

PT Bank Central Asia Tbk 1Q25 Results

23 April 2025

Agenda

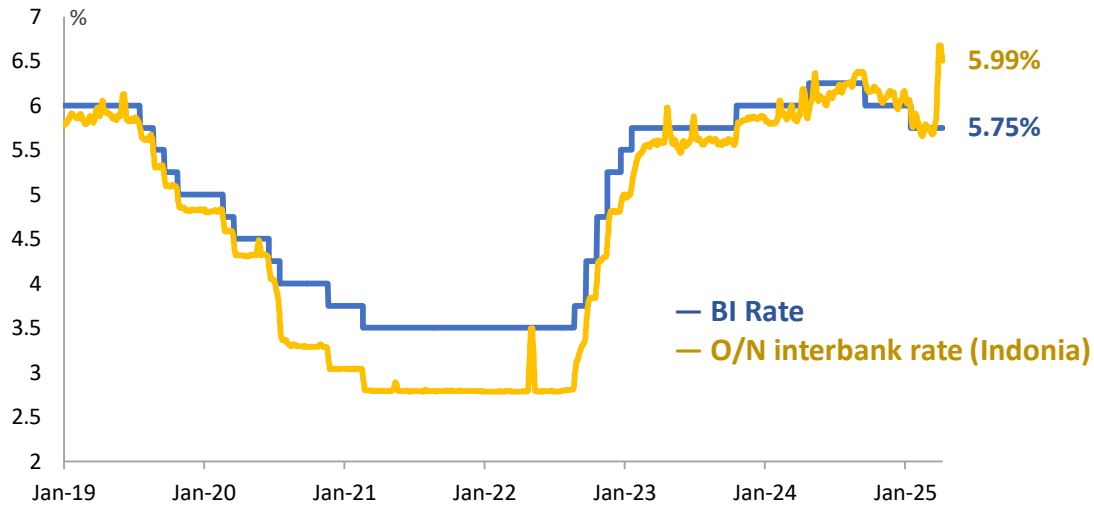


- Economic Highlights
- Banking Industry Updates
- 1Q25 Performance Overview
- Sustainable Finance and ESG
- Share Data, Ratings & Awards

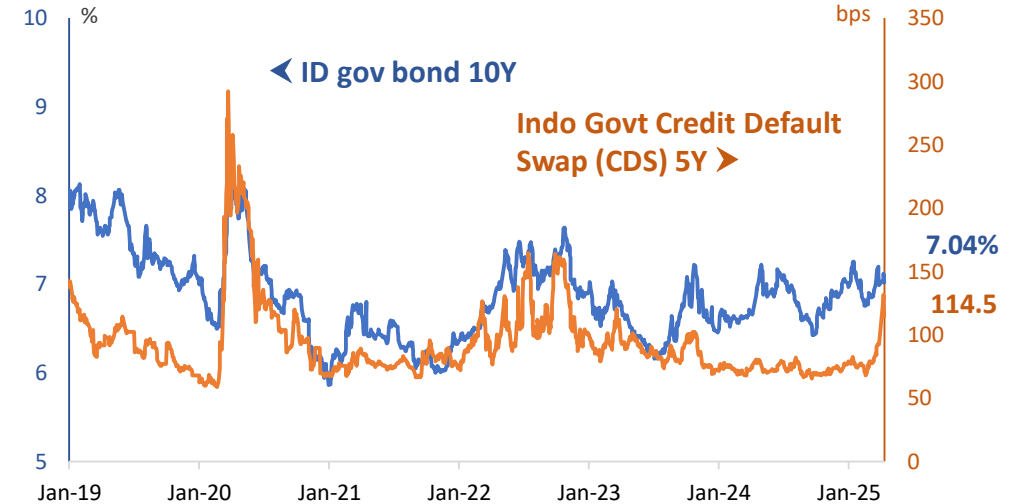
Economic Highlights

Economic highlights (1/2)

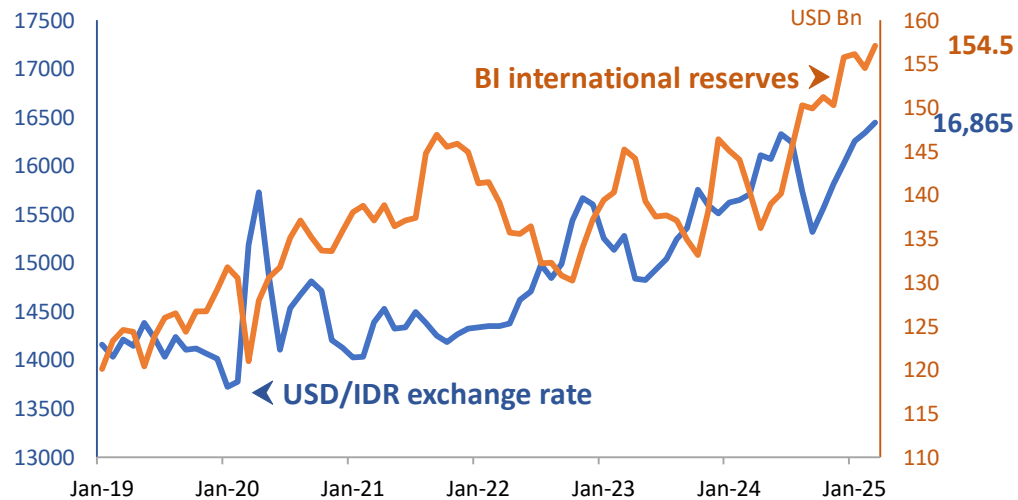
1 Volatile ST rates signals liquidity tightness



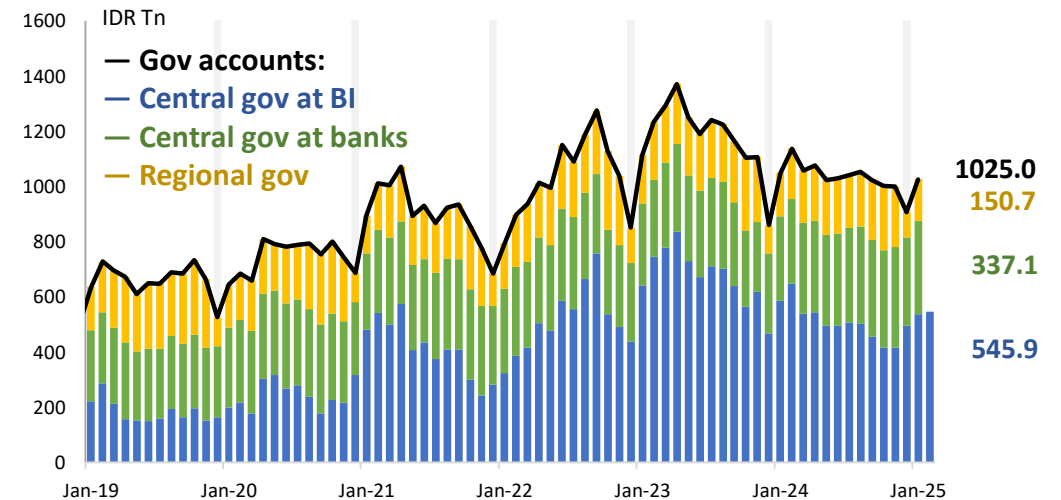
2 LT rates are increasing along with global uncertainties



3 Solid BI reserve provides comfort amid IDR volatility

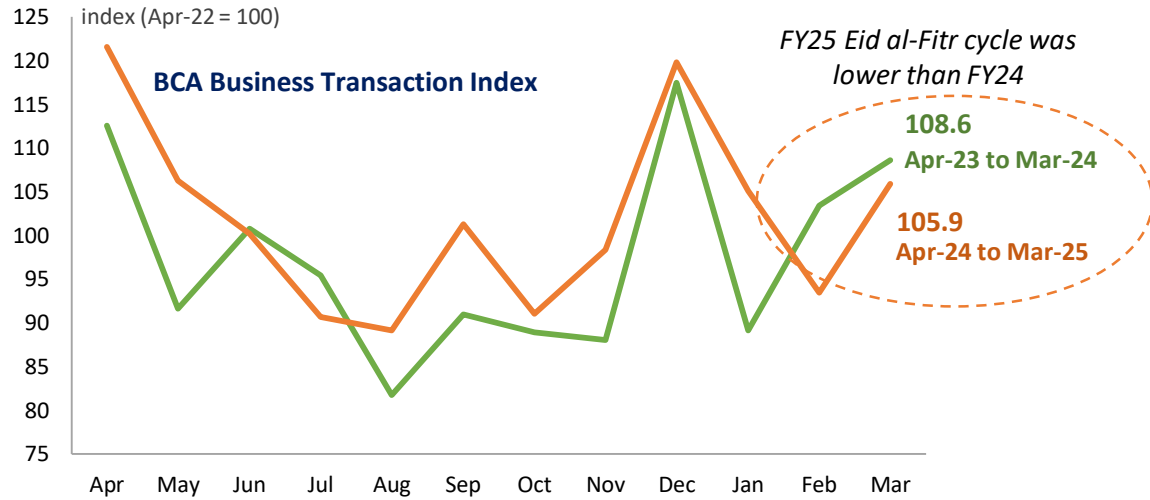


4 Govt cash buffer gives room for future fiscal spending

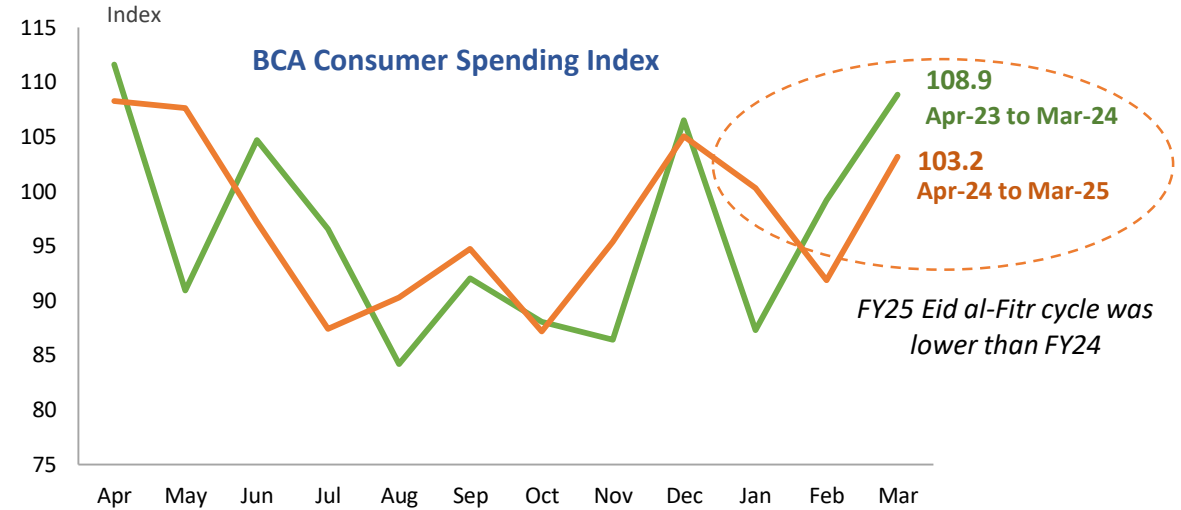


Economic highlights (2/2)

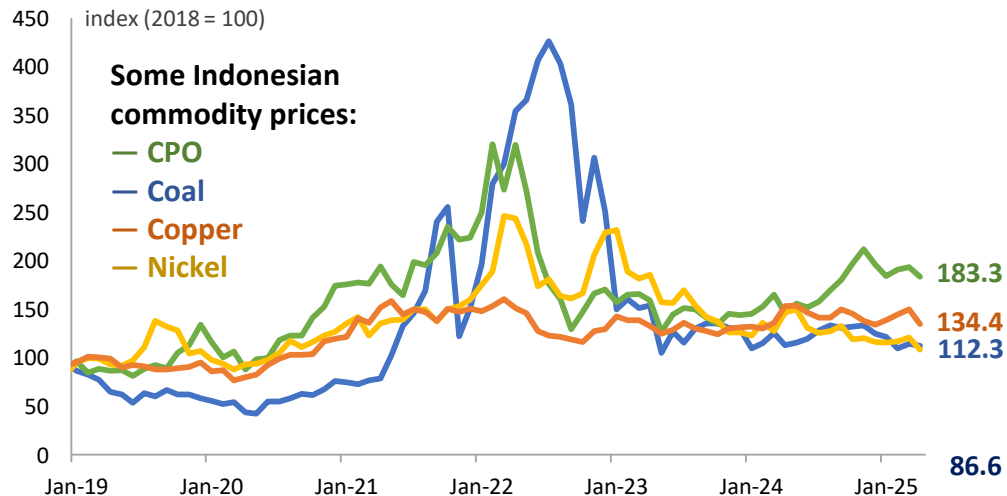
5 Business transaction eased in recent months ...



