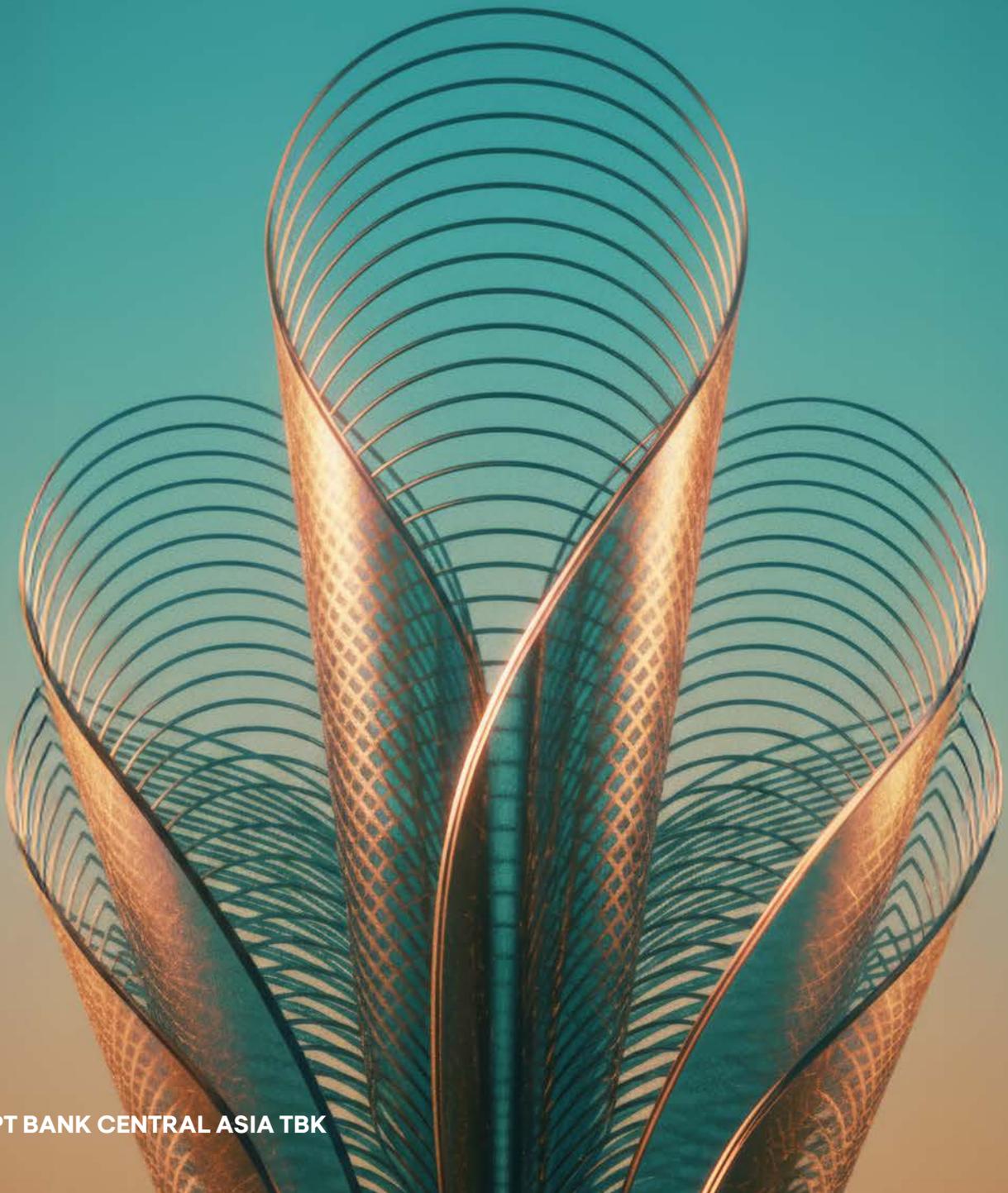




Always by your side

Unity for *a Sustainable Future*

Sustainability Report 2025



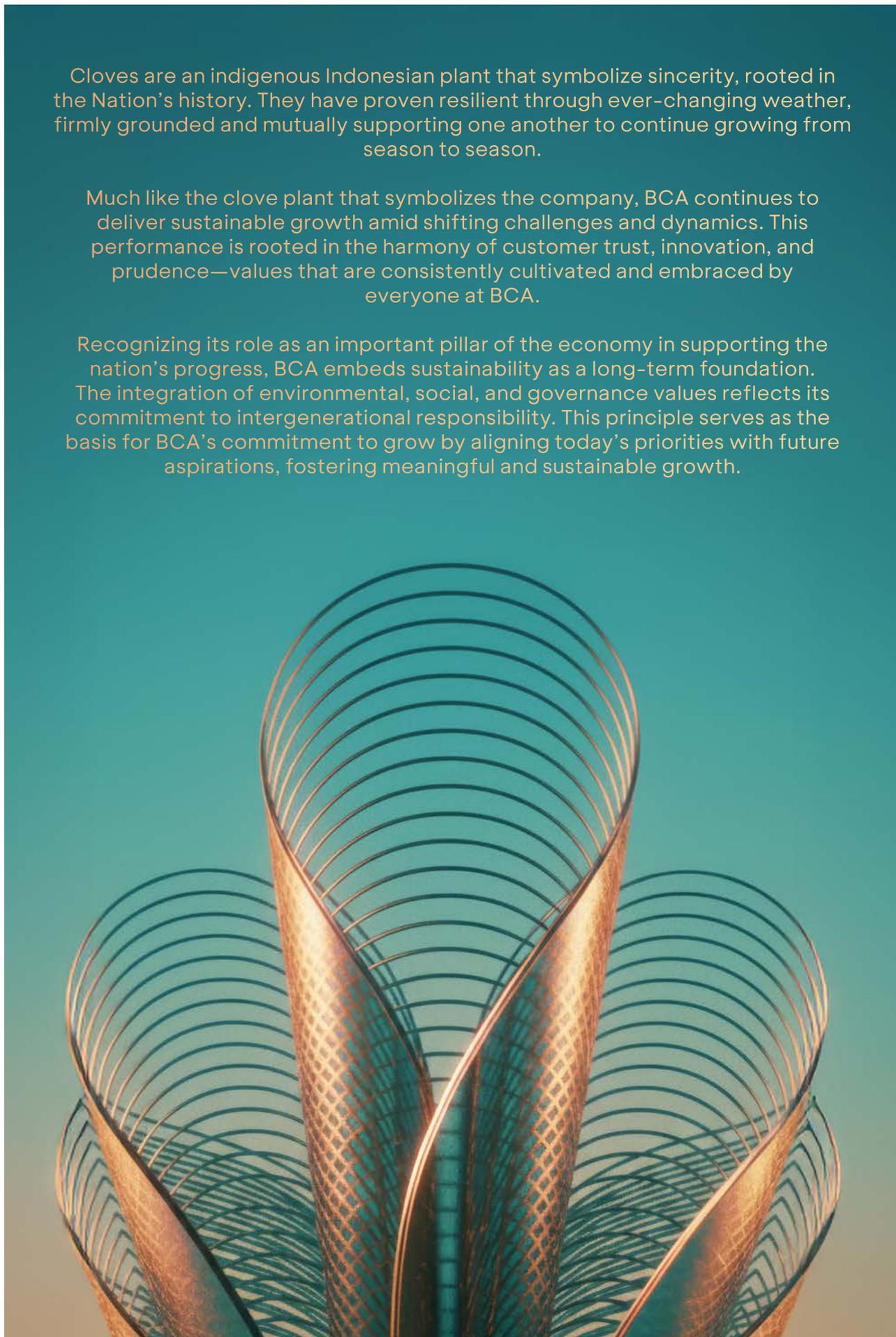
Forward-looking Statement

PT Bank Central Asia Tbk, and/or in this report referred to as "BCA", is engaged in the banking sector and discloses its economic, social and environmental performance achievements, as well as its sustainability governance implementation through this Sustainability Report. This report is part of the Annual Report, which is presented separately, and contains data and material information for stakeholders. The contents of the Report are generally collected from internal documents and information from reliable sources. Readers are expected to understand that this Report presents data and information about projections and conditions in the future or forward-looking statements. BCA recognizes that risks and uncertainties from a variety of factors may affect future operating performance and business conditions. Therefore, we advise the readers that the Bank cannot guarantee that the data and information regarding future projections stated in this Report are true, accurate, and can be entirely fulfilled.

Cloves are an indigenous Indonesian plant that symbolize sincerity, rooted in the Nation's history. They have proven resilient through ever-changing weather, firmly grounded and mutually supporting one another to continue growing from season to season.

Much like the clove plant that symbolizes the company, BCA continues to deliver sustainable growth amid shifting challenges and dynamics. This performance is rooted in the harmony of customer trust, innovation, and prudence—values that are consistently cultivated and embraced by everyone at BCA.

Recognizing its role as an important pillar of the economy in supporting the nation's progress, BCA embeds sustainability as a long-term foundation. The integration of environmental, social, and governance values reflects its commitment to intergenerational responsibility. This principle serves as the basis for BCA's commitment to grow by aligning today's priorities with future aspirations, fostering meaningful and sustainable growth.



