

# Corporate Profile





# Company General Information

## Name

PT Bank Central Asia Tbk

## Line of Business

Commercial Bank

## Ownership

PT Dwimuria Investama Andalan 54.94%  
Public 45.06%

## Establishment

10 October 1955

## Legal Basis for Establishment

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

## Authorized Capital

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

## Issued and Fully Paid Up Capital

Rp1,540,938,125,000  
(123,275,050,000 shares)

## Stock Exchange

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

## Listing Date

31 May 2000

## Share Code

BBCA

## ISIN Code

ID1000109507

## SWIFT Code

CENAIJJA

## Total Employees

26,532

## Change of Name

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

## Headquarter

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

## Networks

1,264 branches, 19,543 ATMs, and hundreds of  
thousands of EDCs (Information of branch locations  
can be found in the Branches section of this report, on  
pages 112-114)

## Subsidiaries

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

(Information of subsidiaries address can be found in the  
Information on Subsidiaries section on pages 101-103)

## Company Website

www.bca.co.id  
www.klikbca.com

## Call Center

Halo BCA 1500888  
halobca@bca.co.id

## Corporate Communication, Investor Relations, ESG

- Corporate Communications
  - Investor Relations
  - Environment Sustainability and Governance
- Menara BCA, 20<sup>th</sup> Floor, Grand Indonesia,  
Jl. M.H. Thamrin No. 1  
Jakarta 10310, Indonesia

Tel. (+62 21) 2358 8000  
Fax. (+62 21) 2358 8300  
E-mail: corcom\_BCA@bca.co.id  
investor\_relations@bca.co.id  
corporate\_governance@bca.co.id

# Line of Business

In 2023, 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 in the following business activities:

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

## Line of Business - continued

BCA maintains a strong position in the national banking industry. However, the entire industry, including BCA, is currently undergoing a rapid digital transformation. BCA sees that digital technology enables individuals worldwide to accomplish various tasks with ease, convenience, and speed. BCA keeps up with changing trends in digital technology, consumer behavior, and the business environment.

Various initiatives have been implemented to create new opportunities amidst these changes, secure the company's future growth, and provide added value for BCA's stakeholders.

### INNOVATION FOR THE CONVENIENCE & SIMPLICITY OF CUSTOMERS' TRANSACTION

#### myBCA

myBCA is a digital platform accessible by BCA customers through smartphone application or website on desktop in which customers only need a single user ID (BCA ID) to access all of their account information and make various banking transactions.

#### Welma in myBCA

Welma is an investment management and protection that makes it easier for customers to transact mutual funds, bonds and insurance.

#### Halo BCA Mobile Application

Halo BCA Mobile application is a mobile app that can be downloaded by BCA or non BCA customers from their gadget to communicate with Halo BCA online via Voice over Internet Protocol (VoIP) call, e-mail, chat, and social media.

#### Lifestyle

Lifestyle is a feature on BCA mobile that allows customers to buy airplane & train tickets, voucher game and make hotel reservations.

#### Online Account Opening

Online Account Opening is a feature on BCA mobile that makes it easy for customers to open an account anytime and anywhere.

#### Application Programming Interface (API)

API is a technology that connects the system from the company partner directly with the BCA banking system, as a payment and collection solution, for Business to Business (B2B) and Business to Customer (B2C). With this technology, the potential for online business growth in the BCA payment ecosystem can be further optimized.

#### Foreign Exchange Pocket in myBCA

This feature is a wallet with a choice of 16 foreign currencies that are linked to a single account. With this feature, customers can perform transactions in foreign currencies anytime and anywhere. Debit transactions and cash withdrawals abroad in foreign currencies are directly deducted from the Foreign Exchange Pocket balance without currency conversion to rupiah.

#### BCA Merchant Application

The BCA Merchant Application is a comprehensive platform for merchant partners, designed to simplify financial transactions, enhance operational efficiency, and support business growth. Key features of the application include: Merchant Care, User Management, Real-Time Transaction Notifications, Multi-Settlement (up to four settlements per day) for QRIS BCA transactions, and EDC or Static QRIS Application submission.

#### Virtual Account BCA

The BCA Virtual Account is a dedicated account which serves as a billing payment platform for customers of companies who are partners of BCA. This feature makes it easier for these company to identify incoming fund transfers.

#### Cardless Cash Withdrawal / Deposit

Cardless Cash Withdrawal/Deposit is a feature on BCA mobile that allows users to withdraw/deposit cash without an ATM card.

#### BagiBagi

BagiBagi is a feature on the BCA mobile to share money with family/relatives/friends who have the Sakuku application, during holidays or as a token of appreciation. The amount of money distributed can be equally or randomly distributed.

#### Debit Online Mastercard

This new features provides customers with two benefits at the same time, namely easy and various transaction control.



## INNOVATION FOR SUCCESSING CUSTOMERS' BUSINESS

### BCA Cash Management Services

BCA Cash Management Services provide the right solution for corporate cash flow management that is integrated with the business community.

In addition, BCA Cash Management will expand collaborative digital strategic partnerships to create a seamless ecosystem that will increase customer convenience and simplicity in transacting various company activities such as managing financial flows; support business decision making; and optimizing company profits can be done easily, quickly and precisely.

BCA Cash Management features include:

1. Payable Management:
  - Payroll
  - Auto Credit
  - Cash Delivery
  - Bill Payment
  - Tax Payment
  - Outward Remittance
  - BCA Visa Corporate
  - Fleet Facility
2. Receivable Management:
  - Autodebet
  - Autocollection
  - BCA Virtual Account
  - Cash Pick Up
  - Inward Remittance
  - Payment Gateway
  - Business to Business (B2B)
  - Business to Consumer (B2C)
3. Liquidity Management:
  - Account Sweeping
  - Automatic Transfer System
  - Opening a Corporate Current Account
4. Host to Host

### BCA KlikPay

BCA KlikPay is a feature on BCA internet banking (KlikBCA) as a practical and reliable way to pay for online shopping, for customers who have KlikBCA or BCA Card facilities.

### Donations and Zakat via BCA mobile

Payments for donations and zakat through NU Care-LAZISNU are now more convenient than ever using the Lifestyle feature in BCA Mobile.

### eBranch BCA

eBranch BCA is an application that makes transactions easy for prospective and/or BCA customers, with its main feature is e-forms for opening accounts, reservations, and others.

### Virtual Assistant Chat Banking (VIRA)

VIRA is an application that is able to provide interactive and real time information, both financial and non-financial, using Chatbot technology developed through machine learning.

### OneKlik

OneKlik is a feature on BCA internet banking (KlikBCA) that simplifies the online shopping payment process to be faster and easier, with the source of funds coming from a BCA account. Aside from other payments, OneKlik is widely used to top up electronic money on various digital applications. This is an alternative for Virtual Accounts.

# Milestones

## 1955

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

## 1957

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

## 1970's

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

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

## 1980's

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

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

## 1990's

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

In 1991, BCA installed 50 ATM units in various locations in Jakarta.

BCA intensively develops the ATM network and features.

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

## 1997-1998

BCA experiences a bank rush during the Indonesian economic crisis.

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

## 1999

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

## 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.

## Corporate actions highlights in 2000-2005

### 2000

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

### 2001

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

### 2002

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

### 2004

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

### 2005

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

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

## Business development in 2000-2005

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

BCA establishes a Disaster Recovery Center in Singapore.

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



## 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.

## 2017-2019

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

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

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

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

BCA acquired 100% effective ownership of Bank Royal in 2019.

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

## 2020-2022

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

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

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

BCA renamed Bank Royal as BCA Digital Bank.

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

## 2023-2024

BCA continues to develop the super app myBCA to strengthen digital transactions and provide a holistic customer experience through an omni-channel approach, while integrating the WELMA application into myBCA.

BCA consistently innovates to deliver the best and most up-to-date products and services to customers. Since 2023, the BCA Mastercard Debit Card has been equipped with contactless features, enabling customers to make transactions without requiring a PIN.

Supporting regulatory initiatives to collaborate on building payment connectivity in ASEAN, BCA has introduced QRIS cross-border services in BCA mobile, which are currently available in three countries: Thailand, Malaysia, and Singapore.

BCA also strengthened its credit infrastructure through human resource development, various automation initiatives, and adjustments to credit procedures. To support government programs that aim to add value for commodities, BCA has extended credit to the downstream mining and metal sectors. BCA is committed to support infrastructure development in Indonesia through syndicated loans.

In 2024, BCA launched the Poket Valas digital service in the myBCA application, offering access to 16 foreign currencies.

To help merchants efficiently meet their business needs, fund disbursement for payments via QRIS at Merchant BCA app can now be conducted four times a day.

Merger of BCA Multi Finance with BCA Finance brings together the best potentials of both companies. It is expected that BCA Finance, as the merged company, will strengthen the BCA Group's position in Indonesia's financing sector.

# Event Highlights 2024

## 1 25 January

### Supporting National Economic Growth, BCA Achieves Robust Credit Growth Across All Segments

FY23 Results: BCA and its subsidiaries concluded 2023 with a solid 13.9% year-on-year (YoY) growth in total credit, surpassing the industry average. On the profitability front, the net profit of BCA and its subsidiaries increased by 19.4% YoY, reaching Rp48.6 trillion throughout 2023.

## 2 27 January

### Signing Cooperation agreement with Jamkrindo, BCA is Committed to Promote Quality KUR Disbursement

BCA has forged a strategic partnership with PT Jaminan Kredit Indonesia (Jamkrindo) to foster the development of micro, small, and medium enterprises (MSMEs) and accelerate economic growth in Indonesia through the implementation of KUR (People's Business Credit) guarantees.

## 3 25 February

### BCA Recycles 12.2 Tonnes of Uniform Waste

During 2023, BCA collected 12.2 tons of uniform waste for recycling. About half of the collected uniform waste has been processed to produce 36,000 metres of recycled fabric which was released on 25 February 2024.

## 4 29 February

### BCA Held the 2024 BCA Expoversary

Celebrating its 67th Anniversary, BCA hosted the BCA Expoversary 2024 from February 29 to March 3, 2024. BCA held the BCA Expoversary 2024 at ICE BSD, offering an array of exclusive deals. Highlights included BCA mortgage loans (KPR) with a 2.6% effective annual interest rate fixed for one year, special interest rates and promotions for BCA vehicle loans (KKB) with 0% down payment, special motorcycle loan promotions with down payments starting at 0% of the on-the-road price, and a variety of premier products from BCA Solutions. Attendees could also explore appealing offers on gadgets, fashion, beauty, travel, and high-quality local products from BCA's "Bangga Lokal" MSME initiative. Additionally, the BCA Expoversary was available online via the official website at <https://expo.bca.co.id> from February 29 to March 31, 2024.

## 5 2 March

### BCA Launches "Merchant BCA" Application, Enabling Business Players to Become Multitaskers

BCA introduced the Merchant BCA application, a cutting-edge solution tailored to empower businesses of all sizes, including Micro, Small, and Medium Enterprises (MSMEs). The application offers a range of advanced features, such as Merchant Care, User Management, Real-Time Transaction Notifications, and the capability to apply for Static EDC or QRIS services.







## 6 9 March

**Wisma BCA BSB Building Achieves Green Building Certificate**  
Wisma BCA BSB Semarang has received Green Building Certificate from the Green Building Council Indonesia (GBCI). Established in 2021, Wisma BCA BSB Semarang is the second BCA building to obtain a Green Building certificate after Wisma BCA Foresta in the BSD area, Tangerang.

## 7 14 March

### Annual General Meeting of Shareholders 2024: BCA Sets Dividend of Rp270.00 per Share

The Annual General Meeting of Shareholders (AGMS) has reached several key resolutions, including the approval of the Annual Report, which comprises the Company's Financial Statements and the Supervisory Report of the Board of Commissioners for the fiscal year ending December 31, 2023. Furthermore, the AGMS has determined the allocation of the net profit, including the distribution of a cash dividend of IDR 270.00 per share, marking a 31.7% increase compared to the cash dividend distributed for the fiscal year 2022.

## 8 20 March

### Partnership with NU Care-LAZISNU

BCA established a strategic partnership with the Nahdlatul Ulama Amil Zakat, Infaq and Sadaqah Institution (NU Care-LAZISNU) to fulfill customers' needs in making donations and zakat through mobile banking services.

## 9 18 April

### In celebration of Kartini Day, BCA presents special interest rate starting from 3.21% for women entrepreneurs

In commemoration of Kartini Day, which falls on 21 April, BCA presented the Kartini Multipurpose Business Credit (KMU) programme, specifically for women entrepreneurs or businesses with a majority of female employees. This program offered special interest rate starting from 3.21% p.a, and is valid from 1 April 2024 to 30 June 2024.

## 10 22 April

### BCA's Credit Grows by 17.1%, Delivering Solid Performance Across All Segments

BCA and its subsidiaries recorded a 17.1% year-on-year (YoY) increase in total loans, reaching Rp835.7 trillion as of March 2024, surpassing the industry average growth rate. Meanwhile, net profit for BCA and its subsidiaries rose by 11.7% YoY to Rp12.9 trillion in the first quarter of 2024. This growth was driven by robust loan disbursement expansion, consistent improvements in loan quality, and increased transaction volumes and funding activities.

## 11 24 April

### Launch of #BuktiBaktiBCA Campaign

BCA underscores its dedication to creating a positive social impact through a range of sustainable development initiatives with the launch of the #BuktiBaktiBCA campaign. The launch was highlighted by the premiere of the Bukti Bakti BCA video and the official introduction of Nicholas Saputra as ambassador of Bakti BCA.

## Event Highlights 2024 - continued

12 **3** May

### Celebrating National Education Day, Bakti BCA Holds 'BCA Shares Knowledge' Campaign

In commemoration of National Education Day, Bakti BCA has once again conducted its "BCA Berbagi Ilmu" (BCA Shares Knowledge) initiative. This program is a flagship initiative under the Bakti Pendidikan (education) pillar, aimed at supporting the achievement of the Sustainable Development Goal (SDG) for Quality Education while preparing skilled and competitive younger generation to face the peak of the Demographic Bonus in 2030. Throughout 2024, the program has reached 10 universities across various cities in Indonesia.

13 **8** May

### Bakti BCA Holds Natural Colour Training for 50 East Sumba Weavers

BCA and Perkumpulan Warna Alam Indonesia (WARLAMI) symbolically kicked off natural dyeing process coaching for 50 weavers from 5 villages and sub-districts in East Sumba, East Nusa Tenggara (NTT) which is scheduled to last for 6 months.

14 **4** June

### BCA Receives 4 Best Awards in Asia: CEO, CFO, CSR and Investor Relations

BCA won an award at the 14th Asian Excellence Award 2024 organised by Corporate Governance Asia in Hong Kong on Friday (31/05). Representing Indonesia, BCA won awards in four categories, namely Asia's Best CEO for BCA President Director Jahja Setiaatmadja, Asia's Best CFO for BCA Director Vera Eve Lim, Asia's Best CSR, and Best Investor Relations Company in Indonesia.

15 **11** June

### BCA Helps Revitalise Cikoneng Coffee Plantation in Bogor

BCA, under the umbrella of Bakti BCA, revitalised the Cikoneng Coffee Farm in Tugu Utara Village, Bogor. Through this programme, BCA collaborates with the National Coffee Foundation (YKN) and the Bogor Regency Food Crops Horticulture & Plantation Office (Distanhorbun) to provide coaching, counselling, and infrastructure assistance to local farmer groups.

16 **17** June

### Forbes Again Named BCA the Best Bank in Indonesia

PT Bank Central Asia Tbk (BCA) has been named the #1 World Best Bank in Indonesia by Forbes, an international economic and business media company. This honour is a testament to BCA's commitment to maintaining trust and providing the best financial solutions for customers.

17 **1** July

### PT BCA Finance and PT BCA Multi Finance Merger

Two subsidiaries of PT Bank Central Asia Tbk (BCA), PT BCA Finance (BCA Finance/BCAF) and PT BCA Multi Finance (BCA Multi Finance/BCAMF), have merged to bolster the automotive financing business. Following the merger, BCA Finance emerged as the surviving entity. The merger has received approval from the Financial Services Authority (OJK). This strategic move marks a significant step for the BCA Group in enhancing its ability to deliver exceptional services across various segments of automotive financing.







## 18 15 July

### Consistently Contributes to State Revenue, BCA Receives 2024 Taxpayer Award Again

PT Bank Central Asia Tbk (BCA) received an award and taxpayer appreciation from the Regional Office of the Directorate General of Taxes Large Taxpayers (LTO Regional Office). The award was given to BCA for its contribution and compliance in submitting the Annual Corporate Income Tax Return and Periodic Tax Return for the fiscal year 2023.

## 19 24 July

### 2024 First Semester Performance Results

PT Bank Central Asia Tbk (BCA) and its subsidiaries posted an increase in total loans of 15.5% on an annual basis (YoY) to Rp850 trillion as of June 2024. The growth in total loans was above the industry average. In terms of profitability, the net profit of BCA and its subsidiaries grew 11.1% YoY to Rp26.9 trillion in the first semester of 2024. This growth was supported by quality financing expansion, as well as increased transaction volume and funding.

## 20 28 July

### Bakti BCA Supports Indonesia's Advanced Innovation Through an Incubation Space for 15,000 Turtle Eggs

Through the Bakti BCA programme, the company supported the research and manufacture of 'Intan Ruang', a turtle egg incubation device, by the Banyuwangi Sea Turtle Foundation (BSTF) as part of efforts to maintain the world's turtle population, particularly in Banyuwangi. The Intan Ruang can significantly increase the probability of hatching hatchlings with a success ratio above 90% since May 2024.

## 21 7 August

### 2024 UMKM Fest

PT Bank Central Asia Tbk (BCA) once again hosted the BCA UMKM Fest at Kota Kasablanka Mall, Jakarta, from August 7-11, 2024, with the event continuing online from August 12 to September 12, 2024. In its fourth edition, this annual festival will feature over 50 selected MSMEs showcasing their flagship products, as well as more than 1,200 MSME participants in the online event, accessible through the [umkmfest.bca.co.id](https://umkmfest.bca.co.id) website, in collaboration with e-commerce platforms Blibli and Grab. Additionally, more than 300 local businesses joined the UMKM Fest at BCA's 47 KCUs across various regions.

## 22 12 August

### Kantar Names BCA as Southeast Asia's Most Valuable Brand in 2024

BCA successfully maintained its top position in the Kantar BrandZ Top 30 Most Valuable Southeast Asian Brands 2024 list. This award recognised BCA as the most valuable brand in Southeast Asia. BCA also won an award in the 'Most Meaningfully Different Brand in Indonesia' category. In the Kantar BrandZ report, BCA's brand valuation reached US\$28.3 billion (around Rp460 trillion), an increase of 21% in just one year.

## 23 16 August

### BCA Expo 2024 Presents the Lowest Interest Rates in History on Independence Day, Mortgages from 1.45% and Vehicles from 2.45%

Coinciding with the Independence Day of the Republic of Indonesia, BCA once again held BCA Expo 2024 offline on 16-18 August 2024 at Hall 5-10 ICE BSD City and online on 16 August-30 September 2024 through the official website [expo.bca.co.id](https://expo.bca.co.id). Presenting special mortgage interest offers starting from 1.45% eff. p.a. fixed 1 year and for KKB there is a special interest of 2.45% flat p.a. for a 3 year tenor and 0% DP promo.

## Event Highlights 2024 - continued

### 24 August

#### Gebyar BCA Merah Putih

To celebrate Indonesia's 79th Independence Day, BCA under Bakti BCA presented an event: 'Gebyar BCA Merah Putih: Indonesia Banget!'. The event took place on 22-24 August 2024 in the Prambanan Temple area, Yogyakarta. For three days, the event featured "Pasar Kangen" market with 60 MSME tenants, including various MSMEs fostered by Desa Bakti BCA and BCA's Bangga Lokal programme. The event culminated with a musical performance entitled 'Nusantara: The Soul of Equatorial Paradise' at Ramayana Ballet Prambanan.

### 25 September

#### BCA Wealth Summit is Back! Presents a Variety of Prizes, Promos, and Cashback for Investment and Protection Products

BCA Wealth Summit 2024 was held under the theme 'Grow Prosperity Beyond Wealth', with a variety of attractive promos, ranging from cashback on mutual fund units up to millions of rupiah for the purchase of investment products, trip packages to Tasmania (Australia) for the purchase of insurance products, lucky draws and other promotional activities.

### 26 September

#### Representing Indonesia! BCA Again Becomes Newsweek Magazine's Most Trusted Bank in the World

PT Bank Central Asia Tbk (BCA) has once again won the prestigious World's Most Trustworthy Company title by Newsweek Magazine. Representing Indonesia, BCA ranked first in the world in the Banks category for the second consecutive year, outperforming 66 other banks from various countries.

### 27 September

#### BCA Announces Recipients of Gebyar Hadiah BCA Program

PT Bank Central Asia Tbk (BCA) hosted the Gebyar Hadiah BCA 2024 program and officially announced the winners at an event in Jakarta on Monday (September 23). The program was organized as a token of appreciation for BCA's loyal customers who have consistently supported the bank. Given the overwhelming enthusiasm from customers, BCA is set to hold the Gebyar Hadiah BCA program again, offering customers the chance to win a range of exciting prizes, including 4 units of Mercedes-Benz E 200 Exclusive Line, 12 units of Toyota Innova Zenix Q Hybrid, and 120 units of Honda Vario 125 CBS ISS.

### 28 September

#### Halo BCA wins 66 medals at TBCCI 2024, defending the Grand Champion Title for 13 Years in a Row

BCA, through its Halo BCA service, has retained its highest recognition as Grand Champion at The Best Contact Centre Indonesia (TBCCI) for the 13th consecutive year. The recognition at this prestigious event for contact centre practitioners reinforces BCA's commitment to always provide quality service to all of its beloved customers. This year, BCA won 66 medals, consisting of 20 Platinum medals, 21 Gold medals, 13 Silver medals, 12 Bronze medals, and 1 Grand Champion title.

