

PT Bank Central Asia Tbk FY24 Results

23 January 2025

Agenda

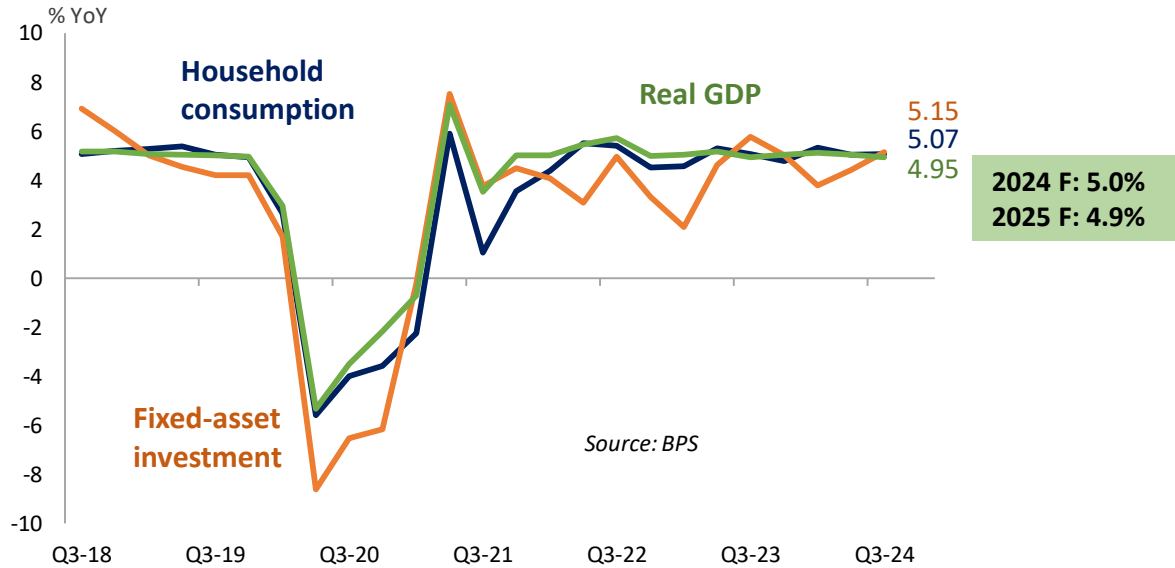


- Economic Highlights
- Banking Industry Updates
- FY24 Performance Overview
- Sustainable Finance and ESG
- Share Data, Ratings & Awards

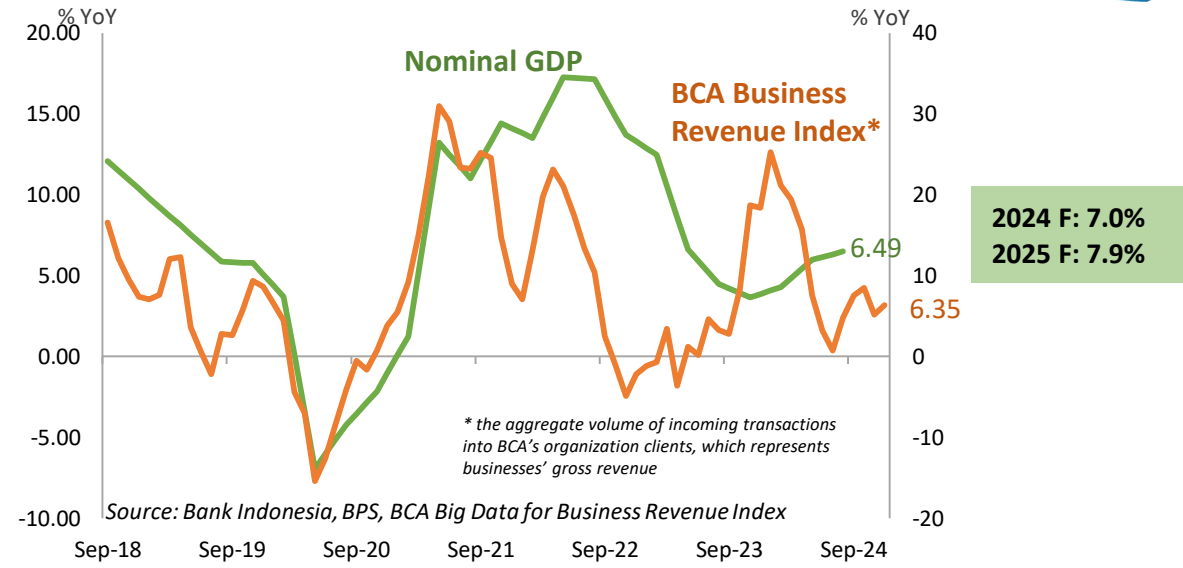
Economic Highlights

Economic highlights (1/2)

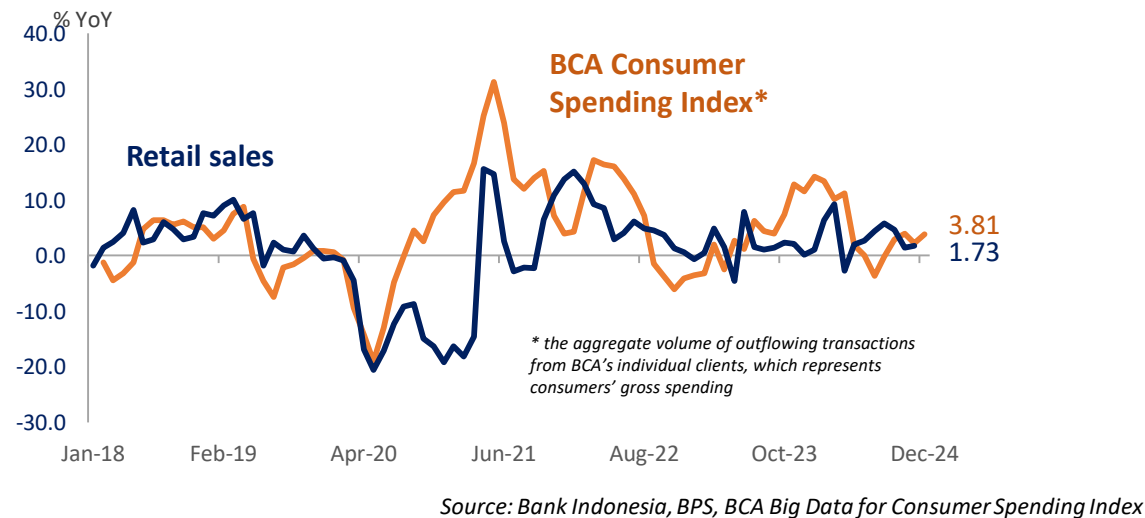
1 GDP growth moves sideways, sustained at ~5% level



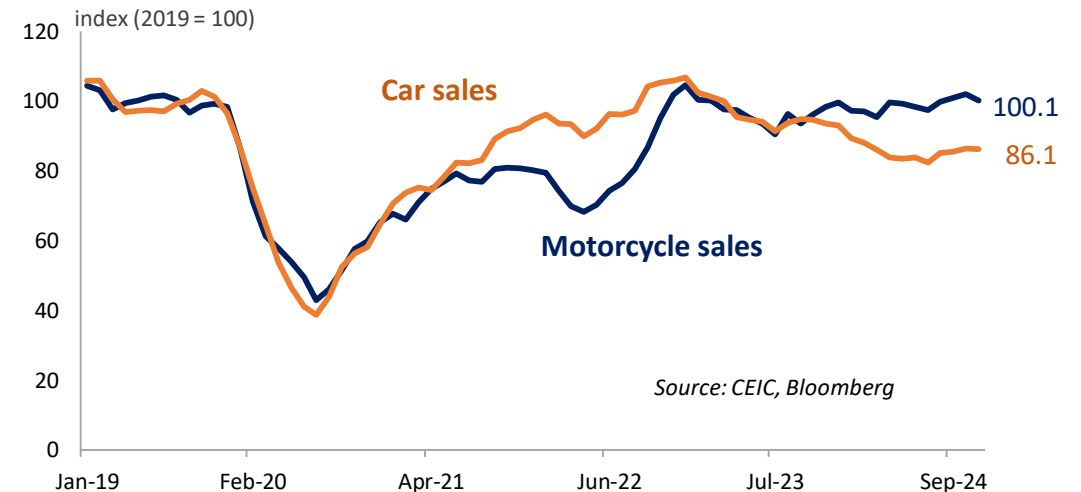
2 Nominal GDP recovery translates to better liquidity



3 Consumption bottomed out in mid-24, starting to rebound...

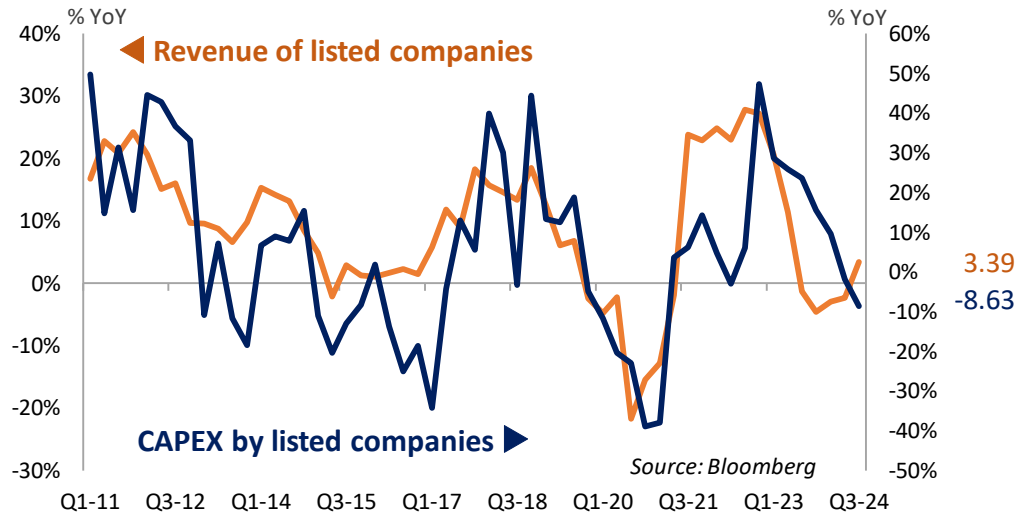


4 Car sales has been softening

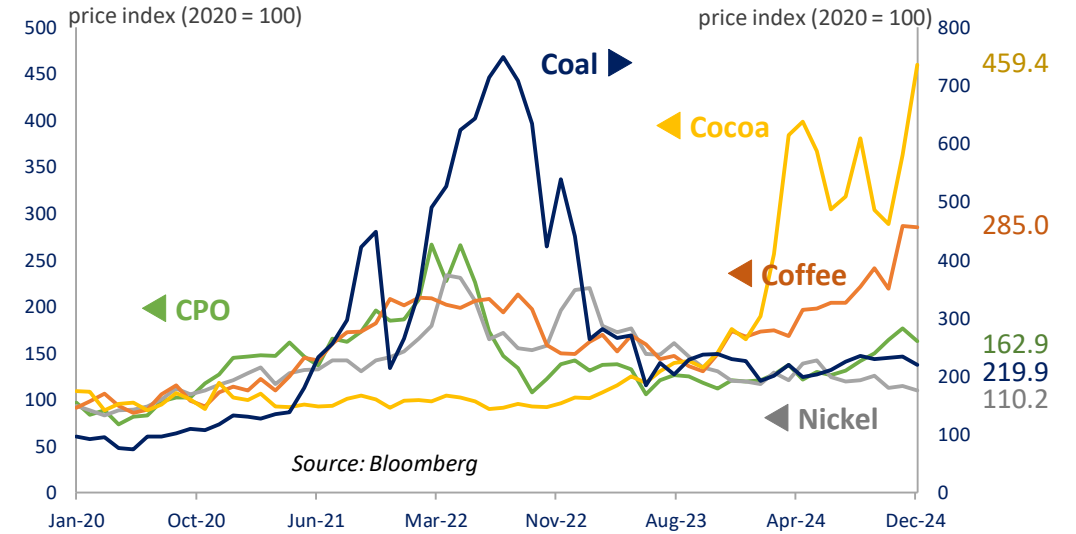


Economic highlights (2/2)