6 ... and consumer spending has also been limited



7 Commodity prices moderated on global growth concerns ...



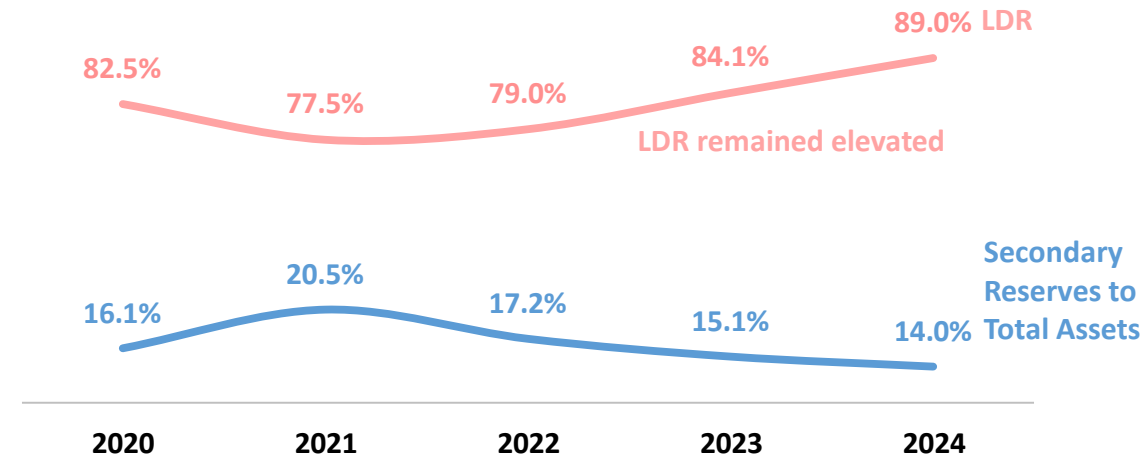
8 ... which can have implications on nominal growth



Banking Industry Updates

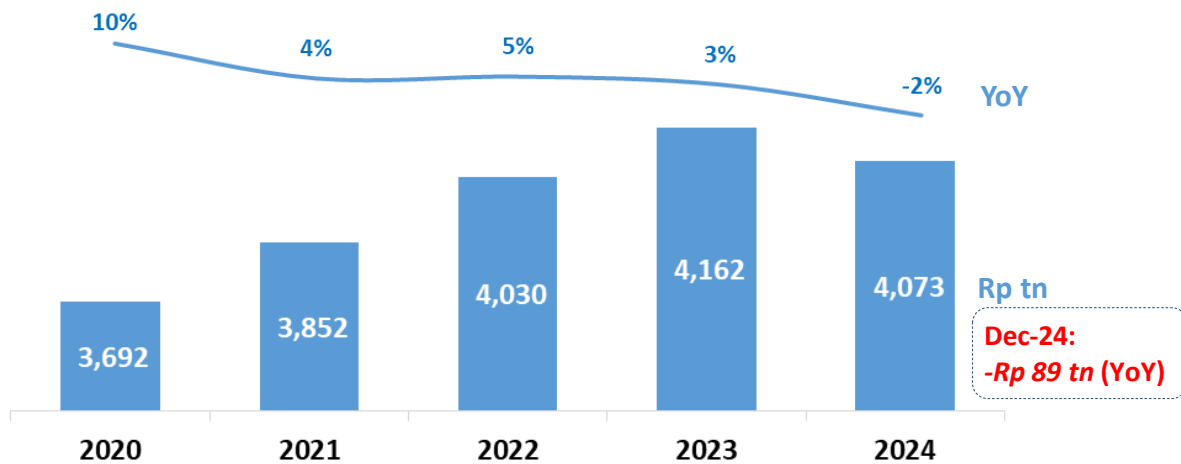
Banking industry (1/2)

1 Liquidity remained relatively tight



Source: OJK (SPI)

3 Individual deposits experienced negative growth...

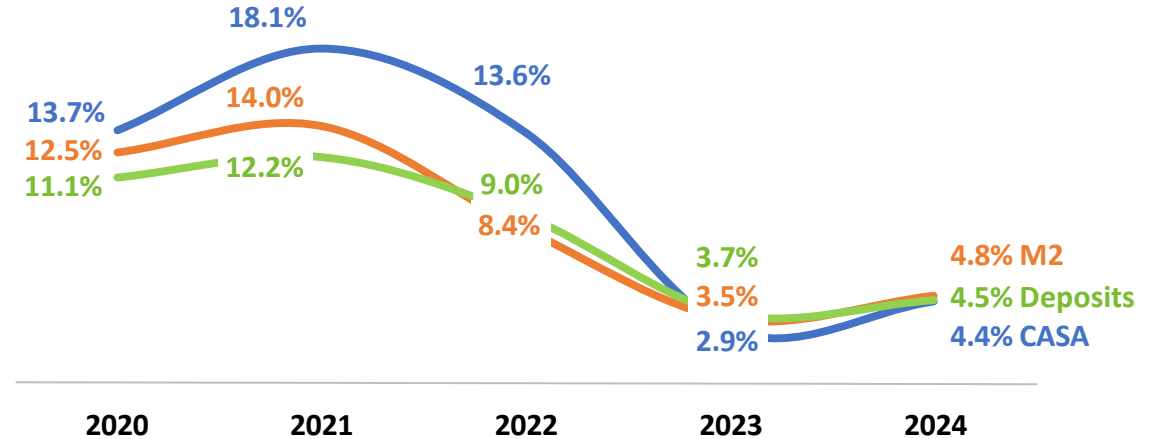


Source: BI (SEKI)

Analyst Meeting 1Q25

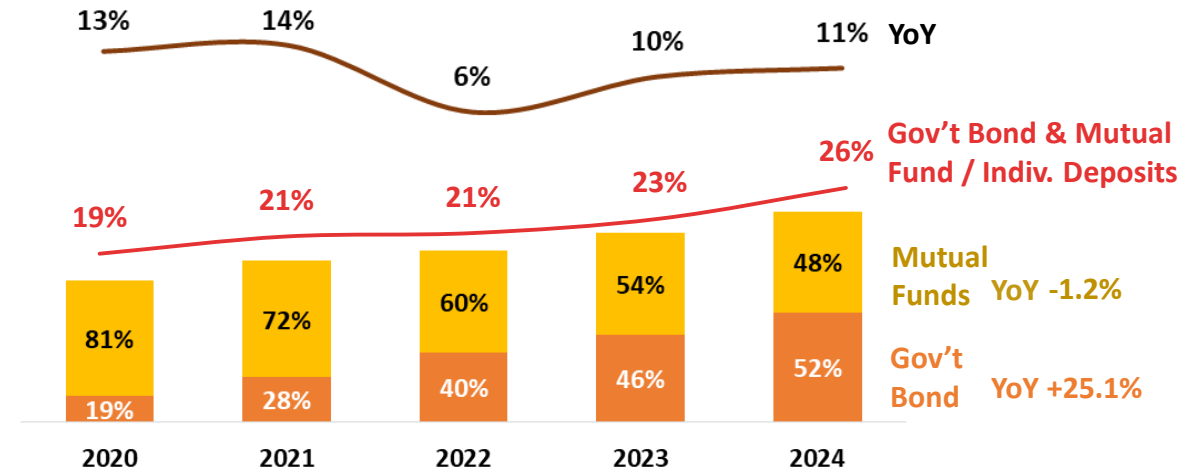
2 Banking system deposits grew at a modest pace

YoY Growth



Source: OJK (Press Release)

4 Gov't bond & mutual fund reached 26% of Individual deposits

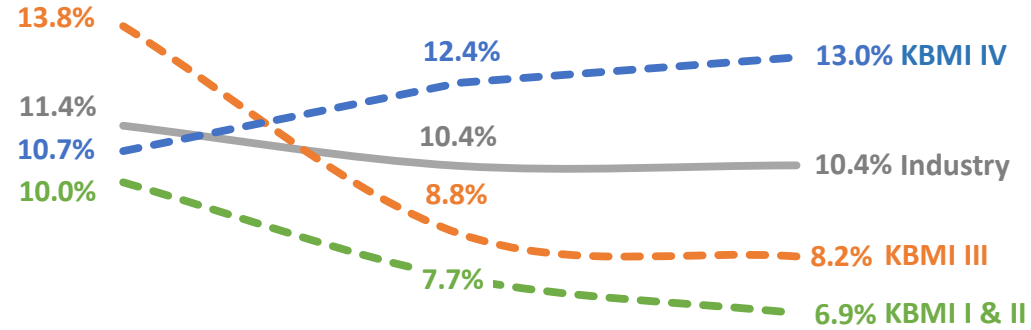


Source: Ministry of Finance, OJK Mutual Funds

Banking industry (2/2)

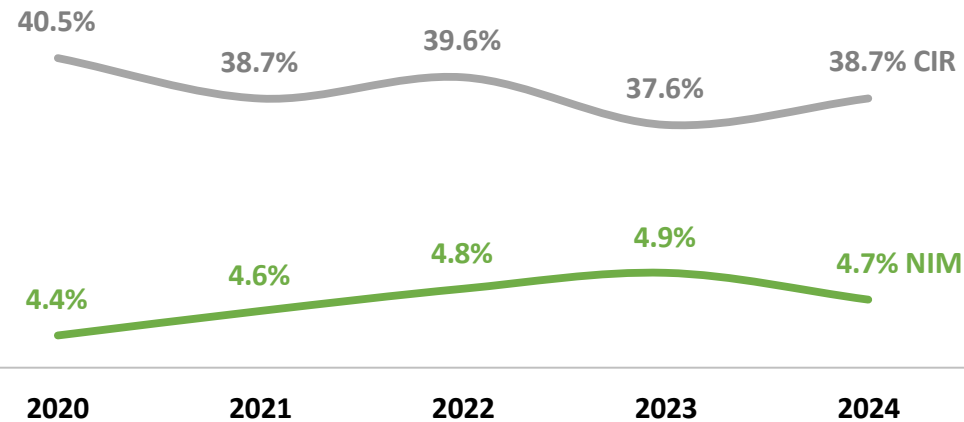
5 Industry loans grew ~10% driven by major banks

YoY Growth



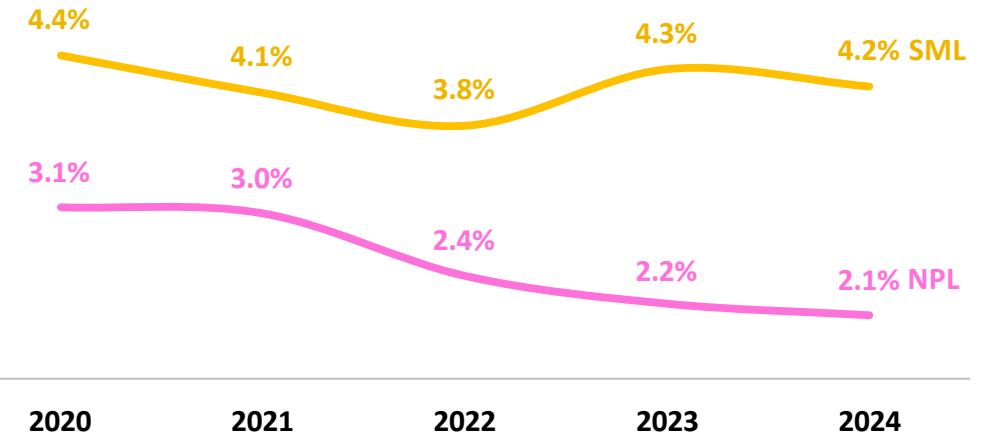
Source: OJK (SPI). KBMI IV: Core capital of above Rp 70 tn, KBMI III: Rp 14 tn – Rp 70 tn, KBMI I & II: up to Rp 14 tn.

