PT Bank Central Asia Tbk

The IDX-SGX Unsponsored Depositary Receipts Linkage Launch Ceremony

Singapore, 16 October 2025

The largest private bank in Indonesia

- BCA is one the top 4 banks in Indonesia. Top 4 banks have a combined market share of ~50% (by assets)
- Being the largest private bank in Indonesia, BCA commanded ~16% CASA fund market share and ~12% loan market share
- Largest transaction banking franchise on integrated multiple robust transaction channels
- Large CASA customer base (>33 million customers, has doubled in 5 years)
- Long standing solid track record in earnings and asset quality, accompanied with solid capital and liquidity

Robust Multiple-Channel Franchise

24 / 7	Internet & Mobile Banking Service
1,264	Branches
19.9k	ATMs
POS Network	One of the largest EDC / POS Network in Indonesia

Note: As of 1H25

Loans grew 4% YtD, CASA rose 7.3% YoY

Consolidated (Rp tn)	Jun-24	Dec-24	Mar-25	Jun-25	▲ YoY	▲ YtD	▲ QoQ
Total Assets	**1,425**	**1,449**	**1,534**	**1,504**	**5.5%**	**3.8%**	**-1.9%**
Secondary Reserves & Marketable Securities	**447**	**422**	**462**	**433**	**-3.3%**	**2.4%**	**-6.4%**
Loans	**850**	**922**	**941**	**959**	**12.9%**	**4.0%**	**1.9%**
Third Party Funds	**1,125**	**1,134**	**1,193**	**1,190**	**5.7%**	**5.0%**	**-0.3%**
CASA	915	924	979	982	7.3%	6.3%	0.3%
Current Accounts	353	362	383	385	9.2%	6.5%	0.7%
Savings Accounts	562	562	597	597	6.1%	6.1%	0.0%
Time Deposits	210	210	214	208	-1.1%	-0.9%	-3.0%
Equity	**241**	**263**	**246**	**262**	**8.7%**	**-0.4%**	**6.2%**

NPAT rose 8.0% YoY underpinned by sound operating performance

Consolidated (Rp tn)	1H-24	1H-25	▲ YoY	1Q-25	2Q-25	▲ QoQ
Operating Income	**52.2**	**56.2**	**7.8%**	**27.9**	**28.4**	**1.8%**
Net Interest Income	**39.7**	**42.5**	**7.0%**	**21.1**	**21.4**	**1.6%**
Non Interest Income	**12.4**	**13.7**	**10.6%**	**6.8**	**6.9**	**2.2%**
Fees and Commissions	9.1	9.9	9.5%	4.8	5.1	5.9%
Trading Income	1.3	1.7	30.3%	0.8	0.9	6.6%
Others	2.1	2.2	5.2%	1.1	1.0	-11.3%
Loss on Loan Sale	-	(0.1)	n.a	-	(0.1)	n.a
Operating Expenses	**17.7**	**18.6**	**5.3%**	**9.5**	**9.1**	**-3.6%**
Manpower	9.1	9.1	-0.4%	4.9	4.2	-14.1%
General & Administrative	8.6	9.6	11.3%	4.6	5.0	7.6%
PPOP (Pre-Provision Operating Profit)	**34.5**	**37.6**	**9.1%**	**18.4**	**19.2**	**4.5%**
Provision incl. Loan Recoveries	**1.4**	**2.0**	**43.4%**	**1.0**	**0.9**	**-8.3%**
Provision	1.4	2.0	49.3%	1.0	1.0	-0.5%
Reversal on Loan Sale	-	(0.1)	n.a	-	(0.1)	n.a
Net Profit	**26.9**	**29.0**	**8.0%**	**14.1**	**14.9**	**5.1%**