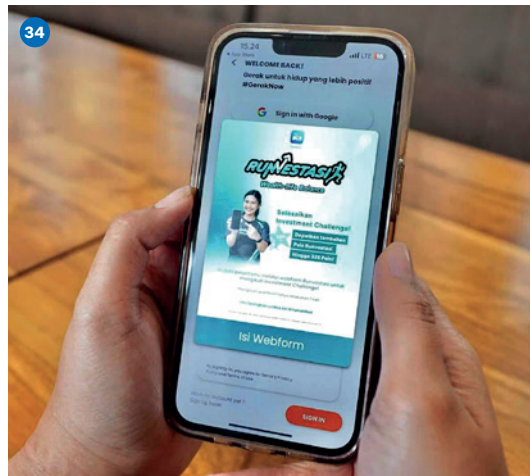
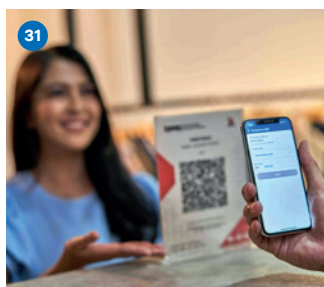
### 29 October

#### Wisma BCA Foresta achieves first Green Mark Super Low Energy Building Certificate in Indonesia

One of BCA's office buildings, Wisma BCA Foresta, has received a Green Mark Super Low Energy Building certificate from the Building and Construction Authority of Singapore. The certificate was achieved because Wisma BCA Foresta was considered successful in implementing very high efficiency in building operations. Wisma BCA Foresta is the first building in Indonesia to receive Green Mark Super Low Energy Building certification based on the International Green Mark criteria.







## 30 7 October

### BCA named as the overall winner of the 2023 Annual Report Award

BCA named as the Overall Winner at the Annual Report Award (ARA) 2023. The ARA Award was organized by OJK, the Coordinating Ministry for Economic Affairs, the Ministry of SOEs, the Directorate General of Taxes of the Ministry of Finance, the Indonesia Stock Exchange (IDX), the National Committee on Governance Policy (KNKG), and the Indonesian Accountants Association (IAI), recognizing BCA's commitment to producing a high-quality and transparent annual report. This achievement underscored BCA's ongoing dedication to enhancing the quality of its annual report preparation, in full compliance with Financial Services Authority (OJK) regulations.

## 31 15 October

### Multi Settlement feature for QRIS transactions

PT Bank Central Asia Tbk (BCA) introduced the Multi Settlement feature for QRIS transactions in the BCA Merchant application. Through this feature, individual micro-entrepreneurs (UMi) can withdraw funds from static and dynamic QRIS transactions more quickly and frequently up to four times per day. This feature is a manifestation of the company's commitment to prioritise digital innovation in supporting the growth of the local business ecosystem.

## 32 23 October

### Q3-2024 Performance Results

PT Bank Central Asia Tbk (IDX: BBKA) and its subsidiaries posted a 14.5% YoY increase in total loans to Rp877 trillion as of September 2024. The net profit of BCA and its subsidiaries grew 12.8% YoY to Rp41.1 trillion in the first nine months of 2024, supported by the expansion of quality financing as well as increased transaction volume and funding.

## 33 12 November

### Indonesia Knowledge Forum (IKF) 2024: Strengthening the Business Sector Towards a Golden Indonesia 2045

PT Bank Central Asia Tbk (BCA) hosted the Indonesia Knowledge Forum (IKF) 2024 on November 12–13, 2024. With the theme "Linear to Limitless: Advancing Business Exponential Growth," IKF 2024 featured 25 distinguished practitioners and experts from various industries. They shared insightful perspectives on future-oriented strategic thinking, innovation, and collaboration.

## 35 11 December

### BCA Distributes Interim Cash Dividend of Rp50.00 per Share

PT Bank Central Asia Tbk (BCA) announced its decision to pay interim cash dividend, reflecting the Company's ongoing commitment to delivering added value to its shareholders. This decision is backed by the Company's sustained performance growth through the third quarter of 2024.

## 34 8 December

### BCA invites customers to be healthy while earning, BCA Holds Runvestasi

BCA held its first "Runvestasi" competition from 8–22 December 2024. With 'Wealth-Life Balance' theme, the event presented an innovative concept that combines fitness competition with financial investment. With this concept, BCA hoped to improve people's quality of life while expanding financial literacy and inclusion in Indonesia.

# Corporate Culture



## VISION

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



## MISSION

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

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

To enhance our corporate franchise and stakeholders value

## CORE VALUES

1



**Customer  
Focus**

2



**Integrity**

4



**Continuous  
Pursuit of  
Excellence**



**Teamwork**

3






More detailed information of corporate culture can be found in the Corporate Governance section on pages 489.



# Products and Services

As of 31 December 2024

Products and Services	Description
 <b>Deposits Accounts</b>	Tahapan
	Tahapan Xpresi
	Tahapan Gold
	Tahapan Berjangka
	Tahapan Berjangka SIMuda
	Tapres
	Simpanan Pelajar
	TabunganKu
	BCA Dollar
	Deposito Berjangka
	Giro
	e-deposito
	Poket Valas
 <b>Transaction Banking Services</b>	Safe Deposit Box
	Transfer
	Remittance
	Collection dan Kliring
	Bank Notes
	Travellers' Cheque
	Virtual Account
	Sub Account
	Payment
	Auto Debit
	Payroll Services
	Cash Pick Up
	Jasa Kustodian
	Business Debit Card (BDC)
	Payment Gateway
	STAR Teller
	eBranch
	eService
	Modul Penerimaan Negara Generasi 3 (MPN G3)
	e-Billing (local tax payment: PPN, PPh, and others)
 <b>Electronic Banking</b>	ATM BCA (multifunction, non cash and cash recycling machine)
	EDC BCA
	Debit BCA
	Tunai BCA
	Flazz
	BCA mobile
	m-BCA
	Internet Banking
	KlikBCA Individu
	KlikBCA Bisnis
	KlikBCA Bisnis Integrated Solution - with a more comprehensive features than KlikBCA Bisnis, for example, to accommodate supply chain services
	API BCA
	OneKlik
	Welma
	VIRA
	Sakuku
	BCA KlikPay
	WhatsApp Bank BCA
	Vindi
	myBCA
	BCA by Phone
	Info SMS/Email
	Video Banking
	CS Digital

Products and Services	Description
<b>Electronic Banking</b> (continued)	Call Center (Halo BCA)
	Host to Host (H2H) ERP Integration
<b>Cash Management Services</b> 	Paylater
	Payable Management/Disbursement
<b>Credit Cards</b> 	Receivable Management/Collection (including B2B & B2C)
	Account and Liquidity Management (termasuk RDN dan RDL)
<b>Regular Premium Unit Link</b>	BCA Card
	BCA Mastercard
<b>Health Protection</b>	BCA Visa
	BCA Amex
<b>Life Protection</b>	BCA JCB
	BCA UnionPay
<b>Bancassurance Products</b> 	Maxi Infinite Link Assurance Plus (MILA Plus)
	Maxi Value Protection
<b>Digital</b>	BCA Life Proteksi Kesehatan (BCA Life ProKes)
	Hospital 100% Refundable
<b>Education</b>	Bima Proteksi Kesehatanku
	Optima Cancer Protection
<b>Retirement</b>	Optima Protection Plus
	Proteksi Penyakit Kritis Maksima Extra (PRIMA Extra)
<b>Corporate Solutions</b>	Premier Medical Protection (Medic Pro)
	Proteksi Kesehatan Ultima (PRATAMA)
<b>General Insurance</b>	BCA Life Perlindungan Kritis Optima (BCA Life PELITA)
	Dental Care Plan
<b>Money Market Mutual Funds</b>	Safety Guard Critical Cover (STAR)
	BCA Life Accident Safeguard
<b>Mutual Fund Investment Products</b>	BCA Life Heritage Protection
	BCA Life Proteksi Jiwa Optima
	Optima Accident Protection
	Education Guard
	Household Guard
	Wealth Premier Protection (Premier Pro)
	Credit Life
	MyGuard
	Proteksi Edukasi Maksima (EduPlan)
	Proteksi Retirement Maksima (RetirePlan)
	Program Pensiun DPLK
	Health Corporate Insurance
	Life Corporate Insurance
	Electronic Equipment Insurance (EEI)
	Asuransi Kebakaran
	Asuransi Property/Industrial All Risks (PAR/IAR)
	Asuransi Kendaraan Bermotor
	Travel Insurance
	Bahana Gebyar Dana Likuid
	Batavia Dana Kas Maxima
	BRI Gebyar Dana Likuid
	Manulife Dana Kas II Kelas A2
	Schroder Dana Likuid

Products and Services	Description
 <b>Mutual Fund Investment Products</b> (continued)	<b>Rupiah Fixed Income Mutual Funds</b> Ashmore Dana Obligasi Nusantara Ashmore Dana Obligasi Unggulan Nusantara Bahana Pendapatan Tetap Makara Prima Kelas G Batavia Dana Obligasi Ultima BNP Paribas Prima II Kelas RK1 BRI Gebyar Indonesia II Eastspring Investments Yield Discovery Kelas A Manulife Obligasi Negara Indonesia II Kelas Income 1 Manulife Obligasi Unggulan Kelas A Panin Gebyar Indonesia II Schroder Dana Mantap Plus II Schroder Prestasi Gebyar Indonesia II <b>USD Fixed Income Mutual Funds</b> Ashmore Dana USD Nusantara BNP Paribas Prima USD Kelas RK1 Manulife USD Fixed Income Kelas A Schroder USD Bond Fund <b>Fixed Income Index Mutual Funds</b> Bahana Indeks IBPA 35 <b>Mixed Mutual Funds</b> Schroder Dana Terpadu II Schroder Dana Kombinasi Schroder Dynamic Balance Fund <b>Rupiah Equity Mutual Funds</b> Ashmore Dana Ekuitas Nusantara Ashmore Dana Progresif Nusantara Ashmore Saham Dinamis Nusantara Batavia Dana Saham Batavia Dana Saham Optimal BNP Paribas Ekuitas BNP Paribas Pesona Syariah BRI Mawar Konsumer 10 Kelas A Eastspring Investment Value Discovery kelas A Schroder 90 Plus Equity Fund Schroder Dana Istimewa Schroder Dana Prestasi Schroder Dana Prestasi Plus <b>USD Equity Mutual Funds</b> Batavia Global ESG Sharia Equity USD Batavia India Sharia Equity USD Batavia Technology Sharia Equity USD BNP Paribas Cakra Syariah USD Kelas RK1 BNP Paribas Greater China Equity Syariah USD Kelas RK1 Manulife Saham Syariah Asia Pasifik Dollar AS Schroder Global Sharia Equity Fund USD <b>Index Mutual Funds</b> Batavia Index PEFINDO i-Grade BNP Paribas Sri-Kehati
	<b>Money Market</b> DBMM (Deposito Berjangka Money Market) Term Deposit (TD) Valas DHE SDA <b>Fixed Income</b> Surat Berharga Negara (SBN) A. Surat Utang Negara (SUN) <b>In Rupiah</b> 1. ORI (Obligasi Ritel Indonesia) 2. Fixed Rate 3. SPN ( Surat Perbendaharaan Negara) 4. SBR (Savings Bond Ritel)* <b>Foreign Currencies</b> 1. Global Bonds
 <b>Treasury Investment Products</b>	

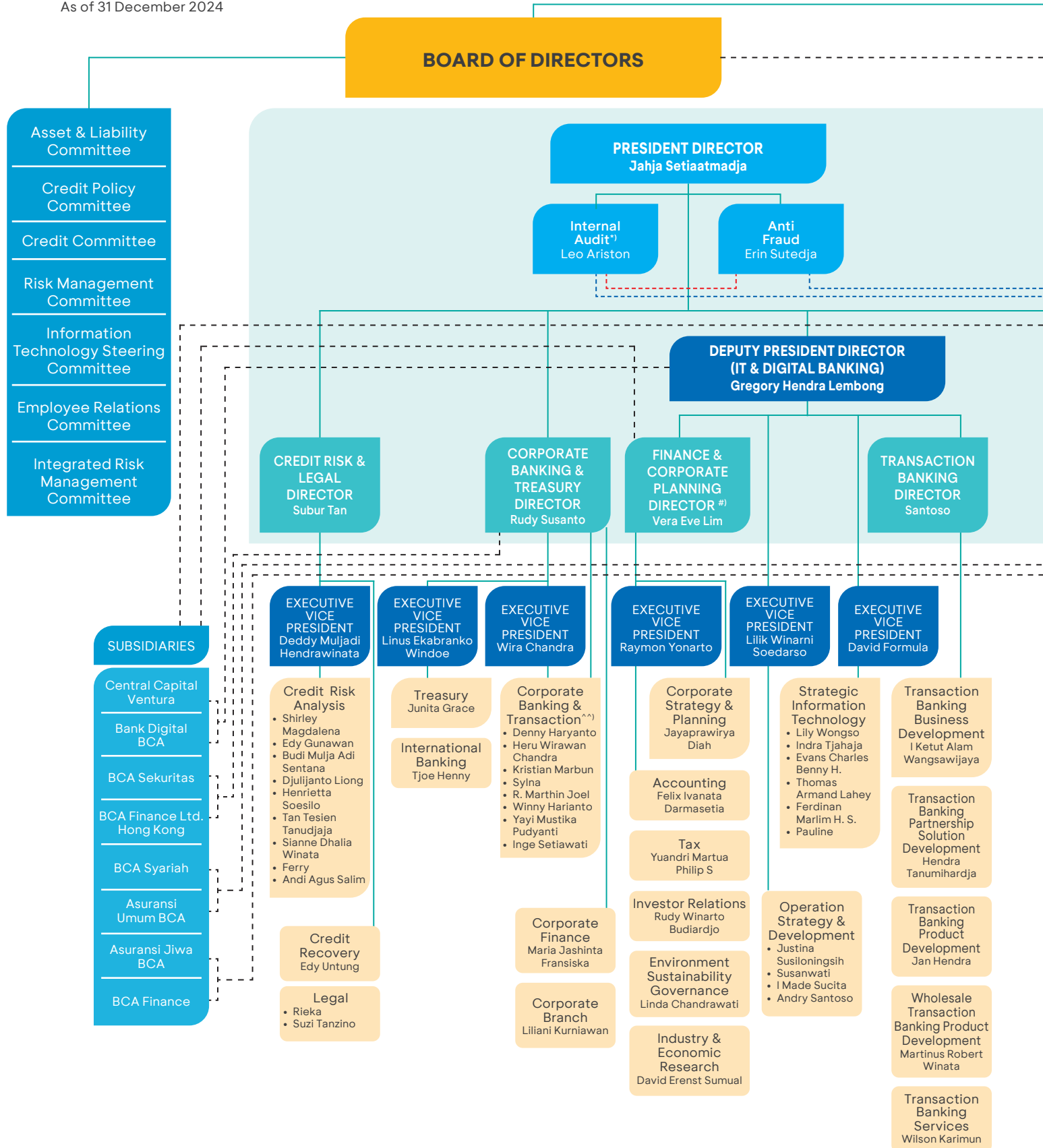
\*) Cannot be traded in secondary market

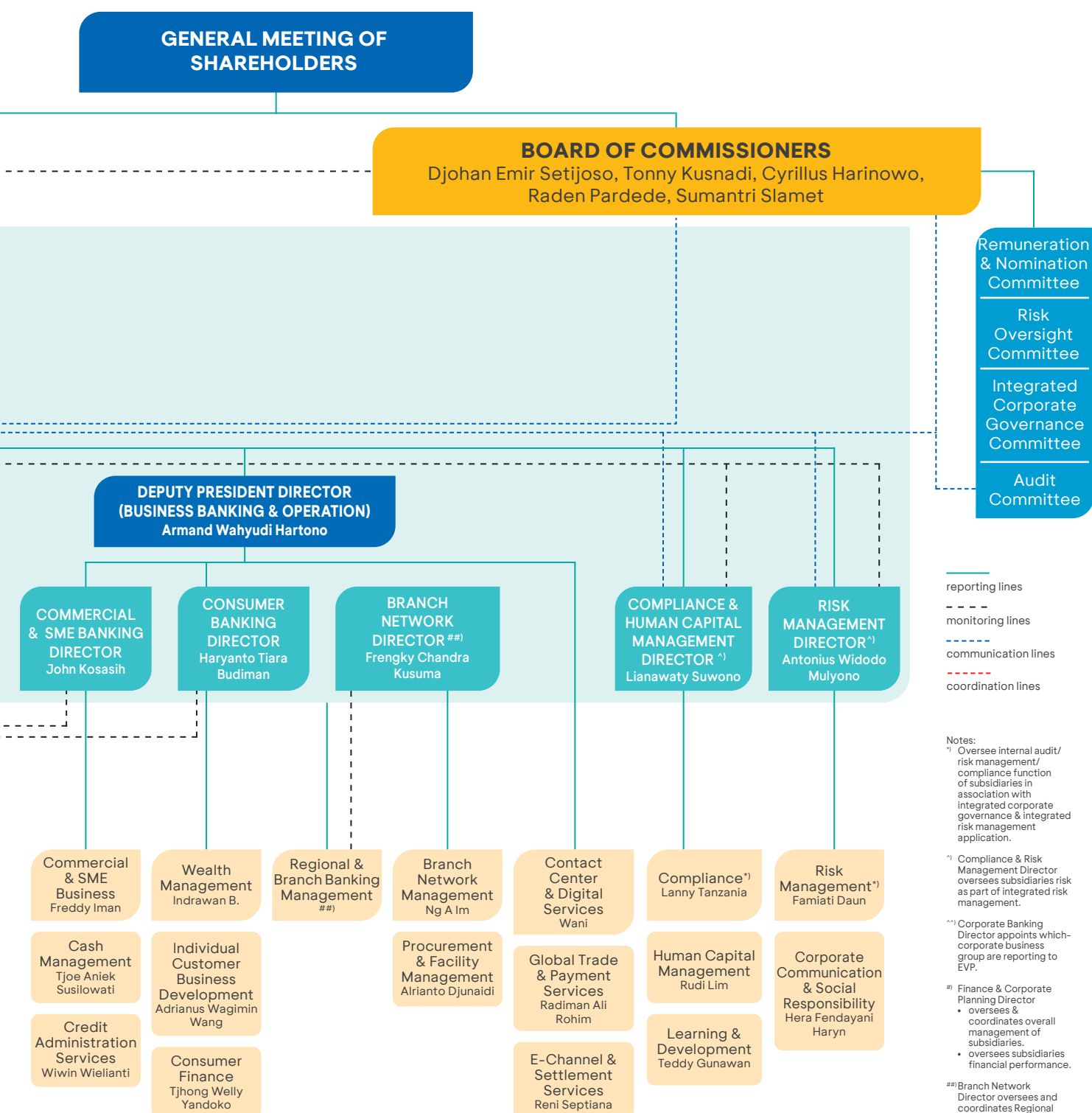
Products and Services	Description
 <b>Treasury Investment Products</b> (continued)	B. SBSN (Surat Berharga Syariah Negara) <b>In Rupiah</b> 1. SR (Sukuk Ritel) 2. PBS (Project Based Sukuk) 3. SPNS (Surat Perbendaharaan Negara Syariah) 4. ST (Sukuk Tabungan)* <b>Foreign Currencies</b> 1. Global Sukuk <b>Structured Product</b> DCI (Dual Currency Investment) SLD (Swap Linked Deposit)
 <b>Credit Facilities</b>	Mortgage Vehicle Loan Syndication Loan Working Capital Loan Pre-Export Financing Trust Receipt Investment Loan Distributor Financing Supplier Financing Dealer Financing Franchise Financing Showroom Financing Investment Financing Business Personal Loan Kredit Usaha Rakyat Personal Loan Pinjaman Berjangka Money Market (PBMM)
 <b>Standby LC / Bank Guarantees</b>	Advance Payment Guarantee Bid Guarantee Counter Guarantee Custom Guarantee (P4BM) Direct Pay Guarantee Financial Guarantee Maintenance Guarantee Payment Guarantee Performance Guarantee
 <b>Export Import Facilities</b> (Trade Finance)	Inward Documentary Collection LC Issuance Trust Receipt LC Forfaiting LC Confirmation LC Discounting LC Negotiation Letter of Guarantee Outward Documentary Collection Pre Export Financing (Export Loan)
 <b>Local LC</b>	SKBDN Issuance Trust Receipt SKBDN Forfaiting Letter of Guarantee SKBDN Discounting
 <b>Foreign Exchange Facilities</b>	<b>Cash Transaction</b> FX TOD FX TOM FX SPOT Banknotes <b>Derivatives/Hedging/Structured Products</b> FX FORWARD FX SWAP DNDF (Domestic Non Deliverable Forward) FX OPTION CCS (Cross Currency Swap) IRS (Interest Rate Swap) OIS (Overnight Index Swap) CSO (Call Spread Option)



# Organization Structure

As of 31 December 2024







# Board of Directors Profile



## Jahja Setiaatmadja

President Director

Indonesian citizen, 69 years old. Domiciled in Indonesia. Appointed as President Director of BCA at the 2011 Annual GMS and received approval from Bank Indonesia on 17 June 2011. He was last reappointed to the position at the 2021 Annual GMS for a 5-year term.

### DUTIES AND RESPONSIBILITIES

President Director of BCA, responsible for general coordination, as well as overseeing the Internal Audit Division and Anti-Fraud Bureau.