7 NIM narrowed, cost to income ratio was manageable



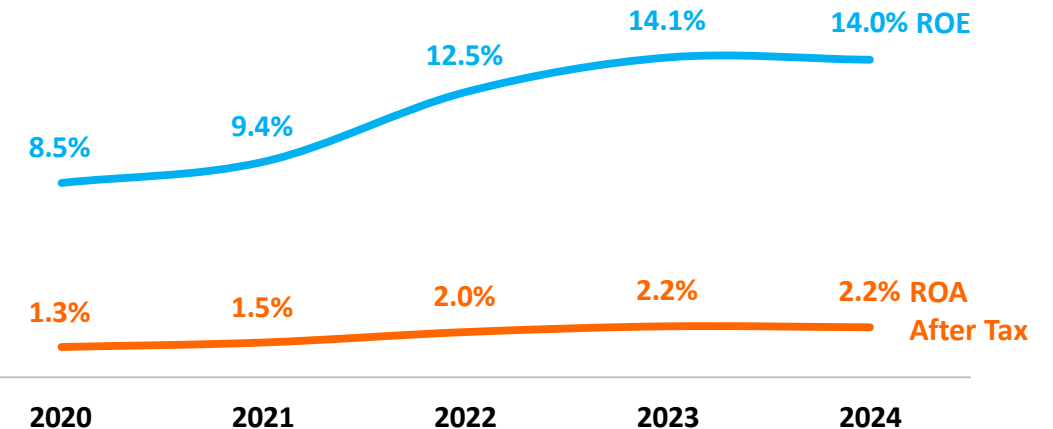
Source: OJK (SPI)
Analyst Meeting 1Q25

6 Special Mention Loans is slightly on the rise



Source: OJK (SPI)

8 Banking industry ROA & ROE remained resilient



Source: Internal Calculation

1Q25 Performance Overview

Loans grew 12.6% YoY, CASA increased 8.3% YoY



Consolidated (Rp tn)	Mar-24	Mar-25	▲ YoY	Sep-24	Dec-24	▲ QoQ
Total Assets	1,444	1,534	6.2%	1,434	1,449	5.8%
Secondary Reserves & Marketable Securities	451	462	2.5%	438	422	9.5%
Loans	836	941	12.6%	877	922	2.1%
Third Party Funds	1,121	1,193	6.5%	1,125	1,134	5.3%
CASA	904	979	8.3%	915	924	6.0%
Current Accounts	349	383	9.5%	352	362	5.7%
Savings Accounts	555	597	7.5%	563	562	6.1%
Time Deposits	216	214	-0.9%	210	210	2.2%
Equity	227	246	8.4%	256	263	-6.2%

NPAT rose 9.8% YoY driven by solid operating performance

Consolidated (Rp tn)	1Q-24	1Q-25	▲ YoY	3Q-24	4Q-24	▲ QoQ
Operating Income	26.0	27.9	7.4%	27.6	27.5	1.5%
Net Interest Income	19.7	21.1	7.1%	21.0	21.3	-1.1%
Non Interest Income	6.3	6.8	8.1%	6.6	6.2	10.6%
Fees and Commissions	4.5	4.8	8.3%	4.7	5.0	-3.9%
Trading Income	0.6	0.9	31.1%	1.0	0.5	50.0%
Others	1.2	1.1	-4.8%	0.9	1.0	18.8%
Loss on Loan Sale	-	-	-	-	(0.4)	n.a
Operating Expenses	9.3	9.5	2.8%	9.0	10.4	-8.5%
Manpower	5.0	4.9	-1.9%	4.1	4.3	14.6%
General & Administrative	4.3	4.6	8.3%	4.9	6.1	-24.7%
PPOP (Pre-Provision Operating Profit)	16.7	18.4	9.9%	18.6	17.1	7.7%
Provision incl. Loan Recoveries	0.9	1.0	18.2%	0.9	(0.3)	n.a
Provision	0.9	1.0	18.2%	0.9	0.4	151.7%
Reversal on Loan Sale	-	-	-	-	(0.7)	n.a
Net Profit	12.9	14.1	9.8%	14.2	13.8	2.8%

Key Ratios



Bank Only	1Q-24	1Q-25	▲ YoY	3Q-24	4Q-24	▲ QoQ
NIM	5.6%	5.8%	0.2%	5.9%	6.0%	-0.2%
COC	0.4%	0.5%	0.1%	0.6%	-0.1%	0.6%
Risk Adjusted NIM	5.2%	5.3%	0.1%	5.3%	6.1%	-0.8%
Cost to Income*	32.4%	28.5%	-3.9%	30.1%	35.0%	-6.5%
ROA**	3.6%	4.3%	0.7%	4.0%	4.1%	0.2%
ROE**	22.7%	26.2%	3.5%	24.6%	24.2%	2.0%
CAR	26.3%	26.6%	0.3%	29.3%	29.4%	-2.8%
CASA to Total Funding	81.5%	82.9%	1.4%	82.2%	82.4%	0.5%
LDR	71.2%	76.1%	4.9%	75.1%	78.4%	-2.3%
NSFR	162.1%	156.3%	-5.8%	162.2%	155.9%	0.4%
LCR	333.9%	300.5%	-33.4%	334.9%	323.0%	-22.5%
ECL to Total Loans	4.1%	3.6%	-0.5%	4.0%	3.6%	0.0%
NPL - gross	1.9%	2.0%	0.1%	2.1%	1.8%	0.2%
NPL Coverage	220.3%	180.5%	-39.8%	193.9%	208.5%	-28.0%
LAR***	6.6%	6.0%	-0.6%	6.1%	5.3%	0.7%
LAR Coverage (incl. off B/S)***	71.9%	66.5%	-5.4%	73.5%	76.9%	-10.4%

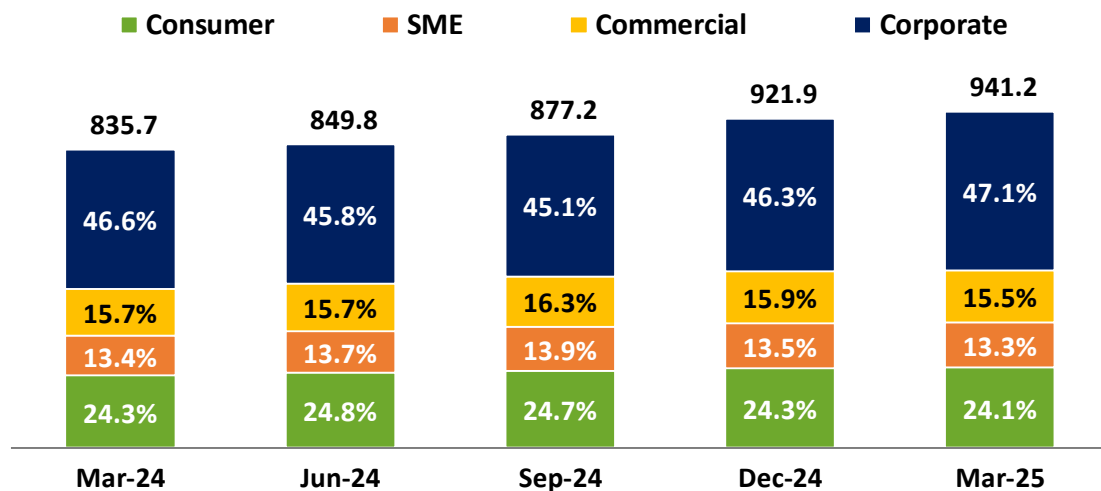
*) CIR excluding subsidiary dividend (of Rp 2.2T) stood at 30.9%. Last year subsidiary dividend was paid in 4Q24

**) ROA and ROE excluding subsidiary dividend stood at 3.7% and 22.7%, respectively

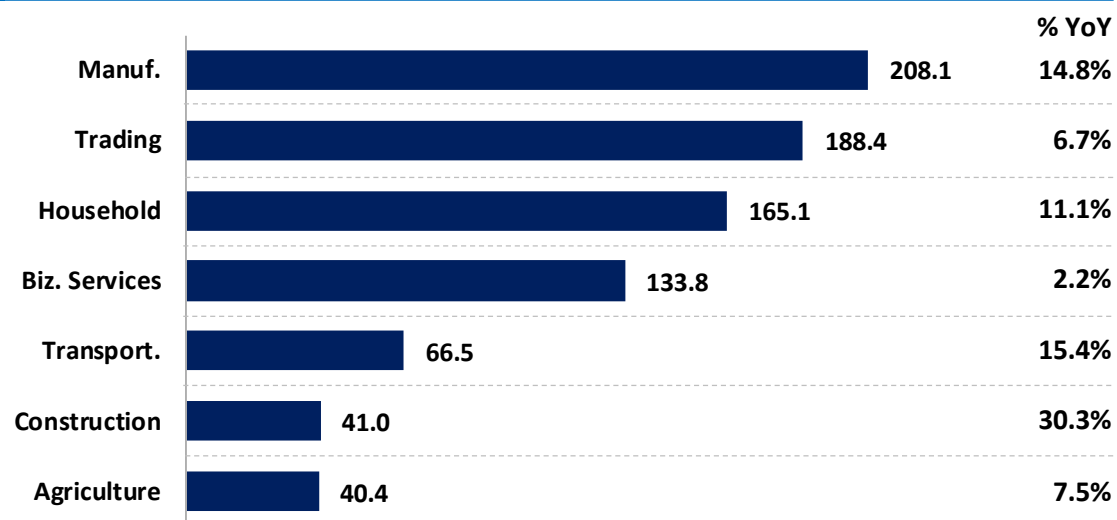
***) LAR includes one-off restructured debtor. Excluding this one off, LAR would be 5.4% with LAR Coverage of 74.2%