Key Ratios

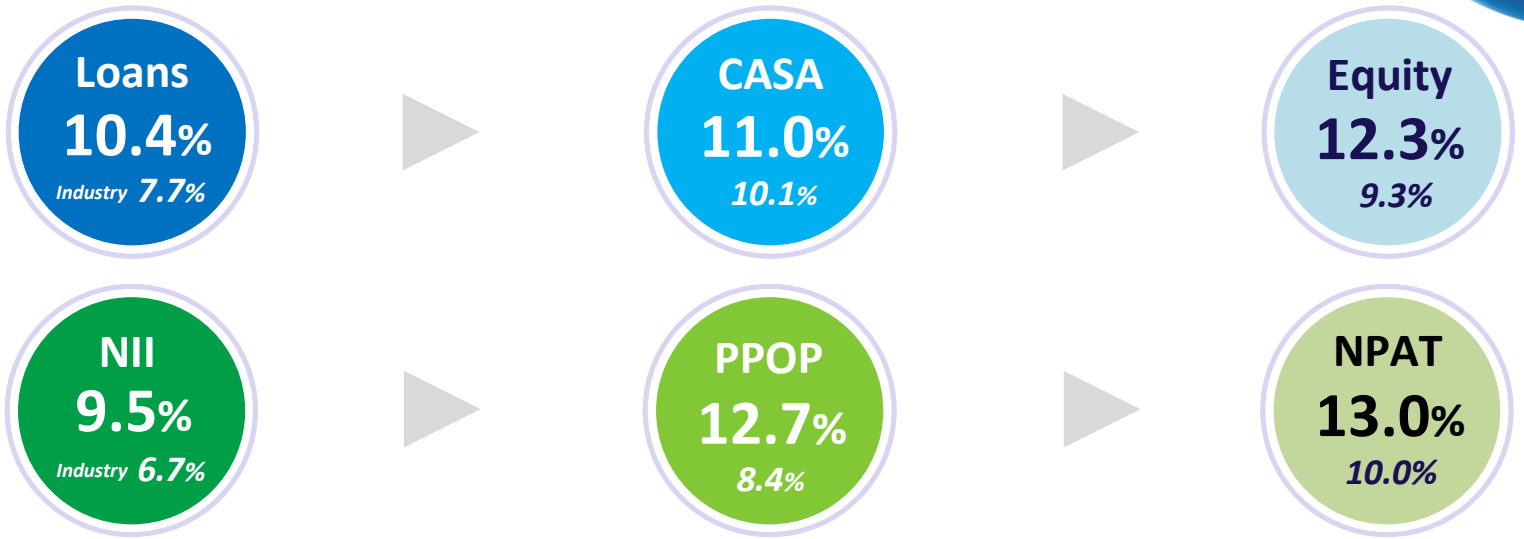
Bank Only	1H-24	1H-25	▲ YoY	1Q-25	2Q-25	▲ QoQ
NIM	5.7%	5.8%	0.1%	5.8%	5.8%	0.0%
COC	0.3%	0.5%	0.2%	0.5%	0.5%	0.0%
Risk Adjusted NIM	5.4%	5.3%	-0.1%	5.3%	5.3%	0.0%
Cost to Income*	30.5%	29.1%	-1.4%	28.5%	29.8%	1.3%
ROA**	3.8%	4.1%	0.3%	4.3%	3.9%	-0.4%
ROE**	24.8%	25.2%	0.4%	26.2%	24.2%	-2.0%
CAR	27.8%	28.4%	0.6%	26.6%	28.4%	1.8%
CASA to Total Funding	82.2%	83.4%	1.2%	82.9%	83.4%	0.5%
LDR	72.7%	78.0%	5.3%	76.1%	78.0%	1.9%
NSFR	162.1%	157.2%	-4.9%	156.3%	157.2%	0.9%
LCR	324.4%	289.0%	-35.4%	300.5%	289.0%	-11.5%
ECL to Total Loans	4.1%	3.5%	-0.6%	3.6%	3.5%	-0.1%
NPL - gross	2.2%	2.2%	0.0%	2.0%	2.2%	0.2%
NPL Coverage	190.2%	167.2%	-23.0%	180.1%	167.2%	-12.9%
LAR	6.4%	5.7%	-0.7%	6.0%	5.7%	-0.3%
LAR Coverage (incl. off B/S)	71.2%	68.7%	-2.5%	66.5%	68.7%	2.2%

*) CIR excluding subsidiary dividend (of Rp 2.2T) stood at 30.3%. Last year subsidiary dividend was paid in 4Q24
**) ROA and ROE excluding subsidiary dividend stood at 3.8% and 23.4%, respectively