### CAREER

He served as Deputy President Director of BCA (2005-2011) lastly responsible for Branch Banking, Treasury Division, International Banking Division, and overseas representative offices. Previously served as Director of BCA (1999-2005) and has held a variety of managerial positions at BCA since 1990. Prior to joining BCA, he served as the Finance Director at 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), lastly as the Finance Director. He started his career in 1979 as an accountant at an accounting company (Price Waterhouse).

During his career, he accumulated extensive experience in various areas and assignments, including change management, banking strategy, treasury, accounting & financial management, corporate banking, international banking, risk management, and digital banking.

### EDUCATION, CERTIFICATION, AND TRAINING IN 2024

He holds a Bachelor's degree in Accounting from Universitas Indonesia (1982).

Certification:

- Risk Management Level 7.

Trainings, seminars, and conferences in 2024 can be seen on page 337 in this Annual Report.

### AFFILIATIONS

No financial relationship, stock ownership relationship, and/or family relationship with members of the Board of Commissioners, fellow member of the Board of Directors, and/or the controlling shareholders of BCA.

### CONCURRENT POSITIONS

Does not have concurrent positions in companies or other institutions in accordance with the prevailing OJK Regulations.



**Gregory Hendra Lembong**  
Deputy President Director

Indonesian citizen, 52 years old. Domiciled in Indonesia. Appointed as Deputy President Director of BCA at the 2022 Annual GMS and obtained the approval of OJK on 22 April 2022. Appointed to the position at the 2021 Annual GMS for a 5-year term.

#### **DUTIES AND RESPONSIBILITIES**

Deputy President Director of BCA, in charge of general supervision of the Finance & Corporate Planning Director and the Transaction Banking Director, as well as responsible for the Strategic Information Technology Group and the Operation Strategy & Development Group. Also monitors developments at PT Central Capital Ventura, a subsidiary in venture capital, and at PT Bank Digital BCA (BCA Digital), a subsidiary in engaged in digital banking.

#### **CAREER**

He has over 30 years of banking experience both in Indonesia and internationally. Prior to joining BCA, he appointed as Chief Transformation Officer and led the Transformation & Strategy program for all units and functions at PT Bank CIMB Niaga Tbk since January 2019, Chief Fintech Officer CIMB Group Malaysia (June 2018 to December 2018), CEO Group of Transaction Banking CIMB Group Malaysia (July 2016 to December 2018), Chief of Transaction Banking PT Bank CIMB Niaga Tbk (August 2013 to December 2018), Regional Head of Transaction Services (cash, liquidity, FX), Asia Pasific with J.P. Morgan Asia-Pacific in Singapore (2010-2013), Global COO & Head of Business Development with Deutsche Bank London (2009-2010), and a career with Citibank from 1994 to 2009 in various postings in Asia and Europe with strategy and product management responsibility.

During his career, he accumulated extensive experience in various areas and assignments, including in transformation strategy & implementation, transaction banking and services, global trade finance & corporate cash management business development, regional strategy & planning, and product solution management.

#### **EDUCATION, CERTIFICATION, AND TRAINING IN 2024**

He held a Bachelor of Science in Chemical Engineering from University of Washington and a Master of Science in Engineering Economic Systems from Stanford University, USA.

Certification:

- Risk Management Level 7.

Trainings, seminars, and conferences in 2024 are presented on page 337 in this Annual Report.

#### **AFFILIATIONS**

No financial relationship, stock ownership relationship, and/or family relationship with members of the Board of Commissioners, fellow member of the Board of Directors, and/or the controlling shareholders of BCA.

#### **CONCURRENT POSITIONS**

Does not have concurrent positions in companies or other institutions in accordance with the prevailing OJK Regulations.





## Armand Wahyudi Hartono

### Deputy President Director

Indonesian citizen, 49 years old. Domiciled in Indonesia. Appointed as Deputy President Director of BCA at the 2016 Annual GMS and obtained the approval of OJK on 21 June 2016. Lastly reappointed to the position at the 2021 Annual GMS for a 5-year term.

#### DUTIES AND RESPONSIBILITIES

Deputy President Director of BCA, charged with general supervision of the Regional Network and Branch Director, Consumer Banking Director, and the SME & Commercial Banking Director, as well as responsible for a number of operational units including the E-Channel & Settlement Services, International Banking Services, as well as Contact Center and Digital Services.

#### CAREER

He served as a Director of BCA from 2009. Previously served as Head of Regional Planning and Development of BCA (2004-2009). Prior to this, he has held several executive positions at PT Djarum (1998-2004), including Finance Director, Deputy Director for Purchasing, and Head of Human Resources. He began his career working as an analyst at Global Credit Research and Investment Banking, JP Morgan Singapore (1997-1998).

During his career, he accumulated extensive experience in various areas and assignments, including in IT & digital transformation, change management, banking operations & service excellence, and network distribution & delivery channel.

#### EDUCATION, CERTIFICATION, AND TRAINING IN 2024

Graduated from the University of California, San Diego (1996), and obtained a Master of Science degree in Engineering Economic-System and Operations Research from Stanford University, USA (1997).

Certification:

- Risk Management Level 7.

Trainings, seminars, and conferences attended in 2024 are presented on page 338 in this Annual Report.

#### AFFILIATIONS

He has a financial and family relationship with Robert Budi Hartono and Bambang Hartono, the controlling shareholders of BCA, but no financial, stock ownership, and/or family relationship with members of the Board of Commissioners or fellow members of the Board of Directors of BCA.

#### CONCURRENT POSITIONS

Does not have concurrent positions in companies or other institutions in accordance with the prevailing OJK Regulations.



## Subur Tan

Director

Indonesian citizen, 64 years old. Domiciled in Indonesia. Appointed as Director of BCA at the 2002 Annual GMS and obtained the approval of OJK on 13 August 2002. Lastly reappointed to the position at the 2021 Annual GMS for a 5-year term.

### DUTIES AND RESPONSIBILITIES

Director of BCA in charge of Credit Risk Analysis, Credit Recovery, and Legal & Litigation.

### CAREER

Head of Legal Work Unit, Deputy Head of Legal Division (1999–2000), Head of Legal Bureau (1995–1999), and has held several managerial positions, including Head of Credit in Operational Headquarters (1991–1995). He joined BCA in 1986.

During his career, he accumulated extensive experience in various areas and assignments, including in legal & litigation, enterprise & credit risk management, human capital management, credit restructuring, compliance, divestments and IPOs, as well as mergers and acquisitions.

### EDUCATION, CERTIFICATION, AND TRAINING IN 2024

Universitas Jenderal Soedirman (1986) and obtained a Notary qualification from the Faculty of Law, Universitas Indonesia (2002).

Certification:

- Risk Management Level 7.

Trainings, seminars, and conferences in 2024 are presented on page 338 in this Annual Report.

### AFFILIATIONS

No financial relationship, stock ownership relationship, and/or family relationship with members of the Board of Commissioners, fellow member of the Board of Directors, and/or the controlling shareholders of BCA.

### CONCURRENT POSITIONS

Does not have concurrent positions in companies or other institutions in accordance with the prevailing OJK Regulations.



## Rudy Susanto

Director

Indonesian citizen, 62 years old. Domiciled in Indonesia. Appointed as Director of BCA at the 2014 Annual GMS and received approval of OJK on 21 July 2014. Lastly reappointed to the position at the 2021 Annual GMS for a 5-year term.

### DUTIES AND RESPONSIBILITIES

Director of BCA, responsible for Corporate Banking, Transactions & Finance Group, Treasury Division, International Banking Division, and Corporate Branch. Also supervises developments at BCA's wholly-owned subsidiary in remittance services, BCA Finance Limited (Hongkong), and the securities subsidiary, PT BCA Sekuritas.

### CAREER

Since joining BCA in 2002, he has served in a number of managerial positions, including as Group EVP of Credit Risk Analysis (2011-2014), Group Head of Credit Risk Analysis (2004-2011), and Head of Credit Division (2002-2004). Prior to joining BCA, he worked with the Indonesian Bank Restructuring Agency (IBRA) as Head of Division, Loan Work Out II (2001-2002), and Senior Credit Officer (1999-2001). He has also served at PT Bank LCB Central Asia 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 began his career in 1992 as a trainee in the Credit Marketing Program of PT Bank Danamon Tbk. During his career, he accumulated extensive experience in various areas and assignments, including in corporate lending business, syndication loan, credit restructuring, corporate banking operation & services, treasury, international banking business, and merger & acquisition.

### EDUCATION, CERTIFICATION, AND TRAINING IN 2024

Obtained a Bachelor's degree in Civil Engineering from Universitas Tarumanagara (1989) and an MBA degree in Finance from the University of Tennessee, Knoxville, USA (1992).

Certifications:

- Risk Management Level 7.
- Level 5 Treasury Dealer.

Trainings, seminars, and conferences in 2024 are presented on page 338 in this Annual Report.

### AFFILIATIONS

No financial relationship, stock ownership relationship, and/or family relationship with members of the Board of Commissioners, fellow member of the Board of Directors, and/or the controlling shareholders of BCA.

### CONCURRENT POSITIONS

Does not have concurrent positions in companies or other institutions in accordance with the prevailing OJK Regulations.





## Lianawaty Suwono

Director

Indonesian citizen, 58 years old. Domiciled in Indonesia. Appointed as Director of BCA at the 2016 Annual GMS. Appointed as Compliance Director of BCA at the 2022 Annual GMS and obtained the approval of OJK on 22 April 2022.

### DUTIES AND RESPONSIBILITIES

Director of BCA, responsible for Bank Strategy Management and Compliance Policy, Human Resources, and Learning & Development.

### CAREER

She served as Head of the Human Capital Management Division (2006-2016) and member of the Remuneration and Nomination Committee (2007-2016). Joined BCA in 1991 as a trainee in the Management Development Program, and then appointed as Business Analyst in the Information Systems Division (1992-1996), handling the Integrated Banking Systems Project for the Integrated Deposit Systems & Integrated Loan Systems. After handling Information Technology, she started a career in Human Resources, starting with an assignment to develop a Human Resource Information Systems.

She has held various executive positions in her career, including as Deputy Head of the Human Resources Division (2002-2006), Head of the HR Resourcing & Development Bureau (2000-2002), Head of Management Development Program Bureau & Head of Career Development Bureau (1999-2000), Head of HR Operations Systems & Support Bureau (1998-1999), and Head of HR Operations Support (1996-1998). In 2014 up to July 2016, she also served as President Commissioner of PT Asuransi Jiwa BCA.

During her career, she accumulated extensive experience in various areas and assignments, including in human capital management, talent management, corporate culture, employee training & development, information system & technology, and compliance.

### EDUCATION, CERTIFICATION, AND TRAINING IN 2024

Graduated with a degree in Business Information Computing Systems from San Francisco State University, California, USA.

Certifications:

- Risk Management Level 7.
- Risk Management of Insurance Companies.

Trainings, seminars, and conferences attended in 2024 are presented on page 338 in this Annual Report.

### AFFILIATIONS

No financial relationship, stock ownership relationship, and/or family relationship with members of the Board of Commissioners, fellow member of the Board of Directors, and/or the controlling shareholders of BCA.

### CONCURRENT POSITIONS

Does not have concurrent positions in companies or other institutions in accordance with the prevailing OJK Regulations.



**Santoso**  
Director

Indonesian citizen, 58 years old. Domiciled in Indonesia. Appointed as Director of BCA at the 2016 Annual GMS and approved by OJK on 8 August 2016. He was last reappointed to the position at the 2021 Annual GMS for a 5-year term.

#### DUTIES AND RESPONSIBILITIES

Director of BCA, responsible for Transaction Banking Business Development & Marketing, Transaction Banking Partnership Solution Development, Transaction Banking Product Development, Transaction Banking Business Support & Services, and Transaction Banking Wholesale Product Development.

#### CAREER

He served as Head of the Consumer Card Business Services & Support Group (2015-2016), Head of Merchant & Consumer Credit Card Group (2012-2014), Head of Credit Card Business Unit (2009-2012), Head of Small & Medium Business Division (2005-2009), Deputy Head of the Consumer Network Division, Deputy Head of the Service Network Division and Deputy Head of the Sales & Network Division (2000-2005), and Head of Area Marketing Bureau (1998-2000). Has held various managerial positions, including Head of Marketing for Non Jabodetabek Areas II (1996-1998). Joined BCA in 1992 as Head of Administration Support.

He is also active as Chairman of the Indonesian Payment System Association (ASPI) (June 2021-present), Member of Board of Executives of the Indonesian Credit Card Association (AKKI) (2013-present), Vice Secretary General of ASPI (August 2020 to June 2021), Chair of Research, Assessment, and Publication (RPP) at the Indonesian Bankers Association (IBI) (2019-present), Chairman of Committee VII of ASPI (2016-2020), Commissioner of PT Abacus Cash Solution, a cash management service provider (2010-2016), and as Head of BCA Pension Fund (2003-2016).

During his career, he has accumulated extensive experience in various areas and assignments, including in transaction banking business development, retail payment settlement, business partnership, consumer card issuance & acquisition, and digital banking & financial technology.

#### EDUCATION, CERTIFICATION, AND TRAINING IN 2024

Graduated from the Faculty of Engineering, Universitas Trisakti, Jakarta (1989).

Certification:

- Risk Management Level 7.

Trainings, seminars, and conferences attended in 2024 are presented on page 339 in this Annual Report.

#### AFFILIATIONS

No financial relationship, stock ownership relationship, and/or family relationship with members of the Board of Commissioners, fellow member of the Board of Directors, and/or the controlling shareholders of BCA.

#### CONCURRENT POSITIONS

Does not have concurrent positions in companies or other institutions in accordance with the prevailing OJK Regulations.



## Vera Eve Lim

Director

Indonesian citizen, 59 years old. Domiciled in Indonesia. Appointed as Director of BCA at the 2018 Annual GMS and obtained the approval of OJK on 20 April 2018. Lastly reappointed to the position at the 2021 Annual GMS for a 5-year term.

### DUTIES AND RESPONSIBILITIES

Director of BCA, responsible for monitoring activities in Corporate Strategy and Planning, Industry & Economic Research, Investor Relations, Environment, Social and Governance (ESG), Good Corporate Governance (GCG), Corporate Secretary, Finance & Accounting, and Tax & Regulatory Reporting.

### CAREER

She joined BCA in 2018 as Executive Vice President of Finance & Planning and Corporate Secretary. Prior to joining BCA, she has served as Director and Commissioner in various companies, including as Director and Chief Financial Officer at PT Bank Danamon Indonesia Tbk (2006-2017), Commissioner at PT Adira Dinamika Multi Finance, and concurrently as Director at PT Bank Danamon Indonesia Tbk (2010-2017), Deputy President Commissioner at PT Asuransi Adira Dinamika and concurrently Director at PT Bank Danamon Indonesia Tbk (2008-2013), Chief Financial Officer PT Bank Danamon Indonesia Tbk (2003-2006), and as Head of Division, Deputy Head of Division and Section Head at PT Bank Danamon Indonesia Tbk (1990-2003). She started her career working as assistant manager of finance with PT Asuransi Sinarmas (1987-1998) and assistant manager of accounting & finance with PT MBF Leasing (1988-1990).

During her career, she accumulated extensive experience in various areas and assignments, including in merger and acquisition, divestment and IPO, capital market fund/capital raising, transformation management office, operation excellence, corporate strategy and planning, procurement, real estate management, investor relations, financial accounting & tax, regulatory reporting, management information system (MIS), and others.

### EDUCATION, CERTIFICATION, AND TRAINING IN 2024

Obtained a Bachelor's degree in Economics/Accounting from Universitas Tarumanagara (1989), and completed the Executive Program at Stanford Graduate School (2008).

Certification:

- Risk Management Level 7.

Trainings, seminars, and conferences held in 2024 are presented on page 339 in the Annual Report.

### AFFILIATIONS

No financial relationship, stock ownership relationship, and/or family relationship with members of the Board of Commissioners, fellow member of the Board of Directors, and/or the controlling shareholders of BCA.

### CONCURRENT POSITIONS

Does not have concurrent positions in companies or other institutions in accordance with the prevailing OJK Regulations.





**Haryanto Tiara Budiman**  
Director

Indonesian citizen, 56 years old. Domiciled in Indonesia. Appointed as Director of BCA at the 2020 Annual GMS and obtained the approval of OJK on 14 May 2020. Lastly reappointed to the position at the 2021 Annual GMS for a 5-year term.

#### DUTIES AND RESPONSIBILITIES

Director of BCA, responsible for the Consumer Loan Business Division, Individual Customer Business Development Division, and Wealth Management Division. He also monitors developments at PT Asuransi Jiwa BCA (BCA Life) which is engaged in life insurance, PT BCA Finance in automotive financing, and PT BCA Multi Finance in factoring, motorcycle financing, and leasing.

#### CAREER

He served as Managing Director & Senior Country Officer (Chief Executive) J.P. Morgan Indonesia (January 2012 to April 2020), Senior Executive Vice President and Head of Change Management Office PT Bank Mandiri (Persero) Tbk (October 2006 to December 2011), and he began his career at the global management consulting firm McKinsey & Company (1996-2006), lastly as Associate Partner and Director of PT McKinsey Indonesia. He was appointed as Chairman of the Indonesian Bankers Association (IBI) for a 4-year term (2019-2023) and was re-elected as Chairman for the second period (2023-2027). He was also appointed as one of the seven B20 Indonesia Task Force Chairs in Indonesia G20 Presidency 2022 for Integrity & Compliance. In September 2022, he was appointed as a member of the Board of Trustee USINDO (United States Indonesia Society) – a non-profit organization exclusively dedicated to a stronger US – Indonesia relationship.

During his career, he accumulated extensive experience in various areas and assignments, including in strategic planning, corporate & investment banking, risk management, compliance, merger & acquisition, capital market and consumer banking.

#### EDUCATION, CERTIFICATION, AND TRAINING IN 2024

He held a Bachelor's degree from Texas A&M University, a Master's degree from Virginia Polytechnic Institute & State University (Virginia Tech), and a Ph.D. degree from the Massachusetts Institute of Technology (MIT) in the United States.

Certifications:

- Risk Management Level 7.
- Treasury Dealer Advance Level.

Trainings, seminars, and conferences in 2024 are presented on page 340 in this Annual Report.

#### AFFILIATIONS

No financial relationship, stock ownership relationship, and/or family relationship with members of the Board of Commissioners, fellow member of the Board of Directors, and/or the controlling shareholders of BCA.

#### CONCURRENT POSITIONS

Does not have concurrent positions in companies or other institutions in accordance with the prevailing OJK Regulations.



**Frengky Chandra Kusuma**  
Director

Indonesian citizen, 58 years old. Domiciled in Indonesia. Appointed as Director of BCA at the 2021 Annual GMS and obtained the approval of OJK on 26 April 2021, for a 5-year term.

#### **DUTIES AND RESPONSIBILITIES**

Director of BCA, responsible for Network, Regional & Branch overseeing the day-to-day operations of branch network management and regional development, and responsible for Logistics & Buildings Division and the Regional & Branch Management Division.

#### **CAREER**

Frengky Chandra Kusuma started his career in 1989 at BCA as a Credit Analyst, and rose through the ranks to become Head of Cakranegara Branch in 2001. Subsequently he served as Head of the Sidoarjo Branch, Diponegoro Branch, Solo Branch and Veteran Surabaya Branch, respectively, until appointed as Head of Regional Office IV East Indonesia in 2012. In 2018 to 2021, he served as Head Regional Office III Surabaya, and was also a member of the Steering Committee of the East Java Regional Banking Consultative Agency.

During his career, he accumulated extensive experience in various areas and assignments, including in SME & commercial banking, branch banking management, network distribution & delivery channel, and procurement & property management.

#### **EDUCATION, CERTIFICATION, AND TRAINING IN 2024**

He obtained a Bachelor's degree in Accounting from STIE Yayasan Pendidikan Ujung Pandang (STIE YPUP) and a Master degree in Financial Management from Universitas Katolik Widya Mandala.

Certifications:

- Risk Management Level 7.

Trainings, seminars, and conferences attended in 2024 are presented on page 340 in this Annual Report.

#### **AFFILIATIONS**

No financial relationship, stock ownership relationship, and/or family relationship with members of the Board of Commissioners, fellow member of the Board of Directors, and/or the controlling shareholders of BCA.

#### **CONCURRENT POSITIONS**

Does not have concurrent positions in companies or other institutions in accordance with the prevailing OJK Regulations.



## John Kosasih

Director

Indonesian citizen, 55 years old. Domiciled in Indonesia. Appointed as Director of BCA at the 2021 Annual GMS and obtained the approval of OJK on 26 April 2021, for a 5-year term.

### DUTIES AND RESPONSIBILITIES

Director of BCA who is responsible for the Commercial & SME Division, Cash Management Division and Credit Service Centre. He also monitoring the developments of subsidiaries that are wholly owned by BCA, i.e. PT Asuransi Umum BCA (BCA Insurance) as well as PT Bank BCA Syariah (BCA Syariah).

### CAREER

From 2016 to early 2021, he served as President Director of PT Bank BCA Syariah. Prior to this, he has had extensive experience in the banking industry, holding a variety of positions including as Finance and Loan Administration Manager, Head of Central Coordinator and Member of IBRA Team at PT Bank Risjad Salim Internasional (1997-2000), Head of Business Development and Business Planning, Consumer Mass Marketing, Head of Consumer Banking Strategic Planning & Marketing Communication, Head of Liability Product & Marketing Communication, Head of Jakarta Region with PT Bank Danamon Indonesia Tbk (2000-2005), Head of Sales Development Individual Banking, Senior Advisor to the Regional Development & Planning Task Force, and Consultant for Marketing Strategy Development with PT Bank Central Asia Tbk (2005-2010), and Director and Vice President Director of PT Bank BCA Syariah (2010-2016). He is also currently active in the Administrative Body of Perbanas (2020-2024 period).

