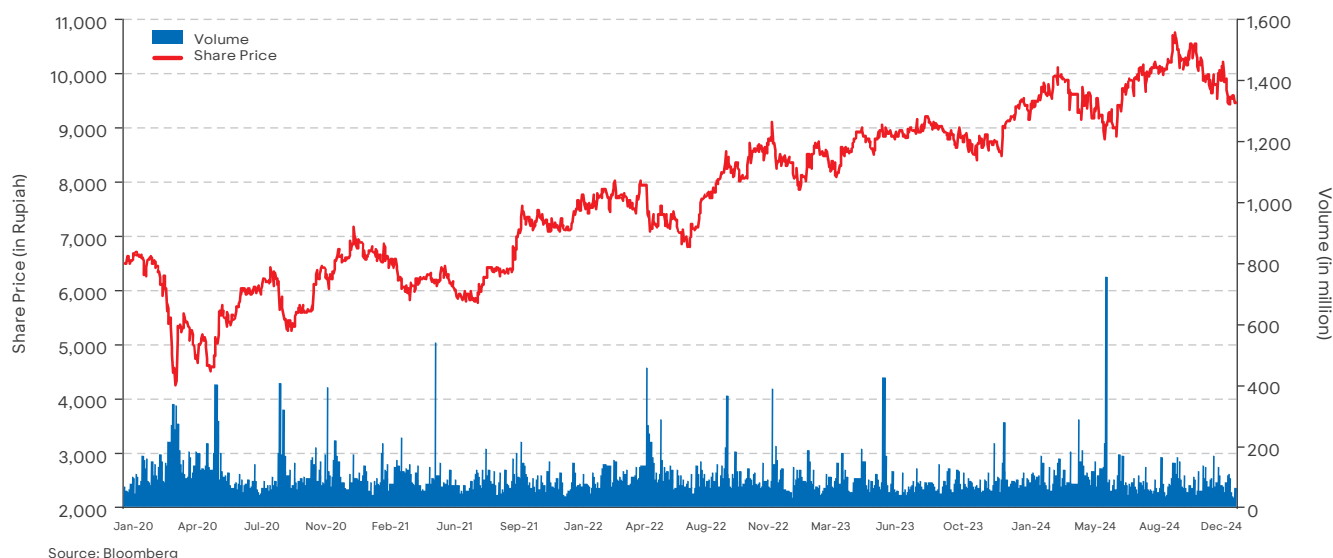
14. Macroprudential Intermediation Ratio (MIR) as stipulated by BI Regulation No.20/4/PBI/2018.

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

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

Stock and Bond Highlights

BCA Share Performance in 2020 – 2024



	2024	2023	2022	2021	2020
Highest Price (in Rupiah)	10,950	9,450	9,400	8,250	7,060
Lowest Price (in Rupiah)	8,775	8,000	7,000	5,905	4,325
Closing Price (in Rupiah)	9,675	9,400	8,550	7,300	6,770
Market Capitalization (in trillion Rupiah)	1,193	1,159	1,054	900	835
Earnings per Share (in Rupiah)*	445	395	330	255	220
Book Value per Share (in Rupiah)*	2,131	1,966	1,794	1,645	1,498
P/E (x)	21.7	23.8	25.9	28.6	30.8
P/BV (x)	4.5	4.8	4.8	4.4	4.5

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

BCA Share Price, Volume & Market Capitalization in 2020 – 2024

Year	Quarter	Price			Transaction Volume (in thousands)	Market Capitalization (in billion Rupiah)
		Highest (in Rupiah)	Lowest (in Rupiah)	Closing (in Rupiah)		
2024	I	10,400	9,300	10,075	4,534,247	1,241,996
	II	10,100	8,775	9,925	5,896,590	1,223,505
	III	10,950	9,800	10,325	4,346,292	1,272,815
	IV	10,875	9,550	9,675	4,388,680	1,192,686
2023	I	8,950	8,000	8,750	4,979,844	1,078,657
	II	9,325	8,650	9,150	3,976,118	1,127,967
	III	9,450	8,825	8,825	4,051,111	1,087,902
	IV	9,450	8,600	9,400	4,723,425	1,158,785
2022	I	8,300	7,300	7,975	5,039,634	983,119
	II	8,250	7,250	7,250	6,308,537	893,744
	III	8,875	7,000	8,550	5,833,306	1,054,002
	IV	9,400	8,125	8,550	5,522,982	1,054,002
2021	I	7,380	6,145	6,215	5,619,018	766,154
	II	6,620	5,980	6,025	5,237,765	742,732
	III	7,000	5,905	7,000	4,458,440	862,925
	IV	8,250	6,710	7,300	4,842,602	899,908
2020	I	7,060	4,325	5,525	7,437,995	681,095
	II	6,100	4,680	5,695	7,140,300	702,051
	III	6,600	5,390	5,420	5,424,057	668,151
	IV	7,000	5,440	6,770	5,999,223	834,572