2025

Sustainability Report

Unity for *a Sustainable Future*

Building a better future for BCA involves sustainability that encompasses not only economic achievement and environmental management but also the company's contribution to enhancing the overall quality of life in the community. Guided by the spirit of Unity for a Sustainable Future, BCA aims to create a sustainable future through collaboration and shared growth with all stakeholders. Collaboration with the government, business partners, communities, and customers is a key foundation in strengthening social resilience, expanding economic opportunities, and promoting financial inclusion. BCA is committed to driving innovation, strengthening governance, and implementing various initiatives that have a positive impact on society and the environment. By advancing unity of purpose and action, BCA believes that the company's growth must complement the community's progress, creating a better future for current and next generations.

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Sustainability Report in Brief

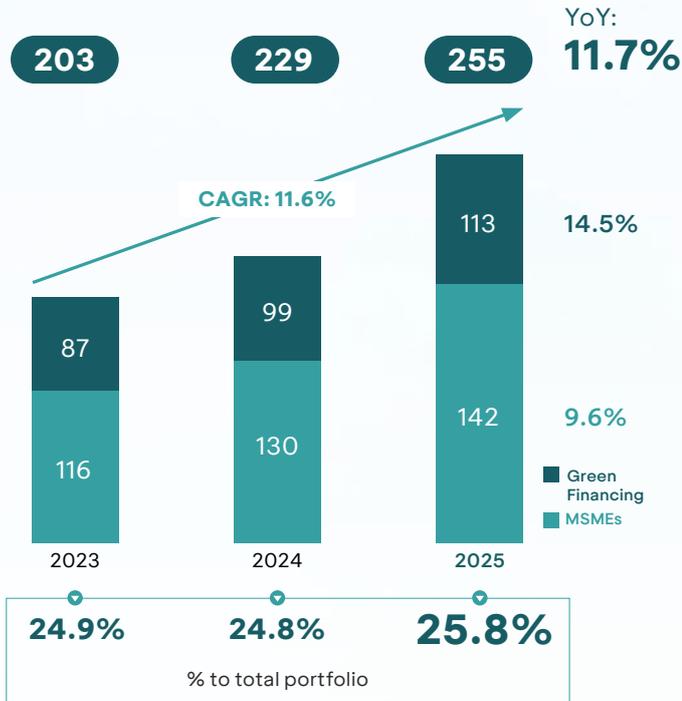


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Economic Performance

SOLID SUSTAINABILITY PERFORMANCE IMPACTS COMPANY VALUE

In trillion rupiah



Contributing to the SDGs

GREEN FINANCING & INVESTMENT

Renewable Energy Financing

Total Capacity

323 MW
Outstanding Rp6.2 trillion

Sustainability-Linked Loan (SLL) Scheme

Outstanding

Rp2,705 billion

Participating in the development of Indonesia's electric vehicle ecosystem

Outstanding

Rp3,609 billion

Green bond investment towards the implementation of Sustainable Finance

Green Bonds

Rp1,839 billion

Sustainable Palm Oil Financing

Palm oil certification	2024	2025
ISPO and RSPO certified	32	28
RSPO certified	20	18
ISPO certified	16	34
# of certified corporate debtors in the palm oil sector	68	80
% of certified OS financing in the palm oil sector	69%	70%