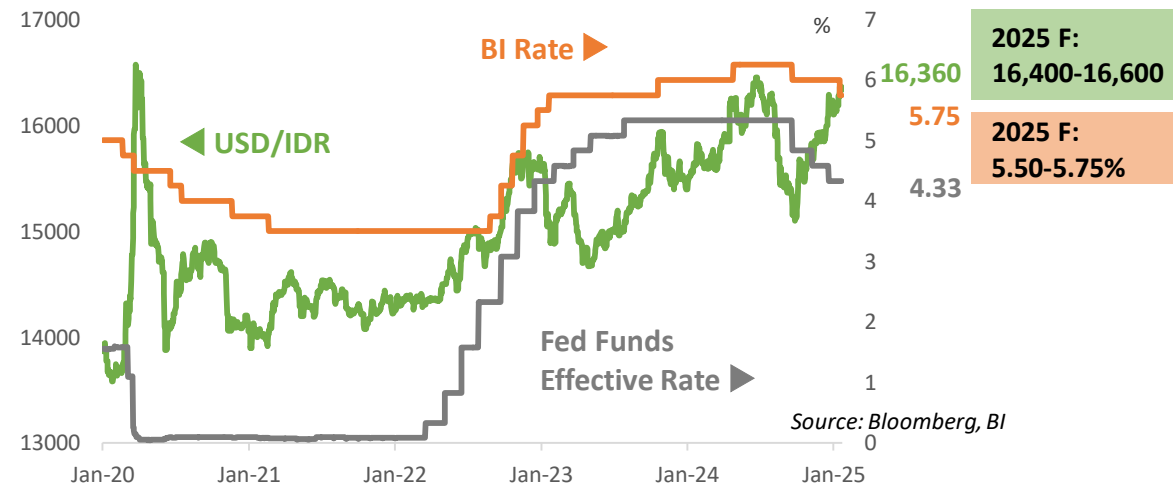
5 Investment is slowing, but revenue is recovering



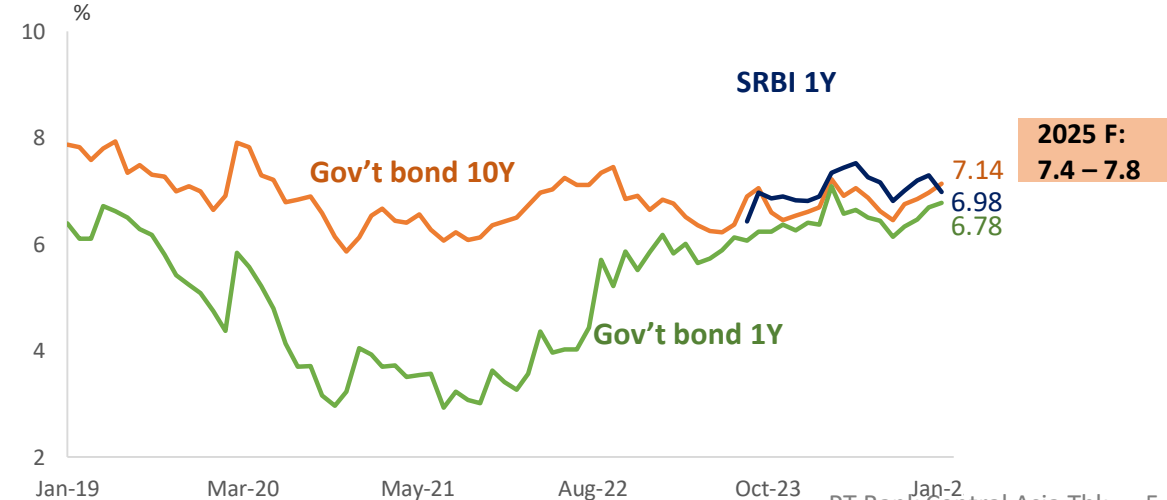
6 Minerals pass the baton to agricultural commodities



7 BI cut its policy rate in Jan 25, aiming to stimulate growth



8 Despite Fed rate cuts, ID bond yields are still rising

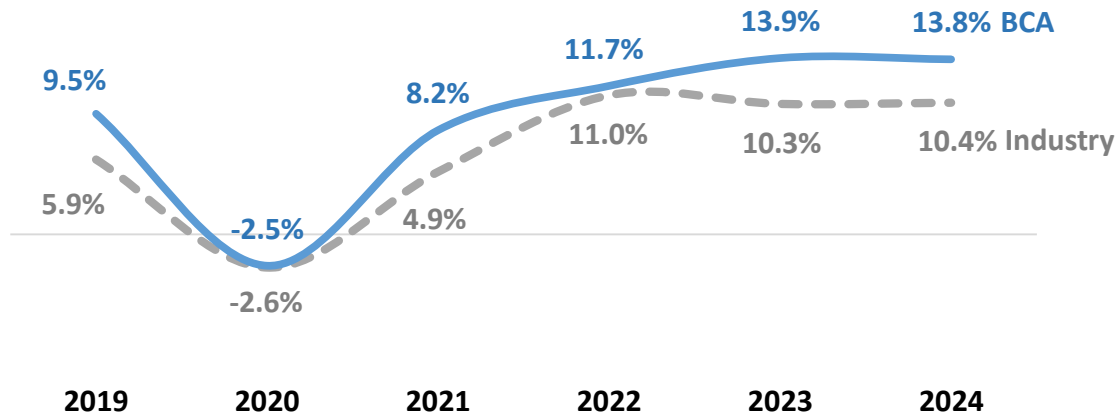


Banking Industry Updates

Banking industry (1/2)

1 Industry loans grew 10.4% YoY

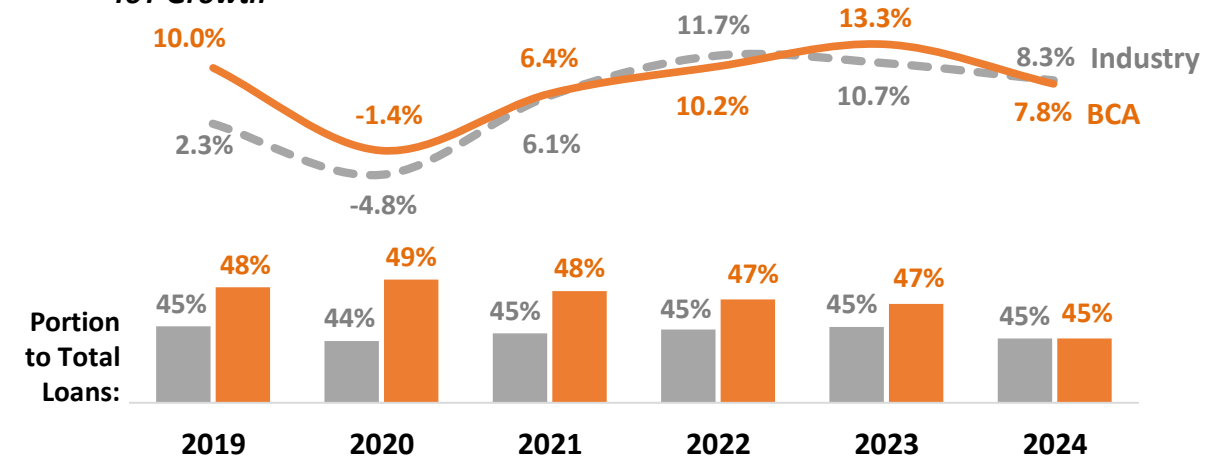
YoY Growth



Source: BI (SEKI)

2 BCA working capital loans grew in line with the industry

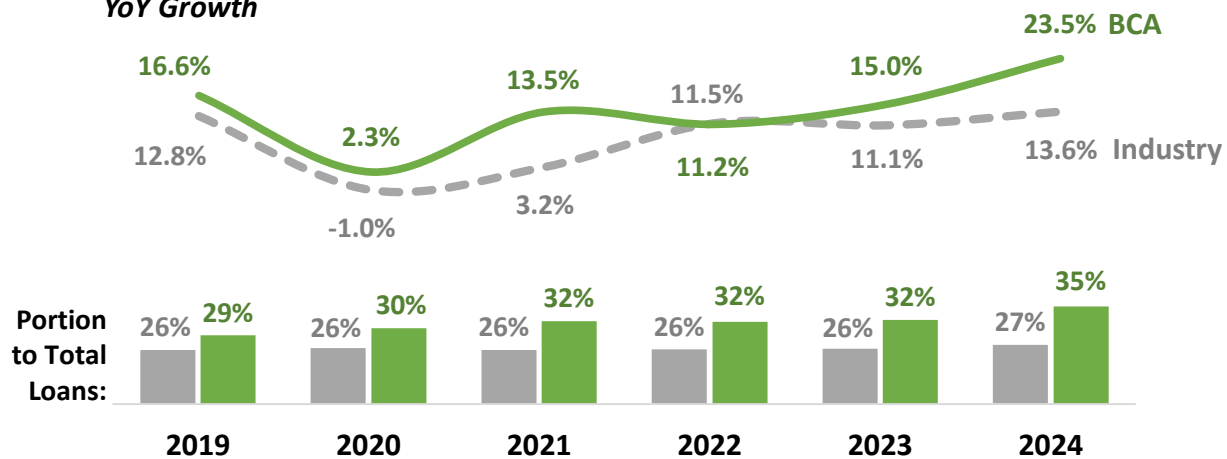
YoY Growth



Source: BI (SEKI)

3 BCA investment loans outgrew industry

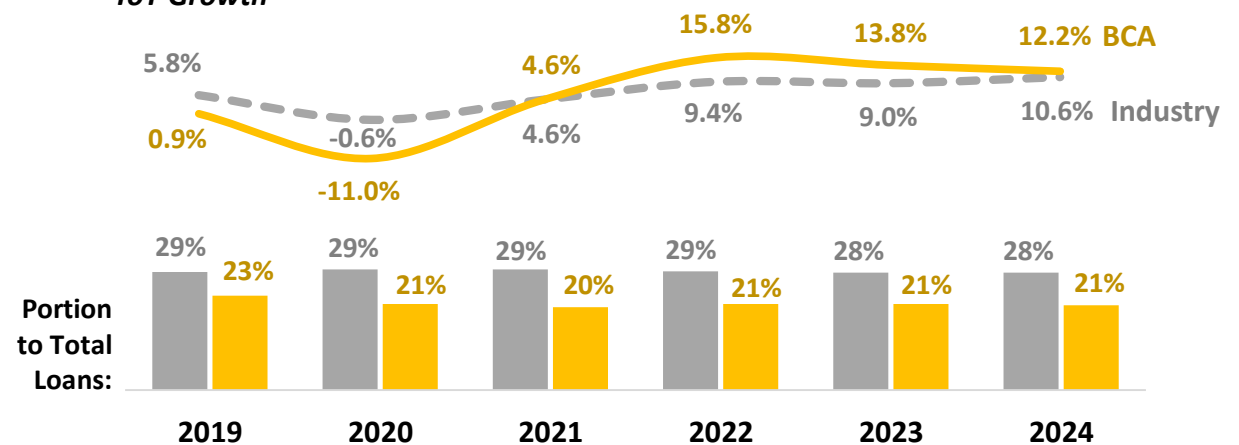
YoY Growth



Source: BI (SEKI)

4 BCA consumer loans grew above banking sector

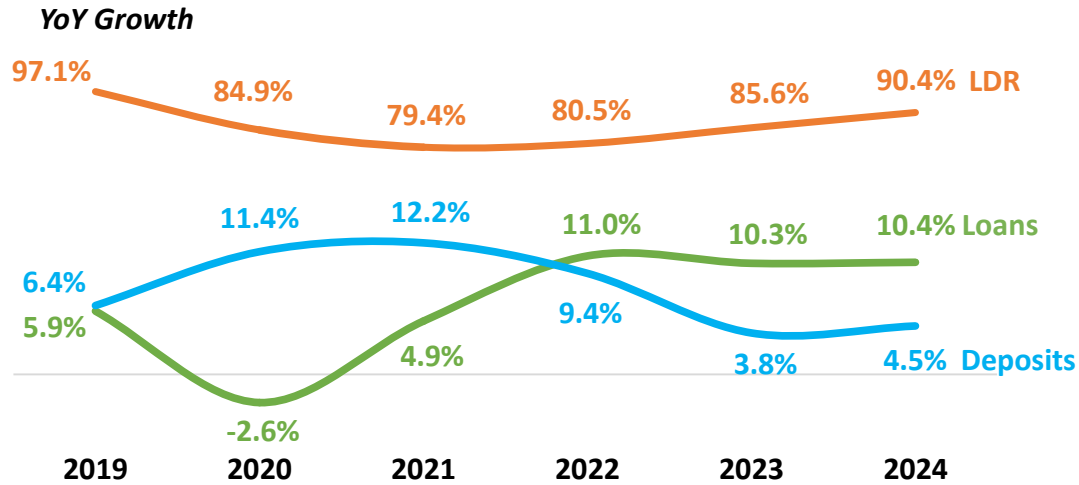
YoY Growth



Source: BI (SEKI)