Loans grew across the board

1 Loan Composition by Segment (Rp tn)



3 Loans by Major Industries (Rp tn)



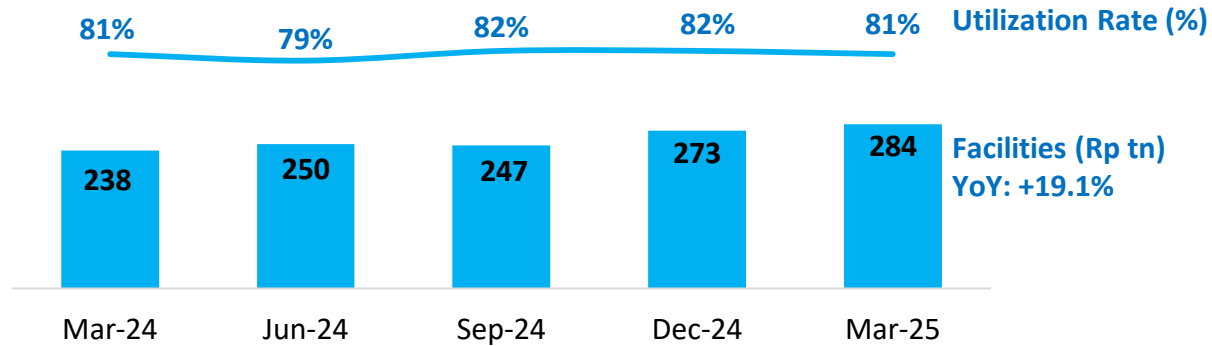
2 Loan by Segment (Rp tn)

Consolidated	Mar-24	Mar-25	▲ YoY	Dec-24	▲ QoQ
Corporate	389.4	443.4	13.9%	429.5	3.3%
Commercial	125.0	137.4	9.9%	135.3	1.6%
SME	110.3	124.5	12.9%	123.7	0.6%
Consumer	202.7	225.7	11.3%	223.8	0.9%
- Mortgages	122.5	135.3	10.5%	135.5	-0.1%
- Vehicles	59.8	67.1	12.3%	65.3	2.7%
- Personal Loans	20.5	23.3	13.9%	23.0	1.5%
Sharia Financing	9.3	11.0	18.0%	10.7	2.7%
Total O/S Loans	835.7	941.2	12.6%	921.9	2.1%
Total Facilities	1,230.0	1,366.0	11.1%	1,335.9	2.3%
Quarterly Average Loan	808.4	925.6	14.5%	891.8	3.8%

Corporate loans saw continued sound demand

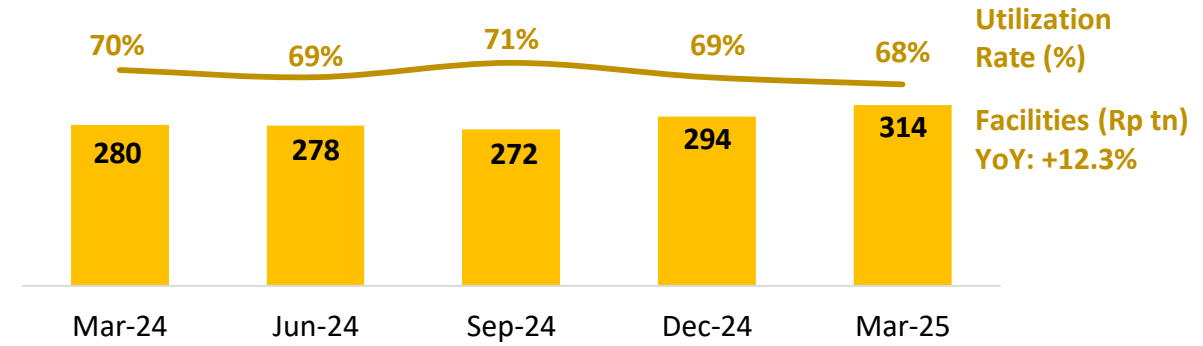
1 Investment Loan Facilities and Utilization Rate

- Investment loans maintained double-digit growth.



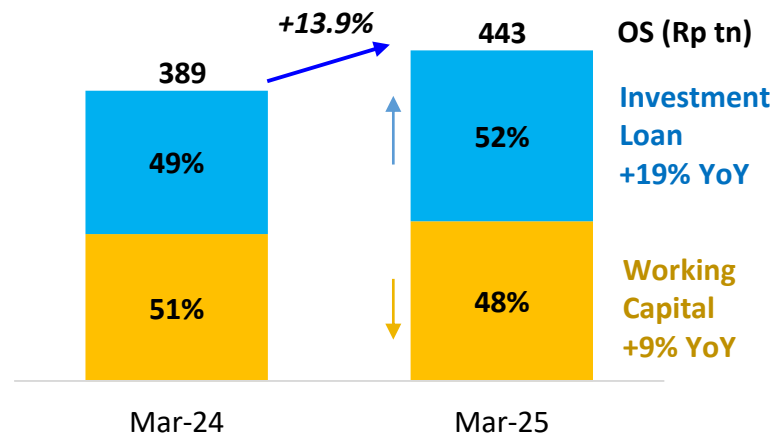
2 Working Capital Loan Facilities and Utilization Rate

- Softer utilization rate



3 Corporate Loans by Use

- Investment loans accounted for 52% of total corporate loans



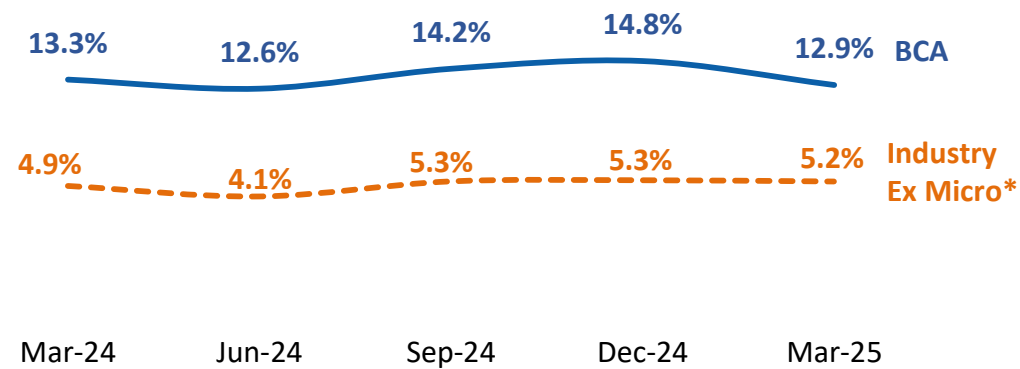
4 Well-diversified sectors



SME loans: continued double-digit growth, stable utilization rate

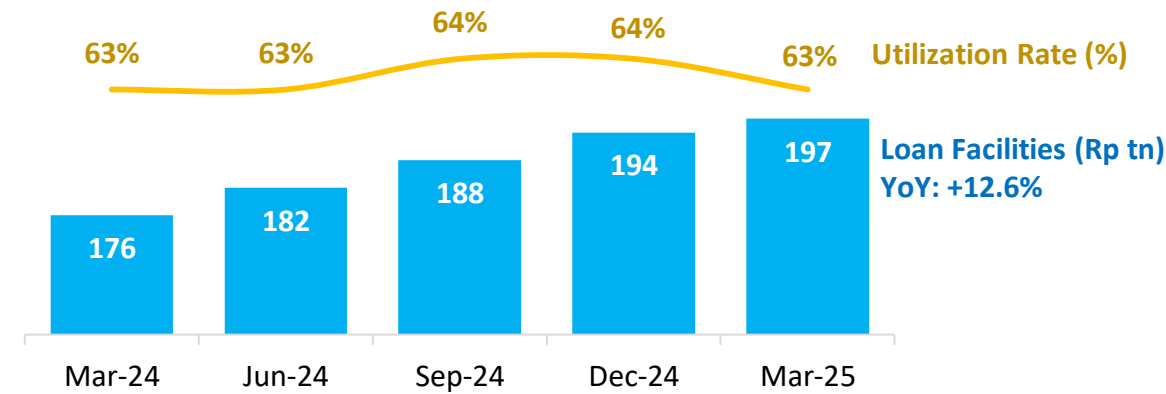


1 BCA vs Industry SME Loan Growth (YoY)

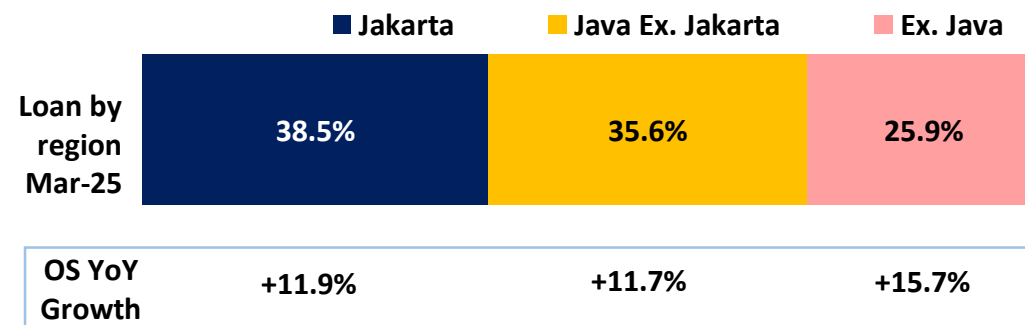


*) Industry Jan-25. Source OJK (SPI)

2 BCA SME Loan Facilities and Utilization Rate



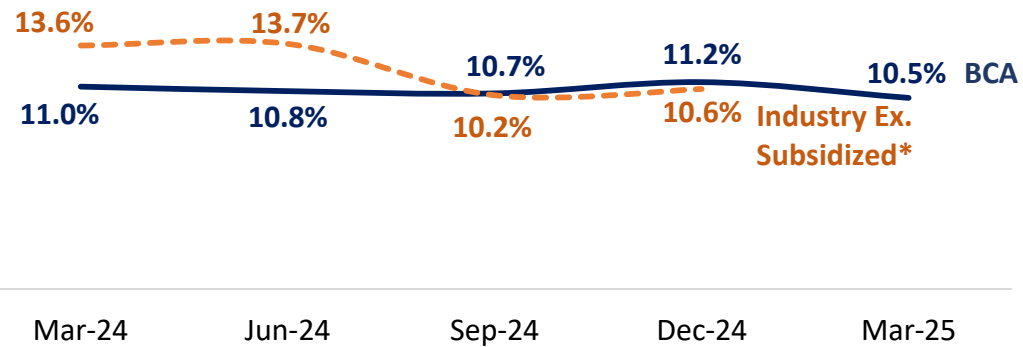
3 BCA SME Loan by Region and YoY O/S Growth



- Customer base increased 50% over the last 4 years
- Double digit growth across regions
- Expand value chain financing across industries
- Pursue collaborations and partnerships

Mortgages posted a steady flow of new booking

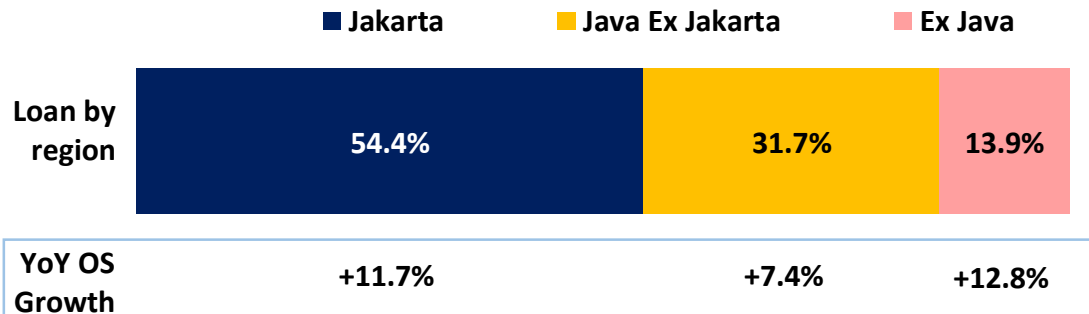
1 BCA vs Industry Mortgages Growth (YoY)