SOCIAL & SUSTAINABILITY SUPPORT FOR MSMEs

Bangga Lokal

Total merchants: **1,615**
Total Sales: **Rp603 billion**

UMKM Fest

Total Participants MSMEs: **1,400**

Women MSME Debtors

Total Debtors: **43 thousand**
Outstanding: **Rp18.2 trillion**

Environmental Performance

MEASURING AND MANAGING CARBON FOOTPRINT

Total operation emission

298,067

Ton CO₂e



Total financed emission (2024)

37.4

million Ton CO₂e



Scope of emissions calculation

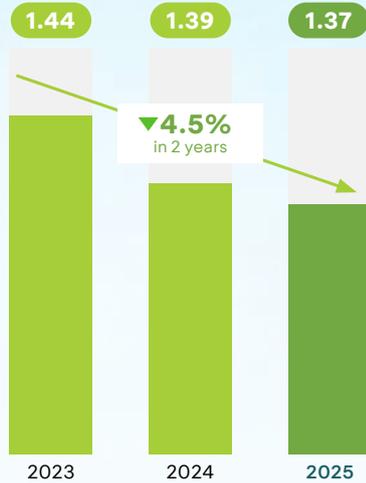
100%

operational and productive loan portfolio



Scope 1 & 2 Emission Intensity

(Ton CO₂e/billion Rupiah operating income)



IDXCarbon
Indonesia Carbon Exchange

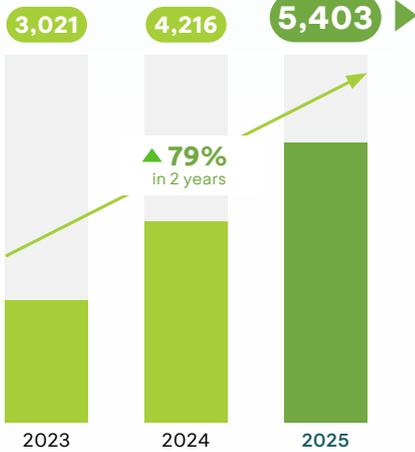
96,500
Ton CO₂e

Participating in Indonesia's carbon trade

ENVIRONMENTALLY FRIENDLY OPERATIONS INITIATIVES

Total Potential Emission Avoidance

Ton CO₂e



Digital Banking Products and Solutions 3,140 Ton CO ₂ e	Environmentally-Friendly Buildings 1,033 Ton CO ₂ e
Waste Management & Recycling Initiative 1,047 Ton CO ₂ e	Biodiversity Conservation 183 Ton CO ₂ e



Transaction carried out digitally

99.8%



Reducing energy intensity

11.7%

YoY



Contributing to the SDGs



Waste Managed

656.8

Ton



Planted

51,000

trees

Social Performance

BUILDING HUMAN CAPITAL EXCELLENCE



Total BCA Employees

26,435

Female Employees

61.1%

Female Managers

61.6%



Team Engagement Score (scale 5)

4.67



Turnover Rate

3.4%



Absentee Rate

1.2%

ENHANCING SERVICE EXCELLENCE

Number of received customers' report

>1.1

million



Customers' report solved

97.7%



Whistleblowing Resolution Rate

98.2%



GALLUP

Global Customer Engagement

91st Percentile

Customer Engagement (CE) Index

4.78 / 5.0

Branch Service Quality (BSQ) Index

4.88 / 5.0

CREATING SHARED VALUES IN COMMUNITIES

bakti BCA untuk Indonesia

Rp 159.5 billion

Corporate Social Responsibility funds disbursed

MSMEs and Bakti BCA Villages

28

Bakti BCA Villages

194

development programs for tourism villages

1,593

employment in Bakti BCA Assisted Villages

>5,000

total participants in MSMEs development programs

Rp110.9 billion

potential export value from Bakti BCA assisted MSMEs



Bakti Kesehatan

815

patients underwent cataract surgery

2,100

blood bags donation

6,070

beneficiary Infants from Stunting Reduction Program (2023 - 2025)