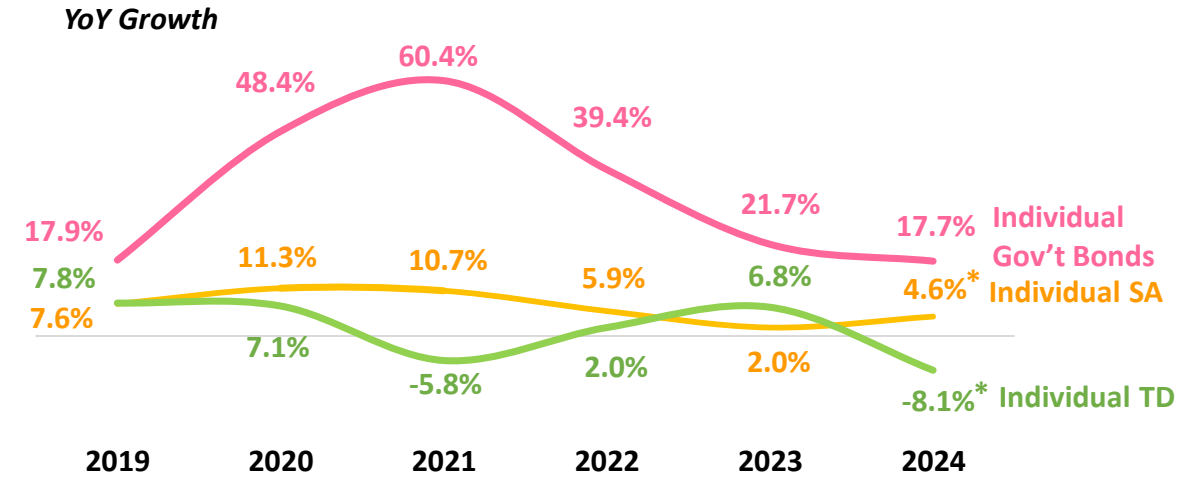
Banking industry (2/2)

5 Banking Industry saw rising LDR



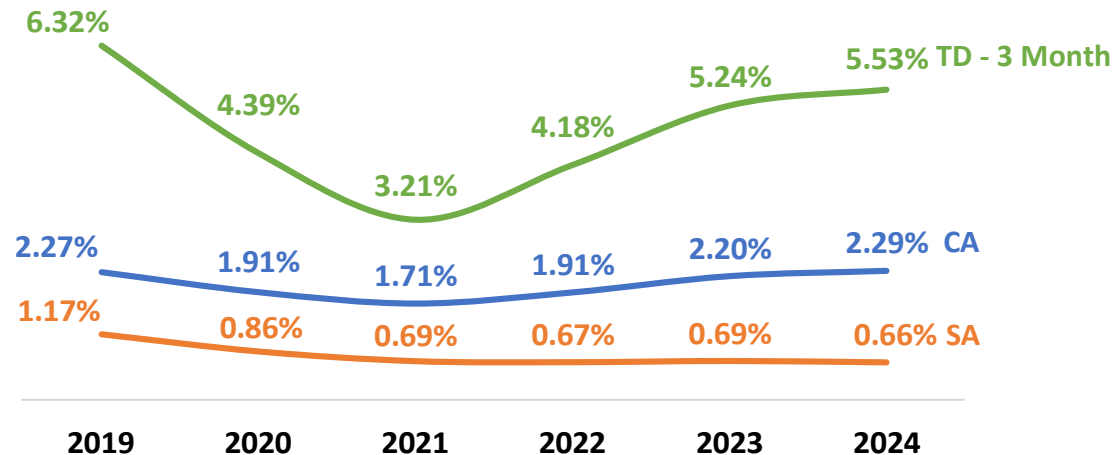
Source: BI (SEKI)

6 A shifting trend from individual deposits to Gov't bonds



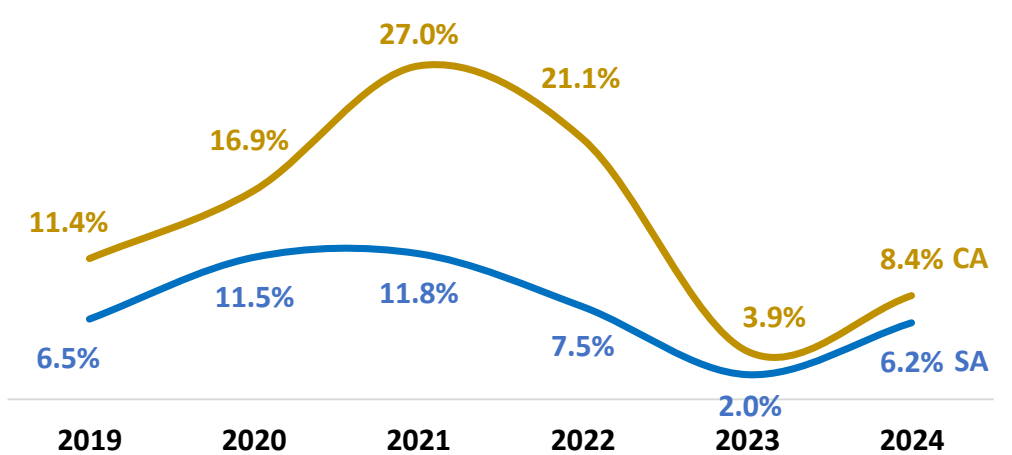
*) Source: BI (SEKI) as of Nov-24

7 Cost of fund industry is on the rise



Source: BI (SPI) as of Oct-24

8 CA and SA rebounded in 2024



Source: BI (SEKI) as of Nov-24

FY24 Performance Overview

Loans grew 13.8% YoY



Consolidated (Rp tn)	Dec-22	Dec-23	Dec-24	YoY	Sep-24	QoQ
Total Assets	1,315	1,408	1,449	2.9%	1,434	1.1%
Secondary Reserves & Marketable Securities	446	441	422	-4.2%	438	-3.5%
Loans	711	810	922	13.8%	877	5.1%
Third Party Funds	1,040	1,102	1,134	2.9%	1,125	0.7%
CASA	848	885	924	4.4%	915	0.9%
Current Accounts	324	348	362	3.9%	352	2.8%
Savings Accounts	524	536	562	4.8%	563	-0.2%
Time Deposits	192	217	210	-3.4%	210	-0.3%
Equity	221	242	263	8.4%	256	2.7%

NPAT rose 12.7% YoY owing to solid operating performance

Consolidated (Rp tn)	FY-22	FY-23	FY-24	YoY	3Q-24	4Q-24	QoQ
Operating Income	84.9	97.9	107.4	9.7%	27.6	27.5	-0.4%
Net Interest Income	64.0	75.1	82.3	9.5%	21.1	21.4	1.4%
Non Interest Income	20.9	22.8	25.2	10.2%	6.6	6.2	-6.2%
Fees and Commissions	16.5	17.4	18.8	8.4%	4.7	5.0	6.6%
Trading Income	1.7	1.7	2.8	62.3%	1.0	0.5	-42.3%
Others	3.3	3.9	3.9	-0.9%	0.9	1.0	8.8%
Loss on Cessie	(0.6)	(0.2)	(0.4)	70.1%	-	(0.4)	n.a
Operating Expenses	31.0	36.5	37.3	2.2%	9.0	10.4	15.4%
Manpower	13.7	16.2	17.4	7.7%	4.1	4.3	4.4%
General & Administrative	17.4	20.3	19.8	-2.1%	5.0	6.2	24.5%
PPOP (Pre-Provision Operating Profit)	53.9	61.5	70.1	14.1%	18.6	17.1	-8.1%
Provision incl. Loan Recoveries	3.6	1.3	2.0	51.3%	0.9	(0.3)	n.a
Provision	4.3	1.6	2.7	70.6%	0.9	0.4	-56.1%
Reversal on Cessie	(0.7)	(0.3)	(0.7)	157.1%	-	(0.7)	n.a
Net Profit	40.7	48.6	54.8	12.7%	14.2	13.8	-3.1%

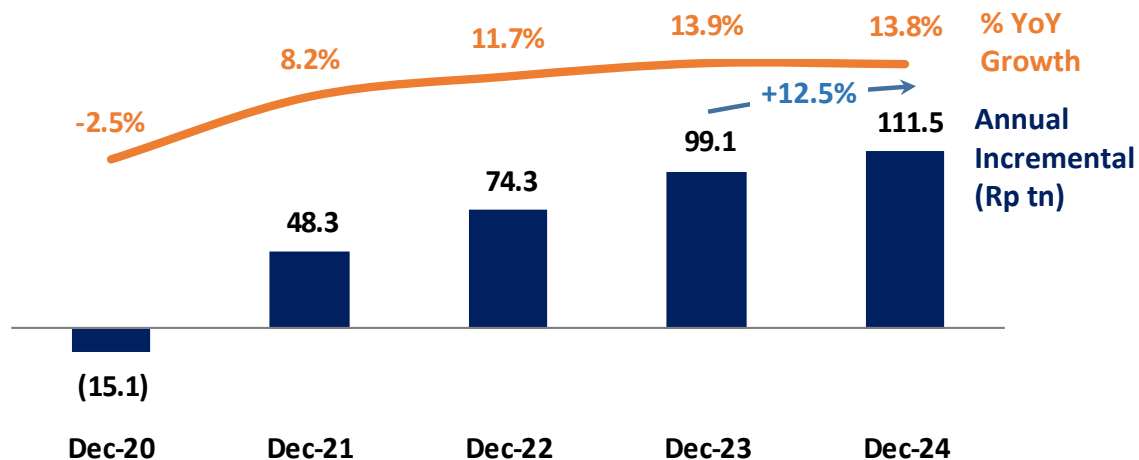
Key Ratios



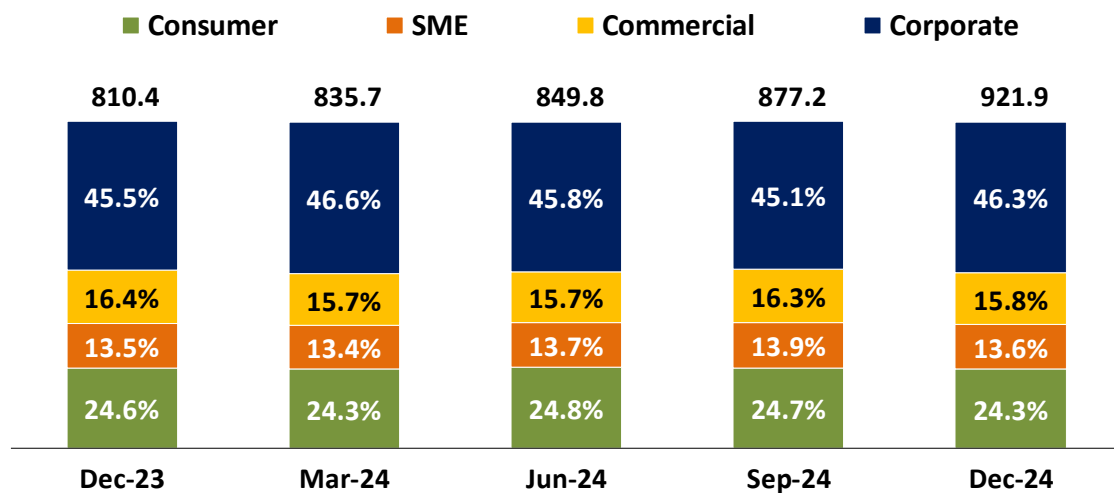
Bank Only	FY-22	FY-23	FY-24	ΔYoY	3Q-24	4Q-24	ΔQoQ
NIM	5.3%	5.5%	5.8%	0.3%	5.9%	6.0%	0.1%
COC	0.7%	0.3%	0.3%	0.0%	0.6%	-0.1%	-0.7%
Risk Adjusted NIM	4.7%	5.3%	5.6%	0.3%	5.3%	6.1%	0.8%
Cost to Income	35.1%	34.1%	31.5%	-2.6%	30.1%	35.1%	5.0%
ROA	3.2%	3.6%	3.9%	0.3%	4.0%	4.1%	0.1%
ROE	21.7%	23.5%	24.6%	1.1%	24.6%	24.2%	-0.4%
CAR	25.8%	29.4%	29.4%	0.0%	29.3%	29.4%	0.1%
CASA to Total Funding	82.3%	81.1%	82.4%	1.3%	82.2%	82.4%	0.2%
LDR	65.2%	70.2%	78.4%	8.2%	75.1%	78.4%	3.3%
NSFR	169.2%	166.6%	155.9%	-10.7%	162.2%	155.9%	-6.3%
LCR	393.5%	357.8%	306.0%	-51.8%	334.9%	306.0%	-28.9%
ECL to Total Loans	4.9%	4.2%	3.6%	-0.6%	4.0%	3.6%	-0.4%
NPL - gross	1.8%	1.9%	1.8%	-0.1%	2.1%	1.8%	-0.3%
NPL Coverage	287.0%	234.1%	208.5%	-25.6%	193.9%	208.5%	14.6%
LAR	10.4%	6.9%	5.3%	-1.6%	6.1%	5.3%	-0.8%
LAR Coverage (incl. off B/S)	53.6%	69.7%	76.9%	7.2%	73.5%	76.9%	3.4%