During his career, he accumulated extensive experience in various areas and assignments, including in consumer banking, wealth management, commercial & SME banking, micro business, sharia/islamic banking strategy, and accounting & financial management.

### EDUCATION, CERTIFICATION, AND TRAINING IN 2024

He obtained a Bachelor's degree in Economics from Murdoch University, Perth, Western Australia, including Pacific RIM Bankers Programme – University of Washington, Foster Education Seattle, USA (2012), ASEAN Global Leadership Program, UC Berkeley, California, USA (2017), and University of Chicago Booth School of Business, USA (2023).

Certifications:

- Risk Management Level 7.
- Treasury Dealer.

Trainings, seminars, and conferences in 2024 are presented on page 340 in this Annual Report.

### AFFILIATIONS

No financial relationship, stock ownership relationship, and/or family relationship with members of the Board of Commissioners, fellow member of the Board of Directors, and/or the controlling shareholders of BCA.

### CONCURRENT POSITIONS

Does not have concurrent positions in companies or other institutions in accordance with the prevailing OJK Regulations.





**Antonius Widodo Mulyono**  
Director

Indonesian citizen, 61 years old. Domiciled in Indonesia. Appointed as Director of BCA at the 2022 Annual GMS and obtained the approval of OJK on 22 April 2022, for a term of office until the end of the Annual GMS in 2026.

#### DUTIES AND RESPONSIBILITIES

Director of BCA, responsible for Risk Management, Enterprise Security, and Corporate Communications & Social Responsibility.

#### CAREER

Antonius Widodo Mulyono has had an extensive experience of more than 30 years in the banking industry in Indonesia. From 2019 until 2022, he served as Director of PT Asuransi Jiwa BCA, in charge of the marketing of Asuransi Jiwa BCA products in all distribution channels.

Prior to serving as Director of PT Asuransi Jiwa BCA, he served as the Business Director with PT Bank DKI (2015-2018), Commissioner of PT Asuransi Umum BCA (2014-2015), and in a number of other positions with PT Bank Central Asia Tbk, including as Head of Commercial & SME Division (2011-2015), Head of Regional Office II Central Java & DI Yogyakarta (2009-2011), Head of Regional Office IV Denpasar Bali (2008-2009), Head of BCA Malang Branch Office (2006-2008), Deputy Division Head of Retail Banking (2003-2006), Head of BCA Yogyakarta Branch Office (2000-2003), and Head of Branch Credit Bureau (1994-1999). Currently, he also serves as Chairman of the Communication Division for the period 2023-2027 at the Indonesian Bankers Association (IBI).

During his career, he accumulated extensive experience in various areas and assignments, including in commercial & SME banking, retail banking, branch banking management, marketing strategy, general insurance, life insurance, management community development, and corporate communication.

#### EDUCATION, CERTIFICATION, AND TRAINING IN 2024

He held a Bachelor's degree in Economics as well as a Magister Management degree, both from Universitas Gadjah Mada, Yogyakarta.

Certifications:

- Risk Management Certification Refresher Program – BARa Risk Forum: Digitalization of Risk Management.
- Certification Maintenance Program for Risk Management Level 7 - Optimization of Active Supervision by the Board of Commissioners: In-Depth Exploration of the Functions and Active Roles of Commissioners in the BANI (Brittle, Anxious, Non-Linear, and Incomprehensible) Era.

Tranings, seminars, and conferences attended in 2024 are presented on page 340 in this Annual Report.

#### AFFILIATIONS

No financial relationship, stock ownership relationship, and/or family relationship with members of the Board of Commissioners, fellow member of the Board of Directors, and/or the controlling shareholders of BCA.

#### CONCURRENT POSITIONS

Does not have concurrent positions in companies or other institutions in accordance with the prevailing OJK Regulations.

# Board of Commissioners Profile



**Djohan Emir Setijoso**  
President Commissioner

Indonesian citizen, 83 years old, domiciled in Indonesia. Appointed as President Commissioner of BCA at the 2011 Annual GMS and obtained the approval of Bank Indonesia on 25 August 2011. Lastly, reappointed to the position at the 2021 Annual GMS for a 5-year term.

## CAREER

Djohan Emir Setijoso served as President Director of BCA (1999–2011), lastly responsible for overall coordination, Internal Audit Division, Corporate Planning, Finance & Accounting, and Corporate Secretary. Prior to joining BCA, he worked at Bank Rakyat Indonesia (1965–1998) with his last position as a Director; and President Commissioner of Inter Pacific Bank (1993–1998). In addition to serving as President Commissioner of BCA, he is currently active in various organizations.

During his career, he accumulated extensive experience in a variety of areas or assignments, including banking & financial strategy, banking supervision, internal audit, corporate banking, branch banking, and individual banking.

## EDUCATION, CERTIFICATION, AND TRAINING IN 2024

Obtained a Bachelor's degree from Institut Pertanian Bogor in 1964.

Certifications:

- Risk Management Level 7.

Trainings, seminars, and conferences attended in 2024 are presented on page 321 in this Annual Report.

## AFFILIATIONS

No financial relationship, stock ownership relationship, and/or family relationship with fellow members of the Board of Commissioners, members of the Board of Directors, and/or the controlling shareholders of BCA.

## CONCURRENT POSITIONS

Does not have concurrent positions in companies or other institutions in accordance with the prevailing OJK Regulations.



## **Tonny Kusnadi**

### Commissioner

Indonesian citizen, 77 years old. Domiciled in Indonesia. Appointed as Commissioner of BCA at the 2003 Annual GMS and obtained the approval of Bank Indonesia on 4 September 2003. Lastly reappointed to the position at the 2021 Annual GMS for a 5-year term.

## **CAREER**

Prior to joining BCA, he served as Director of PT Cipta Karya Bumi Indah, a property development and construction company (2001–2002), following a previous posting in the company as Commissioner. Tonny Kusnadi has also served as Chief Manager of Corporate Banking at BCA (1992–1998) as well as various managerial positions in several other companies, including President Director of PT Sarana Kencana Mulya, an electronic distributor company (1999–2001), General Manager of PT Tamara Indah, an engineering and general supplier company (1988–1992), and General Manager of PT Indomobil, a leading Indonesian automotive company (1987).

During his career, he accumulated extensive experience in various areas and assignments, including corporate banking, banking operations & services, and corporate planning.

## **EDUCATION, CERTIFICATION, AND TRAINING IN 2024**

Obtained a Bachelor's degree in Mechanical Engineering from Universitas Brawijaya, Malang in 1978.

Certifications:

- Risk Management Level 6.

Trainings, seminars, and conferences attended in 2024 are presented on page 321 in this Annual Report.

## **AFFILIATIONS**

No financial relationship, stock ownership relationship, and/or family relationship with fellow members of the Board of Commissioners, members of the Board of Directors, and/or the controlling shareholders of BCA.

## **CONCURRENT POSITIONS**

Currently also serves as President Commissioner of PT Sarana Menara Nusantara Tbk.





**Cyrillus Harinowo**  
Independent Commissioner

Indonesian citizen, 71 years old. Domiciled in Indonesia. Appointed as Independent Commissioner of BCA at the 2003 Annual GMS and obtained the approval of Bank Indonesia on 4 September 2003. Lastly reappointed to the position at the 2021 Annual GMS for a 5-year term.

#### CAREER

Prior to joining BCA, he has had a career in Bank Indonesia (BI) for around 25 years, including in the position of Director of the Money Market and Giralization and Monetary Management Department (1994-1998), a director-level position. He has also served as Alternate Executive Director and Technical Assistance Advisor for Monetary and Exchange Affairs Department, the International Monetary Fund (IMF), Washington (1998-2003). He has served in various managerial positions at both government and non-government institutions, including as Staff to the Minister of Trade (1988-1989).

He is an active lecturer with a number of leading universities in Jakarta, and a regular speaker at seminars and forums both domestically and abroad as well as writing articles for mass media. He has published books on Indonesia's public debt (2002) and on the IMF (2004), 'Indonesian Economic Spring' (2005), 'Oceanic Joy: A Journey of a Big Indonesian Shipping Company' (2020), 'Towards the Age of Electric Vehicles' (2021), 'Towards the Renewable Energy Era' (2022), and 'Gunungkidul, The Next Bali' (2022), 'Indonesia as the Gravity Center of the World Battery Industry' (2023), and 'Multi-Pathways for Car Electrification' (2024).

During his career, he accumulated extensive experience in various areas and assignments, including in monetary economy, macro & international economy, banking & finance, and renewable energy.

#### EDUCATION, CERTIFICATION, AND TRAINING IN 2024

Obtained a Bachelor's degree in Accounting from Universitas Gadjah Mada (1977), a Master's degree in Development Economics from Williams College, Massachusetts (1981), and a PhD in International Monetary and Economics from Vanderbilt University, Nashville, Tennessee, USA (1985).

Certifications:

- Risk Management level 6.

Trainings, seminars, and conferences attended in 2024 are presented on page 321 in this Annual Report.

#### AFFILIATIONS

No financial relationship, stock ownership relationship, and/or family relationship with fellow members of the Board of Commissioners, members of the Board of Directors, and/or the controlling shareholders of BCA.

#### CONCURRENT POSITIONS

Does not have concurrent positions in companies or other institutions in accordance with the prevailing OJK Regulations.



## Raden Pardede

Independent Commissioner

Indonesian citizen, 64 years old. Domiciled in Indonesia. Appointed as Commissioner of BCA at the 2004 Annual GMS and obtained the approval of Bank Indonesia on 14 June 2004. Lastly reappointed to the position at the 2021 Annual GMS for a 5-year term.

## CAREER

He served as Independent Commissioner of PT Adaro Energy Indonesia, Tbk (2010-2022), President Commissioner of PT Perusahaan Pengelola Aset (2008-2009), Deputy President Director of PT Perusahaan Pengelola Aset (2004-2008), Executive Director of PT Dana Reksa (2002-2004), Chief Economist and Head Division of PT Dana Reksa (1995-2002), Executive Director of PT Danareksa (2002-2004), Chief Economist and Head Division of PT Danareksa (1995-2002).

In addition, Raden Pardede has held various positions in several companies and governments, including Secretary General of the Committee for COVID Handling and National Economic Recovery (2020-2023), Vice Chairman of the National Economic Committee (2010-2014), Special Staff to the Minister of Finance (2008-2010), Chairman of the Indonesian Financial System Stability Forum (2007-2009), Secretary of the Financial System Stability Committee (2008-2009), Chairman of Indonesian Infrastructure Development Financing (2004-2005), Special Staff to the Coordinating Minister for Economic Affairs (2004-2005), Deputy Coordinator of the Assistance Team to the Minister of Finance (2000-2004), Founder of Danareksa Research Institute (1995), Consultant at the World Bank (1994-1995), Planning Staff at the Ministry of Industry (1985-1990), and Process Engineer at PT Pupuk Kujang (1985).

Raden Pardede is a visiting lecturer at Institut Teknologi Bandung, Universitas Indonesia, and Prasetiya Mulya Business School.

During his career, he accumulated extensive experience in various fields and assignments, including monetary economy, economic development planning, scenario planning, banking & finance, and macroeconomic policy.

## EDUCATION, CERTIFICATION, AND TRAINING IN 2024

Obtained a Bachelor's degree in Chemical Engineering from Institut Teknologi Bandung and a PhD in Economics from Boston University, USA.

Certifications:

- Risk Management level 6.

Trainings, seminars, and conferences attended in 2024 are presented on page 321 in this Annual Report.

## AFFILIATIONS

No financial relationship, stock ownership relationship, and/or family relationship with fellow members of the Board of Commissioners, members of the Board of Directors, and/or the controlling shareholders of BCA.

## CONCURRENT POSITIONS

Currently also serves as Independent Commissioner of PT Global Digital Niaga Tbk.



**Sumantri Slamet**  
Independent Commissioner

Indonesian citizen, 70 years old. Domiciled in Indonesia. Appointed as Independent Commissioner of BCA at the 2016 Annual GMS and obtained the approval of OJK on 11 July 2016. Lastly reappointed to the position at the 2021 Annual GMS for a 5-year term.

#### CAREER

He served as Independent Commissioner and Chairman of the Audit Committee of PT Multi Bintang Indonesia Tbk, member of the Board of Trustees of Universitas Indonesia, Chairman of the Risk Committee at Universitas Indonesia, member of the Information Technology & Risk Management Committee of PT Bursa Efek Indonesia, Remuneration & Nomination Committee and Audit Committee at PT Bank CIMB Niaga Tbk, and President Commissioner of PT Danakita Investama, an investment management company.

He has also held managerial and director positions in several companies, including Head of Project Finance and Investor Relations - Strategy and Business Development at PT Medco Energy International Tbk (2008-2013) and concurrently as Managing Director at several Medco subsidiaries outside Indonesia, namely in Singapore, United States, Oman, Yemen, and France (2008-2013). Additionally, he once served as a Director at PT Surya Citra Televisi-SCTV (2005-2008) and Director at PT Surya Citra Media Tbk (2004-2008).

During his career, he accumulated extensive experience in various areas and assignments, including IT, finance, capital market, audit, risk management, and remuneration & nomination.

#### EDUCATION, CERTIFICATION, AND TRAINING IN 2024

Graduated with a Bachelor's degree majoring in Mathematics at the Faculty of Mathematics and Natural Sciences of Universitas Indonesia (1978) and obtained a Master's degree (1981) and a PhD (1983) in Computer Science from the University of Illinois, Urbana Champaign, USA.

Certifications:

- Risk Management level 6.

Trainings, seminars, and conferences attended in 2024 are presented on page 321 in this Annual Report.

#### AFFILIATIONS

No financial relationship, stock ownership relationship, and/or family relationship with fellow members of the Board of Commissioners, members of the Board of Directors, and/or the controlling shareholders of BCA.

#### CONCURRENT POSITIONS

Currently also serves as a Member of the Risk Committee of Universitas Indonesia (effective until August 2024).

# Audit Committee Profile



**Sumantri Slamet**  
Chairman

Sumantri Slamet has been the Chairman of the BCA Audit Committee since April 22, 2021, based on Director's Decree No. 073/SK/DIR/2021. He also serves as Independent Commissioner. Detailed information can be found in the Board of Commissioners' Profile section on page 78.



**Fanny Sagitadewi**  
Member

Indonesian citizen, 59 years old, residing in Indonesia. She was appointed as a member of the BCA Audit Committee on April 22, 2021, based on Director's Decree No. 073/SK/DIR/2021.

## CAREER

She began her career in 1990 as an internal auditor at PT BCA Tbk, later becoming Head of General Audit Affairs at the Head Office and Regional Offices (1996-1997), Head of Audit Bureau at the Head Office and Regional Offices (1997-1999), and Head of Audit Bureau for Branches Area 1 (1999-2004). She then joined the Finance and Planning Division as Senior Advisor for Cost Effectiveness Evaluation (2013-2014). Later, she served as Head of the Subsidiary Monitoring & Cost Effectiveness Evaluation Subdivision (2015-2018), and Head of Business Finance & Planning Subdivision in the Corporate Strategy & Planning Division (2019-2020).

Throughout her career, she has gained experience and expertise in various fields, particularly in Banking.

## EDUCATION, CERTIFICATION, AND TRAINING IN 2024

She graduated from the Faculty of Economics at Universitas Trisakti (1990) and holds a Master of Management degree from Sekolah Tinggi Manajemen PPM (2005).

Certifications:

- Risk Management Level 6, issued by LSPP.

Trainings, seminars and conferences attended in 2024 are presented on page 372 in this Annual Report.





## Rallyati A. Wibowo

### Member

Indonesian citizen, 64 years old, domiciled in Indonesia. She was appointed as a member of the BCA Audit Committee on April 22, 2021, based on Director's Decree No. 073/SK/DIR/2021.

### CAREER

Prior to joining the BCA Audit Committee, she served as a member of the Audit Committees at PT Tugu Pratama Indonesia, the University of Indonesia, and PT Krakatau Steel Tbk. Rallyati A. Wibowo started her career in 1986 as an accountant at Drs. Hadi Sutanto & Rekan Accounting Firm (Price Waterhouse). She then held managerial positions at several companies, including Vice President – Financial Controller at PT Sewu New York Life (1992–1995), Vice President – Head of Finance and Accounting at PT Kustodian Depositori Efek Indonesia (1995–2005). Later, she became Vice President – Head of Finance, Accounting & Tax, Human Resources & GA Division, and Vice President – Head of Risk Management at PT Surya Citra Media Tbk (2005–2009). She also served as Finance and Administration Director at PT Indospec Asia (2012), and Independent Director at PT Adi Sarana Armada Tbk (2012–2015).

Currently, she is a lecturer at the Faculty of Economics and Business, Universitas Indonesia (FEBUI), and an Independent Commissioner and Chair of the Audit Committee at PT WOM Finance Tbk. (October 2024 – present), a member of the Audit Committee at PT Mitrabara Adiperdana Tbk. (October 2024 – present), and a member of the Indonesian Audit Committee Association (IKAI) (October 2019 – present).

Throughout her career, she has gained extensive experience in various fields, including Finance and Accounting.

### EDUCATION, CERTIFICATION, AND TRAINING IN 2024

She holds a Bachelor's degree in Accounting from the University of Indonesia (1985) and a Master's degree in Accounting from the University of Indonesia (2010).

#### Certifications:

- Audit Committee Practice Certification (CACP), issued by Ikatan Komite Audit Indonesia (IKAI).
- Chartered Accountant (CA) issued by Ikatan Akuntan Indonesia (IAI)

Trainings, seminars and conferences attended in 2024 are presented on page 372 in this Annual Report.

# Risk Oversight Committee Profile



**Cyrillus Harinowo**  
Chairman

Cyrillus Harinowo has been the Chairman of the BCA Risk Monitoring Committee since April 29, 2021, based on Director's Decree No. 079/SK/DIR/2021. He also serves as an Independent Commissioner and Chairman of the Integrated Governance Committee. Detailed information can be found in the Board of Commissioners' Profile section on page 76.



**Endang Swasthika Wibowo**  
Member

Indonesian citizen, 63 years old, domiciled in Indonesia. She has been a member of the BCA Risk Monitoring Committee since 2007. Her most recent appointment was effective on December 18, 2023, based on Director's Decree No. 0212/SK/DIR/2023.

## CAREER

Endang Swasthika Wibowo is an academician and researcher in the fields of risk management, finance, and banking. Previously, she served as the Head of the Master's Program in Banking Management at ABFII Perbanas, a trainer for risk management (Certified GARP – BSMR), Head of the Research and Community Service Center at Perbanas (2000-2006), Expert Staff in Economic and Banking Affairs at the Legislative Body of the Indonesian Parliament (2000-2005), Commissioner of PT Putera Lintas Kemas, an Air Freight Forwarder Company (2000-2004), and Head of the Management Department at STIE Perbanas (1990-1993).

Throughout her career, she has gained experience and expertise in finance and banking.

## EDUCATION, CERTIFICATION, AND TRAINING IN 2024

She graduated from the Faculty of Economics at Universitas Islam Indonesia, Yogyakarta (1985), earned a Graduate Diploma in Banking & Finance (1996), and a Master's degree in Banking from Monash University, Australia (1998).

### Certifications:

- General Banking Trainer, issued by the Professional Banking Certification Institute (LSPP).
- Trainer for Payment Systems and Management of Rupiah (SPPUR) – Bank Indonesia.
- Risk Management Level 6 – LSP BSMR.

Trainings, seminars, and conferences attended in 2024 are presented on page 379 in this Annual Report.



**Joanes Justira Gunawan**  
Member

Indonesian citizen, 59 years old, residing in Indonesia. He was appointed as a member of the BCA Risk Monitoring Committee on December 18, 2023, based on Director's Decree No. 0212/SK/DIR/2023.

#### CAREER

Joanes Justira Gunawan started his career at BCA as an internal audit staff in the Internal Audit Division (1990-1996), Head of the Internal Audit Division (1997-2001), Deputy Head of the Internal Audit Division (2001-2012). He then joined the Electronic Banking Services Center (2012-2020) as Head of the Electronic Banking Services Center.

He was also assigned as Commissioner at PT. Abacus Cash Solution (2019-2023). After retiring in 2020, he became Commissioner at PT. Abacus Teknik Solusindo (2021-2023), Commissioner at PT. Zeals Digital Asia (2022-present), and President Commissioner at PT. Abacus Dana Pensiuntama (2023-2024). He rejoined BCA as a member of the Risk Monitoring Committee in January 2024.

Throughout his career, he gained experience and expertise in IT Audit and electronic operations.

#### EDUCATION, CERTIFICATION, AND TRAINING IN 2024

He holds a Bachelor's degree from Universitas Trisakti (1989) and a Master's degree in Management from the University of Budi Luhur Jakarta (2023).

Certifications:

- Banking Risk Management Level 7, issued by LSPP.

Trainings, seminars, and conferences attended in 2024 are presented on page 380 in this Annual Report.



**Reinhard Harianja**  
Member

Indonesian citizen, 61 years old, domiciled in Indonesia. He was appointed as a member of the BCA Risk Monitoring Committee on December 18, 2023, based on Director's Decree No. 0212/SK/DIR/2023 regarding the Appointment of Members of the Risk Monitoring Committee.