10,468

individuals received healthcare service subsidies at the Bakti BCA Clinic

Bakti Pendidikan

700

Awardees of Bakti BCA Scholarship

15

people with disability received MUA training and BNSP certificate

>169,000

participants of financial literacy activities

32

Bakti BCA assisted schools

Bakti Lingkungan

24,161

hatchlings released

6

orangutans rehabilitated

11

water spring restoration

Bakti Budaya

32

participants in natural dyeing for woven fabric training

>Rp367 million

Local revenues generating from natural dye woven

3 GOOD HEALTH AND WELL-BEING

4 QUALITY EDUCATION

5 GENDER EQUALITY

8 DECENT WORK AND ECONOMIC GROWTH

10 REDUCED INEQUALITIES

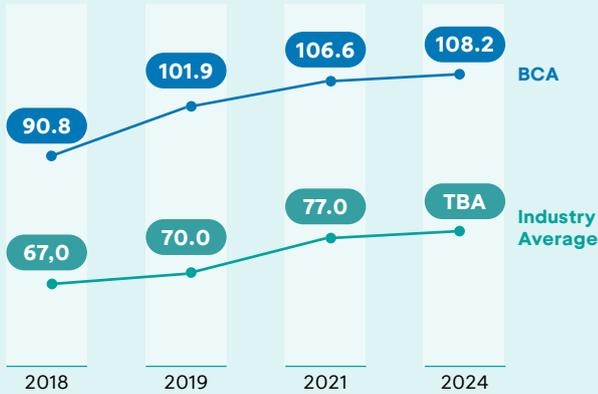
11 SUSTAINABLE CITIES AND COMMUNITIES

▶ Contributing to the SDGs

Sustainability Governance Performance

ENSURING RESILIENT CORPORATE GOVERNANCE

ASEAN Corporate Governance Scorecard Rating



MSCI Indonesia Index Top 10 Constituents

MSCI
ESG RATINGS



CCC	B	BB	BBB	A	AA	AAA
-----	---	----	-----	----------	----	-----

Annual Report Award National Committee on Governance Policy

Grand Champion of ARA 2024



- Grand Champion of Public Finance Companies
- Grand Champion of the Rp5 trillion Cluster
- 1st Place Non-State/Non-Regional-Owned Enterprises in Public Finance

LSEG ESG Scores



LSEG DATA & ANALYTICS

S&P Global CSA Score



S&P Global

FTSE4 Good ASEAN 5 Index Top 10 Constituents



FTSE4Good

IT Certifications and Data Security

ISO/IEC 27001:2013
Data center operation services

ISO/IEC 27001:2022
IT security management system

ISO/IEC 9001:2015
Data center network services

ISO/IEC 27701:2019
Data privacy & security management system

ISO/IEC 20000-1:2018
Data center system

PCI DSS 3.2.1
Payment card data security



BCA constituents of

- IDX ESG Leaders Index
- SRI – KEHATI Index
- ESG Quality 45 IDX – KEHATI
- ESG Sector Leaders IDX – KEHATI

The Indonesian Institute for Corporate Directorship (IICD) Corporate Governance Award



Leadership in Corporate Governance

Contributing to the SDGs



BCA implements an integrated sustainability strategy, encompassing Sustainable Finance, Sustainability Pillars, and other initiatives designed to strengthen the Bank's contribution to the SDGs.



Our Sustainability Strategy is align with corporate vision, mission, and values.

BCA's Contributions to Support Sustainable Development Goals



PROVIDING HEALTHCARE ASSISTANCE FOR COMMUNITIES

12,620

Patients received healthcare services in BCA Assisted Clinic

2,100

Blood bag donations

815

Patients of cataract surgery



TOWARDS QUALITY YOUNG GENERATION

98%

Participating rate of employee training & development

700

Awardees of Bakti BCA scholarship

>169.000

Financial literacy participants



INTEGRATING GENDER EQUALITY FOR EMPLOYEE

61.4%

Female of promoted employees

61.6%

Female managers

3 days

Paternity leaves



IMPLEMENTING ENVIRONMENTALLY FRIENDLY OPERATION

656.8 ton

Total waste managed

51

Buildings utilize solar panels

82

Environmentally friendly buildings



CONTINUOUSLY IMPROVING SERVICE QUALITY

4.88

Branch Service Quality Index (Scale of 5)

4.78

Customer Engagement Index (Scale of 5)



MAINTAINING STRONG CORPORATE GOVERNANCE

Zero

Corruption Cases

1 (Highest Level)

of Bank's soundness level

100%

Employees have signed an integrity pact & code of conduct



EMPOWERING LOCAL COMMUNITIES & MSME

9.6%

MSMEs financing growth

>1,400

MSMEs join 'UMKM Fest

>43,000

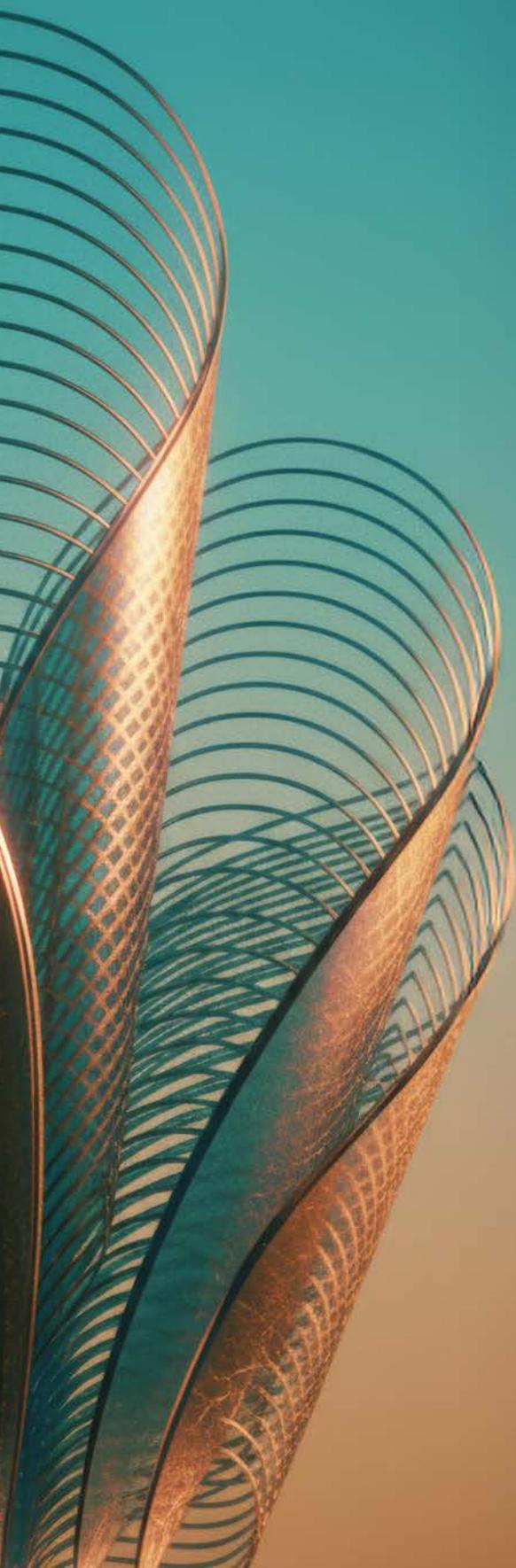
Women entrepreneurs financed

Rp18 trillion

Loans for women entrepreneurs

1,744 MSMEs

MSMEs supported for Halal certification



Board of Director's
Message

"Together with all stakeholders, we will continue to position BCA as a key pillar in Indonesia's economic ecosystem, supporting the achievement of the country's Sustainable Development Goals"