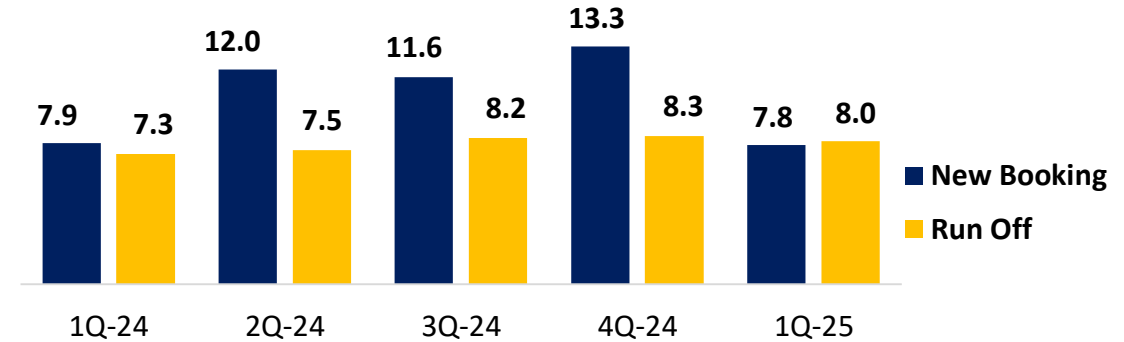
Source industry: OJK (SPI), peer banks financial reports

*) BCA internal calculation

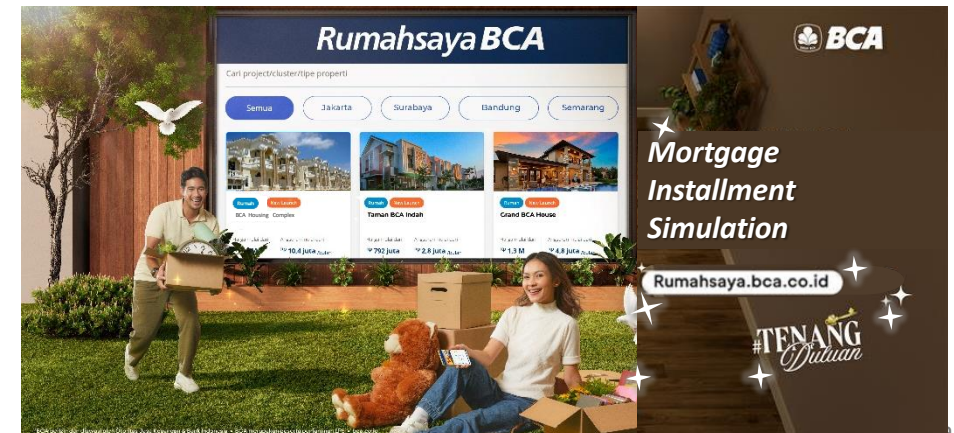
3 BCA Mortgages by Region and YoY O/S Growth



2 BCA Mortgages New Booking and Runoffs (Rp tn)

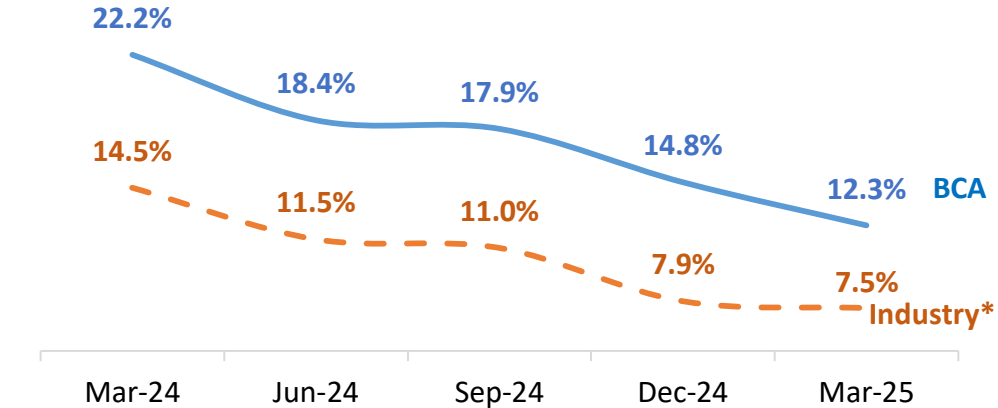


- BCA recorded a steady quality growth
- Slower 1Q25 new booking due to seasonality
- Saw opportunities outside Java



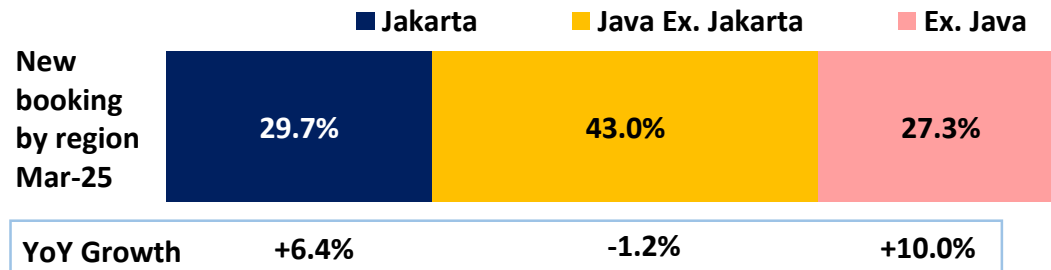
Auto loans outgrew industry

1 BCA vs Industry Auto Loan Growth (YoY)

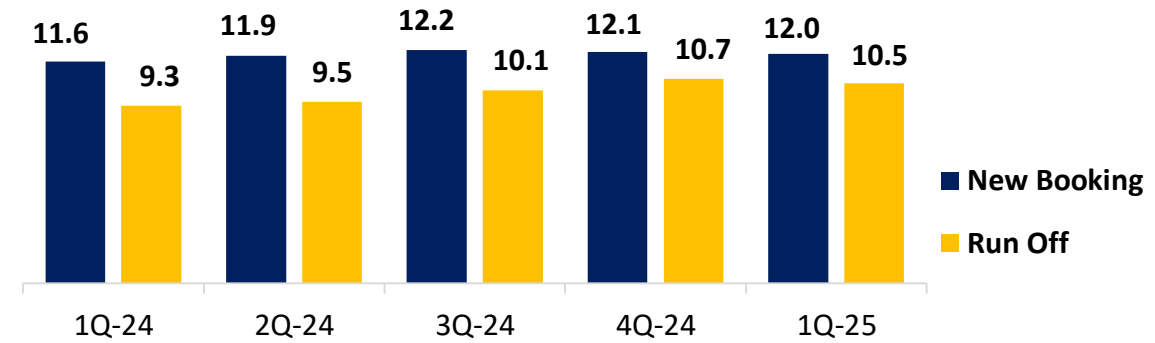


*) Industry Jan-25. Source OJK (SPI) & Multi-finance Statistics

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

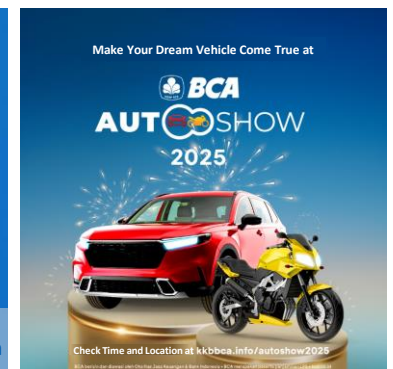
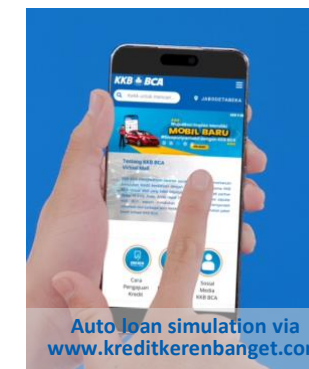


2 BCA Auto Loan New Booking and Runoffs (Rp tn)



Note: Numbers are adjusted due to BCAF & BCAMF merger

- BCA auto loans consistently outgrew industry
- New booking rose ~3% YoY
- New booking Ex. Java recorded stronger growth

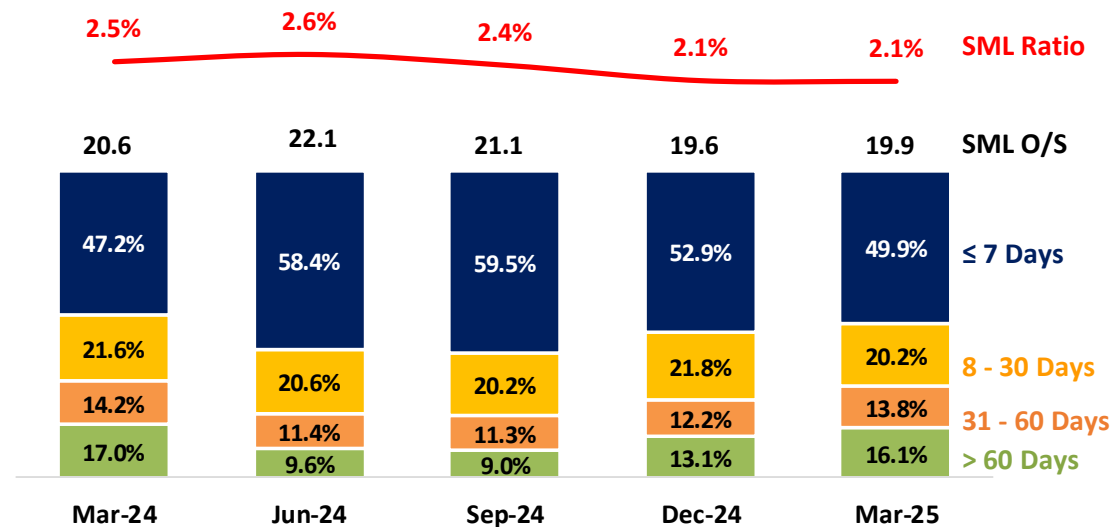


Consolidated LAR stood at 6.1%

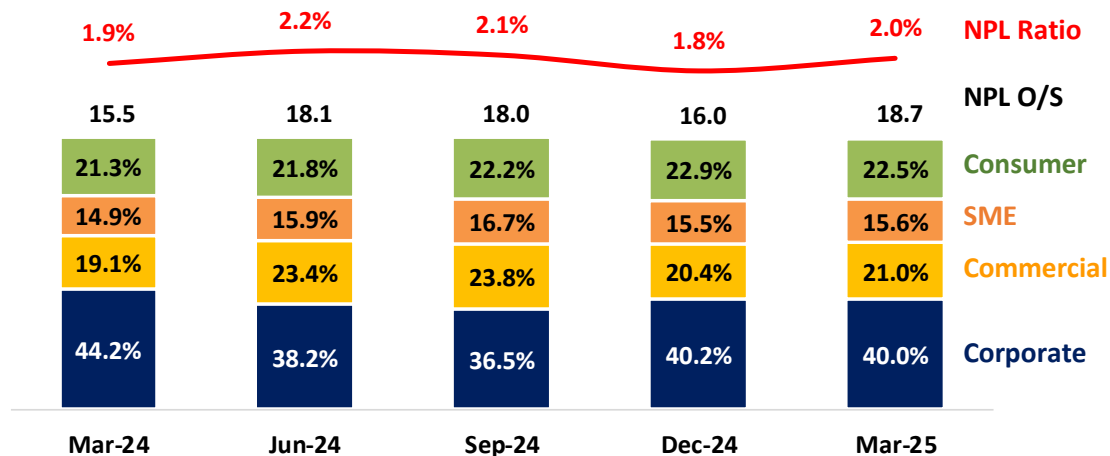
1 Loan at Risk (LAR) (Rp tn)