#### CAREER

Reinhard Harianja began his career at Bank BTN as a Staff Officer in the Officer Development Program (1991-1994) in KC Jayapura and Head of Section at KC Samarinda (1994-1997), as well as Head of Operational Risk Management at the Risk Management Division (2005-2009). He then worked as Branch Manager at KC Mataram (2009-2010), AVP Operational Risk at the Risk Management Division (2010-2011), Head of Operational Risk Management Department (2011-2012), and Division/Branch Risk Management Coordinator (Feb 2012-July 2012). He later became Vice President, Head of the Risk Management Division (2013-2015), Business Deputy Regional Manager at the Surabaya Regional Office 2 (2015-2017), and Housing Finance Center Head (2017 until his retirement preparation in 2018). He was appointed as a member of the Audit Committee at PT Perusahaan Perdagangan Indonesia (Persero) since 2020 and as a member of the BCA Risk Monitoring Committee since 2024.

In the banking industry, he was actively involved in the Banker Association for Risk Management (BARa) as Deputy Director of Liquidity Risk (2018) and Deputy Executive Director (2018-2021).

Throughout his career, he gained experience and expertise in Risk Management.

#### EDUCATION, CERTIFICATION, AND TRAINING IN 2024

He holds a Bachelor's degree from the Bogor Agricultural Institute (1987) and a Master's degree in Management from Universitas Gajah Mada (1999). He is currently pursuing a Doctoral Program (Ph.D.) in Communication & Leadership at the London School of Public Relations.

Certifications:

- Banking Risk Management Qualification Level 7.
- Payment Systems and Rupiah Money Management (SPPUR) qualification Level 6, Subfield Cash Handling.
- Fund Transfer Management for Banks and Foreign Currency Exchange and Foreign Currency Banknote Handling issued by LSP-LSPP.
- Certification in Audit Committee Practices (CACP) issued by the Indonesian Audit Committee Association (IKAI).
- Competency Assessor Certificate issued by LSP-LSPP; Certified Credit Manager issued by the Indonesian Bankers Association.

Trainings, seminars, and conferences attended in 2024 are presented on page 380 in this Annual Report.

# Remuneration and Nomination Committee Profile



**Raden Pardede**  
Chairman

Raden Pardede has served as Chairman of the Remuneration and Nomination Committee of BCA since 7 April 2021 based on Board of Directors Decree No. 064B/SK/DIR/2021. Concurrently, he is also an Independent Commissioner of BCA. His complete profile is presented in the Board of Commissioner Profile on page 77.

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**Djohan Emir Setijoso**  
Member

Djohan Emir Setijoso has served as member of the Remuneration and Nomination Committee of BCA since 7 April 2021 based on Board of Directors Decree No. 064B/SK/DIR/2021. Concurrently he is also the President Commissioner of BCA. His complete profile is presented in the Board of Commissioner Profile on page 74.

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**Rudi Lim**  
Member

Indonesian citizen, 54 years old. Domiciled in Indonesia. Appointed as a member of the Remuneration and Nomination Committee of BCA since 7 April 2021 based on Board of Directors Decree No. 064B/SK/DIR/2021.

#### CAREER

Started his career with BCA through the Management Development Program (MDP) in 1994, and subsequently held various positions as Head of Operations at KCU Cikokol (1998-1999), Head of Compensation and Employment Services Bureau (2005-2012), Head of Human Capital Services Sub-Division (2012-2016), Head of Human Strategy & Solutions Sub-Division (2016-2020), and lastly as Head of Human Capital Division (January 2021 - present).

During his career, he has accumulated extensive experience and skills in various areas or assignments, including as Director of Pension Fund.

#### EDUCATION, CERTIFICATION, AND TRAINING IN 2024

Obtained a Bachelor's degree in Agribusiness from Institut Pertanian Bogor (1993) and Master's Degree in Management from Sekolah Tinggi Manajemen PPM (2005).

Trainings, seminars and conferences attended in 2024 are presented on page 385 in this Annual Report.

# Integrated Governance Committee Profile



**Cyrillus Harinowo**  
Chairman

Cyrillus Harinowo has been serving as the Chairman of the Integrated Governance Committee at BCA since May 6, 2021, based on Decree No. 088/SK/DIR/2021. He also holds the position of Independent Commissioner and Chairman of the Risk Monitoring Committee. Further details are available in the Board of Commissioners Profile section on page 76.



**Prabowo**  
Member

An Indonesian citizen, 66 years old, residing in Indonesia. He was appointed as a member of BCA's Integrated Governance Committee on May 6, 2021, following Director's Decree No. 088/SK/DIR/2021.

## CAREER

Prabowo started his career at Bank Indonesia in 1985, holding various positions, with his last role as Director of Banking Investigation and Mediation (2012–2013). He later joined the Financial Services Authority (OJK) as Director of Market Conduct (2014–2015), and as the President Director of the OJK Pension Fund (2015–2019).

His career has equipped him with extensive experience in human resources, finance, and banking.

## EDUCATION, CERTIFICATION, AND TRAINING IN 2024

He earned a Bachelor's degree in Civil Law from the University of Gadjah Mada (1984) and an MBA in International Business from the University of Stirling, Scotland, United Kingdom (1994).

Trainings, seminars and conferences attended in 2024 are presented on page 391 in this Annual Report.



**Sulistiyowati**  
Member

An Indonesian citizen, 65 years old, residing in Indonesia. She has been serving as a member of BCA's Integrated Governance Committee since May 6, 2021, in accordance with Decree No. 088/SK/DIR/2021. She is also an Independent Commissioner at PT BCA Finance.

#### CAREER

Sulistiyowati started her career in an export-import company from 1978 to 1981. In 1981, she joined PT Bank Central Asia Tbk, where she worked in various roles until 2004, with her last position as Head of the Finance and Accounting Division. She then became a financial trainer and consultant, as well as a partner at Elevasi Performa Insani. She has been an Independent Commissioner at PT BCA Finance since 2016.

Her expertise includes accounting and finance.

#### EDUCATION, CERTIFICATION, AND TRAINING IN 2024

She graduated in Accounting from the Indonesian Accounting Foundation (1983) and the PPM School of Management (1996).

Trainings, seminars and conferences attended in 2024 are presented on page 391 in this Annual Report.



**Gustiono Kustianto**  
Member

An Indonesian citizen, 70 years old, residing in Indonesia. He has been a member of BCA's Integrated Governance Committee since 2015, with his most recent reappointment effective May 6, 2021, as per Decree No. 088/SK/DIR/2021. He has also been an Independent Commissioner at PT Asuransi Umum BCA since 2011.

#### CAREER

Before joining BCA, Gustiono Kustianto held senior positions in the financial and non-financial industries, including VP at Citibank N.A. Jakarta, Director of PT Bank Tiara Asia Tbk, Head of the Bank Restructuring Unit at the Indonesian Bank Restructuring Agency (BPPN), Vice President Director at PT Bank Internasional Indonesia Tbk (now PT Bank Maybank Indonesia Tbk), Director of PT Tri Polyta Indonesia Tbk (now PT Chandra Asri Petrochemical Tbk), CFO at PT Broadband Multimedia Tbk (now PT First Media Tbk), and President Director at PT Indonesia Air Transport Tbk.

He has expertise in financial management and risk management.

#### EDUCATION, CERTIFICATION, AND TRAINING IN 2024

He holds a Civil Engineering degree from the Faculty of Civil Engineering at Universitas Kristen Petra, Surabaya (1979), and an MBA from the Indonesian Management Development Institute (IPMI) in 1988.

Trainings, seminars and conferences attended in 2024 are presented on page 391 in this Annual Report.



**Pudjianto**  
Member

An Indonesian citizen, 68 years old, residing in Indonesia. He has been a member of BCA's Integrated Governance Committee since 2015, with his reappointment effective May 6, 2021, according to Decree No. 088/SK/DIR/2021. He is also the Independent Commissioner and Chairman of the Audit Committee at PT Asuransi Jiwa BCA since November 2014.

#### CAREER

Before joining BCA, Pudjianto had a 31-year career at PT Asuransi Kesehatan Indonesia (PT Askes), followed by 5 years at PT Asuransi Jiwa InHealth Indonesia. He started his career as a staff member in the Finance Division at PT Askes in 1977, and later rose through the ranks to become Assistant Manager (1983-1987), Manager (1988-1999), and General Manager (2000-2008). He became the Finance Director at PT Asuransi Jiwa InHealth Indonesia (2009-2013).

His expertise lies in financial management, accounting, and life insurance risk management.

#### EDUCATION, CERTIFICATION, AND TRAINING IN 2024

He completed his Bachelor's degree in Business Administration from the Universitas Terbuka, Jakarta (1990) and his Master's in Financial Management from the IMMI School of Management, Jakarta (2002).

Trainings, seminars and conferences attended in 2024 are presented on page 391 in this Annual Report.



**Felicia Mathilda Simon**  
Member\*

Indonesian citizen, 57 years old. Domiciled in Indonesia. Appointed as a member of the Integrated Governance Committee of BCA on September 2023, based on Board of Directors Decree No. 0154/SK/DIR/2023. Currently also serves as an Independent Commissioner of PT BCA Multi Finance.

#### CAREER

Joined BCA in 1991, with experience in branches (1992-2001) and various strategic positions in Consumer Lending at the Head Office, including Head of Business Development (2001-2004), Head of Marketing and Sales (2004-2007), Head of Operation (2007-2011), and most recently as Division Head of Consumer Lending (2011-2022).

Throughout her career, she has accumulated experience and expertise in various fields and assignments, especially in strategic planning and development of consumer lending, joint financing, risk management, and managing banking operations.

#### EDUCATION, CERTIFICATION, AND TRAINING IN 2024

Obtained her Bachelor degree from the Faculty of Economics Management Program at Tarumanagara University in 1990.

Trainings, seminars and conferences attended in 2024 are presented on page 391 in this Annual Report.

\* In office until August 31 2024, as the merger of PT BCA Multi Finance took effect on September 1, 2024.





**Ratna Yanti**  
Member

An Indonesian citizen, 61 years old, residing in Indonesia. She became a member of BCA's Integrated Governance Committee on March 31, 2022, with her most recent reappointment effective March 10, 2023, according to Decree No. 0050/SK/DIR/2023. She also serves as the President Commissioner at PT Bank BCA Syariah.

#### CAREER

Before becoming the Independent President Commissioner at BCAS, Ratna Yanti worked at BCA from 1988 to 2018, starting as an HR staff member in recruitment and later holding key positions such as Head of the Surabaya Regional Office (2015-2018), Semarang Regional Office (2011-2015), Balikpapan Regional Office (2010-2011), and Branch Manager at several BCA branches. She was also Head of BCA's team in acquiring Bank Royal Indonesia and Rabobank Indonesia from 2019 to 2020.

Her expertise includes operations, banking supervision, and clinical psychology.

#### EDUCATION, CERTIFICATION, AND TRAINING IN 2024

She earned her Bachelor's degree in Psychology from Universitas Surabaya in 1987.

Trainings, seminars and conferences attended in 2024 are presented on page 392 in this Annual Report.



**Sutedjo Prihatono**  
Member

An Indonesian citizen, 56 years old, residing in Indonesia. He has been a member of BCA's Integrated Governance Committee since 2015, with his reappointment effective May 6, 2021, as per Decree No. 088/SK/DIR/2021. He also serves as a member of the Sharia Supervisory Board at PT Bank BCA Syariah.

#### CAREER

Before joining PT Bank BCA Syariah, Sutedjo Prihatono worked at PT Bank Muamalat Indonesia Tbk from 1993 to 2004 as Senior Corporate Banking, then became Director at Karim Business Consultant (2004-2014). He also served as Audit and Risk Monitoring Committee at PT Bank BCA Syariah from 2010 to 2015.

His expertise includes Sharia banking and general management.

#### EDUCATION, CERTIFICATION, AND TRAINING IN 2024

He holds a Bachelor's degree in Management from the Faculty of Economics at Universitas Krisnadwipayana (1993) and a Master's in Management from Binus Business School (2014).

Trainings, seminars and conferences attended in 2024 are presented on page 392 in this Annual Report.



**Hendra Iskandar Lubis**  
Member

An Indonesian citizen, 58 years old, domiciled in Indonesia. He has been a member of BCA's Integrated Governance Committee since 2017, with his reappointment effective May 6, 2021, in accordance with Decree No. 088/SK/DIR/2021. He also serves as an Independent Commissioner at PT BCA Sekuritas since 2017.

#### CAREER

Hendra Iskandar Lubis is currently serving as the Risk Planning and Monitoring Committee of Perum Perumnas (September 2020-present), Audit Committee of PT Hasnur International Shipping Tbk (May 2021-present), President Director of PT Central Sudirman Development (June 2021-present). Hendra Iskandar Lubis is also an independent consultant in the field of corporate finance and capital markets (2012-2014 and 2016-present). Previously, he served as President Director of PT Pefindo Riset Konsultasi (2014-2016), Director of Investment Banking & Corporate Finance at PT OSK Nusadana Securities Indonesia (2006-2012), Director of PT Catunilai Finans Adhinarya (2002-2006), Advisor at Lippo Group (2000-2002), and Group Head of Bank Restructuring and Division Head of Asset Management Investment at the Indonesian Bank Restructuring Agency (1998-2000).

During his career, he has gained experience and expertise in various fields and assignments including capital markets and finance.

#### EDUCATION, CERTIFICATION, AND TRAINING IN 2024

He earned his Bachelor's degree in Urban & Regional Planning from Bandung Institute of Technology (1990) and an MBA from George Washington University, USA (1994).

Trainings, seminars and conferences attended in 2024 are presented on page 392 in this Annual Report.



**Janto Havianto**  
Member

An Indonesian citizen, 56 years old, domiciled in Indonesia. He became a member of BCA's Integrated Governance Committee on June 20, 2024, as per Decree No. 0093/SK/DIR/2024. He also serves as an Independent Director at PT BCA Finance Limited since June 13, 2024.

#### CAREER

Janto Havianto has spent much of his career in the Treasury world in several local and international banks, starting from Bank Bali (1992-1996), PT Bank Credit Agricole Indonesia (1996-2002), PT Rabobank Indonesia (2002-2008) and finally joining PT Bank Central Asia Tbk in 2008 with his last position as Head of Treasury Division in 2020-2021.

During his career, he has gained a lot of experience and expertise in the Treasury field, related to activities and transaction management in the fields of ALM, Money Market, Forex, Fixed Income, Derivative and Structured Products in meeting the needs of customers, both individuals, corporations, interbank, and wholesale clients, including developing Treasury System Support.

#### EDUCATION, CERTIFICATION, AND TRAINING IN 2024

He completed his Bachelor's in Electrical Engineering from Universitas Indonesia (1992) and a Master of Science in Sharia Banking from PSKTTI Universitas Indonesia (2010).

Certifications:

- Treasury Dealer Level Advance Competency Certificate (Level-7) from LSPP in 2022.
- Assessor Competency Certification from LSPP in 2021.

Trainings, seminars and conferences attended in 2024 are presented on page 392 in this Annual Report.



**Ina Suwandi**  
Member

An Indonesian citizen, 59 years old, domiciled in Indonesia. She has been serving as a member of BCA's Integrated Governance Committee since September 14, 2023, based on Decree No. 0154/SK/DIR/2023.

#### CAREER

Before serving as Independent Commissioner of PT Bank Digital BCA, he had a career at BCA (1990-2020) and started his career in the Internal Audit Division before continuing his career in Consumer Banking BCA since 1995 with his last position as Head of the Banking Transaction Product Development Division (February 2020).

During his career, she has gained experience and expertise in various fields, especially in the development of electronic banking products, development of third party funds and marketing communication.

#### EDUCATION, CERTIFICATION, AND TRAINING IN 2024

She holds a Bachelor's in Food Technology from IPB (1988) and an MBA from IPMI (2006).

Trainings, seminars and conferences attended in 2024 are presented on page 393 in this Annual Report.

# Corporate Secretary Profile



**Raymon Yonarto**  
Corporate Secretary

Indonesian citizen, 54 years old, residing in Indonesia. He serves as the Corporate Secretary of PT Bank Central Asia Tbk ("BCA") since September 1, 2019, based on Appointment Letter No. 2271/SK/HCM-KP/A/2019. He is also the Senior Executive Vice President responsible for Industry & Economic Research, Investor Relations, ESG (Environment, Social, and Governance), GCG (Good Corporate Governance), Corporate Secretary, Finance & Accounting, Tax, and Regulatory Reporting.

## CAREER

He has held several managerial positions at BCA, including Head of the Finance and Planning Division (2011-2018), Corporate Secretary (2007-2011), and Head of Investor Relations (2005-2006). Before joining BCA, he worked as Vice President at the Indonesian Financial Sector Policy Committee (2002-2003), Vice President at the Indonesian Bank Restructuring Agency (1998-2002), Banking Analyst at PT DBS Securities Indonesia (1996-1998), and in the Accounting, Finance, and Internal Audit Departments at Modern Group (1994-1996).

During his career, he gained experience in various fields, including ESG, financial accounting & tax, capital markets/ capital raising, mergers and acquisitions, corporate planning and strategy, investor relations, and regulatory reporting.

## EDUCATION, CERTIFICATION, AND TRAINING IN 2024

He holds a Bachelor of Arts degree in Accounting from the Philippines Christian University (1994) and an MBA from the Strathclyde University in the UK, where he received a Chevening Scholarship.

Trainings, seminars and conferences attended in 2024 are presented on page 419-420 in this Annual Report.



# Senior Executive

As of December 31, 2024

Name	Position
WEMINTO SURYADI	Head of Regional Office I, Bandung
WIDJAJA STEPHEN	Head of Regional Office II, Semarang
HENDRIK SIA	Head of Regional Office III, Surabaya
HARIJANTO	Head of Regional Office IV, Makassar
IWAN SANTOSO NARTO	Head of Regional Office V, Medan
SUHARDJO MOELIADI	Head of Regional Office VI, Palembang
HIANNI	Head of Regional Office VII, Malang
LILIANA	Head of Regional Office VIII, Pondok Indah, Jakarta
SEWAKA KOSASIH MULJADI	Head of Regional Office IX, Matraman, Jakarta
IKA MAYA SARI KHAIDIR	Head of Regional Office X, Pluit, Jakarta
JUNIARTA	Head of Regional Office XI, Balikpapan
TITIANI	Head of Regional Office XII, Wisma Asia, Jakarta
WIRA CHANDRA	Executive Vice President Grup Corporate Banking, Transaction & Finance
RAYMON YONARTO	Executive Vice President CFO Office & Corporate Secretary
LINUS EKABRANKO WINDOE	Executive Vice President Treasury Division & International Banking Division
LILIK WINARNI SOEDARSO	Executive Vice President Operation Strategy & Development Group
DAVID FORMULA	Executive Vice President Strategic Information Technology Group
DEDDY MULJADI HENDRAWINATA	Executive Vice President Credit Risk Analysis Group
HERA FENDAYANI HARYN	Head of Corporate Communication & Social Responsibility
LEO ARISTON	Head of Internal Audit Division
FREDDY IMAN	Head of Commercial & SME Banking Division
TJHONG WELLY YANDOKO	Head of Consumer Credit Business Division
TJOE ANIEK SUSILOWATI	Head of Cash Management Division
JAYAPRAWIRYA DIAH	Head of Corporate Strategy & Planning Division
RUDI LIM	Head of Human Capital Management Division
ADRIANUS WAGIMIN WANG	Head of Individual Customer Business Development Division
TEDDY GUNAWAN	Head of Learning & Development Division
ALRIANTO DJUNAIDI	Head of Logistic and Building Division
NG A IM	Head of Network Management & Regional Development Division
TJOE HENNY	Head of International Banking Division
JUNITA GRACE	Head of Treasury Division
INDRAWAN B	Head of Wealth Management Division
ANDI AGUS SALIM	Head of Corporate Credit Risk Analysis Group
EDY GUNAWAN	Head of Corporate Credit Risk Analysis Group
FERRY	Head of Corporate Credit Risk Analysis Group
TAN TESSEN TANUDJAJA	Head of Corporate Credit Risk Analysis Group
SHIRLEY MAGDALENA	Head of SME & Commercial Credit Risk Analysis Group
DJULIJANTO LIONG	Head of SME & Commercial Credit Risk Analysis Group
BUDI MULJA ADI SENTANA	Head of SME & Commercial Credit Risk Analysis Group
SIANNE DHALIA WINATA	Head of SME & Commercial Credit Risk Analysis Group

Name	Position
HENRIETTA SOESILO	Head of SME & Commercial Credit Risk Analysis Group
INGE SETIAWATY	Head of Corporate Transaction Group
SYLNA	Head of Corporate Banking Group
YAYI MUSTIKA PUDYANTI	Head of Corporate Banking Group
KRISTIAN MARBUN	Head of Corporate Banking Group
DENNY HARYANTO	Head of Corporate Banking Group
HERU WIRAWAN CHANDRA	Head of Corporate Banking Group
R. MARTIN JOEL	Head of Corporate Banking Group
WINNY HARIANTO	Head of Corporate Support & Data Analytics
MARIA JASHINTA FRANSISKA	Head of Corporate Finance Group
LILIANI KURNIAWAN	Head of Corporate Branch Office
EVANS CHARLES BENNY H.	Head of Digital Innovation Solutions Group
INDRA TJAHAJA	Head of IT Infrastructure & Operations Group
LILY WONGSO	Head of Enterprise IT Architecture, Data Management & Service Quality
THOMAS ARMAND LAHEY	Head of Application Management Group
FERDINAN MARLIM H. S.	Head of Information Technology Security Group
PAULINE	Head of Modernization Group
I KETUT ALAM WANGSAWIJAYA	Head of Transaction Banking Business Development & Marketing Division
JAN HENDRA	Head of Transaction Banking Product Development Division
HENDRA TANUMIHARDJA	Head of Transaction Banking Partnership Solution Development Division
WILSON KARIMUN	Head of Transaction Banking Services
MARTINUS ROBERT WINATA	Head of Wholesale Transaction Banking Product Development
RUDY WINARTO BUDIARDJO	Head of Investor Relations
YUANDRI MARTUA PHILIP S	Head of Tax
FELIX IVANATA DARMASETIA	Head of Accounting
LINDA CHANDRAWATI	Head of Environment Sustainability Governance
SUSANWATI	Head of Experience Design - Consumer & Wholesale Banking Group
JUSTINA SUSILONINGSIH	Head of Experience Design - Branch & Shared Service Group
ANDRY SANTOSO	Head of Experience Design - Loan Operation and Credit Process Group
I MADE SUCITA	Head of Application & User Acceptance Test Group
RENI SEPTIANA	Head of E-Channel & Settlement Services
LANNY TANZANIA	Head of Compliance Division
FAMIATI DAUN	Head of Risk Management Division
EDY UNTUNG	Head of Credit Recovery Group
RADIMAN ALI ROHIM	Head of Global Trade & Payment Services
WANI	Head of Contact Center & Digital Services
WIWIN WIELIANTI	Head of Credit Administration Services
SUZI TANZINO	Head of Legal Operation & Litigation Group
RIEKA	Head of Legal Credit, Corporation & Asset Management Group
DAVID ERENST SUMUAL	Head of Economic & Industry Research
ERIN SUTEDJA	Head of Anti Fraud Bureau

# Number of Employees and Competence Development

## Number of Employees

At the end of 2024, BCA had 26,532 employees, representing a decrease of 1.42% compared to 26,915 employees in 2023.