Dear stakeholders,

BCA strengthens business sustainability and resilience through an integrated approach that encompasses good governance, risk and opportunity management that takes into account environmental, social, and economic aspects. We implement effective business strategies, which are supported by the measurement of performance metrics. We continuously evaluate all of these efforts to refine them in line with our performance targets and sustainable finance mission.

In this 2025 sustainability report, BCA specifically addresses the management of material topics and sustainability performance achievements with positive realization. Results of external stakeholder assessments showed BCA's MSCI ESG Rating of "A", a score of 62 or a percentile of 87 in the Corporate Sustainability Assessment – DJSI, as well as a rating of 84 for Indonesian banks in the Thomson Reuters – Refinitiv ESG Rating.

Until now, ongoing challenges such as changes in government regulations and policies, shifting community behavior, geopolitical factors, and climate change have made implementation of sustainable finance principles increasingly relevant. Strong performance and recognition from independent rating agencies motivate us to further enhance our governance, environmental, and social performance.



**Gregory Hendra
Lembong**

President Director

STRATEGIES, POLICIES, AND CHALLENGES IN ACHIEVING SUSTAINABILITY PERFORMANCE

Maintaining long-term business continuity and protecting stakeholders in a sustainable manner is our primary commitment. In implementing sustainable finance programs, we prioritize sustainability values that include risk management by integrating environmental, social, and governance (ESG) aspects into business strategies and decision-making, as well as creating products and services that support sustainable finance improvement. We provide significant support and attention to the implementation of sustainable finance in Indonesia.

Through our sustainable banking and a culture of sustainability pillars, we are committed to implementing sustainable finance in our increasingly environmentally friendly banking operations. BCA also strives to support the achievement of the Sustainable Development Goals (SDGs) and believes that our contribution to economic empowerment, quality education, gender equality, and action on climate change is essential to creating a positive impact on society and the environment. By launching programs that support small and medium-sized enterprises, improving financial literacy, and investing in environmentally friendly projects, we are committed to playing an active role in achieving sustainable development goals.

By 2025, we aim to have sustainable finance reach 20% of our total credit portfolio. We recognize that there is still room for us to expand our services and support in order to improve sustainability performance.

SUSTAINABLE FINANCE PERFORMANCE

In line with our economic growth strategy, BCA has successfully expanded our financing portfolio across various productive sectors, including MSMEs, government priority sectors, and low-carbon sectors, while maintaining optimal asset quality. The composition of Green financing is expected to increase in line with the strengthening of priority sectors, such as clean energy, low-emission transportation, environmentally-friendly buildings, renewable energy, and land and natural resource management. Sustainable financing (KKUB) grew 11.7% YoY reaching Rp255 trillion and contributed 25.8% to the total financing portfolio. KKUB financing consisted of 44.3% for green financing and 55.7% for MSMEs. The three largest environmentally friendly business categories in green financing were allocated to sectors that manage natural resources and sustainable land, followed by environmentally friendly transportation and renewable energy.

On the MSME segment, BCA expanded access to funding through various empowerment programs, digital capability enhancement, and financing support for women-owned MSMEs, which continue to show positive growth. The total portion of MSME financing reached Rp142 trillion, growing by 9.6% YoY.

ENVIRONMENTAL PERFORMANCE

We demonstrate our commitment to environmental performance through green operational programs and various conservation initiatives carried out with trusted partners.

BCA has strengthened governance for climate risk mitigation through climate risk stress testing (CRST) and climate risk management & scenario analysis (CRMS) mapping, integration of financing emissions measurement, and increased collaboration with regulators and industry players in supporting the transition to a low-carbon economy. BCA identifies transition and physical risks as part of climate risk, then integrates them into Enterprise Risk Management. Through this approach, BCA aims to ensure prudent, adaptive, and competitive operations while supporting Indonesia's sustainable development agenda.

The development of sustainable financing is also expected to not only drive more resilient portfolio growth, but also strengthen BCA's contribution in accelerating the national sustainable finance agenda. CRST results show that NPL credit risk is at <5% and CAR remains sufficient at >20%. In line with development of regulations and international standards, BCA is also increasing preparedness for the implementation of the national sustainability framework, including the Indonesian Taxonomy for Sustainable Finance (TKBI) and Sustainability Disclosure Standards (SPK).

The various efforts we have made to promote environmentally friendly operational activities have supported the avoidance of emissions up to 5,403 tCO₂e. The largest contributor comes from accelerated digitalization, with 99.8% of transactions shifting to digital channels, which reduces paper consumption and customer mobility. In terms of energy efficiency, the BCA Foresta building became the first building in Indonesia to achieve Green Mark Super Low Energy Building certification, while the BSB Semarang building received Platinum status from the Green Building Council Indonesia. Currently, there are also 4 public electric vehicle charging stations in the BCA environment to support the electric vehicle ecosystem. In environmental management, a total of 657 tons of operational waste was managed through third parties. These efforts support the circular economy and boost the Bank's environmental performance.