Consolidated	Mar-24	Mar-25	ΔYoY	Dec-24	ΔQoQ
Current Restruct.	17.1	16.9	-1.0%	12.0	40.9%
Special Mention	20.6	19.9	-3.4%	19.6	1.5%
NPL	15.5	18.7	20.4%	16.0	16.7%
Total LAR	53.2	55.5	4.3%	47.6	16.6%
LAR Ratio	6.6%	6.1%	-0.5%	5.3%	0.8%
LAR Coverage	71.3%	66.5%	-4.8%	76.5%	-10.0%

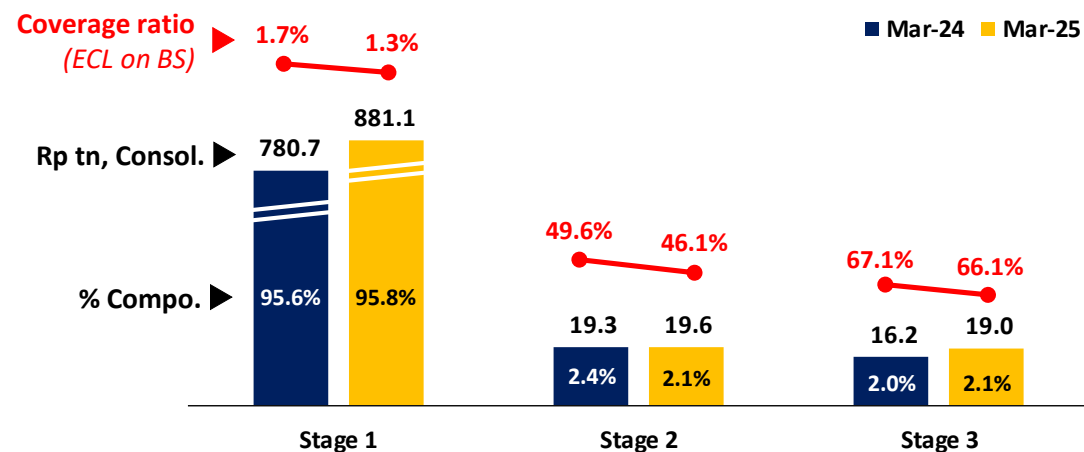
2 Special Mention (Consolidated, Rp tn)



3 NPL (Consolidated, Rp tn)

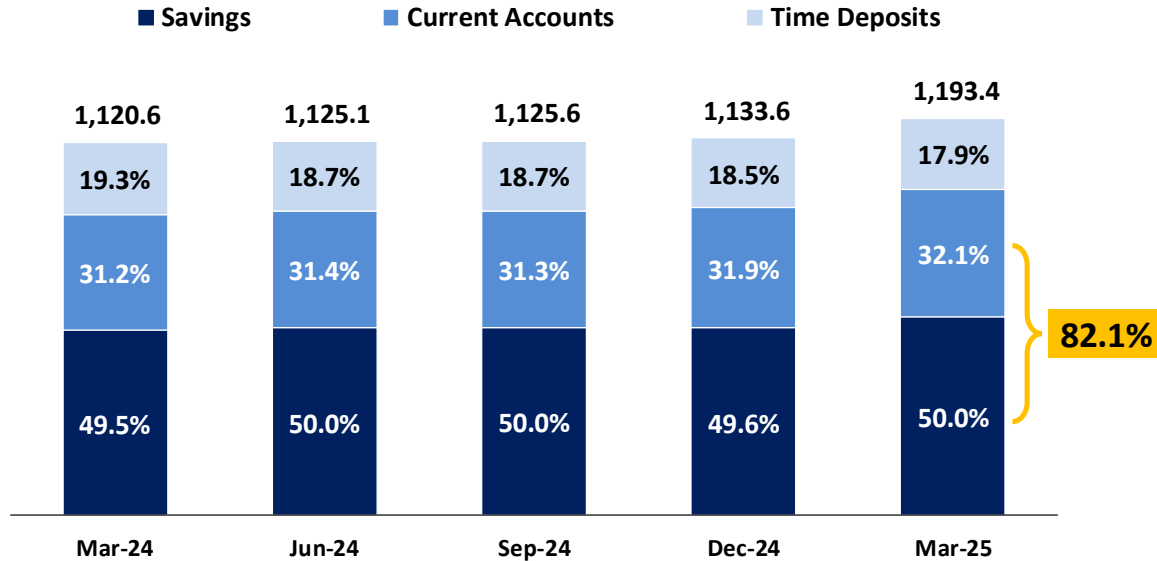


4 Loan by Staging - Excl. Sharia & Cons. Receivables

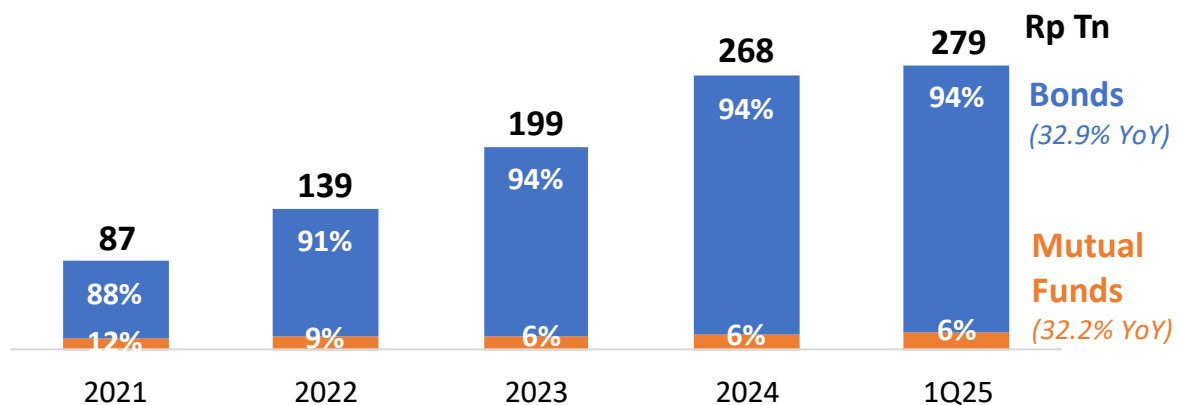


CASA posted a solid growth; AUM grew 33% YoY

1 Third Party Fund Composition (Rp tn)



3 Total Asset Under Management (AUM)



2 Third Party Funds (Rp tn)

Consolidated	Mar-24	Mar-25	▲ YoY	Dec-24	▲ QoQ
CASA	904.5	979.2	8.3%	924.0	6.0%
Current Accounts	349.3	382.6	9.5%	361.9	5.7%
Savings Accounts	555.2	596.6	7.5%	562.1	6.1%
Time Deposits	216.1	214.2	-0.9%	209.6	2.2%
Third Party Funds	1,120.6	1,193.4	6.5%	1,133.6	5.3%
Third Party Funds + AUM	1,330.9	1,472.7	10.7%	1,402.0	5.0%
Quarterly Average CASA	884.8	940.7	6.3%	924.1	1.8%
Average CA	348.2	373.0	7.1%	367.2	1.6%
Average SA	536.6	567.7	5.8%	556.8	1.9%

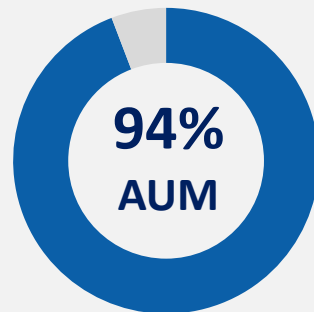
Investments: strong AUM growth

A Leading Franchise in Wealth Management

- BCA is **one of leading providers** for onshore products
- Strong distribution via **branches and online channel**
- BCA has been recognized as **one of top sellers of Retail Government Bonds**
- Government Bonds offer **attractive yield** during high interest rate environment in a modest GDP

Investment AUM
(Bonds & Mutual Funds)

Government bonds: Main contributor to AUM



Invest Online with Ease via myBCA app

Investment Features within myBCA app



Online purchase of:

- Primary Market Bonds
- Secondary Market Bonds
- Mutual Funds

Online access to:

- Register Investor ID & Risk Profile
- Set Investment Goals
- View Investment Portfolio
- Read Investment Insights

Online Investment Transactions Frequency:

86%

% Contribution to Total Investment Transactions

+23%

YoY Growth

Transaction volume rose 19% YoY

End-to-end Supply Chain



Powered by Integrated and Trusted Channels

1 Online **Business Banking**



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



3 Two Leading Mobile Banking Apps



4 1,264 Branches



5 Cash Deposit & Withdrawal Machines



6 24/7 Contact Center



1Q25



No of Customers
33.4 million
(+7% YoY
or +2x in 5 yr)



Robust transaction volume in 1Q25:
+19% YoY
(or +3.4x in 5 yr)



Mobile Banking Transaction per User
+26% YoY
(or +2.4x in 5 yr)

Two leading mobile apps for customer choice

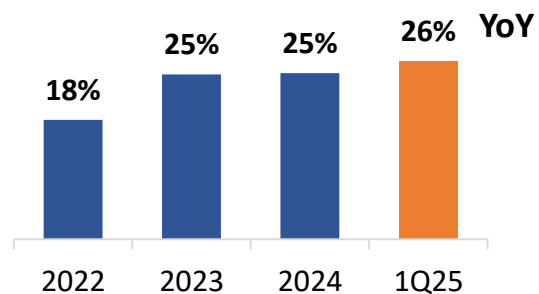


Popular mobile apps
for transactions

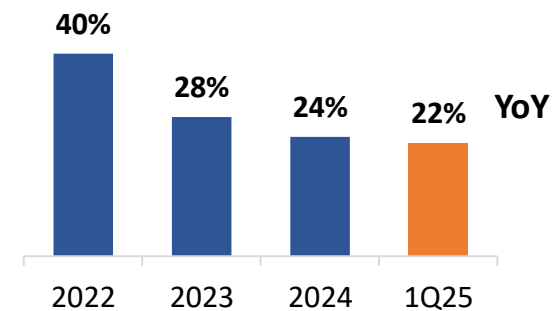


Newer apps for
seamless connectivity
(no of users rose more
than 2x YoY)

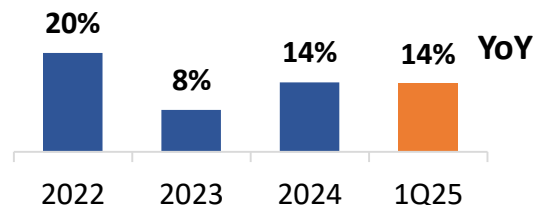
1 Mobile Banking Trx per User



2 Mobile & Internet Banking Trx Volume



3 Mobile & Internet Banking Trx Value



~63% Account Opened
via online in 1Q25



myBCA Feature enrichments for better customer experience



Transaction Enhancements



NFC Tap to Pay

New

Ease of payment by simply **tapping** to the EDC machine



Cross-border QR

Overseas payment transactions using QR code

Applicable in Singapore, Malaysia, and Thailand



Multi-currency Wallet

New

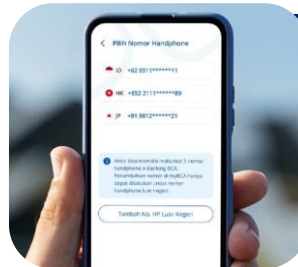
17 major foreign currencies available in single account, added **KRW**