Strong growth across segments

1 Loan Growth (Rp tn)



3 Loan Composition (Rp tn)



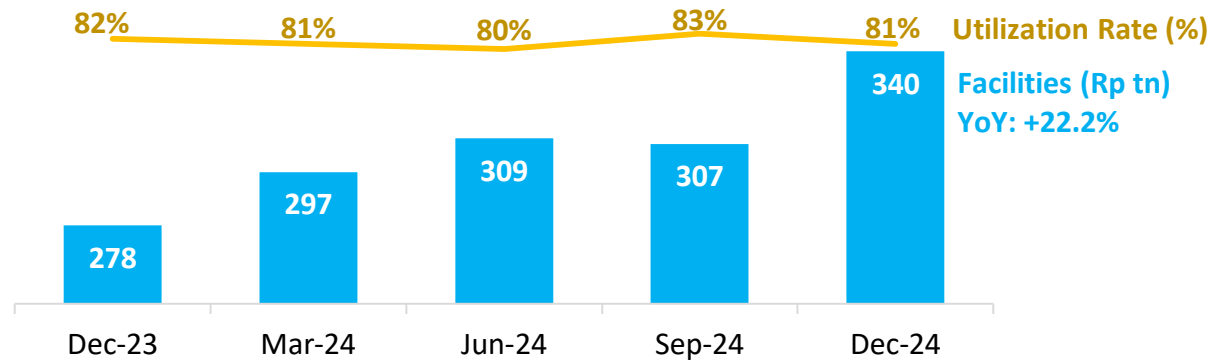
2 Loan by Segment (Rp tn)

Consolidated	Dec-23	Dec-24	▲ YoY	Sep-24	▲ QoQ
Corporate	368.9	426.8	15.7%	395.9	7.8%
Commercial	126.6	137.9	8.9%	135.3	2.0%
SME	107.8	123.8	14.8%	120.1	3.0%
Consumer	199.1	223.7	12.4%	216.5	3.3%
- Mortgages	121.8	135.5	11.2%	130.4	3.9%
- Vehicles	56.9	65.3	14.8%	64.1	1.9%
- Personal Loans	20.3	22.9	12.8%	22.0	4.5%
Sharia Financing	9.0	10.7	18.9%	10.4	2.6%
Total O/S Loans	810.4	921.9	13.8%	877.2	5.1%
Total Facilities	1,191.2	1,335.9	12.1%	1,270.0	5.2%
Average Loan	738.9	851.1	15.2%	837.4	1.6%

Corporate lending surged, propelled by investment loans

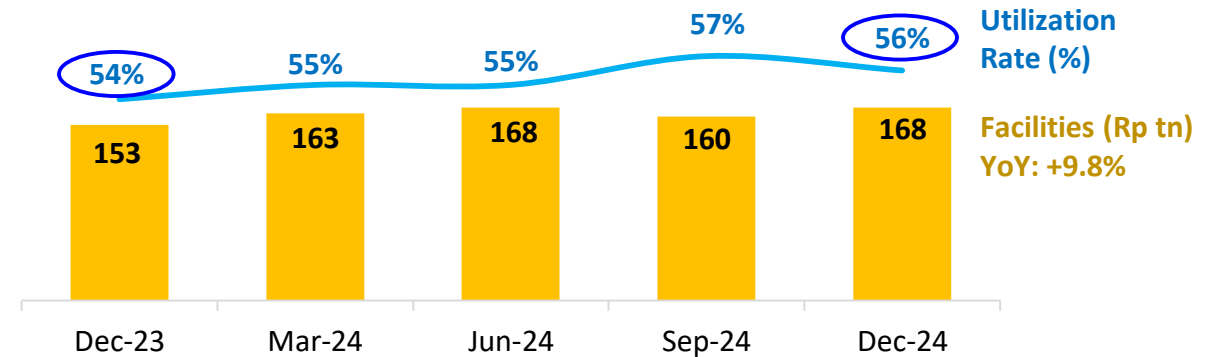
1 Investment Loan Facilities and Utilization Rate

- Investment loan facilities maintain double-digit expansion



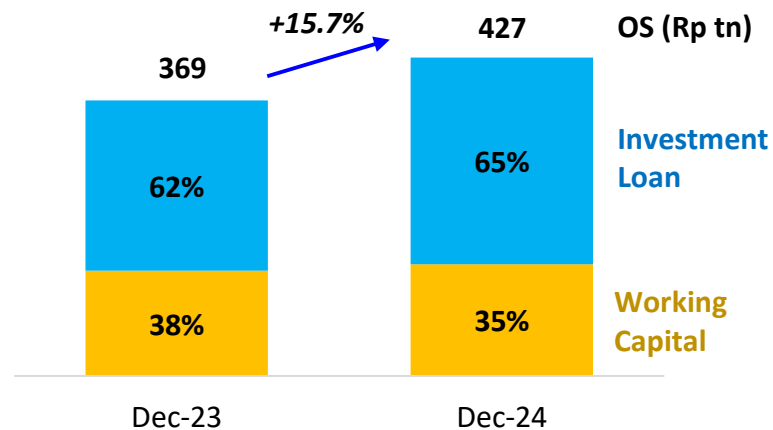
2 Working Capital Loan Facilities and Utilization Rate

- Utilization rate improved

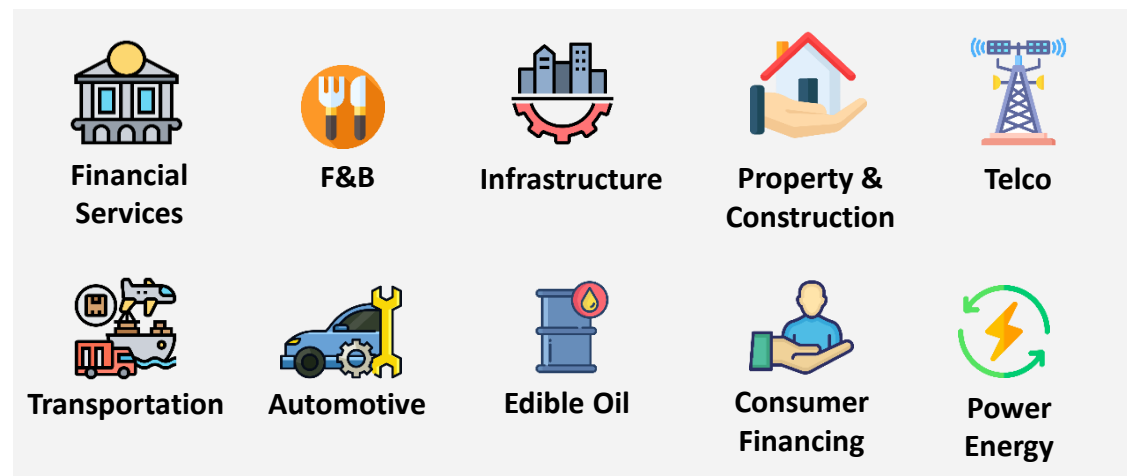


3 Corporate Loans by Use

- Investment loans accounted for 65% of total corporate loans



4 Well-diversified sectors

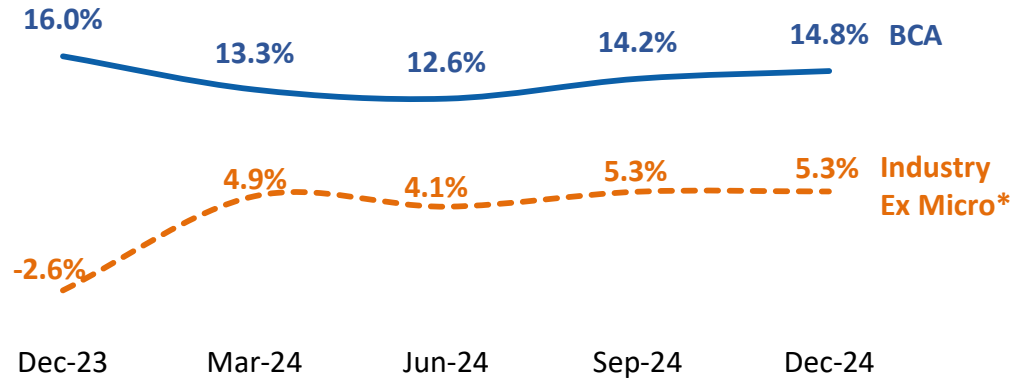


SME loans maintain double-digit growth, outpacing industry



1 BCA vs Industry SME Loan Growth (YoY)

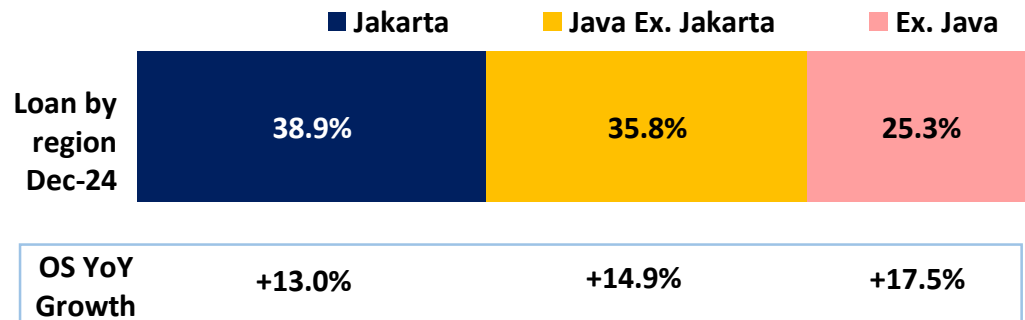
- BCA consistently outgrew industry



*) Industry Oct-24. Source OJK (SPI)

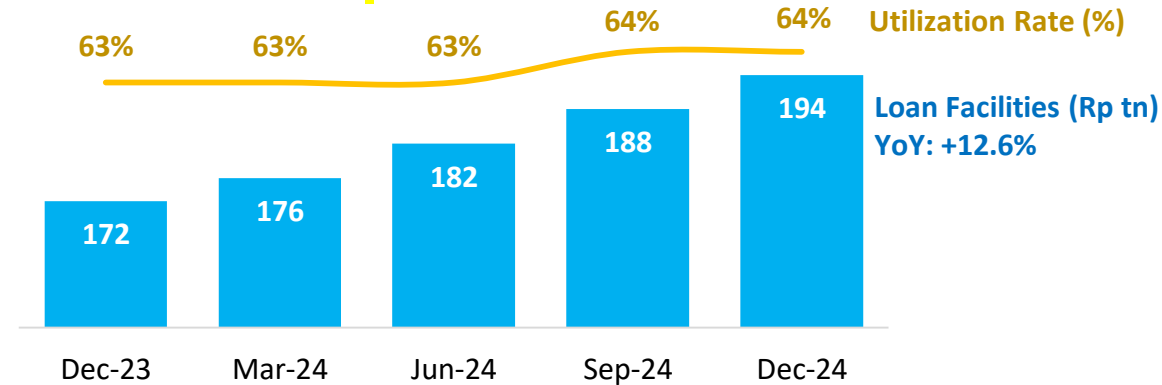
3 BCA SME Loan by Region and YoY O/S Growth

- Double-digit growth across regions



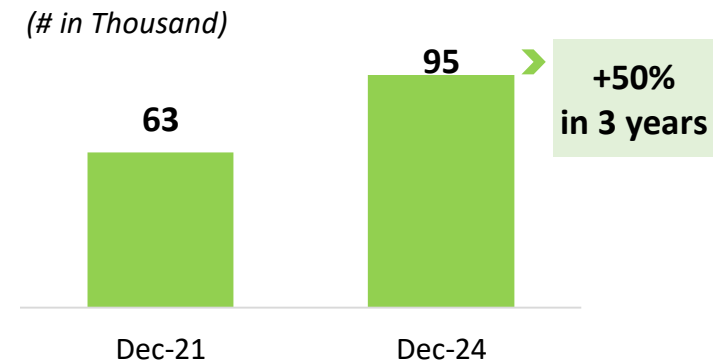
2 BCA SME Loan Facilities and Utilization Rate