SOCIAL PERFORMANCE

BCA continuously strengthens social performance and governance as part of the bank's commitment to providing secure, reliable, and customer-oriented services. Throughout the reporting year, service quality was assessed based on the results of an independent Gallup survey, which showed a score of 4.78 for Customer Engagement and 4.88 for Branch Service Quality. These results indicate that customer trust and satisfaction remain high. One of assessment components that continues to be maintained is data security. Until the end of 2025, there have been no incidents of customer information leaks or misuse. This enhanced data security is achieved by implementing the international standards ISO 27001:2013 and ISO 9001:2015, conducting regular audits, integrated system monitoring, and continuous education to employees and customers.

In 2025, BCA expanded the reach of social, educational, and financial inclusion programs through Bakti BCA. BCA strengthened financial literacy through face-to-face classes, e-learning programs, and employee volunteer movement, which reached various segments of society, from school and university students to MSMEs. Financial literacy activities were prioritized for unbanked communities that had not previously been exposed to formal banking services. The People's Business Credit (KUR) program also remained an important instrument in supporting economic growth, making it necessary to continue implementing financial literacy programs to improve competencies and enable them to level up.

For the community, BCA always supports them to grow. By the end of 2025, BCA had a total of 28 assisted villages. These assisted village and partner village programs have employed more than 1,200 workers and are visited by at least 282.473 visitors each year, with total revenue reaching Rp10.2 billion. These assisted villages are expected to continue making a positive impact in supporting the local economy.

Another flagship program of Bakti BCA is in the field of education, through the Business & Banking Education Program (PPBP) and Information Technology Education Program (PPTI). During 2025, PPBP educated 266 people and PPTI educated 309 people. BCA's commitment to education is also reflected in the Bakti BCA Scholarships, which have been awarded to 700 Bakti Champions. These educated human resources lay the foundation for potential future leaders. In addition to Bakti BCA, many other programs have a real impact on the communities and the environment. These programs are developed not only to generate output, but also to have a measurable social, environmental, and economic impacts.

STRENGTHENING SUSTAINABILITY GOVERNANCE

The Board of Directors ensures that sustainability and resilience are integrated into the business process, governance structure, and decision-making. In 2025, BCA strengthened the role of work units that handle sustainability, including building internal capacity to address increasingly complex ESG issues. BCA continues to develop more accurate measurement and reporting

systems, particularly those related to emissions data, climate risk assessment, and green financing classification. All of these developments are aimed at upholding ethics, transparency, accountability, and sustainability through credible disclosure.

TARGET ACHIEVEMENT STRATEGY

The Sustainable Finance implementation at BCA is supervised through coordination and active communication between the Board of Directors, Board of Commissioners, and relevant units, at least four times a year. This forum is used to review the progress of ESG key performance indicators (KPIs) and ensure they align with the Sustainable Finance Action Plan (SFAP). With a disciplined monitoring, BCA ensures that each program follows strategy and targets, and can contribute to the achievement of the Bank's sustainability vision.

The growing market interest in sustainable products and investments presents an opportunity to accelerate the growth of sustainable business portfolios. BCA is leveraging this momentum by strengthening green financing solutions and expanding collaborations with the government, regulators, and other financial institutions to support projects that align with the transition to a low-carbon economy. This approach enables BCA to achieve sustainability targets that not only comply with regulatory requirements but also reinforce the Bank's competitive advantage and contribute to sustainable economic progress in Indonesia.

UNITY FOR SUSTAINABLE FUTURE

Our commitment to responsible business practices ensures that BCA will remain present in Indonesian society. We prioritize sustainability and uphold good corporate governance as the foundation of trust and stability for the long-term interests of all stakeholders. Through our support for sustainable economic growth, we are participating in the transition to a green economy by increasing our portfolio of environmentally-friendly and low-carbon business activities, supporting the continued growth of MSMEs, and improving digital financial literacy and financial inclusion.

Thank you.

Jakarta, February 2026



Gregory Hendra Lembong
President Director

Sustainability Performance Highlights

ECONOMIC [FN-CB-000.A, FN-CB-000.B]

Description	Unit	2025	2024	2023
Internal Performance				
Operating income	Rp billion	112,006	106,552	96,728
Net income	Rp billion	57,563	54,851	48,658
Loan disbursements ¹	Rp billion	992,901	921,878	810,392
Third Party Funds (TPF) ²	Rp billion	1,249,044	1,133,612	1,101,673
Total frequency of digital transactions	Million times	41,890	35,919	29,794
Total taxes paid	Rp billion	13,698	13,367	11,522
Economic Performance related to Sustainable Finance				
Nominal products and/or services that meet sustainable finance business activities criteria	Rp billion	255,383	228,566	203,086
MSME loan disbursements	Rp billion	142,308	129,801	116,038
KUR disbursements	Rp billion	657	784	599
Percentage of total sustainable financing to total financing portfolio	%	25.8	24.8	24.9

Note:

1. Including assets from sharia transactions, consumer financing receivables, and financing lease receivables.

2. Including sharia deposits.

FINANCING FOR SUSTAINABLE BUSINESS ACTIVITIES [FS6, FS8][FN-CB-000.B]

Description	2025		2024		2023	
	Rp billion	%	Rp billion	%	Rp billion	%
Total Sustainable Financing Portfolio	255,383	100.0	228,566	100.0	203,086	100.0
a. Renewable Energy	6,199	2.5	2,993	1.3	2,189	1.1
b. Energy Efficiency	539	0.2	254	0.1	74	0.0
c. Pollution Prevention and Control	78	0.0	35	0.0	30	0.0
d. Natural Resources and Sustainable Land Use	77,499	30.3	69,561	30.4	67,848	33.4
e. Eco-friendly Transportation	10,198	4.0	9,447	4.1	8,030	4.0
f. Sustainable Water and Wastewater Management	4,709	1.8	4,058	1.8	1,388	0.7
g. Eco-efficient Products	4,090	1.6	4,530	2.0	5,572	2.8
h. Green Buildings	5,624	2.2	5,694	2.5	75	0.0
i. Other Environmentally Friendly Business Activities	4,139	1.7	2,193	1.0	1,843	0.9
j. MSME Financing	142,308	55.7	129,801	56.8	116,038	57.1