Now Available:

- ✓ Outward and Inward Remittance

New

Access Enhancements



Worldwide Access

Access myBCA from anywhere globally (> 180 countries)
For the comfort of Indonesian travelers and diaspora

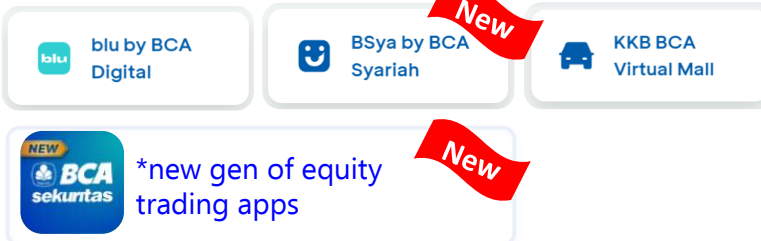


Portfolio Reports

Easier tax reporting with Customer Portfolio Reports & Withholding Tax Receipts

Quick Access to Subs Products

Quick Access including BCA's subsidiary's products in myBCA apps



New

New

myBCA all-in-one Control

Control all products through myBCA

- ✓ **Ease of access and control** to debit and credit card
- ✓ **Full access** to all BCA banking products (e-deposit, credit card, auto-loan, and others)
- ✓ **All information** available in one account including investments
- ✓ **Product recommendation and promos** according to customer needs (i.e. adding BCA Insurance partners)
- ✓ **Transaction History** accessible under "Activity" feature

Financial Diary

New

Financial Records:

- Real time notification for incoming and outgoing funds
- Detailed cash flow classification for the past 3 months



and more...

Comprehensive solutions for business banking



B2B2C

A long-standing track record of online platform



Since: 2004

- Ease in managing payments and transaction information
- Robust collection & receivable management



New

Online platform rejuvenation

- Rolling out **Ocean**, a gateway to trusted partners, enlarging the ecosystem
- Launching **myBCABisnis** as the new gen of online business banking, taking digital experience to the next level
- Expanding one-stop comprehensive solutions



Since: Feb 2025



B2C

Constantly Enlarging the Acceptance Ecosystem

aposBCA

One of the largest merchant **POS** (Point-of-Sales) **networks** in Indonesia

merchant BCA

Mobile App for new merchant acquisitions and merchant services

Wide acceptance of Credit and Debit cards, QR code, to contactless payments



QR code transaction freq.

2.4x YoY
1Q25

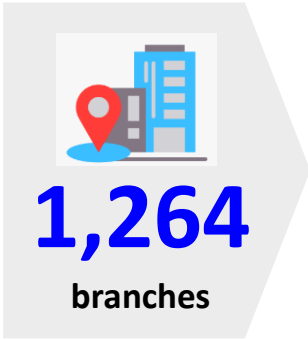
Serving merchant ecosystems in various businesses...



Transformation of off-line channels to boost productivity



Branch presence and productivity is pivotal given:

-  Rising number of customers
-  Robust growth of transaction volume
-  Highly dynamic customer needs
-  More sophisticated product offering



 **~61%**
of total transactions at branch done via self-assisted machines


Self Assisted Machines
<ul style="list-style-type: none"> 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

 **~30%**
reduction in transaction time

In-person Banking
<ul style="list-style-type: none"> Offering value-added services: loans, FX, wealth management, merchant solutions, etc.




 **~75%**
of ATMS are Deposit and Withdrawal Machines

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

Contribution from branch and ATM remained significant, **>34%** of total transaction value

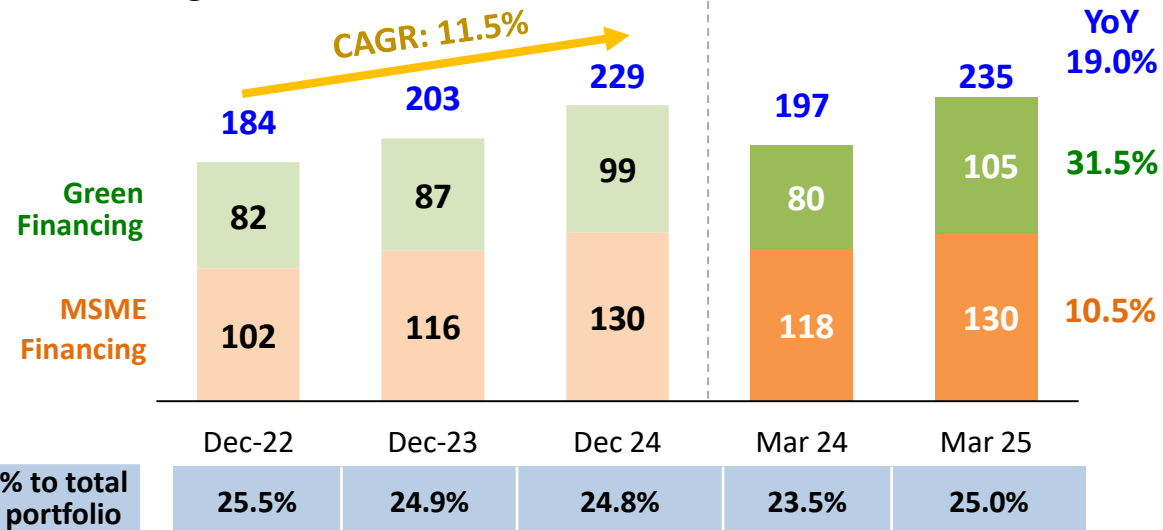
Sustainable Finance and ESG

- Economic Aspect
- Environment
- Social
- Governance

Sustainable Financing grew 19% YoY

BCA Portfolio on Sustainable Financing

Outstanding (Rp Trillion)



>> Educating ESG to SME debtors



BCA Expoversary 2025

Special rate for SME debtors engaged in ESG sectors

Highlights :

>> Strong commitment in promoting Sustainable Palm Oil :

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%

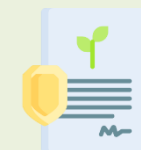
>> Tapping various opportunities :

EV Financing



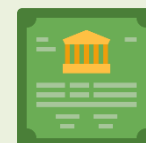
Outstanding
Rp 2,325 bn
▲ 82.6% YoY

Sustainability Linked Loans



Outstanding
Rp 2,691 bn
▲ 8x YoY

Investing in Corporate Green Bonds



Rp 2,305 bn
▲ 41% YoY

Renewable Energy Financing




Total Capacity
216 MW
Outstanding **4.6 Trillion**

9 prioritized SDGs Deliverables:

3

GOOD HEALTH AND WELL-BEING



Providing Healthcare Assistance for Communities


13,620 Patients served in BCA Assisted Clinics

2,211 Blood bag donations

1,010 Patients of cataract surgery - sponsored by BCA

4

QUALITY EDUCATION



Towards Quality Young Generation


97.3% Participating rate of employee training & dev.

700 Awardees of Bakti BCA scholarship

>230,000 Financial literacy participants

5

GENDER EQUALITY



Integrating Gender Equality for Employees


61.4% Female of promoted employee

61.4% Female of total middle-up manager positions

61.3% Female of new employees

9

INDUSTRY, INNOVATION AND INFRASTRUCTURE



Continuously Enhancing Service Excellence


4.88 Branch Service Quality (BSQ) index (scale of 5)

4.77 Customer Engagement (CE) index (scale of 5)

4.7 Million new accounts through digital banking


7

AFFORDABLE AND CLEAN ENERGY



13

CLIMATE ACTION



Implementing Environment-Friendly Operations

12.5% Sustainable finance growth


593 tonnes Operational waste for recycle

27 Buildings with solar panels

78 Branches applying green building


8

DECENT WORK AND ECONOMIC GROWTH



10

REDUCED INEQUALITIES



Empowering Local Communities & MSME

11.9% MSMEs financing growth

>1,500 MSMEs join 'UMKM Fest'


>47,000 Women entrepreneurs - financed

Rp17 tn Loans for women entrepreneurs

1,986 MSMEs - supported for Halal certification

16

PEACE, JUSTICE AND STRONG INSTITUTIONS



Maintaining Strong Corporate Governance

Zero Corruption case

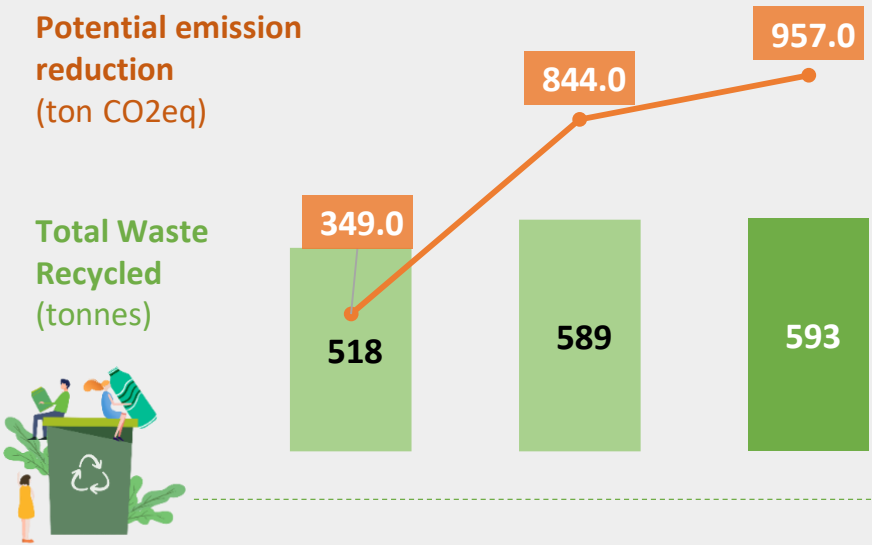
1 The bank's soundness level (the highest level)

All Employees have signed an integrity pact

All Employees have signed code of conduct

Preserving the environment through waste management

Recycled 1,700 tonnes of waste in 3 years



Creating **circular economy and new business opportunities** for positive **social impacts**

In the last 3 years, more than **Rp1 billion** of waste recycle proceeds were distributed to the Bakti BCA Foundation for scholarship

Scan for more info



Towards Zero Waste to Landfill : Recycle Various Types of Waste

Archives & Documents		Expired documents and calendars
Electronic Waste		Unused EDC machines, ATM Cartridge, key BCA tokens
Card		Expired debit, credit, and employee ID cards
Organic		Food waste and others
Non-organic		Plastic bags, paper, cartons, bottles
Household Waste		Employee household waste such as plastics, cartons, cans, etc.
Building Materials		Cable from the re-cabling process

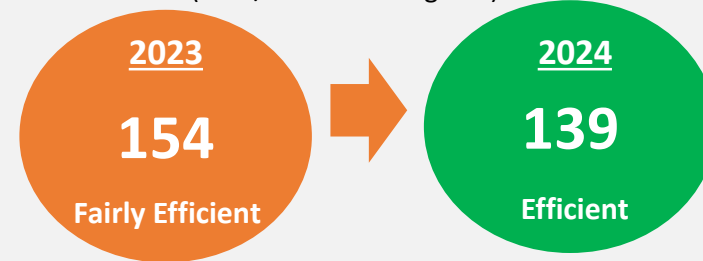
Minimizing environmental footprint through green operations

Lowering Energy Intensity Across Branch Network



Reducing 10% Energy Intensity

(kWh/m2 of Building Size)



Achieving **Efficient level** classification based on (SNI 03-6196-2000)



Enhancing Energy Efficient Operations

1. Deployment of Solar panel



27 building installed
508 kWh energy utilized

2. Participation in Earth Hour 2025



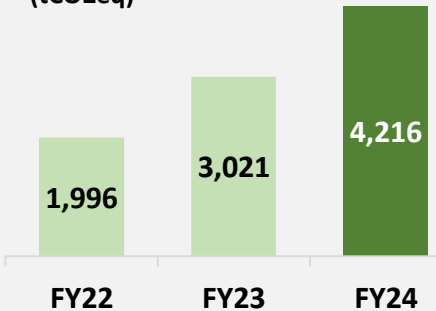
Across 962 buildings or ~75% of BCA branches

• 308 kWh electricity saving

Accelerating Carbon Saving Initiatives

Potential carbon saving from operational activities...