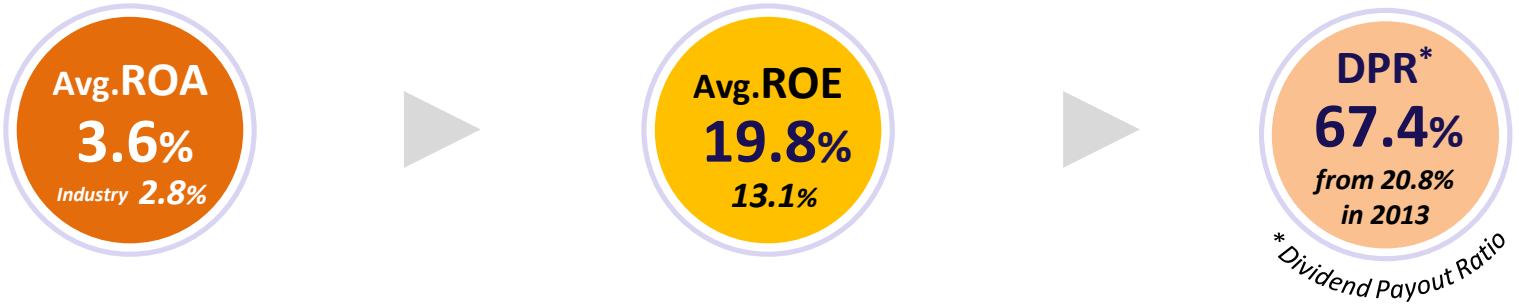
Longstanding track record

Sound underlying business...

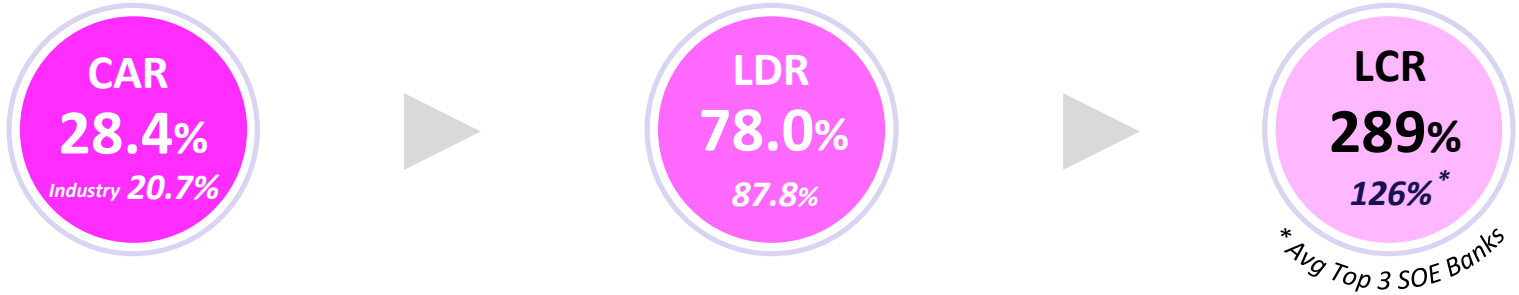
(CAGR 10 Years: Jun-15 vs Jun-25)



Outstanding returns...



Current balance sheet provide room to grow...