Description	2025		2024		2023	
	Rp billion	%	Rp billion	%	Rp billion	%
Green Finance Portfolio Based on Segment	113,075	100.0	98,765	100.0	87,048	100.0
Corporate	105,959	93.7	92,236	93.4	82,502	94.8
Commercial	2,505	2.2	2,927	3.0	1,900	2.2
Consumer	2,771	2.5	1,967	2.0	1,011	1.1
Green bonds	1,839	1.6	1,635	1.6	1,635	1.9

ENVIRONMENT

Description	Unit	2025	2024	2023
Internal Performance				
GHG emissions generated from operating activities (scope 1, 2, 3)	tCO ₂ e	298,067	363,185	317,985
Electricity consumption	MWh	193,044	188,478	172,492
Electricity consumption intensity	kWh/m ²	131	148	154
	kWh/transaction	0.005	0.005	0.006
	kWh/employee	7,303	7,104	6,409
Paper consumption	Ton	358	445	478
Paper waste reduction	Ton	(87)	(33)	182
Water consumption	m ³	271,744	307,377	403,748
Branch offices adopting green office	Offices	82	78	77
Environmental Responsibility Activities				
Environmental responsibility activity funds realization	Rp Billion	9.4	10.7	8.1
Reintroduction of orangutan in Kalimantan	Individuals	5	5	5
Orangutan rehabilitation	Individuals	6	5	5
Tree planting	Seed	51,000	51,500	60,000
Environmental education	Participants	7,959	623	682
BCA offices' participation in Earth Hour	Offices	962	946	864

Note:

Data on operational GHG emissions (Scope 1, 2, 3), electricity consumption, electricity intensity, along with water and paper consumption for the 2025 period in annualized based on January-September 2025 data, while the data for 2023 and 2024 are restated with the actual figures for those years.

SOCIAL

Description	Unit	2025	2024	2023
Internal Performance				
Females occupying director positions	%	16.7	16.7	16.7
Total female employees to total employees	%	61.1	61.1	60.8
Number of training hours	Hours	898,169	1,156,101	1,183,950
Employee training and education expenses	Rp billion	333.7	353.6	372.8
Number of participants in financial literacy education	People	169,703	228,973	296,022
Customer Engagement (CE) index	Scale 1-5	4.78	4.77	4.75
Branch Service Quality (BSQ) Index	Scale 1-5	4.88	4.88	4.88
Customer complaint settlement level	%	97.7	97.4	97.3
Percentage of (whistleblowing) complaints investigated to total complaints received	%	98.2	88.1	98.2
Local parties involvement within supply chain	%	99.5	99.1	99.1
Social Responsibility Activities				
Social responsibility activity funds realization	Rp billion	150.1	159.1	145.1
Number of PPBP and PPTI education graduates	People	186	189	192
Number of assisted clinic patients	People	10,468	11,831	12,802
Number of assisted Family Planning clinic patients	People	1,593	1,789	1,897
Number of cataract surgery patients	People	815	1,010	1,036

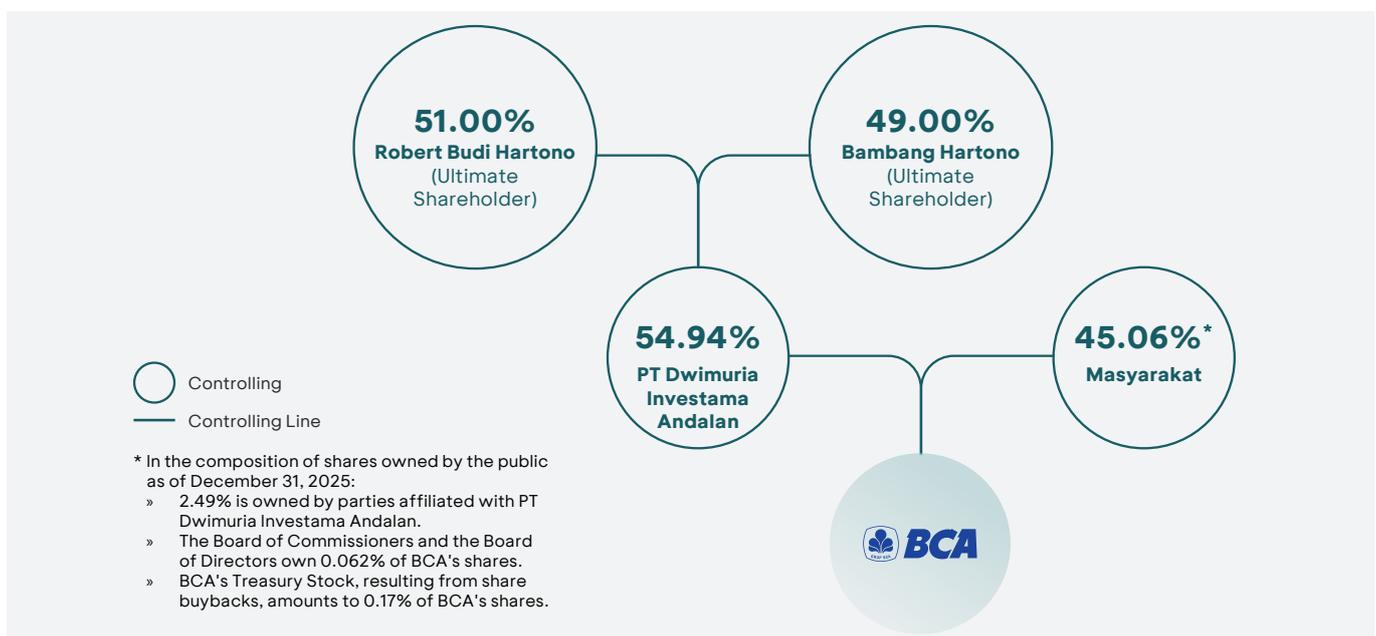
Company Profile [2-1]

PT Bank Central Asia Tbk (BCA) was established based on the Company Deed of Establishment No. 38 dated August 10, 1955 by Notary Raden Mas Soeprapto, which was approved through the Decree of the Minister of Justice No. J.A.5/89/19 dated October 10, 1955. As one of Indonesia's leading financial institutions incorporated as a limited liability company, BCA is committed to providing a wide range of inclusive banking solutions for all segments of society. BCA's business areas are listed in Article 3 of the Company's Articles of Association, with details of banking and supporting activities further explained in our Annual Report and on our official website at www.bca.co.id.