### Employee by Organization Level

	2024	2023	2022
Non Staff	903	996	1,070
Staff	20,186	20,713	18,450
Managers	5,349	5,099	4,886
Senior Officers (Including the Board of Commissioners and Directors)	94	107	102
<b>Total</b>	<b>26,532</b>	<b>26,915</b>	<b>24,508</b>

### Employee by Age

	2024	2023	2022
≤ 25 Years old	4,377	4,978	3,740
> 25 – 30 Years old	6,494	5,973	5,387
> 30 – 35 Years old	5,430	5,565	4,998
> 35 – 40 Years old	2,690	2,089	1,435
> 40 – 45 Years old	899	999	1,462
> 45 – 50 Years old	2,561	3,033	3,675
> 50 Years old	4,081	4,278	3,811
<b>Total</b>	<b>26,532</b>	<b>26,915</b>	<b>24,508</b>

### Employee by Education Level

	2024	2023	2022
Up to Senior High School	2,108	2,460	2,574
Diploma and Undergraduate	23,155	23,282	20,869
Graduate and Doctorate	1,269	1,173	1,065
<b>Total</b>	<b>26,532</b>	<b>26,915</b>	<b>24,508</b>

### Employee by Employment Status

	2024	2023	2022
Permanent	24,685	24,054	22,291
Non Permanent (incl. contract, probationary, and trainee)	1,847	2,861	2,217
<b>Total</b>	<b>26,532</b>	<b>26,915</b>	<b>24,508</b>

### Employee by Seniority

	2024	2023	2022
≤ 1 Year	1,800	4,470	2,585
> 1 – 5 Year	8,185	5,828	4,698
> 5 – 10 Year	5,679	5,994	6,598
> 10 – 15 Year	3,353	2,261	1,560
> 15 – 20 Year	775	700	559
> 20 Year	6,740	7,662	8,508
<b>Total</b>	<b>26,532</b>	<b>26,915</b>	<b>24,508</b>

\* Data on total employees in 2023 has been restated

## Competence Development

### Employee Training

	2024			2023			2022		
	Number of Classes	Number of Days	Number of Participants	Number of Classes	Number of Days	Number of Participants	Number of Classes	Number of Days	Number of Participants
Managerial Leadership & Personal Development	467	51,303	12,430	420	30,907	11,371	342	15,337	10,625
Credit Management	82	40,105	2,020	190	12,202	4,140	169	19,831	4,164
Risk Management Certification Program	134	15,758	13,523	47	665	476	31	431	382
Sales	187	7,683	5,187	288	11,061	7,142	156	11,118	5,628
Service	49	4,317	2,306	32	6,951	1,584	25	3,049	2,123
Operations & Information Technology	866	122,368	18,610	856	80,993	18,503	871	141,545	19,623
Other	921	40,513	32,179	729	107,730	27,266	528	70,343	22,614
<b>Total</b>	<b>2,706</b>	<b>282,047</b>	<b>86,255</b>	<b>2,562</b>	<b>250,509</b>	<b>70,482</b>	<b>2,122</b>	<b>261,654</b>	<b>65,159</b>

### Employee Training Expenses (in million Rupiah)

	2024	2023	2022
<b>Total Employee Training Expenses</b>	<b>353,627</b>	<b>372,815</b>	<b>263,243</b>

More detailed information regarding competence development can be seen in this Annual Report under the Human Resources chapter on page 246-248.

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

Information on training and/or education for the Board of Commissioners, Board of Directors, Committees, Corporate Secretary, and Internal Audit Unit can be found in the Annual Report under the Company Profile on pages 62-91 and Corporate Governance sections on pages 321-322, 337-341, 372-393, and 419-420.

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

In 2024, there were no changes in the composition of the Board of Commissioners and Directors. Changes to the composition of the Board of Commissioners and Directors, can be found in the Annual Report sections on the Board of Commissioners on pages 314-327 and Directors on pages 328-345.

## Statement of Independence of Independent Commissioners

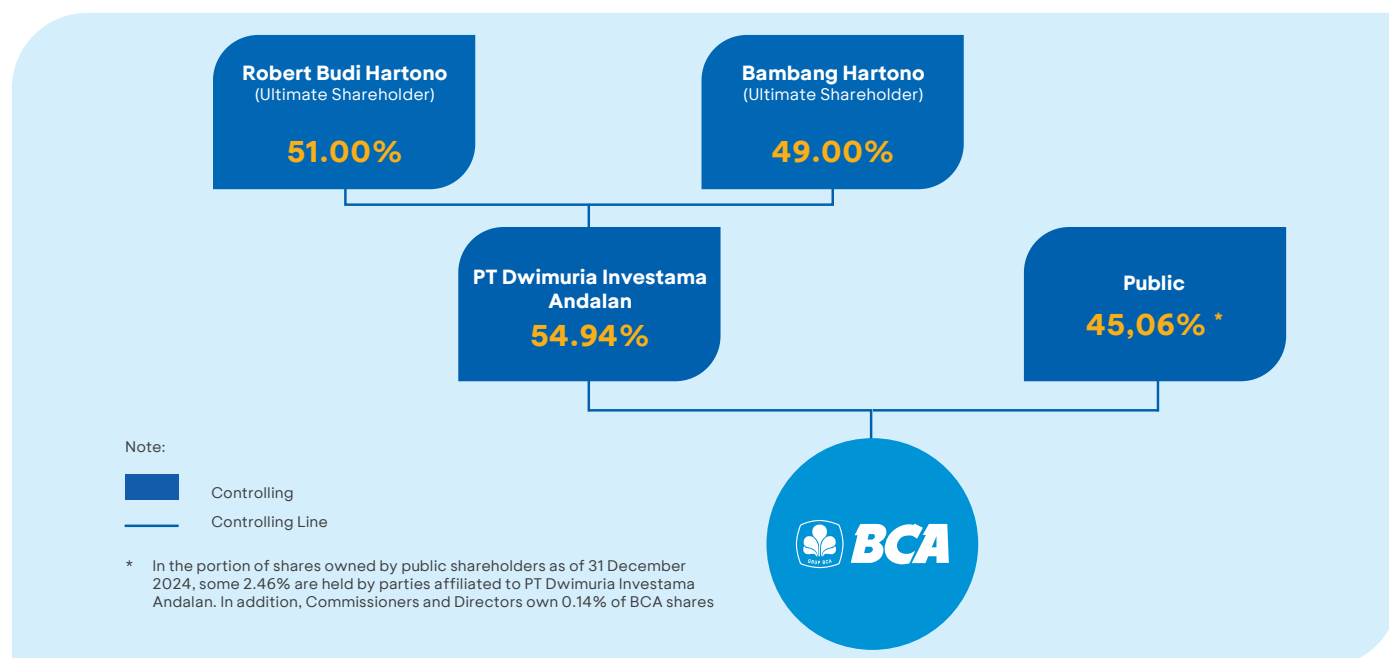
Details on the appointment and statement of independence of Independent Commissioners can be found in the Annual Report under the Independent Commissioners section on page 326.



# Shareholder Composition

## BCA Ultimate Shareholder

In the period January 1, 2024 – December 31, 2024 there was no change in BCA's controlling shareholder.



## Details of 20 Largest Shareholders

As of 1 January 2024

No.	Name	Number of Shares	%
1	PT DWIMURIA INVESTAMA ANDALAN	67,729,950,000	54.94
2	CITIBANK SINGAPORE S/A GOVERNMENT OF SINGAPORE	1,772,181,025	1.44
3	PT TRICIPTA MANDHALA GUMILANG	1,313,250,000	1.07
4	PT CATURGUWIRATNA SUMAPALA	1,261,750,000	1.02
5	ANTHONI SALIM	855,239,635	0.69
6	JPMCB NA RE-VANGUARD TOTAL INTERNATIONAL STOCK INDEX FUND	753,898,097	0.61
7	JPMCB NA RE - VANGUARD EMERGING MARKETS STOCK INDEX FUND	749,080,650	0.61
8	BNYM RE BNYMLB RE EMPLOYEES PROVIDENTFD BOARD-2039927326	729,665,300	0.59
9	JPMCB NA RE-EUROPACIFIC GROWTH FUND	630,484,100	0.51
10	JPMCB NA RE-NEW WORLD FUND,INC	628,557,549	0.51
11	BBH BOSTON S/A GQG PARTNERS EMERGING MARKETS EQUITY FUND	623,756,130	0.51
12	STATE STREET BANK-GOLDMAN SACHS TRUST II-GOLDMAN SACHS GQG PARTNERS INTERNATIONAL OPPORTUNITIES FUND	608,808,898	0.49
13	CITIBANK NEW YORK S/A GOVERNMENT OF NORWAY - 1	596,146,700	0.48
14	JPMCB NA RE-WELLCOME TRUST	580,770,100	0.47
15	JPMSE LUX RE UCITS CLT RE-JPMORGAN FUNDS	580,632,300	0.47
16	STATE STREET BANK-ISHARES CORE MSCI EMERGING MARKETS ETF	502,209,200	0.41
17	BNYMSANV RE BNYM RE PEOPLE'S BANK OF CHINA	471,828,200	0.38
18	PT LINGKARMULIA INDAH	450,000,000	0.37
19	STATE STREET BANK-INVESCO DEVELOPING MARKETS FUND	387,065,800	0.31
20	JPMCB NA RE-VANGUARD FIDUCIARY TRUST COMPANY INSTITUTIONAL TOTAL INTERNATIONAL STOCK MARKET IT II	360,015,242	0.29
<b>Total</b>		<b>81,585,288,926</b>	<b>66.18</b>

Source: Indonesian Central Securities Depository (KSEI)

**Note:**  
Several of the institutions listed act as custodians for shareholders

As of 31 December 2024

No.	Name	Number of Shares	%
1	PT DWIMURIA INVESTAMA ANDALAN	67,729,950,000	54.94
2	CITIBANK SINGAPORE S/A GOVERNMENT OF SINGAPORE	1,804,761,329	1.46
3	PT TRICIPTA MANDHALA GUMILANG	1,313,250,000	1.07
4	PT CATURGUWIRATNA SUMAPALA	1,261,750,000	1.02
5	BBH BOSTON S/A GQG PARTNERS EMERGING MARKETS EQUITY FUND	873,752,230	0.71
6	ANTHONI SALIM	855,239,635	0.69
7	JPMCB NA RE-VANGUARD TOTAL INTERNATIONAL STOCK INDEX FUND	777,666,397	0.63
8	BNYM RE BNYMLB RE EMPLOYEES PROVIDENTFD BOARD-2039927326	724,578,700	0.59
9	JPMCB NA RE-NEW WORLD FUND,INC	715,787,000	0.58
10	JPMCB NA RE - VANGUARD EMERGING MARKETS STOCK INDEX FUND	708,575,550	0.57
11	CITIBANK NEW YORK S/A GOVERNMENT OF NORWAY - 1	697,688,164	0.57
12	SSB 5826 GOLDMAN SACHS TST II-GOLD SA GQG PRTN IOF-2183964139	608,808,898	0.49
13	JPMCB NA RE-WELLCOME TRUST	521,550,100	0.42
14	JPMCB NA RE-EUROPACIFIC GROWTH FUND	516,745,500	0.42
15	SSB 2Q27 ISHARES CORE MSCI EMERGING MARKETS ETF -2183966403	487,008,200	0.40
16	BNYMSANV RE BNYM RE PEOPLE'S BANK OF CHINA	476,417,900	0.39
17	PT LINGKARMULIA INDAH	450,000,000	0.37
18	JPMSE LUX RE UCITS CLT RE-JPMORGAN FUNDS	443,898,900	0.36
19	SSB KGZ3 INVESCO DEVELOPING MARKETS FUND -2183965924	423,372,600	0.34
20	CITIBANK SINGAPORE S/A MONETARY AUTHORITY OF SPORE	411,177,306	0.33
<b>Total</b>		<b>81,801,978,409</b>	<b>66.36</b>

## Details of Shareholders with More than 5% Share Ownership

From 1 January 2024 to 31 December 2024, there were no shareholders owning more than 5% of shares, except for PT Dwimuria Investama Andalan, the Controlling Shareholder of BCA.

## Public Shareholders with Less than 5% Share Ownership

As of 1 January 2024

	Composition*
<b>Individual</b>	
Local	3.86%
Foreign	0.003%
<b>Institution</b>	
Local	5.35%
Foreign	35.86%
<b>Total</b>	<b>45.06%</b>

As of 31 December 2024

	Composition*
<b>Individual</b>	
Local	4.12%
Foreign	0.004%
<b>Institution</b>	
Local	4.86%
Foreign	36.08%
<b>Total</b>	<b>45.06%</b>

As of 1 January 2024

	Composition*
<b>Local Shareholders</b>	<b>9.20%</b>
Individual	3.86%
Limited Liability Company	2.59%
Insurance	1.27%
Mutual Funds	0.94%
Foundation	0.55%
Cooperative	0.002%
<b>Foreign Shareholders</b>	<b>35.86%</b>
Individual	0.003%
Foreign Legal Entity	35.86%
<b>Total</b>	<b>45.06%</b>

As of 31 December 2024

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

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

## Shareholder Composition - continued

### Share Ownership Percentage of Commissioners and Directors

As of 31 December 2024, the Board of Commissioners and Directors cumulatively owned 0.14% of BCA shares. Detailed ownership information for each member can be found in the Annual Report on pages 636–637.

### Temporary Suspension of Trading and/or Delisting of Shares

In 2023 and 2024, BCA was not subject to temporary share trading suspensions or share delistings. If such incidents occurred, the reasons would be explained.

### Corporate Actions , Material Information and Information on Affiliated Transactions and Conflict of Interest Transactions

Throughout 2024, BCA did not engage in capital injections, stock splits, reverse stock splits, share dividends, bonus shares, or changes in nominal share values. Additionally, no new bonds/sukuk were issued. Other corporate actions disclosure are detailed on pages 490–491.

Throughout 2024, BCA did not conduct divestitures, mergers/consolidations of primary entities, acquisitions, debt/capital restructurings, or material transactions.

Information on affiliate transactions and conflicts of interest in 2024 can be found on page 457–465.

## Membership In Associations

The list of industry association memberships among others:

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



# Record of 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

Date	Description		Number of Outstanding Shares	%
11 May 2000	Initial Public Offering (IPO)	2,943,986,000	2,943,986,000	500
15 May 2001	Stock split I with ratio of 1:2, Price After Stock Split to Rp860	x 2	5,887,972,000	250
2001	Shares issued in accordance with the Management Stock Option Plan (MSOP)	58,025,000	5,945,997,000	250
2002	Shares issued in accordance with the Management Stock Option Plan (MSOP)	71,526,000	6,017,523,000	250
2003	Shares issued in accordance with the Management Stock Option Plan (MSOP)	113,611,500	6,131,134,500	250
8 June 2004	Stock split II with ratio of 1:2, Price After Stock Split to Rp1,750	x 2	12,262,269,000	125
2004	Shares issued in accordance with the Management Stock Option Plan (MSOP)	40,944,500	12,303,213,500	125
2005	Shares issued in accordance with the Management Stock Option Plan (MSOP)	15,888,000	12,319,101,500	125
2006	Shares issued in accordance with the Management Stock Option Plan (MSOP)	8,403,500	12,327,505,000	125
31 January 2008	Stock split III with ratio of 1:2, Price After Stock Split to Rp3,525	x 2	24,655,010,000	62,5
15 October 2021	Stock split IV with ratio 1:5, Price After Stock Split to Rp7,320	x 5	123,275,050,000	12,5

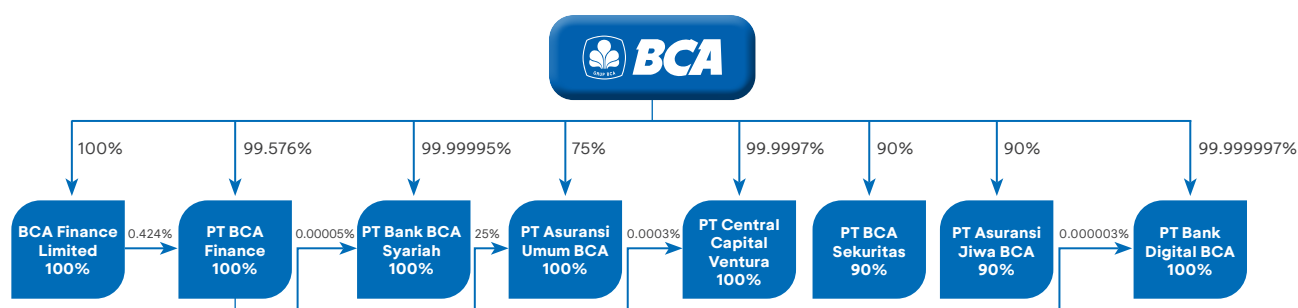
**Note:**

The Extraordinary General Meeting of Shareholders on 12 April 2001 decided to increase the issued capital by issuing 147,199,300 shares through the Management Stock Option Plan (MSOP). The 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

Since 2018, BCA has issued subordinated bonds, which detail can be seen in the Bonds Highlights on page 21.

# BCA Group Structure and Subsidiaries Ownership



PT BCA Finance



BCA Finance Limited



PT Bank BCA Syariah



PT Asuransi Umum BCA (BCA Insurance)



PT Central Capital Ventura (CCV)



PT BCA Sekuritas



PT Asuransi Jiwa BCA (BCA Life)



PT Bank Digital BCA



## Product and Services

### Auto Financing:

New Car, Used Car

Fire Cash, Tahapan, LC, Loan and Trade Financing, Remittance

### Funding:

Tahapan iB, Tahapan Rencana iB, Current Account iB, Deposits iB, Simpanan Pelajar (SimPel) iB, Tahapan Mabur iB, Customer Fund Account (RDN)

### Financing:

Checking account financing - syariah iB, Bank Guarantee, Umrah financing iB, Working Capital BCA Syariah iB, Investment loan BCA Syariah iB, Mortgage iB, Factoring BCA Syariah iB, Auto financing iB, Gold iB

### Services:

Deposit services - Haji BCA Syariah, Money transfer (Retail dan RTGS), Kliring (Local and Intercity Clearing), Inkaso, Safe Deposit Box (SDB), Payroll, Bank's Reference

Auto Insurance, Fire Insurance, Property All Risks Insurance, Earthquake Insurance, Personal Accident Insurance, Travel Insurance, Freight Insurance, Terrorism and Sabotage Insurance, Contractor All Risks Insurance, Heavy Equipment Insurance, Machinery Breakdown Insurance, Personal Cyber Insurance, Total Loss Protection Insurance, Electronic Equipment Insurance, Moveable Property All Risk Insurance, General Liability Insurance, Money Insurance, Billboard Insurance, Employee Dishonesty Insurance, Ship Frame Insurance, Personal Accident Microinsurance

Investment and Collaboration Services

Securities Brokerage Dealer and Underwriter for Issuance of Securities

### Health Insurance:

Hospital 100% Refundable Insurance, Bima Proteksi Kesehatanku, BCA Life Perlindungan Kritis Optima, BCA Life Purna Medis Optima

### Heritage:

BCA Life Heritage Protection, BCA Life Proteksi Jiwa Optima, BCA Credit Life Protection









### Accident Protection:

b-SAVE Accident Protection

Digital Banking Solutions

# Information on Subsidiaries

As of 31 December 2024

Company Name	Share Ownership		Type of Business
<b>PT BCA Finance</b> 	PT Bank Central Asia Tbk	: 99.59%	Auto Financing & Multipurpose Financing
	BCA Finance Limited	: 0.41%	
	Total	: 100%	
<b>BCA Finance Limited</b> 	PT Bank Central Asia Tbk	: 100%	Remittance and Money Lending
<b>PT Bank BCA Syariah (BCA Syariah)</b> 	PT Bank Central Asia Tbk	: 99.99995%	Sharia Banking
	PT BCA Finance	: 0.00005%	
	Total	: 100%	
<b>PT Asuransi Umum BCA (BCA Insurance)</b> 	PT Bank Central Asia Tbk	: 75%	General Insurance
	PT BCA Finance	: 25%	
	Total	: 100%	
<b>PT Central Capital Ventura (CCV)</b> 	PT Bank Central Asia Tbk	: 99.9997%	Venture Capital Company
	PT BCA Finance	: 0.0003%	
	Total	: 100%	
<b>PT BCA Sekuritas</b> 	PT Bank Central Asia Tbk	: 90%	Securities Brokerage Dealer and Underwriter for Issuance of Securities
	Chandra Adisusanto	: 10%	
	Total	: 100%	
<b>PT Asuransi Jiwa BCA (BCA Life)</b> 	PT Bank Central Asia Tbk	: 90%	Life Insurance
	Chandra Adisusanto	: 10%	
	Total	: 100%	
<b>PT Bank Digital BCA</b> 	PT Bank Central Asia Tbk	: 99.999997%	Banking
	PT BCA Finance	: 0.000003%	
	Total	: 100%	