- Higher loan facilities and utilization rate driven by trading and automotive sectors



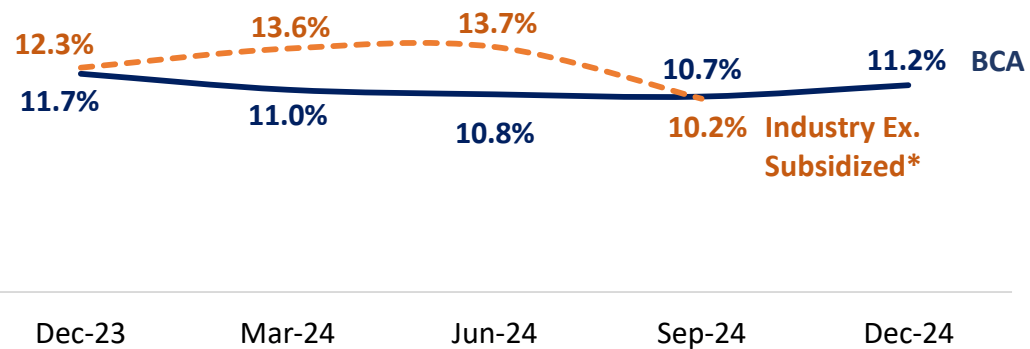
4 SME debtors in 3 years

- The number of SME debtors continued to expand



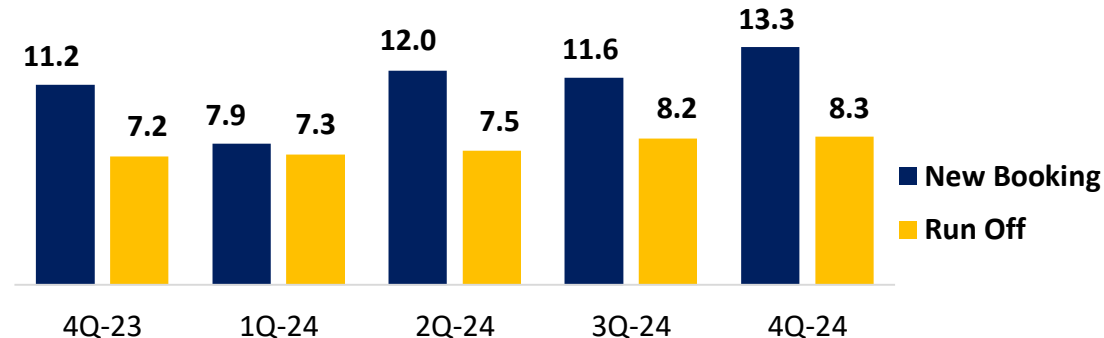
Mortgages rose 11.2% YoY

1 BCA vs Industry Mortgages Growth (YoY)

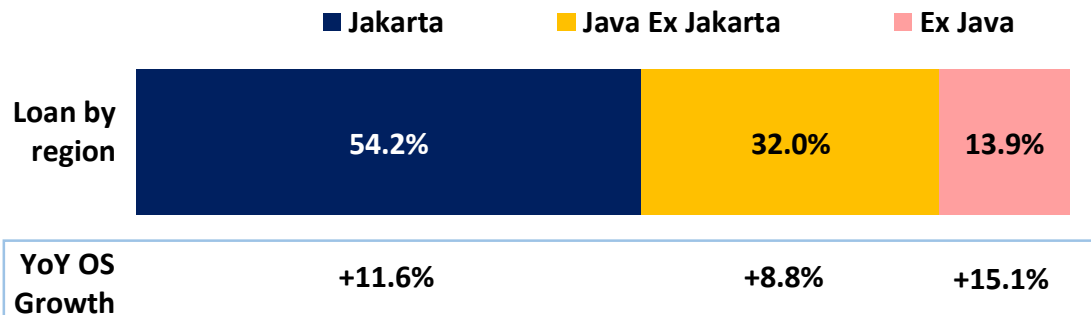


Source industry: OJK (SPI), peer banks financial reports
*) BCA internal adj.

2 BCA Mortgages New Booking and Runoffs (Rp tn)



3 BCA Mortgages by Region and YoY O/S Growth

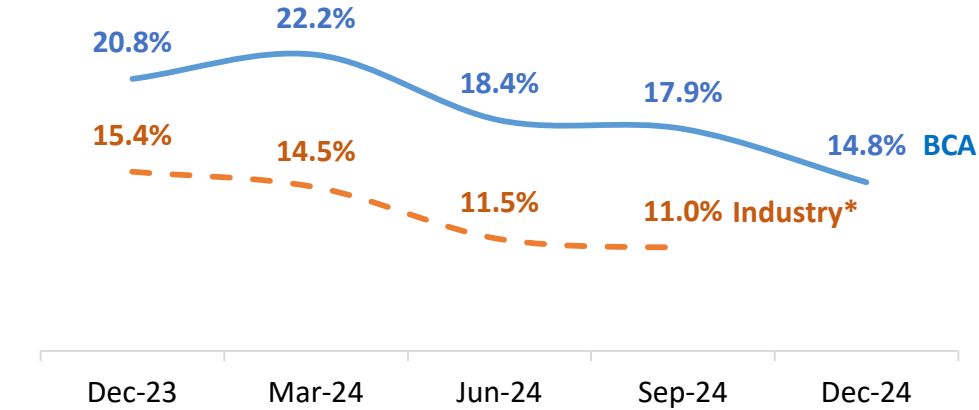


- BCA posted a steady quality growth
- New booking rose 10% YoY
- Saw opportunities outside Java



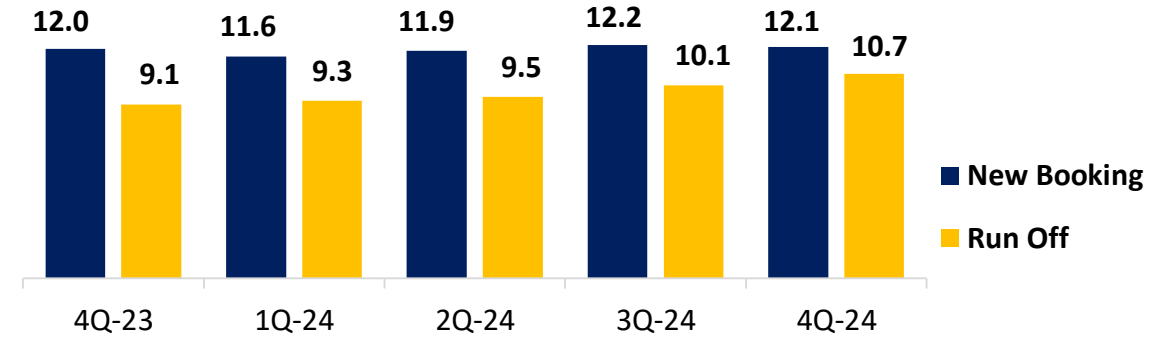
Auto loans grew 14.8% YoY

1 BCA vs Industry Auto Loan Growth (YoY)



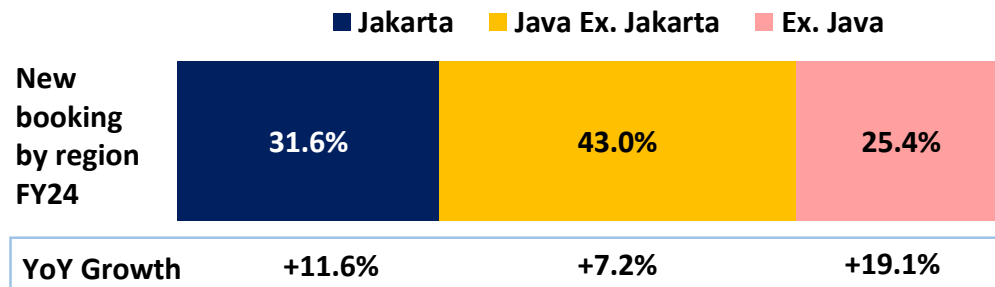
*) Industry Sep-24. Source OJK (SPI) & Multi-finance Statistics

2 BCA Auto Loan New Booking and Runoffs (Rp tn)



Note: Numbers are adjusted due to BCAF & BCAMF merger

3 BCA Auto Loan – New Booking by Region & YoY Growth



- BCA auto loans consistently outgrew industry
- New booking rose 15% YoY
- New booking Ex. Java recorded stronger growth

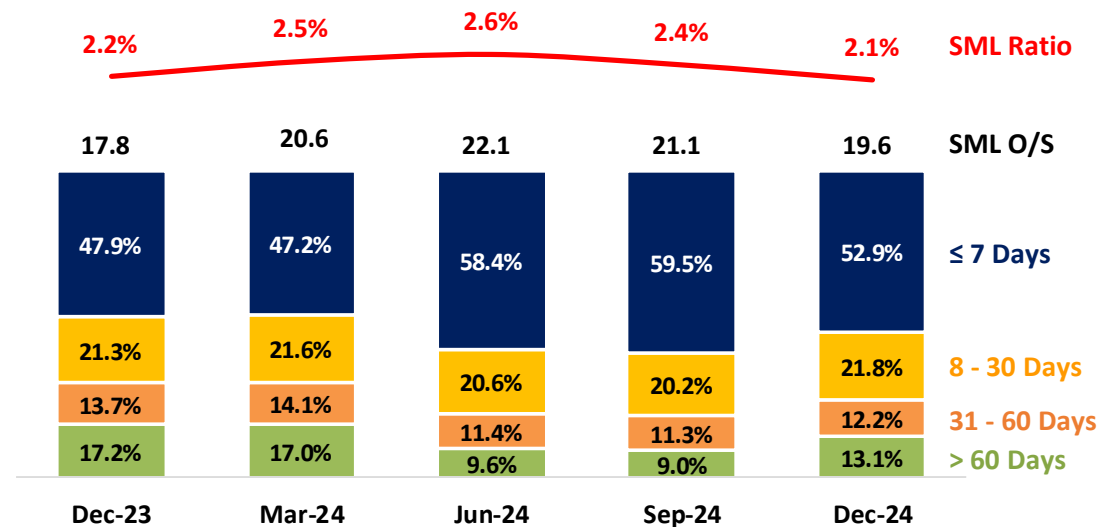


Consolidated LAR improved to 5.3%

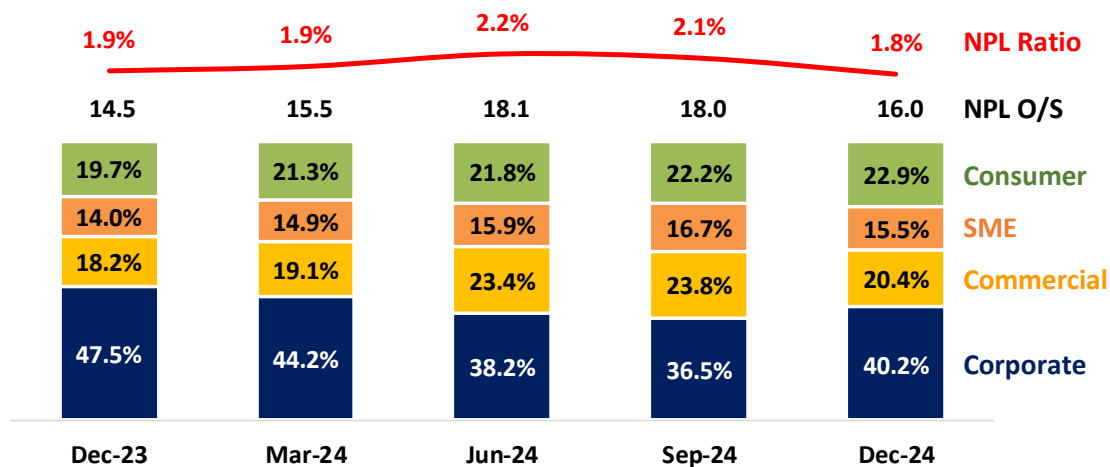
1 Loan at Risk (LAR) (Rp tn)

Consolidated	Dec-23	Dec-24	ΔYoY	Sep-24	ΔQoQ
Current Restruct.	21.2	11.9	-43.8%	13.1	-9.1%
Special Mention	17.8	19.6	10.4%	21.1	-7.0%
NPL	14.5	16.0	10.6%	18.0	-10.8%
Total LAR	53.4	47.5	-11.0%	52.2	-8.8%
LAR Ratio	6.9%	5.3%	-1.6%	6.1%	-0.8%
LAR Coverage	69.2%	76.5%	7.3%	73.1%	3.4%