Source: Bloomberg

BCA Capital Structure in 2020 – 2024*

	2024	2023	2022	2021	2020
Authorized Capital					
Number of Shares	440,000,000,000	440,000,000,000	440,000,000,000	440,000,000,000	88,000,000,000
Total par Value (in Rupiah)	5,500,000,000,000	5,500,000,000,000	5,500,000,000,000	5,500,000,000,000	5,500,000,000,000
Unissued					
Number of Shares	316,724,950,000	316,724,950,000	316,724,950,000	316,724,950,000	63,344,990,000
Total par Value (in Rupiah)	3,959,061,875,000	3,959,061,875,000	3,959,061,875,000	3,959,061,875,000	3,959,061,875,000
Issued and Fully Paid Up Capital					
Number of Shares	123,275,050,000	123,275,050,000	123,275,050,000	123,275,050,000	24,655,010,000
Total par Value (in Rupiah)	1,540,938,125,000	1,540,938,125,000	1,540,938,125,000	1,540,938,125,000	1,540,938,125,000
Outstanding Shares					
Number of Shares	123,275,050,000	123,275,050,000	123,275,050,000	123,275,050,000	24,655,010,000
Total par Value (in Rupiah)	1,540,938,125,000	1,540,938,125,000	1,540,938,125,000	1,540,938,125,000	1,540,938,125,000

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

BCA Cash Dividends in 2020 – 2024*

	2024	2023	2022	2021	2020
Earnings per Share (in Rupiah)	445	395	330	255	220
Cash Dividends per Share (in Rupiah)	n.a	270.0	205.0	145.0	106.0
Cash Dividends Amount (in Rupiah)	n.a	33,284,263,500,000	25,271,385,250,000	17,874,882,250,000	13,067,155,300,000
Interim Dividend (in Rupiah)	50.0	42.5	35.0	25.0	19.6
Cum Dividend for Trading in:					
Regular and Negotiated Market	20 Nov 2024	1 Dec 2023	1 Dec 2022	16 Nov 2021	7 Dec 2020
Cash Market	22 Nov 2024	5 Dec 2023	5 Dec 2022	18 Nov 2021	10 Dec 2020
Final Dividend (in Rupiah)	n.a	227.5	170.0	120.0	86.4
Cum Dividend for Trading in:					
Regular and Negotiated Market	n.a	22 Mar 2024	28 Mar 2023	25 Mar 2022	7 Apr 2021
Cash Market	n.a	26 Mar 2024	30 Mar 2023	29 Mar 2022	9 Apr 2021
Dividend Payout Ratio	n.a	68.4%	62.0%	56.9%	48.2%

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

BCA Dividends History*

Description	Amount per Share	Declared	Cum-Dividend	Recording Date	Payment Date
2024 Interim	Rp50.0	12 Nov 2024	Regular and Negotiation Market Cash Market	20 Nov 2024 22 Nov 2024	11 Dec 2024
2023 Final	Rp227.5	18 Mar 2024	Regular and Negotiation Market Cash Market	22 Mar 2024 26 Mar 2024	4 Apr 2024
2023 Interim	Rp42.5	23 Nov 2023	Regular and Negotiation Market Cash Market	1 Dec 2023 5 Dec 2023	20 Dec 2023
2022 Final	Rp170.0	20 Mar 2023	Regular and Negotiation Market Cash Market	28 Mar 2023 30 Mar 2023	14 Apr 2023
2022 Interim	Rp35.0	23 Nov 2022	Regular and Negotiation Market Cash Market	1 Dec 2022 5 Dec 2022	20 Dec 2022
2021 Final	Rp120.0	21 Mar 2022	Regular and Negotiation Market Cash Market	25 Mar 2022 29 Mar 2022	19 Apr 2022
2021 Interim	Rp25.0	8 Nov 2021	Regular and Negotiation Market Cash Market	16 Nov 2021 18 Nov 2021	7 Dec 2021
2020 Final	Rp86.4	31 Mar 2021	Regular and Negotiation Market Cash Market	7 Apr 2021 9 Apr 2021	28 Apr 2021
2020 Interim	Rp19.6	1 Dec 2020	Regular and Negotiation Market Cash Market	7 Dec 2020 10 Dec 2020	22 Dec 2020

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

Bonds Highlights

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