Brief Profile	Total Assets (in billion Rupiah)	Company Address	Operational Status
<b>PT BCA Finance</b> was established in 1981 and then in 2000 began to focus on the motor vehicle financing business.	10,995	Wisma BCA Pondok Indah 8 <sup>th</sup> Floor, Jl. Metro Pondok Indah No. 10 Jakarta 12310 Tel. : (021) 29973100	Operating
<b>BCA Finance Limited</b> was established in 1975 and operates in the field of money transfer services and has a business license as a money lender. BCA has ownership (direct and indirect) of 100% in 1996.	414	Unit 4707, 47/F, The Center, 99 Queen's Road Central, Hong Kong Tel. : (852) 28474388	Operating
<b>PT Bank BCA Syariah</b> (formerly known as PT Bank UIB) was established in 1991 and is engaged in Islamic Banking. Since December 10, 2020, PT Bank Interim Indonesia has effectively merged with PT Bank BCA Syariah. BCA has ownership (direct and indirect) of 100% in 2009.	16,641	Jl. Jatinegara Timur No. 72 Jakarta 13310 Tel. : (021) 8505030, 8505035, 8190072	Operating
<b>PT Asuransi Umum BCA</b> (formerly known as PT Central Sejahtera Insurance) was established in 1988 and operates in the insurance industry, especially in general insurance or loss insurance. BCA through PT BCA Finance became a 25% shareholder in 2010, and BCA increased its direct and indirect ownership to 100% in 2013.	3,355	Sahid Sudirman Center Building 10 <sup>th</sup> Floor Unit F Jl. Jend. Sudirman Kav. 86 Jakarta 10220 Tel. : (021) 27889588	Operating
<b>PT Central Capital Ventura</b> , established since 2017 and engaged in venture capital companies. BCA has ownership (direct and indirect) of 100%.	497	Office 8 Building, 16 <sup>th</sup> Floor Unit F SCBD Lot 28 Jl. Jend. Sudirman Kav 52-53 Jakarta 12190	Operating
<b>PT BCA Sekuritas</b> (formerly known as PT Dinamika Usaha Jaya) was established in 1990 and operates in the field of securities trading intermediaries and securities underwriting. BCA became the majority shareholder in 2011.	1,432	Menara BCA, Grand Indonesia 41 <sup>st</sup> Floor, Suite 4101 Jl. M.H. Thamrin No.1 Jakarta 10310 Tel. : (021) 23587222	Operating
<b>PT Asuransi Jiwa BCA</b> , established in 2013, operates in the life insurance sector and began operational activities in 2014. In 2017, BCA became a direct shareholder in PT Asuransi Jiwa BCA with 90% ownership, which was previously an indirect shareholder through PT BCA Sekuritas and PT Asuransi Umum BCA.	3,340	Chaze Plaza, 22 <sup>nd</sup> Floor Jl. Jend. Sudirman Kav. 21 Jakarta 12920 Tel. : (021) 21888000	Operating
<b>PT Bank Digital BCA</b> (formerly PT Bank Royal Indonesia) operates in the banking sector with the status of Bank KMBI I. BCA has ownership (direct and indirect) of 100% in 2019.	16,054	The City Tower, 11 <sup>th</sup> Floor Jl. M.H. Thamrin No. 81 Jakarta 10310 Tel. : (021) 50848010	Operating

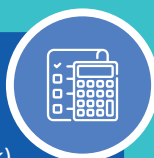


# Capital Market Supporting Institution

As of 31 December 2024

## Public Accounting Firm

KAP Rintis, Jumadi, Rianto & Rekan  
(a member firm of the PwC global network)  
WTC 3  
Jl. Jend. Sudirman Kav. 29-31  
Jakarta 12920, Indonesia  
Tel. (+62-21) 5099 2901, 3119 2901  
Fax. (+62-21) 5290 5555, 5290 5050  
Website: [www.pwc.com/id](http://www.pwc.com/id)



## Share Registrar

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



## Securities Rating Agency

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

PT Fitch Ratings Indonesia  
DBS Bank Tower, 24<sup>th</sup> Floor, Suite 2403  
Jl. Prof. Dr. Satrio Kav. 3-5  
Jakarta 12940, Indonesia  
Tel. (+62-21) 2988 6800, (62-21) 4000 0180  
Fax. (+62-21) 2988 6822  
Website: [www.fitchratings.com](http://www.fitchratings.com)

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



## Trustee

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

PT Bank Rakyat Indonesia (Persero) Tbk  
Investment Services Division  
Jl. Jend. Sudirman Kav. 44-46  
Jakarta 10210, Indonesia  
Tel. (+62-21) 251 0244, 251 0254, 251 0264,  
251 0269, 251 0279  
Fax. (+62-21) 250 0065, 250 0077



## Notary

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



## Law Firm Consultant

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



# Awards and Certifications



Category: Corporate		
Name of Award	Organizer	Category/Rank
Global Excellence in Retail Finance Awards 2024	The Asian Banker	Most Recommended Retail Bank in Asia Pacific, Best Retail Bank in Indonesia, Most Recommended Retail Bank in Indonesia
World's Strongest Banking Brand 2024	Brand Finance	AAA+ (93,8 / 100)
Forbes World's Best Bank 2024	Forbes	#1 World's Best Bank in Indonesia
Gallup Global Customer Engagement 2023	Gallup International	Customer Engagement Recognition – Customer Engagement achieved Customer Engagement Score threshold above the global average or 90th percentile.
World's Most Trustworthy Companies 2024	Newsweek	No. 1 World's Most Trustworthy Companies 2024 in Banking Sector
Bank Indonesia Award 2024	Bank Indonesia	Best Rupiah Monetary Control Supporting Conventional Bank, Best Green Finance Supporting Bank (KBMI III and KBMI IV), Bank with Best Financial Reporting Compliance.
FinanceAsia Asia's Best Companies 2024	Finance Asia	Indonesia Best Large Cap Company (Gold), Indonesia Best Managed Company (Bronze)
FinanceAsia Award 2024	Finance Asia	Indonesia Best Bank Domestic (Highly Commended)
Top 30 Most Valuable Southeast Asian Brands 2024	Kantar BrandZ	#1 The Most Valuable Southeast Asian Brand in Indonesia, Most Meaningfully Different Brand in Indonesia
Penganugerahan Wajib Pajak Tahun 2024	Kantor Wilayah Direktorat Jenderal Pajak Wajib Pajak Besar (Kanwil LTO)	Taxpayer 2024

Category: Corporate		
Name of Award	Organizer	Category/Rank
ABF Retail Banking Awards 2024	Asian Banking Finance	Fraud Initiative of the Year - Indonesia
2024 Asia Executive Team	Institutional Investor	#1 Best IR Program (Sell – side) in Asia ex-Mainland China dan #3 Best IR Program (Sell – side) in Core Asia, #1 Best IR Profesional (Sell – side) in Core Asia dan Asia ex-Mainland China, #1 Company Board (Sell – side) in Asia ex-Mainland China dan #2 Company Board (Sell – side) in Core Asia
Private Banking Awards 2024	Euromoney	Best For Next Gen in Indonesia, Best For High Net Worth in Indonesia
Citra Pariwara Advertising Festival 2024	Persatuan Perusahaan Periklanan Indonesia	Audio – Financial and Investment Services – BCA The Birthday Kid's Request (Silver), BCA The Lover's Request (Silver), Audio – Audio Campaign – BCA Credit Card – The Big Request (Silver), Film – Financial & Investment Services – Don't Know? Kasih No! (Bronze), Beli Rumah #TenangDuluan (Bronze), Digital Content – Best use of influencer – myBCA #NyamannyaDuniamyBCA (Bronze), Cinematography – Bakti BCA Kisah Jejak #BuktiBaktiBCA (Bronze) dan Don't Know? Kasih No! (Bronze)
14 <sup>th</sup> Asian Excellence Award 2024	Corporate Governance Asia	Best Investor Relations Company
18 <sup>th</sup> Annual Alpha Southeast Asia Best FI Awards 2024	Alpha Southeast Asia	Best Bank in Indonesia
Global Business & Finance Magazine Awards 2024	Global Business & Finance Magazine Awards 2024	Best PR Campaign: Integrated Communications Indonesia 2024
Marketing Excellence Awards Indonesia 2024	Marketing Interactive	Excellence in CSR / Cause Marketing – Gold (Bakti BCA – Kisah Jejak #BuktiBakti BCA), Best Marketer of The Year – Winner (BCA), Excellence in B2B Marketing – Silver (Merchant App #BukaJalan), Excellence in Brand Awareness – Gold (Ramadan #KemuDianRingan) dan Bronze (Don't Know? Kasih No!), Excellence in Brand Strategy – Gold (Paylater BCA (with Ambilhati)) dan Silver (Ramadan #KemuDianRingan), Excellence in Communication/PR – Silver (Don't Know? Kasih No!), Excellence in Data Driven Marketing – Gold (Advanced Predictive Analytics Solutions for BCA EXPO Campaign (with Merkle)), Excellence in Viral Marketing – Gold (Ramadan #TibaTibaTenang), Excellence in TV/Video Advertising – Gold (Don't Know? Kasih No!), Silver (#NyamannyaDunia myBCA (with Ambilhati)) dan Bronze (Ramadan #TibaTibaTenang), Excellence in Omnichannel – Silver (myBCA #RahasiaRaisa (with Ambilhati)), Excellence in Multilingual Marketing – Silver (Don't Know? Kasih No!), Excellence in Integrated Marketing – Gold (HUT 67 #BikinTambahMeriah), Excellence in Media Strategy – Gold (myBCA #RahasiaRaisa (with Ambilhati)), Excellence in Event Marketing – Gold (Expoversary (with Ambilhati))
YouTube Works SEA	YouTube	Force for Good (Winner – Don't Know? Kasih No!)
YouTube Works ID	YouTube	Force for Good (Winner – Don't Know? Kasih No!), Best Brand Story (Winner – Don't Know? Kasih No!), The Big Bang (Winner – Don't Know? Kasih No!), Best of Indonesia (Winner – Don't Know? Kasih No!), dan Master of Media (1st Runner Up – Don't Know? Kasih No!)
Qorus-Infosys Finacle Banking Innovation Awards 2024	Qorus-Infosys Finacle	Future Workforce (Bronze) Robotic Precision for APOS Production Efficiency and a Better Workplace
Bisnis Indonesia Financial Award 2024	Bisnis Indonesia	Most Efficient Bank KBMI IV
Bisnis Indonesia Award 2024	Bisnis Indonesia	National Private Bank KBMI IV
Cybersecurity Symposiums (CSS) Indonesia 2024	Asia Symposium	Best Financial Data Protection
PR Excellence Awards 2024 (PREA)	PERHUMAS	Internal PR General Theme, Corporate PR
Malam Apresiasi Indeks Integritas Bisnis Lestari	Tempo Media Group	Diamond Category
PR Indonesia Award (PRIA) 2023	PR Indonesia	20 Institutions/Corporations in Print and Online Media PR INDONESIA AWARDS (PRIA) 2024 version
Fortune Indonesia 100 Indonesia's Biggest Companies 2024	Fortune Indonesia	BCA (as 100 Indonesia's Biggest Companies 2024), The Highest Net Profit Margin

Category: Corporate		
Name of Award	Organizer	Category/Rank
MMA Smarties	MMA Global Indonesia	Short or Long Form Video (Gold - Don't Know? Kasih No!), Celebrity Marketing (Gold - Don't Know? Kasih No!), Brand Purpose (Gold - Don't Know? Kasih No!), Social Impact Marketing (Gold - Don't Know? Kasih No!), Service Launch (Gold - Merchant App #BukaJalan), Celebrity Marketing (Bronze - Merchant App #BukaJalan), Instant Impact or Promotion (Bronze - Ramadan #KemuDianRingan) dan O2O / New Retail / Innovative & New Tech Sales Channels (Silver - Expoversary #SekarangWaktunya)
International Convention on Quality Control Circles (ICQCC) 2024	Sri Lanka Association for Advancement of Quality & Productivity (SLAAQP)	Gold - Payment Status Request (PSR) Gold - Auto-Reverse Gold - One Stop Reconciliation App (OSRA) Gold - Robotic Process Automation (RPA)
Media Relation Awards 2024	Serikat Perusahaan Pers	Best Media Relations Award Category (BCA Expoversary 2023), Best Press Conference Category (Launch of #BuktiBaktiBCA Campaign)
The 15 <sup>th</sup> Serikat Perusahaan Pers Awards 2024	Serikat Perusahaan Pers	Internal Corporate Digital Magazine - InfoBCA
Media Relation Awards 2024	Serikat Perusahaan Pers	Best Press Conference (Launch of #BuktiBaktiBCA Campaign)
CSA Awards 2024	Asosiasi Analis Efek Indonesia	The Best Financial Sector on the Main Board, Best of the Best
IABC Awards 2024	IABC Indonesia	Awards of Excellence (Category: Impactful Public Relations Awards (IMPRA), Sub-category: PR Kreatif Terbaik), Awards of Merit (Category: Impactful Public Relations Awards (IMPRA), Sub-category: Program Hubungan Media Terbaik)
7 <sup>th</sup> Infobank Satisfaction, Loyalty, and Engagement (SLE) 2024	Infobank Magazine	The Best KBMI IV Bank in Satisfaction, Loyalty, & Engagement 2024, The Best KBMI IV Bank in Marketing Engagement, The Best KBMI IV Bank in Customer Satisfaction, The Best KBMI IV Bank in Brand Interactivity, The 2 <sup>nd</sup> Best KBMI IV Bank in Customer Loyalty
13 <sup>th</sup> Infobank Digital Brand Recognition 2024	Infobank Magazine	The 2 <sup>nd</sup> Best Conventional Commercial Bank 2024 - KBMI IV, The 2 <sup>nd</sup> Best Overall Conventional Commercial Bank 2024
29 <sup>th</sup> INFOBANK BANKING APPRECIATION 2024	Infobank Magazine	The Bank With Excellent Performance In 20 Consecutive Year (Diamond Trophy)
WOW Brand 2024	MarkPlus, Inc	Conventional Bank
Marketeers Digital Marketing Heroes 2024	Marketeers	Content Marketing of the Year (Winner - #AwasModus)
Marketeers Editor's Choice Awards 2024	Marketeers	Content Marketing of the Year (Winner - #AwasModus)
20 Top Companies to Watch in 2024	Bloomberg Technoz	20 Top Companies to Watch in 2024
Malam Apresiasi Emiten 2024	Tempo-IDNFinancials 52	Main Index, High Dividend, High Growth, High Market Cap
Indonesia Best Bank 2024	Warta Ekonomi	Indonesia Best Bank 2024 for Strengthening Hybrid Banking Ecosystem to Maintain Credit Portfolio Performance (Category : KBMI IV, Private)
Indonesia Most Acclaimed Company 2024	Warta Ekonomi	Indonesia Most Acclaimed Company 2024 with Outstanding Financial Performance Through Credit Distribution Growth Category : Conventional Bank, KBMI 4
Indonesia Top Leader Finance 2024	Warta Ekonomi	Best Leader for Maintaining Solid Performance through Expansive Credit Disbursement (Category : KBMI IV - Private)
Indonesia Living Legend Awards 2024	Warta Ekonomi	Platinum Living Legend Company in Strengthening Business Ecosystem Through Development of Solid and Sophisticated Banking System
Indonesia Best Digital Financing Awards 2024	Warta Ekonomi	Best Digital Finance 2024 for Digital Capability Development to Maintain Prudent Credit Disbursement (Category : KBMI IV, Conventional Bank)
7 Most Popular Brand Of The Year 2024	Jawa Pos	Commercial Banking
5 <sup>th</sup> Indonesia Public Relations Award 2024	The Economics	5th Corporate Reputation Awards 2024 (Category: Bank)
5 <sup>th</sup> Indonesia Top Bank Awards 2024	The Economics	Top Bank 2024 in KBMI IV Category
The Best Bank 2024	Investortrust.id	Commercial Bank KBMI IV (Tier 1 Capital of More than Rp70 Trillion)
The Best Investortrust Companies 2024	Investortrust.id	The Best Six Investortrust Companies 2024
Digital Banking Award 2024	Investortrust.id	Best Customer Dimension - KBMI IV Bank



Category: Corporate		
Name of Award	Organizer	Category/Rank
AI Driven Bot Competition 2024	Indonesia AI Society (IAIS) dan PT Sari Teknologi Global	1st place for GestureCam Innovation for People with Disabilities
Indonesia PR of The Year 2024	Mix Marketing & Communication	PR Program of The Year 2024 (Judges Review) (Category: Internal PR Program, Programme: Special Uniforms Made from Recycled Materials for Employees, Predicate: Good), PR Program of The Year 2024 (Based on Engagement Index) (Category: Internal PR Program, Program: Special Recycled Uniforms for Employees), PR Practitioners of The Year 2024 (Journalist Choice) (Corcomm Team, Category: Financial Services)
Marcom Corcom Dream Team 2024	Mix Marketing & Communication	Corcomm Dream Team (Journalist Choice) (Category: Banking, Predicate: Excellent)
IWEB Award 2024	Ikatan Wartawan Ekonomi Bisnis (IWEB)	Best Corporate Social Responsibility (CSR) Category, Best Good Corporate Governance (GCG) Category

Category: Sustainability		
Name of Award	Organizer	Category/rank
The 15 <sup>th</sup> IICD Corporate Governance Conference and Award	IICD (Indonesian Institute for Corporate Directorship)	Top 50 Big Capitalization Public Listed Company, Best Overall Big Cap
Annual Report Award (ARA) 2023	Komite Nasional Kebijakan Governansi (KNKG)	Overall Champion
FinanceAsia Asia's Best Companies 2024	Finance Asia	Most Committed to ESG (Silver)
Green Mark Super Low Energy Building	Building and Construction Authority Singapura	Wisma Foresta BSD - Certificate Green Mark Super Low Energy Building (#1 in Indonesia)
Satu Rekening Satu Pelajar (KEJAR) Award	Otoritas Jasa Keuangan (OJK)	Best implementation in the Conventional Commercial Bank group
14 <sup>th</sup> Asian Excellence Award 2024	Corporate Governance Asia	Asia's Best CSR (Bakti BCA)
2024 Asia Executive Team	Institutional Investor	#1 Best ESG (Sell – side dan Combined) in Asia ex-Mainland China dan #2 Best ESG (Sell – side) in Core Asia
2024 Stevie International Business Awards	Stevie Awards	Sustainability Initiative of the Year - in Asia, Australia, and New Zealand (Bronze) - BCA's Sustainable Office Building
Detik Awards 2024	Detik.com	Bakti BCA, Excellent and Impactful Bank Sustainability Action
Fortune Indonesia Change the World	Fortune Indonesia	BCA Sustainability: Processing Banking Waste
Hari Donor Darah Sedunia	PMI Jakarta	Institutions that actively conduct blood donation for the period 2023-2024
Indonesia Excellence Good Corporate Governance Awards 2024	Warta Ekonomi	Indonesia Excellence Good Corporate Governance Awards 2024
Indonesia Most Visionary Companies Awards 2024	Warta Ekonomi	Indonesia Most Visionary Company with Capability Development to Encourage Sustainable Growth - Category : Banking
UMKM Summit 2024	Obsession Media Group	MSMEs as the driving force of the national economy - PT Bank Central Asia Tbk, MSMEs as the driving force of the national economy - Doesoen Kopi Sirap (Bakti BCA)
CSR Award 2024	Investortrust.id	Next generation Empowerment Award: Business & Banking Education Programme (PPBP)
ESG Award 2024	Investortrust.id	Platinum Star Awards (Big Cap)
Nusantara TV Sustainability Communications Award	Nusantara TV	The Excellent Sustainable Communication Company in Financial Sector
Nusantara Award 2024	Media Nawacita Indonesia	Nusantara Cultural Arts & Performances
GRC & Performance Excellence Award 2024	Business News Indonesia	The Greatest Champions of GRC Excellence Performance 2024 (Banking Industries), The Best GRC for Board of GRC Leader

Category: Human Capital		
Name of Award	Organizer	Category/rank
HR Asia Award 2024	HR Asia	HR Asia Best Companies to Work for in Asia, HR Asia Most Caring Companies Award
Brandon Hall Group Excellence Awards - HCM Program 2024	Brandon Hall Group	Best Benefits, Wellness and Well-Being Program (Bronze) - BCA's Ring the Bell & Beautiful Life Programs, Best Results of a Learning Program (Bronze) - BCA's Digital Factory Program (DFP)
2024 Stevie Awards for Great Employers	Stevie Awards	Best Leadership Development Program (Silver) - BCA's Leadership Acceleration Program (LAP)
Asia Pacific Stevie Awards 2024	Stevie Awards	Gold Winner - Award for Innovation in Internal Corporate Events (BIA)
2024 Stevie Awards for Great Employers	Stevie Awards	Achievement in Leadership Development (Silver) - BCA's Leadership Acceleration Program (LAP)
Marketeers Youth Choice Award 2024	Marketeers	PT Bank Central Asia Tbk (BCA) - Dream Workplace Category (Silver)
HR Excellence Awards 2024	humanresourceonline.net	GOLD - Excellence in Leadership Development
HR Excellence Award 2024	SWA Media Group	Learning & Development (L&D) dan Knowledge Management, Reward Management & Talent Retention Strategy, Employer Branding and Talent Acquisition
Indonesia Best Companies in Creating Leaders from Within 2024	SWA Media Group	Indonesia Best Companies in Creating Leaders From Within - Predikat: Excellent
Indonesia Human Capital Awards (IHCA) 2024	Economic Review	Best Company In Human Capital 2024 Pinnacle Award - Best Of The Best Company 2024 (Overall Champion), Best Company In Transformation In Strategic Human Capital 2024, Best Company In Green HR 2024, Best Company In Digital/Technology 2024