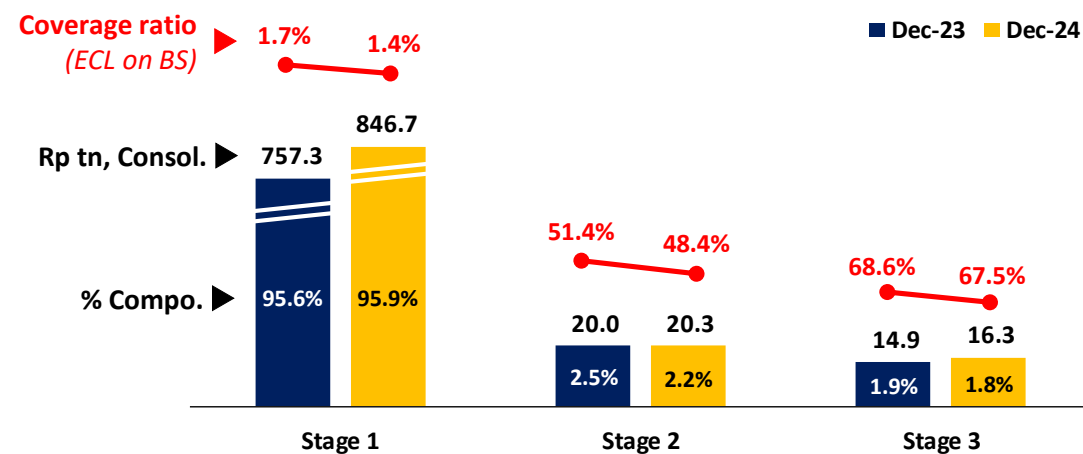
2 Special Mention (Consolidated, Rp tn)



3 NPL (Consolidated, Rp tn)

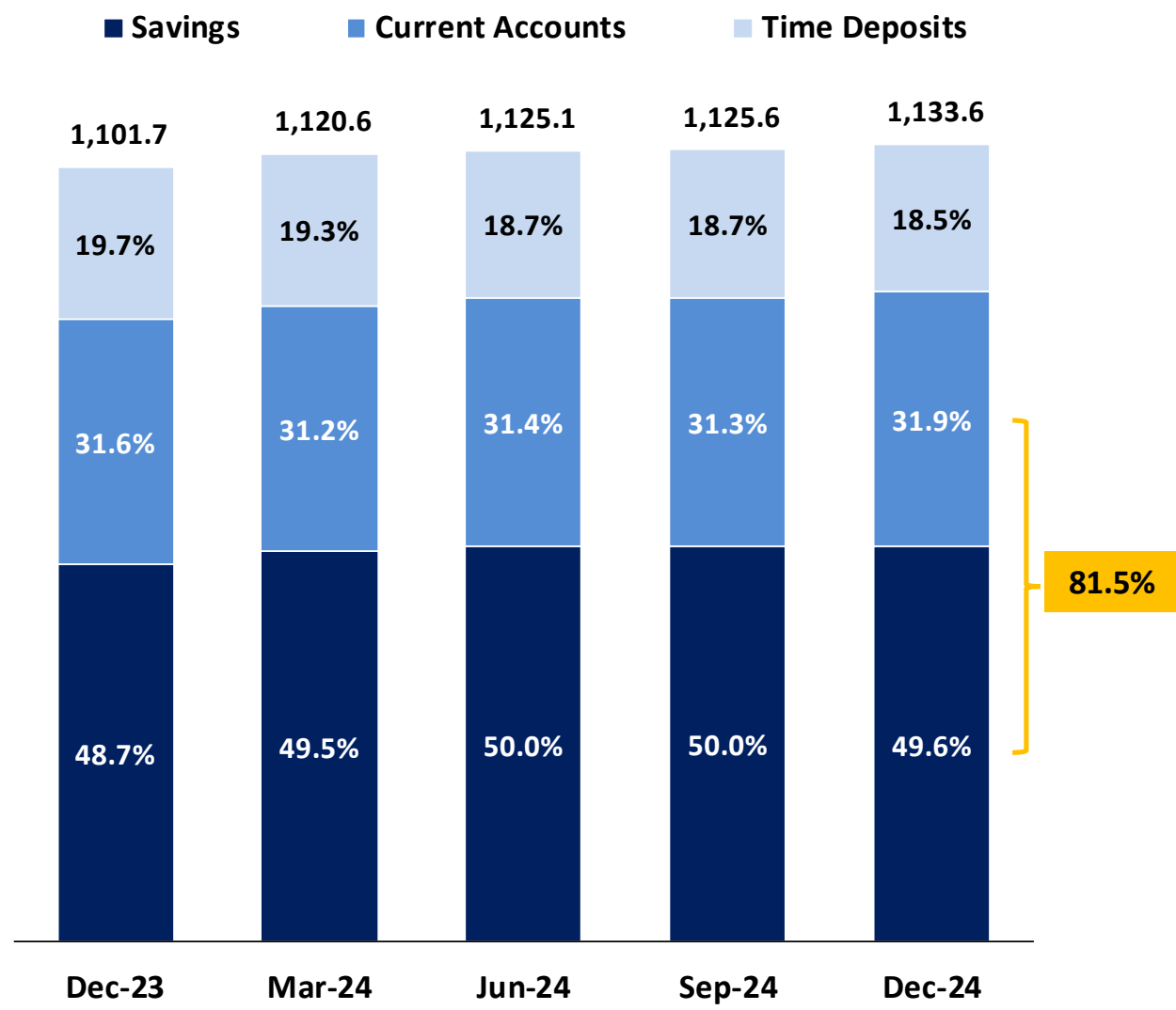


4 Loan by Staging - Excl. Sharia & Cons. Receivables



Consolidated CASA Ratio reached 81.5%

Third Party Fund Composition (Rp tn)



Third Party Funds (Rp tn)

Consolidated	Dec-23	Dec-24	ΔYoY	Sep-24	ΔQoQ
CASA	884.6	924.0	4.4%	915.3	0.9%
Current Accounts	348.5	361.9	3.9%	352.2	2.8%
Savings Accounts	536.2	562.1	4.8%	563.2	-0.2%
Time Deposits	217.0	209.6	-3.4%	210.3	-0.3%
Third Party Funds	1,101.7	1,133.6	2.9%	1,125.6	0.7%
Wealth Mgt AUM	199.5	268.4	34.6%	247.5	8.5%
Total Relationship	1,301.2	1,402.0	7.8%	1,373.1	2.1%
Average CASA	861.8	909.7	5.6%	904.9	0.5%
Average CA	335.6	357.5	6.6%	354.3	0.9%
Average SA	526.2	552.2	4.9%	550.6	0.3%

Wealth Management: AUM rose 35%YoY

BCA delivered strong growth in total AUM



**Wealth
Management
AUM**
(Bonds & Mutual
Funds)

Rp 268 tn
rose
35% YoY



**Government Bonds
are the main
contributor**

35% YoY
(outperformed the
industry growth of
18%)

Online wealth management to enhance hybrid experience



Available in myBCA apps

- Online Buy / Sell Investments
- Investment portfolio report
- Wealth investment insights



of Welma (Online) Investment
Transactions

+34% YoY

% Contribution to Number of
Transactions in Wealth Management

86%

Transaction volume reached 36 bn, rose 21% YoY

End-to-end Supply Chain



Powered by Integrated and Trusted Channels



FY24



No of Customers
33.1 million
(+8% YoY or +2x in 5 yr)

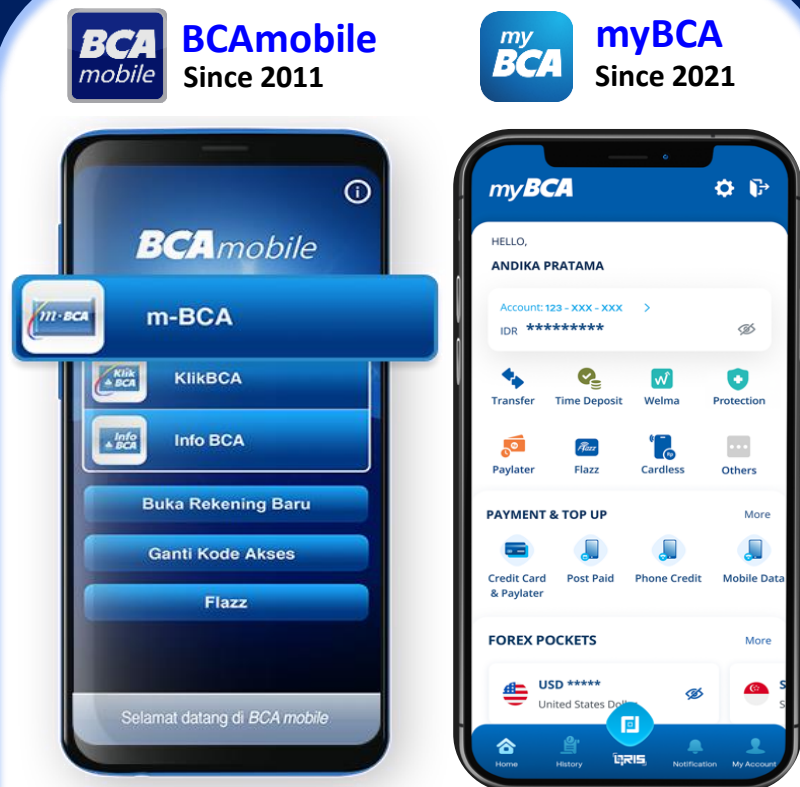


Robust transaction volume in FY24
~36 billion
(+21% YoY or +3.6x in 5 yr)



Mobile Banking Transaction per User
+25% YoY
(or +2.7x in 5 yr)

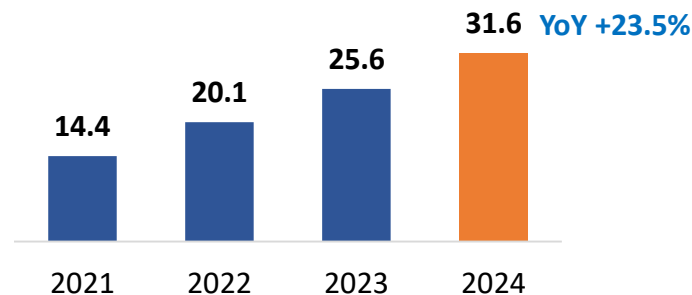
Two leading mobile apps for customer choice



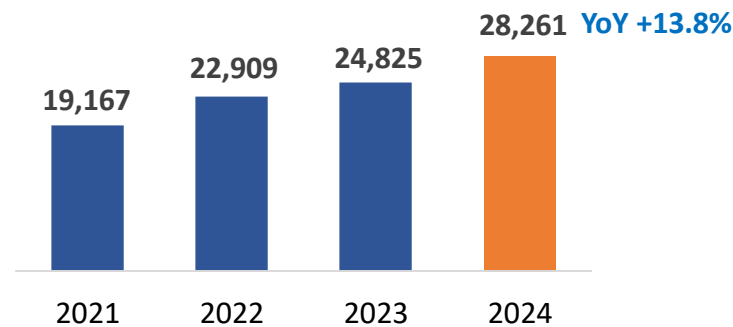
Popular mobile apps for transactions

Newer apps for seamless connectivity (No. of users 3x YoY)

1 Mobile & Internet Banking Trx Vol (bn)

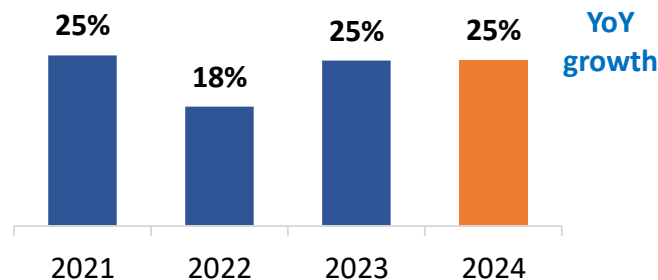


2 Mobile & Internet Banking Trx Value (Rp tn)



3 Mobile Banking Trx per User (YoY)

- Sustained growth*



~60% Account Opening
via online in FY24

- Growing transaction volume
- High active users rate
- Trusted channel & attractive loyalty program
- Rising customer base

Mobile apps feature enrichments for better customer experience

Multi-currency Wallet

16 major foreign currencies available in single account



myBCA Worldwide Access



Access myBCA from anywhere globally (more than 180 countries overseas numbers)

Customer Portfolio Reports



Easier tax reporting with Customer Portfolio Reports & Withholding Tax Receipts

Financial Spending and Budgeting Analysis

VINDI: Real time notification for incoming and outgoing funds

Analyze your financial spending and budgeting with



and more...