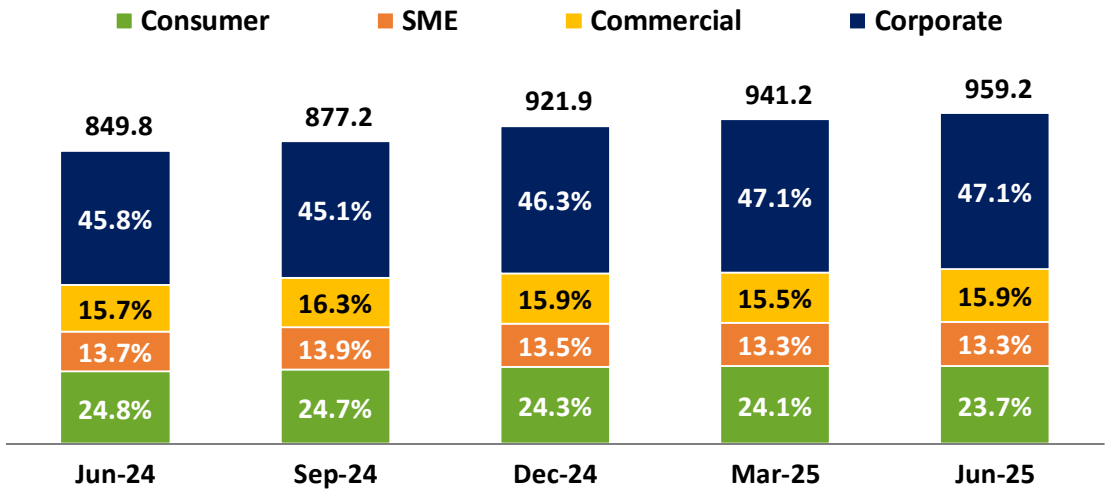


Thank You

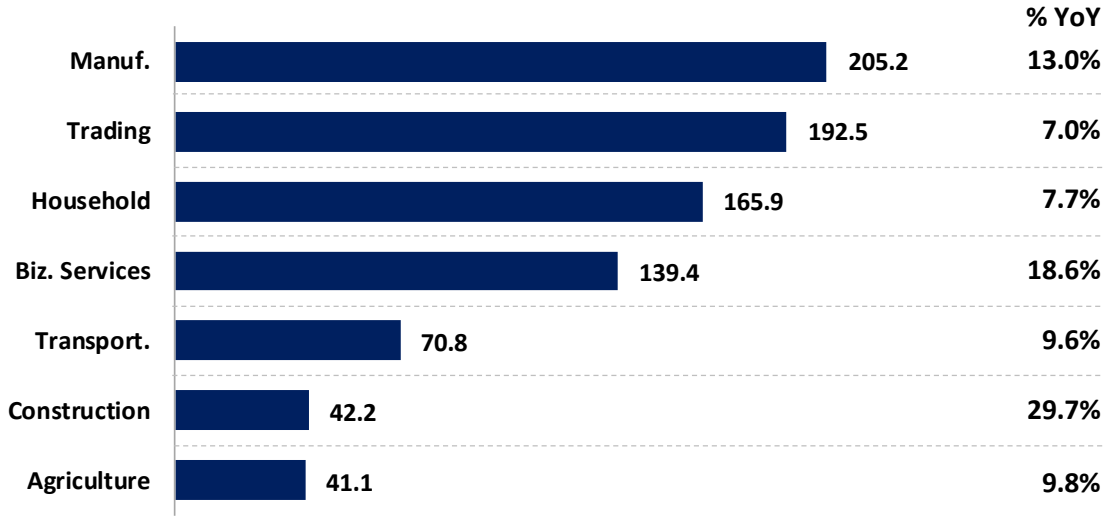
Appendix

Loan growth driven by business segment

1 Loan Composition by Segment (Rp tn)



3 Loans by Major Industries (Rp tn)

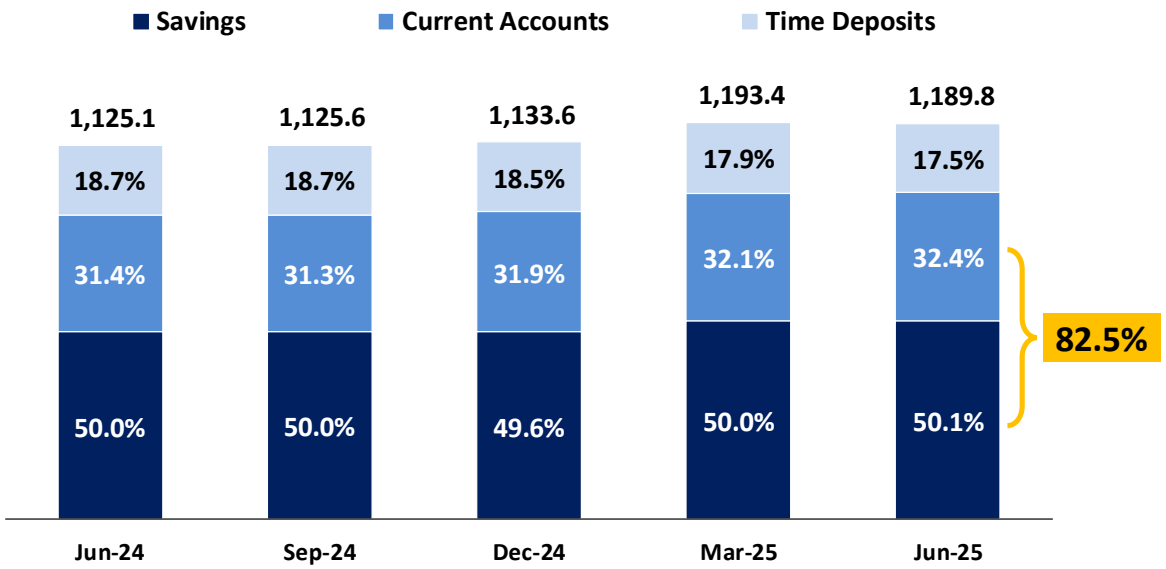


2 Loan by Segment (Rp tn)

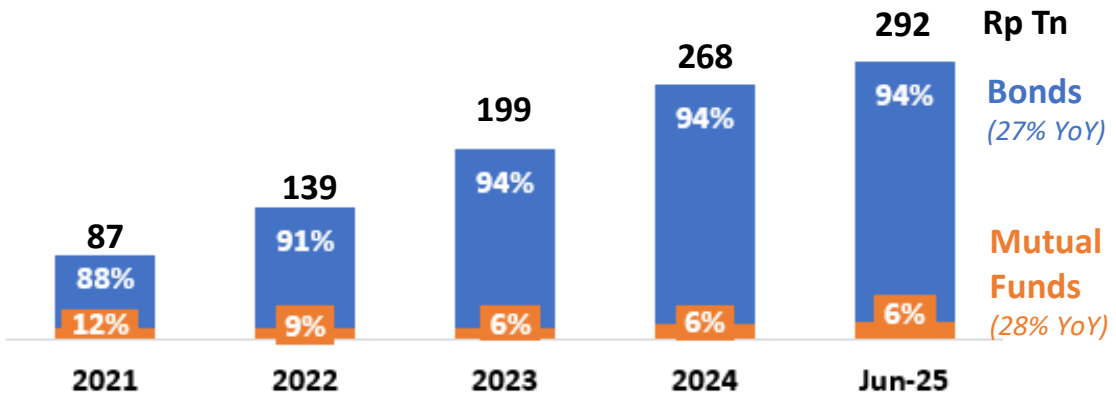
Consolidated	Dec-24	Jun-25	▲ YoY	▲ YtD	▲ QoQ
Corporate	**429.5**	**451.8**	**16.1%**	**5.2%**	**1.9%**
Commercial	**135.3**	**143.6**	**12.6%**	**6.2%**	**4.5%**
SME	**123.7**	**127.0**	**11.1%**	**2.6%**	**2.0%**
Consumer	**223.8**	**226.4**	**7.6%**	**1.2%**	**0.2%**
- Mortgages	135.5	137.6	8.4%	1.6%	1.7%
- Vehicles	65.3	65.4	5.2%	0.1%	-2.6%
- Personal Loans	23.0	23.4	9.4%	1.7%	-0.5%
Sharia Financing	**10.7**	**11.3**	**18.2%**	**5.1%**	**2.4%**
Total O/S Loans	**921.9**	**959.2**	**12.9%**	**4.0%**	**1.9%**