Category: Products & Services		
Name of Award	Organizer	Category/rank
Primary Dealer and Best Distribution Partner for Government Securities	Ministry of Finance Republic of Indonesia	Best SUN (Government Bonds) Primary Dealer I in 2024, Best SUN Primary Dealer in 2024 in Secondary Market, Best SBSN Primary Dealer I in 2024, Best SBSN Main Dealer in Primary Market in 2024, Best SBSN Primary Dealer in 2024 for Quotation Implementation, Best SUN Distribution Partner in 2024
17 <sup>th</sup> Annual Private Wealth Awards 2024	Alpha Southeast Asia	Best Wealth Management Bank in Indonesia
Top Ranking Performance	ContactCenterWorld.com	45 Gold and 3 Silver: DREAM Team Award, 24 Corporate category awards, 16 Individual awards, 8 Team awards
Top Ranking Performance Award - Asia Pacific Region	ContactCenterWorld.com	8 Certified World Class (Best Contact Center, Best Contact Center Design, Best CX Branch/Retail Service, Best Employee Engagement, Best Employee Wellness Program, Best Help Desk, Best Improvement Award, Best Customer Service), 42 Gold, 2 Silver dan Best TopPlace2Work: PT Bank Central Asia Tbk
2024 Stevie International Business Awards	Stevie Awards	Marketing Campaign of the Year - Financial Products & Services (Gold) - #SuddenlyPeaceful - BCA's Ramadan Campaign, Brand & Experiences - Exhibition Experience (Gold) (BCA's UMKM Fest - Festival for MSMEs)
The Best Contact Center Indonesia (TBCCI) 2024	ICCA (Indonesia Contact Center Association)	20 Platinum (14 Individual and 6 Corporate), 21 Gold (19 Individual, 1 Teamwork and 1 Corporate), 13 Silver (11 Individual and 2 Teamwork), 12 Bronze (10 Individual and 2 Teamwork)

Category: Products & Services		
Name of Award	Organizer	Category/rank
National Quality & Productivity Convention (NQPC) XXVIII 2024	PT Wahana Kendali Mutu dan Asosiasi Manajemen Kualitas dan Produktivitas Indonesia	Top 3 Diamond (special award for companies with the best innovations) - Integration and Automation of Customer Fund Account Opening Process for the innovation REDANA (account opening service), Excellent Productivity - CSV Cash Ecosystem Transformation for Sustainable Development Goals, Excellent Innovation - CSV Cash Ecosystem Transformation for SDGs, Excellent Hi-Tech Application - CSV Cash Ecosystem Transformation for SDGs, Best Presentation - CSV Cash Ecosystem Transformation for SDGs, Diamond - Reducing BI-FAST Transaction Failures, Accelerating Reconciliation Processes and Complaint Handling through the innovations PSR, Auto-Reverse, OSRA, and RPA, Platinum - Optimizing ATM Asset Management through the innovation OASE System (One ATM Solution Ecosystem), Diamond - Integration and Automation of Customer Fund Account Opening Process for the innovation REDANA, Best Performance - Integration and Automation of Customer Fund Account Opening Process with REDANA innovation, Diamond - Proactive Strategy for Resolving Abnormal Transactions through the innovation Machine Learning & Transformation Process, Most Favorite - Proactive Strategy for Resolving Abnormal Transactions with Machine Learning and Process Transformation through the innovation Machine Learning & Transformation Process, Diamond - End-to-End EDC Process Transformation through the innovation Integrated System Environment, Diamond - Efficiency and Optimization of ATM Cash Replenishment Services through the innovation InCash, Diamond - Transformation of Instant Debit Card Provision through the innovation Magnifico System, Platinum - Accelerating Offline Bulk Transfer Transactions through the innovation Robotic Smart OCR
Solo Best Brand and Innovation (SBBI) 2024	Solopos	Private Bank Savings Category, Credit Card Category
7 Most Popular Brand Of The Year 2024	Jawa Pos	Banking Digital App Category - BCA mobile, Banking Savings Finance Category - Tahapan BCA
7 <sup>th</sup> Infobank Satisfaction, Loyalty, and Engagement (SLE) 2024	Infobank Magazine	The Most Satisfying KBMI IV Bank in ATM Service, The Most Satisfying KBMI IV Bank in Mobile Banking
13 <sup>th</sup> Infobank Digital Brand Recognition 2024	Infobank Magazine	The Best Credit Card Bank Umum Konvensional 2024 - KBMI IV, The Best Debit Card Bank Umum Konvensional 2024 - KBMI IV, The Best Deposito Bank Umum Konvensional 2024 - KBMI IV, The Best KPR Bank Umum Konvensional 2024 - KBMI IV, The Best KKB Bank Umum Konvensional 2024 - KBMI IV, The Best Wealth Management Bank Umum Konvensional 2024 - KBMI IV, The Best Internet Banking Umum Konvensional 2024 - KBMI IV, The 2nd Best E-Money Bank 2024 - KBMI IV, The 2nd Best Overall Deposito Bank Umum Konvensional 2024 Product Brand, The 2nd Best Overall Deposito Bank Umum Konvensional 2024 Product Brand; The Best Overall KPR Bank Umum Konvensional 2024 Product Brand, The Best Overall KKB Bank Umum Konvensional 2024 Product Brand, The Best Overall Kartu Debit Bank Umum Konvensional 2024 Product Brand, The 2nd Best Overall Kartu Kredit Bank Umum Konvensional 2024 Product Brand, The Best Overall Internet Banking Umum Konvensional 2024 Product Brand, The Best Overall Wealth Management Bank Umum Konvensional 2024 Product Brand, The 2nd Best Overall E-Money Bank 2024
21 <sup>st</sup> Infobank Banking Service Excellence 2024	Infobank Magazine	The 2 <sup>nd</sup> Best Conventional Bank in Service Excellence, The Best Overall - Digital Channel, The 2 <sup>nd</sup> Best Overall - E-Banking, The Best - Branch ATM Bank, The Best - Internet Banking, The Best - Opening Account via Mobile Application/Mobile Browser, The Best - Digital Branch, The Best - Cash Recycling Machine Bank, The 2 <sup>nd</sup> Best - Email Service

Category: Products & Services		
Name of Award	Organizer	Category/rank
7 <sup>th</sup> Infobank Satisfaction, Loyalty, and Engagement (SLE) 2024	Infobank Magazine	The Best KBMI IV Bank in Customer Engagement, The Most Satisfying KBMI IV Bank in Customer Service, The 2nd Most Satisfying KBMI IV Bank in Teller Service, The 2nd Most Satisfying KBMI IV Bank in Branch Office, Golden Recognition - 5 Consecutive Years in Service Excellence, Platinum Recognition - 10 Consecutive Years in e-Banking, Golden Recognition - 5 Consecutive Years in Digital Channel
Marketeers Youth Choice Award 2024	Marketeers	Tahapan Xpresi BCA - Saving Account Category (Gold), myBCA - Banking Mobile Apps Category (Gold), Flazz - E-money Category (Silver)
Indonesia Excellence Good Corporate Governance Awards 2024	Warta Ekonomi	Indonesia Excellence Good Corporate Governance Awards 2024
ICSQ Award 2024	SWA Media Group	BCA mobile (Category: Mobile Banking Application, Predicate: Excellent, Rank: 1 (Champion)), BCA (Category: General Bank, Predicate: Excellent, Rank: 1 (Champion)), BCA Credit Cards (Category: Credit Cards, Predicate: Excellent, Rank: 1 (Champion)), BCA (Category: General Bank Contact Center, Predicate: Excellent, Rank: 1 (Champion))
ICSC Award 2024	SWA Media Group	Indonesia Customer Service Champion 2024 Award (Predicate: EXCELLENT)
Opexcon Award 2024 - Next-Gen Operational Excellence : Empower People, Optimize Processes, Embrace Technology	SHIFT Indonesia	Indonesia Customer Service Champion 2024 Award (Predicate: EXCELLENT)
Indonesia Customer Experience Champions 2024	SWA Media Group	Gold Achievement Service Category, Silver Achievement Service Category
Indonesia Property&Bank Award XVIII & Indonesia My-Home Award VII	Journalis Media Group	The Best Service and Technology in Banking (PT Bank Central Asia Tbk)

Category: Individual		
Name of Award	Organizer	Category/rank
FinanceAsia Asia's Best Companies 2024	Finance Asia	Indonesia Best CEO - Jahja Setiaatmadja (Silver)
2024 Asia Executive Team	Institutional Investor	#1 Best CEO (Sell - side) in Asia ex-Mainland China - Jahja Setiaatmadja, #1 Best CFO (Sell - side) in Asia ex-Mainland China - Vera Eve Lim
Asia Pacific Stevie Awards 2024	Stevie Awards	Gold Winner Most Innovative HR Executive of the Year - Lianawaty Suwono, Silver Winner Most Innovative Woman of the Year - Lianawaty Suwono
14 <sup>th</sup> Asian Excellence Award 2024	Corporate Governance Asia	Asia's Best CEO - Jahja Setiaatmadja, Asia's Best CFO - Vera Eve Lim
Top CEO Indonesia Awards 2024	Tempo-IDNFinancials 52	The Best CEO Enormous Support in National Stunting Program - Jahja Setiaatmadja
Infobank TOP 100 and The 200 Future Leaders Forum 2024	Infobank Magazine	Special CEO: CEO in The Most Valuable Company 2024 - Jahja Setiaatmadja, Bankers of The Year - Santoso
Indonesia CEO Excellence Awards 2024	Warta Ekonomi	Indonesia CEO Excellence 2024 for Creating Solid Performance through Financing Expansion and Transaction Volume Enhancement - Jahja Setiaatmadja
3 <sup>rd</sup> Anniversary Indonesia Inspiring Women Awards 2024	The Iconomics	Indonesia Inspiring Women Awards 2024 - Vera Eve Lim
5 <sup>th</sup> Anniversary Indonesia Best 50 CEO Awards 2024 "Employees' Choice"	The Iconomics	Indonesia Best 50 CEO 2024 in KBMI IV Category "Employees' Choice" 5th Anniversary - Jahja Setiaatmadja
Indonesia Top Banker Awards 2024	The Iconomics	Djohan Emir Setijoso (as Top Banker)
Indonesia Property&Bank Award XVIII & Indonesia My-Home Award VII	Journalis Media Group	Best CEO of The Year - Jahja Setiaatmadja
CEO Awards 2024	Nusantara TV	Best Assessment in Financial Sector - Jahja Setiaatmadja
Indonesia Human Capital Awards (IHCA) 2024	Economic Review	Best HC Director 2024 - HC Visionary Exemplar Star 2024 - Lianawaty Suwono
GRC & Performance Excellence Award 2024	Business News Indonesia	The Best Chief Compliance Officer 2024 - Lianawaty Suwono

# Branches

As of December 31, 2024

## REGIONAL OFFICE I

<b>Address:</b>	<b>Number of Branches:</b>
Jl. Asia Afrika 122-124, 4 <sup>th</sup> Fl. Bandung 40261 Tel. (022) 4236303	11 Main Branches 70 Branches 13 Branches Hub

### Locations:

Bandung	Majalengka Kota
Banjar	Ngamprah
Ciamis	Purwakarta
Cianjur	Singaparna
Cimahi	Soreang
Cirebon	Subang
Garut	Sukabumi
Indramayu	Sumber
Karawang	Sumedang
Kuningan	Tasikmalaya

## REGIONAL OFFICE II

<b>Address:</b>	<b>Number of Branches:</b>
Jl. Pemuda 90-92, 4 <sup>th</sup> Fl. Semarang 50133 Tel. (024) 3510575 / 3510582	13 Main Branches 86 Branches 29 Branches Hub

### Locations:

Banjarnegara	Purbalingga
Bantul	Purwodadi
Batang	Purwokerto
Blora	Purworejo
Boyolali	Rembang
Brebes	Salatiga
Cilacap	Semarang
Demak	Slawi
Jepara	Sleman
Kajen	Sragen
Karanganyar	Sukoharjo
Kebumen	Surakarta
Kendal	Tegal
Klaten	Temanggung
Kudus	Ungaran
Magelang	Wates
Mungkid	Wonogiri
Pati	Wonosari
Pekalongan	Wonosobo
Pemalang	Yogyakarta

## REGIONAL OFFICE III

<b>Address:</b>	<b>Number of Branches:</b>
Wisma BCA Bukit Darmo, Jl. Mayjend Jonosewojo No. 14 Surabaya 60225 Tel. (031) 29711888	14 Main Branches 93 Branches 28 Branches Hub

### Locations:

Bangkalan	Pamekasan
Bojonegoro	Sampang
Gresik	Sidoarjo
Jombang	Sumenep
Lamongan	Surabaya
Mojokerto	Tuban

## REGIONAL OFFICE IV

<b>Address:</b>	<b>Number of Branches:</b>
Jl. Boulevard Blok F5 No.5 Makassar 90231 Tel. (0411) 453355	13 Main Branches 73 Branches 16 Branches Hub

### Locations:

Ambon	Palopo
Bau Bau	Palu
Bitung	Pare Pare
Denpasar	Pinrang
Gianyar	Praya
Gorontalo	Ruteng
Jayapura	Selong
Kendari	Semarang
Kotamobagu	Sentani
Kupang	Singaraja
Labuan Bajo	Sorong
Luwuk	Sumbawa Besar
Makassar	Sungguminasa
Mamuju	Tabanan
Manado	Ternate
Manokwari	Timika
Mataram	Tomohon
Maumere	Waingapu
Mengwi	Watampone
Merauke	Woha
Negara	



**REGIONAL OFFICE V**

<b>Address:</b>	<b>Number of Branches:</b>
Jl. P. Diponegoro 15, 5 <sup>th</sup> Fl. Medan 20112 Tel. (061) 4148800 / 4575800	11 Main Branches 58 Branches 20 Branches Hub

**Locations:**

Bandar Seri Bentan	Payakumbuh
Batam	Pekanbaru
Bengkalis	Pematang Siantar
Binjai	Rantau Prapat
Bukittinggi	Sei Rampah
Dumai	Sibolga Kota
Kabangjahe	Stabat
Kisaran	Tanjung Balai
Limapuluh	Tanjung Balai Karimun
Lubuk Pakam	Tanjung Pinang
Medan	Tebing Tinggi
Padang	Tembilahan

**REGIONAL OFFICE VI**

<b>Address:</b>	<b>Number of Branches:</b>
Jl. Kapten A. Rivai 22, 4 <sup>th</sup> Fl. Palembang 30129 Tel. (0711) 312244	10 Main Branches 41 Branches 29 Branches Hub

**Locations:**

Bandar Lampung	Menggala
Bangko	Mentok
Baturaja	Metro
Bengkulu	Muara Bungo
Curup	Muara Enim
Gunung Sugih	Pagar Alam
Jambi	Palembang
Kalianda	Pangkal Pinang
Kepahiang	Pangkalan Balai
Koba	Prabumulih
Kotabumi	Pringsewu
Kuala Tungkal	Sekayu
Lahat	Sungai Liat
Lubuk Linggau	Tanjung Pandan
Manggar	Toboali
Martapura	

**REGIONAL OFFICE VII**

<b>Address:</b>	<b>Number of Branches:</b>
Jl. Jend. Basuki Rachmat 70-74, 3 <sup>rd</sup> Fl. Malang 65111 Tel. (0341) 358500	11 Main Branches 51 Branches 11 Branches Hub

**Locations:**

Banyuwangi	Magetan
Batu	Malang
Blitar	Mejayan
Bondowoso	Nganjuk
Jember	Ngawi
Kanigoro	Pasuruan
Kediri	Ponorogo
Kepanjen	Probolinggo
Kraksaan	Situbondo
Lumajang	Trenggalek
Madiun	Tulungagung

**REGIONAL OFFICE VIII**

<b>Address:</b>	<b>Number of Branches:</b>
Wisma BCA Pondok Indah, 3 <sup>rd</sup> Fl. Jl. Metro Pondok Indah No.10 Jakarta 12310 Tel. (021) 29973488	11 Main Branches 96 Branches 19 Branches Hub

**Locations:**

Cibinong	Tangerang
Depok	Tangerang Selatan
Jakarta (Central, South & East)	

**REGIONAL OFFICE IX**

<b>Address:</b>	<b>Number of Branches:</b>
Jl. Matraman Raya 14-16, 3 <sup>rd</sup> Fl. Jakarta 13150 Tel. (021) 8581966	13 Main Branches 110 Branches 16 Branches Hub

**Locations:**

Bekasi	Depok
Bogor	Jakarta (Central, South, East & North)
Cibinong	Karawang
Cikarang	

## Branches - continued

### REGIONAL OFFICE X

<b>Address:</b> Jl. Pluit Selatan Raya, Komp. Perkantoran Landmark Pluit Blok A No. 8 12 <sup>th</sup> & 15 <sup>th</sup> Fl. Jakarta 14440 Tel. (021) 6601718	<b>Number of Branches:</b> 10 Main Branches 91 Branches 2 Branches Hub
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#### Locations:

Jakarta (West, Central & North)	Tigaraksa
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### REGIONAL OFFICE XI

<b>Address:</b> Jl. Jend. Sudirman 139, 4 <sup>th</sup> Fl. Balikpapan 76113 Tel. (0542) 737133	<b>Number of Branches:</b> 8 Main Branches 40 Branches 7 Branches Hub
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#### Locations:

Balikpapan	Samarinda
Banjarbaru	Sambas
Banjarmasin	Sampit
Batulicin	Sangatta
Bontang	Singkawang
Kapuas	Sintang
Ketapang	Sungai Raya
Martapura	Tanjung
Mempawah	Tanjung Redeb
Palangkaraya	Tarakan
Pangkalan Bun	Tenggarong
Pontianak	

### REGIONAL OFFICE XII

<b>Address:</b> Wisma Asia, 8 <sup>th</sup> Fl. Jl. S. Parman Kav.79 Jakarta 11420 Tel. (021) 5638888	<b>Number of Branches:</b> 12 Main Branches 97 Branches 30 Branches Hub
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#### Locations:

Cilegon	Serang
Jakarta (West & Central)	Tangerang
Pandeglang	Tangerang Selatan
Rangkasbitung	Tigaraksa

### NON REGION OFFICE

<b>Address:</b> Menara BCA, Grand Indonesia 28 <sup>th</sup> Fl., Jl. M.H. Thamrin No. 1 Jakarta 10310 Tel. (021) 23588000	<b>Number of Branches:</b> 1 Main Branch
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#### Locations:

Jakarta (Pusat)
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### REPRESENTATIVE OFFICE

<b>SINGAPORE</b> <b>Address:</b> 360 Orchard Road, # 06-06A International Building Singapore 238869	<b>HONG KONG</b> <b>Address:</b> Unit 4707, 47/F The Center, 99 Queen's Road Central
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# Information on Company's Website

BCA has a website, <https://www.bca.co.id>, thorough which the public can access thorough information about the company.

On the website, BCA provides information on banking products, services and solutions to meet individual and business needs along with details About BCA and other important information.

## Information on The Company's Website

### Individual

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

#### Login

- Login KlikBCA
- Download BCA mobile
- Webform BCA
- myBCA

#### Individual Services

- Plan For The Future
- e-Banking
- BCA Prioritas
- Convenience Branch For You
- Customer Service
- Remittance

#### Individual Products

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

#### Promo

- Promo BCA

#### Webform BCA

#### Chat

- Halo BCA Chat



### About BCA

This section provides detailed information about the company.

#### Corporation

- Visions, Missions, and Core Values
- BCA Management
- BCA Milestones
- Awards and Recognitions
- Subsidiaries

#### Investor Relations

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

#### Good Corporate Governance

- ACGS, Policy, & Report
- Deed of Establishment
- Organizational Structure
- Corporate Actions
- Whistleblowing at BCA
- Other Information

#### Sustainability

- Building a Sustainability Culture
- Commitment to Sustainability
- Sustainable Banking
- Sustainability Culture
- Social Value Creation
- Sustainability Report
- Policies, Standards, & Certifications

#### Corporate Social Responsibility

- CSR Bakti BCA

#### Media & Research

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



### Business

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

#### Products

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

#### Business Solutions

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

#### Business Services

- e-Banking Bisnis
- Layanan Perbankan
- Treasury & Custodian

#### BCA Rate

- e-Rate BCA
- Rate Calculator

#### Chat

- Halo BCA Chat



### Career

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

#### Daily Activities

#### Career

#### Bakti Internship

#### BCA Scholarships

#### Info & Article



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

### Corporate Secretary & Communications Division

- Corporate Communication
  - Investor Relations
  - Environment, Sustainability, Governance
- Menara BCA - Grand Indonesia 20<sup>th</sup> Fl.  
Jl. M.H. Thamrin No.1, Jakarta 10310, Indonesia

Tel. (+62 21) 2358 8000  
Fax. (+62 21) 2358 8300  
E-mail : [corcom\\_BCA@bca.co.id](mailto:corcom_BCA@bca.co.id)  
[investor\\_relations@bca.co.id](mailto:investor_relations@bca.co.id)  
[corporate\\_governance@bca.co.id](mailto:corporate_governance@bca.co.id)