Wealth Management & Bancassurance



Purchase of investments and bancassurance products with the latest popular offerings

myBCA Instant Access

Pre-login features for quick access

- **e-money (Flazz)** top up & balance inquiry
- **QR code** payment & transfer
- **Credit Card** online application
- **Halo BCA** access



Cross-border QR

- **Overseas payment transactions using QR code** Applicable in Singapore, Malaysia, and Thailand



Cardless Cash Withdrawal



Cardless Cash withdrawal from BCA ATMs for non BCA-customers, including fintech users

Comprehensive solutions for business banking

B2B2C

A longstanding track record,
continuously evolving platform

Ease in Managing Payments



Bulk Payments



Utilities & Tax Payments



Foreign Currency
Transfers



Payroll

and more...

Online
Business
Banking
Platform

FX, Financing, and Liquidity



Forex



Supply Chain Financing



Account Sweeping



Notional Pooling

and more...

Robust Collection & Receivable Management



Multiple Collection
Channels (Cash & E-channel)



Virtual Account



Direct Debit



B2B e-Commerce

and more...

Real-time, Centralized Information Management



Business Dashboard



Cashflow Summary



Portfolio & Balance Info



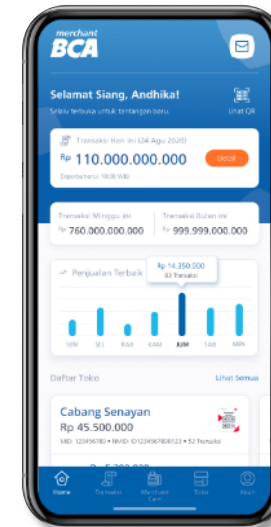
E-Statement

and more...

B2C

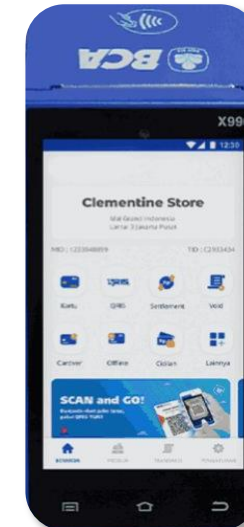
Provide extensive merchant point of sale (POS) network,
constantly enlarging the acceptance ecosystem

Merchant Apps BCA



For new merchant
acquisitions and
merchant services

Merchant Point- of-Sale (POS)



One of the largest
merchant POS
networks in
Indonesia

Extensive merchant
payment network,
serving >40mn
accounts for online/
offline debit & credit
card, QR code and
contactless payments



New merchant onboarding
through merchant apps:

~65% FY24



QR code transaction freq.

2.5x YoY FY24

Delivering trusted relationship through off-line channels

Contribution from branch and ATM remained significant, **>36%** of total transaction value



1,264
branches
in strategic economic
hubs

Offering
a ‘hybrid
service
model’

Self Assisted Machines

Deliver recurring transaction services





- Cash deposits and withdrawals
- High frequency of non-cash services, i.e.: account opening, bank card replacement, statement printout and e-channel registration
- Attended by BCA Officers

In-person Banking

focus on customer relationships & value- added services






- Offering value-added services :
 - loan product (consumer, SME)
 - foreign currency notes
 - wealth management products
 - merchant solutions
 - information inquiries
- Prioritize affluent and high-net-worth segment

>> **~60%** of total
transactions at
branch done via self-
assisted machines

>> **> 30%**
reduction in
transaction time

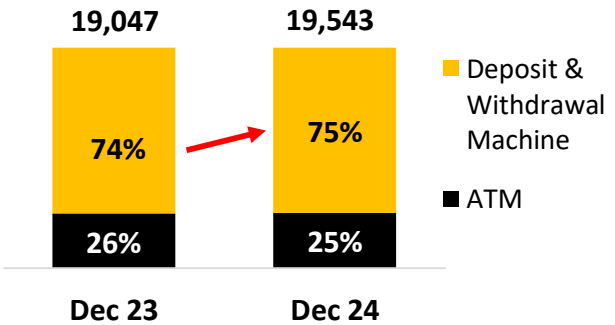


19.5k
ATMs

Analyst Meeting FY24

- Pioneer in 24/7 self-assisted cash deposit and withdrawals
- Higher composition of self-assisted cash deposit & withdrawal machine vis-à-vis conventional ATMs (withdrawal only)

Number of ATMs and Composition :



>> **~ Rp10 bn**
transactions per
machine per month

Sustainable Finance and ESG

- Economic Aspect
- Environment
- Social
- Governance

Moving towards sustainable banking

Implement responsible financing

Set up **credit policies on high ESG risk sectors**



Palm Oil Plantation & Industry



Coal Mining



Toll Road Development



Cement & Basic Steel Industry



Timber & Forest Product

Implement **credit exclusion list**



Illegal logging



Forced labor, child exploitation, human rights violations



Production & trafficking of narcotics



Production & trade of weapons



Destroying world heritage sites



Illegal trade of wildlife or wildlife products



Violating the rights of local communities



Gambling & money laundering

Oversee **debtors** in managing environmental risk management :



Environmental Impact Analysis (AMDAL)



Environmental Management and Monitoring Efforts (UKL-UPL)



Corporate Performance Rating in Environmental Management (PROPER)



Regular monitoring commitment and risk mitigation on climate change, forest destruction and biodiversity.

Measure and manage carbon footprint



Calculated 100% of 2024 operational emission

349,741 ton CO₂eq



Calculated 2023 finance emission

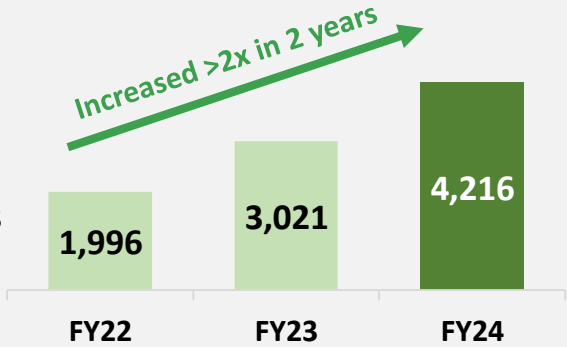
28,897,328 ton CO₂eq

Covers **FY2023** business loans in 6 priority sectors set by OJK

- Represents over 50% of BCA's productive loan portfolio
- Accounts for the majority of financing emissions

Transitions to environmentally friendly operations

Operational emission savings
4,216 ton CO₂eq



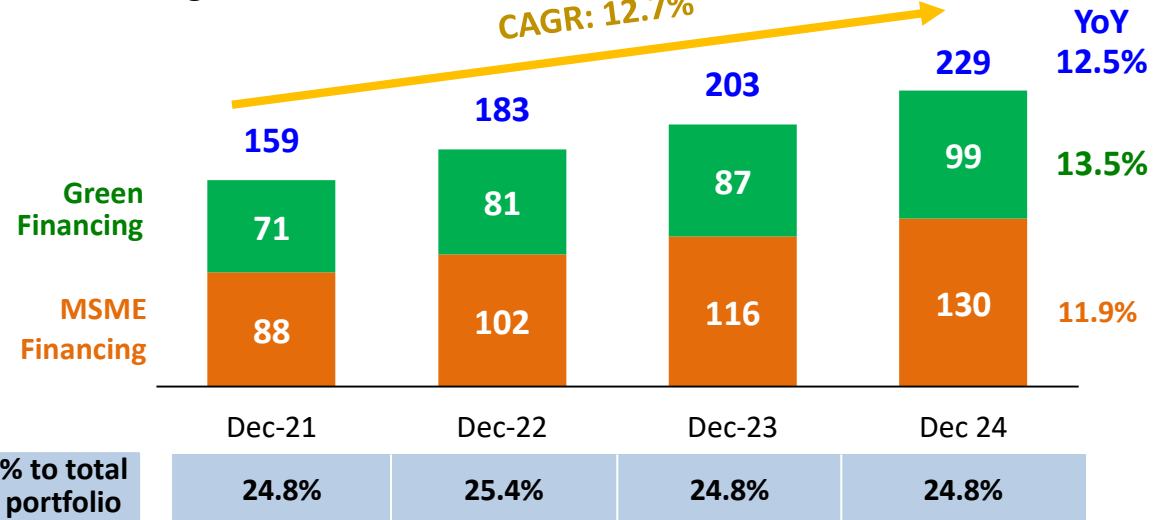
Purchased carbon units from IDX Carbon
71,500 ton CO₂

Sustainable Financing grew 12.5% YoY

Commitments in Sustainable Financing

Outstanding (Rp Trillion)

CAGR: 12.7%



Stepping up in social financing



Special products for women entrepreneurs

Outstanding
Rp 787 bn
± 3x YoY

of Debtors
316
± 2x YoY



- Sponsoring MSME trade exhibition
- **1,700+** participants

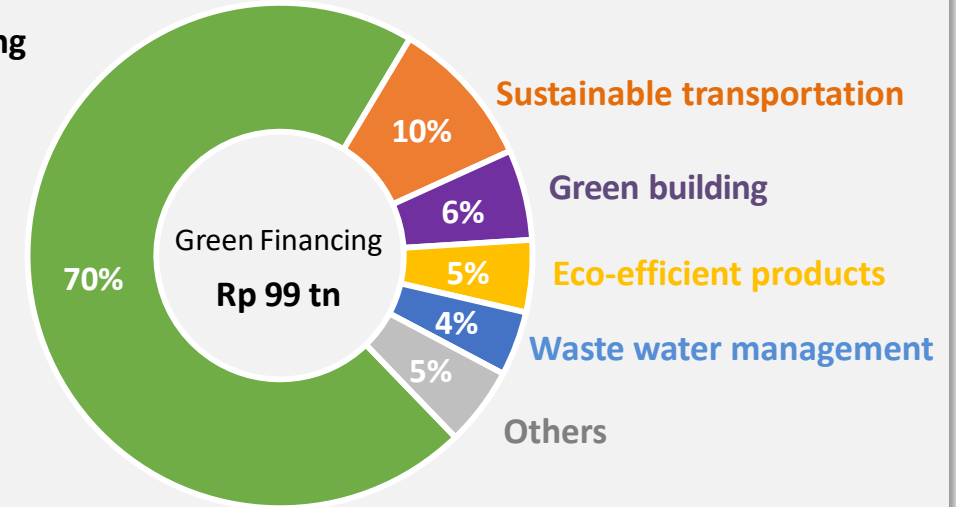


- Training, coaching, and financing MSMEs
- **1,900+** MSMEs joined since 2020

Commitments in Green Financing

Green Financing Breakdown

Natural resources & sustainable land use



ISPO and/or RSPO Certifications

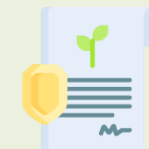
	Dec-20	Dec-24
# Palm Oil Corporate Debtors with Certifications	48	68
% of Certified Palm Oil Debtors	36%	76%
% of Certified Palm Oil Loan Outstanding	45%	69%

Loan OS for EV Financing



Outstanding
Rp 2,348 bn
▲ 84.2% YoY

Sustainability Linked Loan



Outstanding
Rp 1,003 Bn
▲ 3x YoY

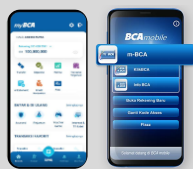
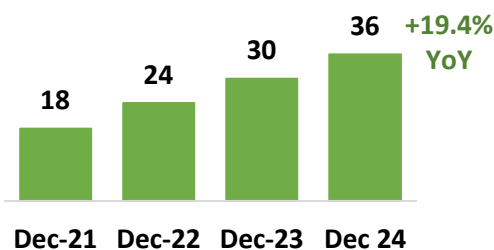
Towards Environmentally Friendly Operations

Saved **4,216 tons CO2eq** in 2024 through :

Digital Products & Solutions

- Enhance digital capabilities to accelerate digital transactions

Transaction Volume (billion)



99.8% of total transactions made through digital channels

- Increase digital adoption for operational support

Recycle & Waste Management

- Manage various types of wastes:
 - EDC machines
 - E-Waste
 - Expired archives
 - Organic & Non-organic waste
 - Many More...