(tCO2eq)

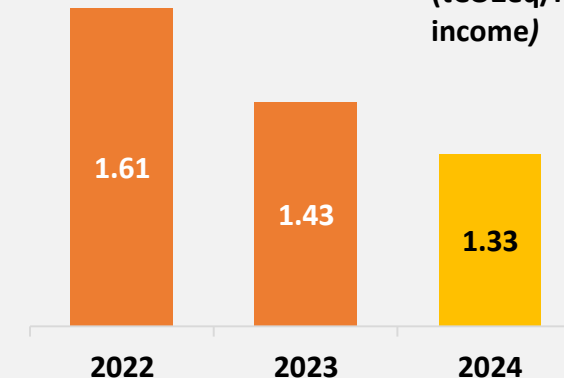


4 aspects towards green operations :

- Digital Banking & Solutions
- Recycle & Waste Mgmt.
- Green Building
- Nature Conservation

...Leads to lower emission intensity (Scope 1 & 2)

(tCO2eq/Rp billion of operating income)



Creating value beyond business by building trust and empowering lives

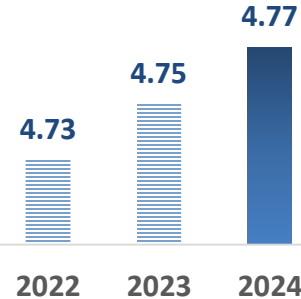
Customer Engagement: Maintaining Service Excellence

GALLUP®

Global Customer Engagement
4 consecutive year (2021-2024)

BCA is the only Indonesian
company to reach
>90th percentile above global

Customer Engagement
Index (scale 5)



Branch Service
Quality (scale 5)

4.88
Scale 5.0

conducted by
independent 3rd
party

Empowering Communities for Economic Growth

30 Assisted villages across Indonesia



Promote responsible tourism



Scale up economic value



Increase environmental stewardship

6 Assisted villages won
2025 ASEAN Tourism Award



1 ASEAN Homestay Award



3 ASEAN Community-Based
Tourism Award



2 ASEAN Public Toilet Award

Safe and Inclusive Access to All Customers



Preventing cyber crime by continuously
raising cyber security awareness

Access to **products & services**



1,264 branch offices in **36**
provinces
19.7k ATMs in **273** cities

Access for **Disabilities**



13 'ATM Wicara' & HearMe
feature to support access
for disabilities

Brighter Future Through Education, Health and Welfare (1Q25)



Bakti BCA Scholarship

One year education
assistance program for **700**
students



BCA Berbagi Ilmu

Capacity building from BCA
leaders for **±600** students



Financial Literacy

Socialization & activities for
>4,000 Participants



100 patients Presbyopia & glasses



3,566 patients receiving medical
assistance



617 bags Blood donation

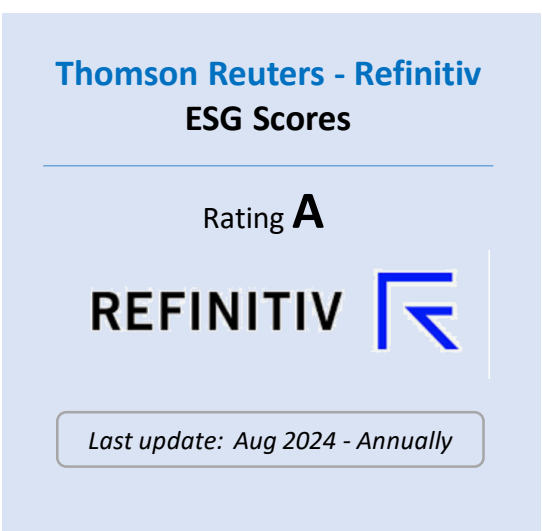
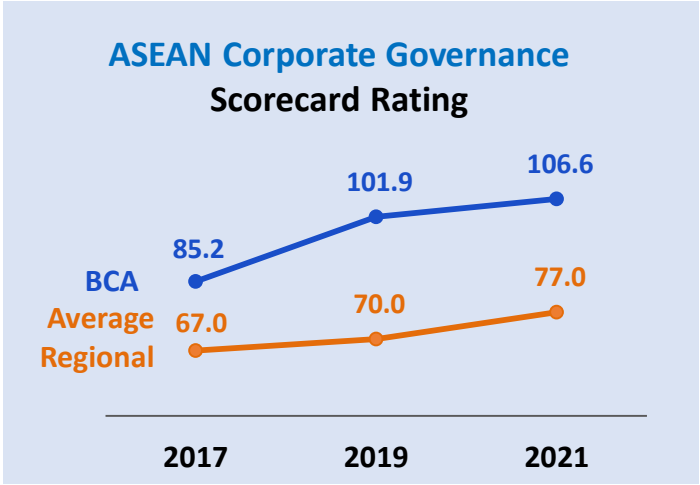
Supporting National Stunting program



Disbursed **Rp 7.5 bn**
in Stunting Program

Approached **18** local
communities

Recognitions of Good Governance and overall ESG



► Share Data, Ratings & Awards ◀

BCA share performance & rating

BCA Shareholding Structure (31 March 2025)

	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 November 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-

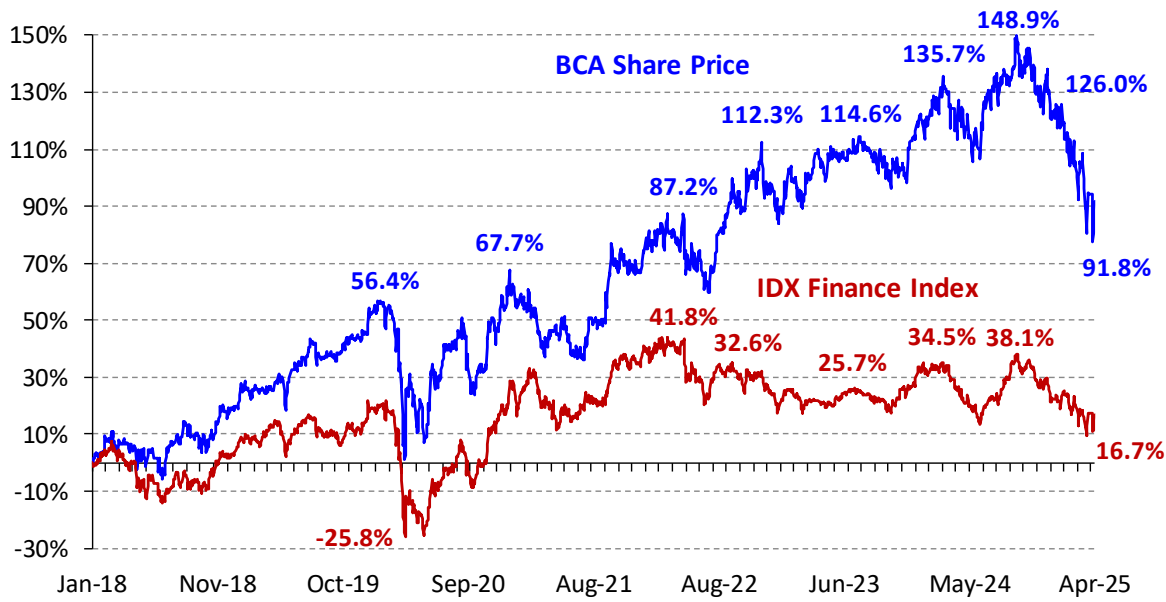
Pefindo Ratings

As of March 2025

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

Performance BBKA vs IDX Finance Index

(Relative price up to 14 Apr 2025 against 1 Jan 2018)



Selected awards and recognitions - 2025

Best Bank



Time Magazine

Asia-Pacific Best Companies of 2025

- #8 in Indonesia
- #196 in Asia Pacific
- #40 in Banking & Financial Services



The Asian Banker

TAB Excellence in Retail Finance Awards 2025

The Best Retail Bank in Indonesia



Euromoney

Private Banking Awards 2025

- Indonesia's Best Private Bank
- Indonesia's Best for Next Gen



International Investor

Institutional Investor Awards 2025

- Best of Community Development Program – Bakti BCA
- Best Media Relation Campaign – BCA



Gallup International

Gallup Global Customer Engagement

- Customer Engagement Recognition – 90th percentile



Brand Finance

World's Strongest Banking Brand 2025

Strongest Banking Brands 2025
#1 in APAC (score of 97,1/100)



The Iconomics

- Indonesia Best 50 CEO Awards 2025
"Employee's Choice" (6th Anniversary) - CEO
- 4th Anniversary Indonesia Inspiring Women Awards 2025 - CFO

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



DISCLAIMER

This Presentation has been prepared by PT Bank Central Asia Tbk (“BCA”) for information purposes only. This Presentation including any information, estimation and/or projections contained herein or provided by BCA in any other written or verbal communication (the “Information”) does not constitute a commitment or recommendation or advice by BCA. This Presentation does not purport to contain all of the Information that may be required or desirable to evaluate all of the factors that might be relevant to a recipient considering investing in BCA and any recipient hereof should conduct its own investigation and analysis in order to make an independent determination of the suitability and consequences of entering into or participating in any investment or transaction related to BCA. Under no circumstances is this Information to be used or considered as an offer to sell, or a solicitation of an offer to buy, a participating interest or any security or a recommendation that a recipient hereof should enter into or participate in any transaction related to BCA, buy or sell any participating interest or security, or otherwise make any investment decision.

BCA reserves the right to amend, update or replace all or any part of the Information at any time but shall not be under any obligation to provide any recipient of this Presentation with any notice of such amended, updated or replacement information or to correct any inaccuracies herein which may become apparent. By accepting, receiving and/or viewing this Information Presentation, the recipient hereby acknowledges and agrees that neither BCA nor any of its subsidiaries, its affiliates, employees, directors, commissioners, representatives or advisors make any guarantee, representation, warranty or undertaking, express or implied, as to the fairness, accuracy, reliability, correctness, reasonableness or completeness of the Information. Therefore, neither BCA nor its subsidiaries, affiliates, employees, directors, commissioners, representatives or advisors shall have any liability arising from or in connection with any Information provided by BCA (whether written or verbal communication). No reliance should be placed on such Information.

BCA, its subsidiaries, affiliates, employees, directors, commissioners, representatives or advisors will not be liable for any losses and/or damages in connection with the use of this report and/or any action taken in reliance upon the whole or any part of the content of this Presentation. Nothing in this Presentation should be construed as legal, tax, financial, business or investment advice. By attending the meeting where the Presentation is made, or by accepting and viewing/reading this Presentation, you acknowledge and agree to the above disclaimer and/or limitations in this Presentation.



BCA

Always by your side

Thank You