Total Facilities	**1,335.9**	**1,388.6**	**10.0%**	**3.9%**	**1.7%**
Average Loan (YtD)	**851.1**	**936.9**	**13.5%**	**10.1%**	**1.2%**

CASA outgrew industry

1 Third Party Fund Composition (Rp tn)



3 Total Asset Under Management (AUM)



2 Third Party Funds (Rp tn)

Consolidated	Dec-24	Jun-25	▲ YoY	▲ YtD	▲ QoQ
CASA	**924.0**	**982.1**	**7.3%**	**6.3%**	**0.3%**
Current Accounts	361.9	385.5	9.2%	6.5%	0.7%
Savings Accounts	562.1	596.7	6.1%	6.1%	0.0%
Time Deposits	209.6	207.7	-1.1%	-0.9%	-3.0%
Third Party Funds	**1,133.6**	**1,189.8**	**5.7%**	**5.0%**	**-0.3%**
Third Party Funds + AUM	**1,402.0**	**1,482.2**	**9.3%**	**5.7%**	**0.6%**
Average CASA (YtD)	**909.7**	**956.7**	**6.5%**	**5.2%**	**1.7%**
Average CA	357.5	379.9	7.9%	6.3%	1.9%
Average SA	552.2	576.8	5.6%	4.5%	1.6%

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