593 Ton
Waste recycled

- Reduce impacts on environment

434 MWh
Energy saving



957 tCO₂
Emission saving



7.4 tCH₄
Methane reduction



Green Building & Efficiency

- Minimize energy intensity:

2023	2024	Δ
Based on building size (kWh/m ²)		
154	139	↓11%
Based on # of txn (kWh/txn)		
0.006	0.005	↓20%

Classified as **“moderately efficient”**
based on SNI 03-6196-2000

Renewable energy usage



27 buildings installed
508 kWh energy utilized

BCA Foresta marked as the 1st Indonesia **Super Low Energy Building** from Building and Construction Authority Singapore



and obtained **Platinum certification** from Green Building Council Indonesia for BCA Foresta & Wisma BSB Semarang

Support Nature Conservation



Tree Planting Program

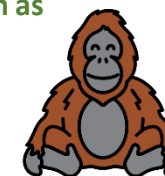
51,500 trees planted
463 local involvement



107.5 tCO₂ carbon absorption
(2021-2024) with **92%** survival rate

Conservation of Orangutan as ‘Umbrella’ species

5 orangutans rehabilitated
5 orangutans released



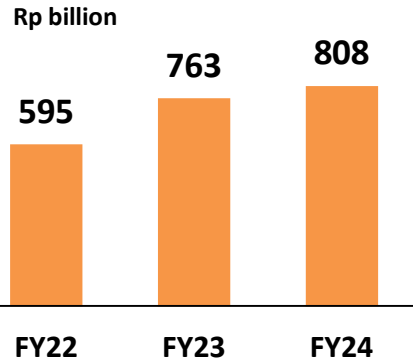
Turtle Conservation

- 17,531** Egg relocations
- 15,003** Hatchlings released
- Planting of sea pandan



Fostering Communities and Cultivating Culture

Spending on Employee Wellbeing



4 Pillars of wellbeing



Career



Mental &
Physical Health



Social/
Community



Financial

Empowering Communities for Economic Growth

30 Assisted villages across Indonesia



Promote responsible tourism



Scale up economic value



Increase environmental stewardship

Added value to assisted villages:

>29k

Tourists

Rp13.3bn

>1.2k

Workforce
absorption

(Δ 58% YoY)

Revenue

Equal Opportunities & Gender Equalities



Female
employees to
total employees

61.1%



Female
occupying
Manager
positions

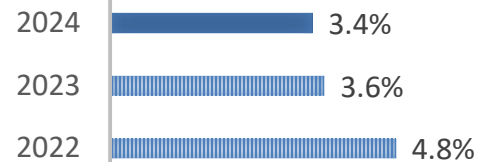
61.4%



Promoted female
employees out of
total employee
promotion

61.3%

Employee Turnover Rate



Employee Engagement Index

4.67
Scale 5.0
Engagement survey
conducted by
independent 3rd party



Provide scholarship
Education assistance
programs for **700** students



Knowledge sharing
Capacity building from BCA
leaders for **>6,900** students



Promote financial literacy
Socialization for **>225,000**
Participants

Brighter Future Through Education, Health and Welfare

Carry out healthcare programs



1,010 patients undergoing cataract
surgery



13,620 patients receiving medical
assistance



2,211 bags of blood donation

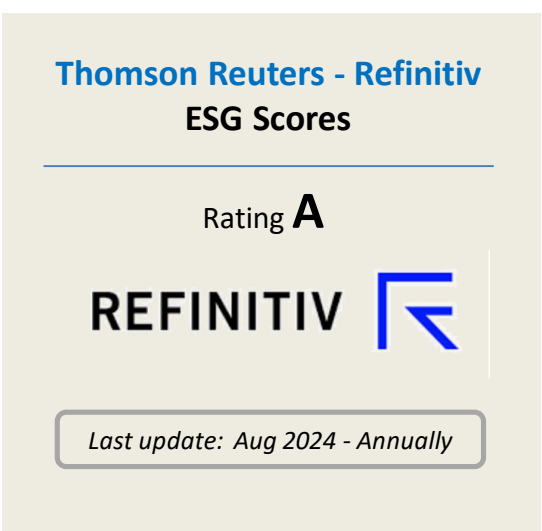
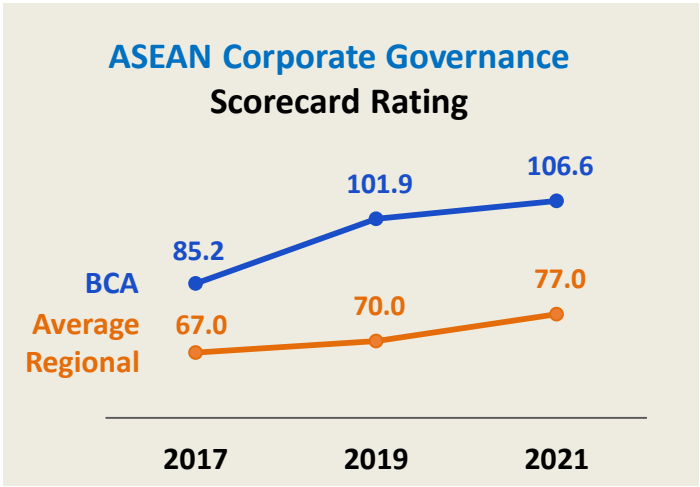
Support National Stunting program



Disbursed **Rp 7.5 bn**
for Stunting Program

Nutritional support
for **>4,200 Toddlers**

Recognitions of Good Governance and overall ESG



► Share Data, Ratings & Awards ◀

BCA share performance & rating



BCA Shareholding Structure (31 December 2024)

	Number of Shares	Ownership Percentage
PT Dwimuria Investama Andalan *	67,729,950,000	54.94%
Public**	55,545,100,000	45.06%
Total	123,275,050,000	100.00%

* The shareholders of PT Dwimuria Investama Andalan are Mr. Robert Budi Hartono and Mr. Bambang Hartono, therefore the ultimate shareholders of BCA are Mr. Robert Budi Hartono and Mr. Bambang Hartono.

** Under this composition, 2.49% of shares belong to parties affiliated with PT Dwimuria Investama Andalan.

Fitch Ratings

As of May 2024

Description	Rating
Outlook	Stable
Long-Term IDR	BBB
Short-Term IDR	F3
National Long-Term	AAA (idn)
National Short-Term	F1+ (idn)
Viability	bbb
Government Support	bbb-

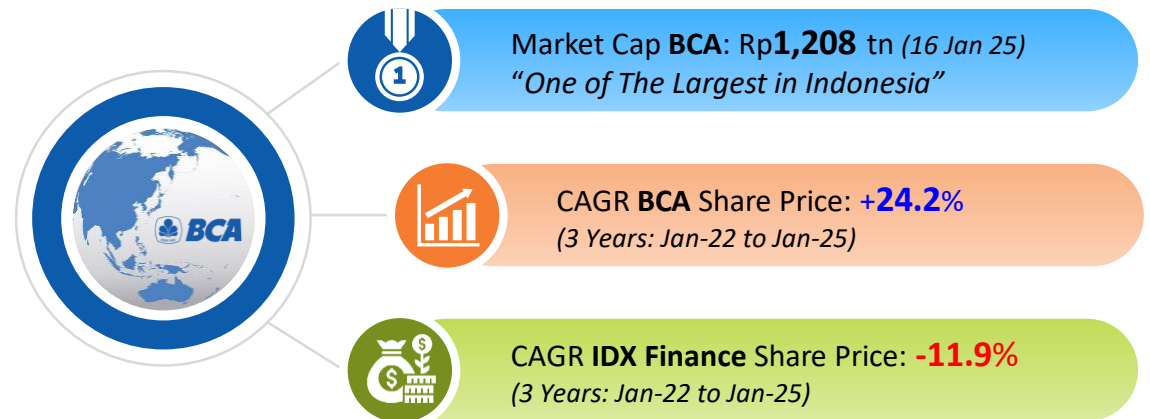
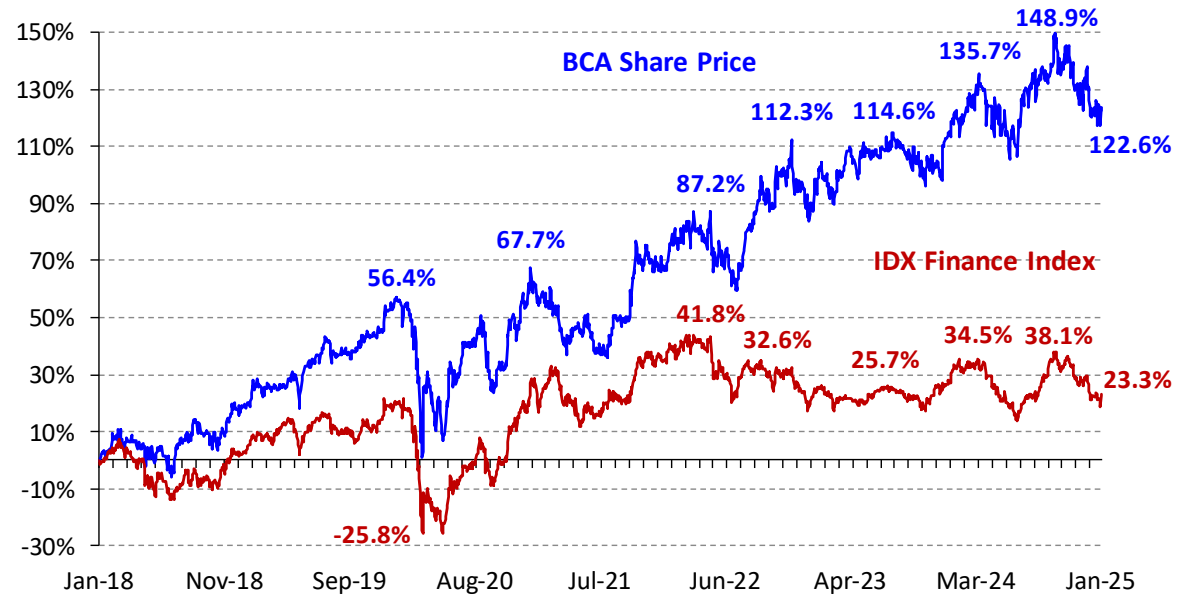
Pefindo Ratings

As of March 2024

Description	Rating
Corporate Rating	idAAA/Stable
Shelf Registration Sub Bond I	idAA/Stable

Performance BBKA vs IDX Finance Index

(Relative price up to 16 Jan 2025 against 1 Jan 2018)



Selected awards and recognitions - 2024

Best Bank



Newsweek World's Most Trustworthy Companies 2024

No 1 World's Most Trustworthy
Companies 2024 in Banking Sector



Finance Asia Awards 2024

Indonesia Best Domestic Bank
(Highly Commended)



Euromoney

Private Banking Awards 2024

- Best for Next Gen in Indonesia
- Best for HNW in Indonesia



Institutional Investor 2024 Asia Executive Team

- #1 in Asia ex-Mainland China, #5 in Core Asia
- #1 Company Board (Sell –side) in Asia ex-Mainland China
- #2 Company Board (Sell-side) in Core Asia
- Best CEO & CFO, Best IR Program, IR Professional & ESG



Forbes World's Best Banks 2024

World's Best Bank in Indonesia



Brand Finance

World's Strongest Banking Brand 2024

AAA+ (93.8/100)



Brand Finance

World's Strongest
Banking Brand 2024



TAB Global

Excellence in Retail Finance Awards 2024

- Best Retail Bank in Indonesia
- Most Recommended Retail Bank in Asia Pacific
- Most Recommended Retail Bank in Indonesia



Bank Indonesia Award 2024

- Indonesia Best Conventional Bank Supporting Rupiah Monetary Control
- Best Bank Supporting Green Finance (KBMI III & KBMI IV)
- Best Financial Reporting Compliance

Investor Relations, ESG, GCG, CSR & HR



14th Asian Excellence Award 2024

- Asia's Best CEO, CFO
- Best Investor Relations
- Asia's Best CSR



Finance Asia

Asia's Best Companies 2024

- Indonesia Best Large Cap Company (Gold)
- Indonesia Best Managed Company (Bronze)
- Most Committed to ESG (Silver)
- Indonesia Best CEO



Fortune Indonesia Change the World

Sustainability in Waste
Management



Annual Report Award 2023

Grand Champion



Gallup

Global Customer Engagement 2023

Customer engagement
recognition above global
benchmark (90th percentile)

Publications in BCA website (www.bca.co.id)



Scan QR or Click Image to access the file

Corporate Presentations



Audited / Long Form Reports



Short Form Reports



Economic Reports



Annual Reports (incl. GCG)



Sustainability Reports



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Always by your side

Thank You