In conducting its operations, BCA reaffirms its commitment to the principles of responsible banking by integrating sustainability values into its business strategy, investments, and services. BCA continues to strengthen customer experience, improve operational efficiency, and ensure transaction security and reliability by leveraging digital technology. This approach is in line with the direction of sustainable finance development, where technological innovation, strong governance, and financial inclusion are the key foundations in building a robust and sustainable banking system.

<p>> Company Name PT Bank Central Asia Tbk</p> <hr/> <p>> Lines of Business Commercial bank that carries out banking activities.</p> <hr/> <p>> Deed of Establishment Deed of Establishment No.38 with Notarial Deed Raden Mas Soeprapto dated August 10, 1955, approved by the Minister of Justice through Decree No. J.A.5/89/19 dated October 10, 1955.</p> <hr/> <p>> Operating Location Indonesia</p>	<p>> Head Office Menara BCA, Grand Indonesia Jl. M.H. Thamrin No. 1, Jakarta 10310 Tel. (62 21) 2358 8000 Fax. (62 21) 2358 8300</p> <hr/> <p>> Website www.bca.co.id</p> <hr/> <p>> Call center Halo BCA 1500888 +62811150 0998 (WhatsApp) halobca@bca.co.id (email) HaloBCA (Apps)</p>
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SHARE OWNERSHIP STRUCTURE [2-1]



BUSINESS SCALE [2-1][FN-CB-000.A]

Total employee and management		
2025	2024	2023
26,453 People	26,532 People	26,915 People

Number of offices (KCU, KCP, Cash Office)		
2025	2024	2023
1,270 Offices	1,264 Offices	1,258 Offices

Number of ATMs		
2025	2024	2023
19,047 Unit	19,543 Unit	19,074 Unit

Number of Customer Accounts		
2025	2024	2023
43.4 Million Accounts	41.3 Million Accounts	38.3 Million Accounts

The continuously growing business scale provides a strong foundation for positive performance improvement, reflecting the resilience of the business model and the public's trust in BCA's banking.

Operating Revenue	Net Profit	Total Assets	Total Liabilities	Total Equity
2025 Rp112.0 Trillion	2025 Rp57.5 Trillion	2025 Rp1,586.8 Trillion	2025 Rp1,305.1 Trillion	2025 Rp281.7 Trillion
2024 Rp106.6 Trillion	2024 Rp54.9 Trillion	2024 Rp1,449.3 Trillion	2024 Rp1,186.5 Trillion	2024 Rp262.8 Trillion
2023 Rp96.7 Trillion	2023 Rp48.7 Trillion	2023 Rp1,408.1 Trillion	2023 Rp1,165.6 Trillion	2023 Rp242.5 Trillion

BCA's solid financial performance and prudent governance principles form the basis for the Bank to continue creating long-term economic value while strengthening its social and environmental contributions, in line with BCA's vision of growing together with the community in a sustainable manner.

Savings	Current Account	Time Deposits	Loan - Gross	Total Transactions
2025 Rp610.8 Trillion	2025 Rp434.5 Trillion	2025 Rp203.8 Trillion	2025 Rp992.9 Trillion	2025 41,973 Million
2024 Rp562.1 Trillion	2024 Rp361.9 Trillion	2024 Rp209.6 Trillion	2024 Rp921.9 Trillion	2024 36,016 Million
2023 Rp536.2 Trillion	2023 Rp348.5 Trillion	2023 Rp217.0 Trillion	2023 Rp810.4 Trillion	2023 29,888 Million

The growth in transaction volume and other banking instruments demonstrates BCA's increased capacity to support sustainable finance practices, including expanding access to digital services, operational efficiency, and financing productive and environmentally friendly sectors.

MARKET SERVED, VALUE CHAIN, AND BUSINESS RELATIONSHIPS [2-6]

BCA operates in the banking sector by providing a variety of financial solutions for various segments of society, ranging from individuals, institutions, corporations, commercial businesses, to Micro, Small and Medium Enterprises (MSMEs). BCA also serves various sectors, including the private sector, government, state-owned enterprises, and foreign entities. Complete information about products and services is available at www.bca.co.id.

Until the end of 2025, BCA's service network comprised 12 Regional Offices, 139 Main Branch Offices (KCU), 913 Sub-Branch Offices (KCP), and 218 KCP Cash Offices spread across Indonesia. Although operating domestically, BCA also serves global customers through digital banking services that facilitate cross-border transactions.

In line with its business growth, BCA strengthens its value chain and business relationships, supported by 8 subsidiaries. Collaboration with entities within the BCA Group can strengthen the Bank's contribution to supporting sustainable finance and the Sustainable Development Goals (SDGs).

Throughout 2025, BCA has engaged 2,537 local partners, or around 90.8% of the total value of goods and services procurement, reflecting its supply chain and business

relationships prioritize local partners and support domestic economic growth. In addition to ensuring compliance with all applicable banking regulations, BCA also plays an active role in supporting the financing of various government strategic projects oriented towards sustainable development.

SIGNIFICANT CHANGES [2-6]

There were not any significant changes, such as changes in business models, office closures, or changes in supply chain policies that could affect the scale of operations, and there were no corporate actions such as acquisitions, liquidations, mergers, or other corporate actions that significantly changed the share ownership structure during 2025 at BCA.

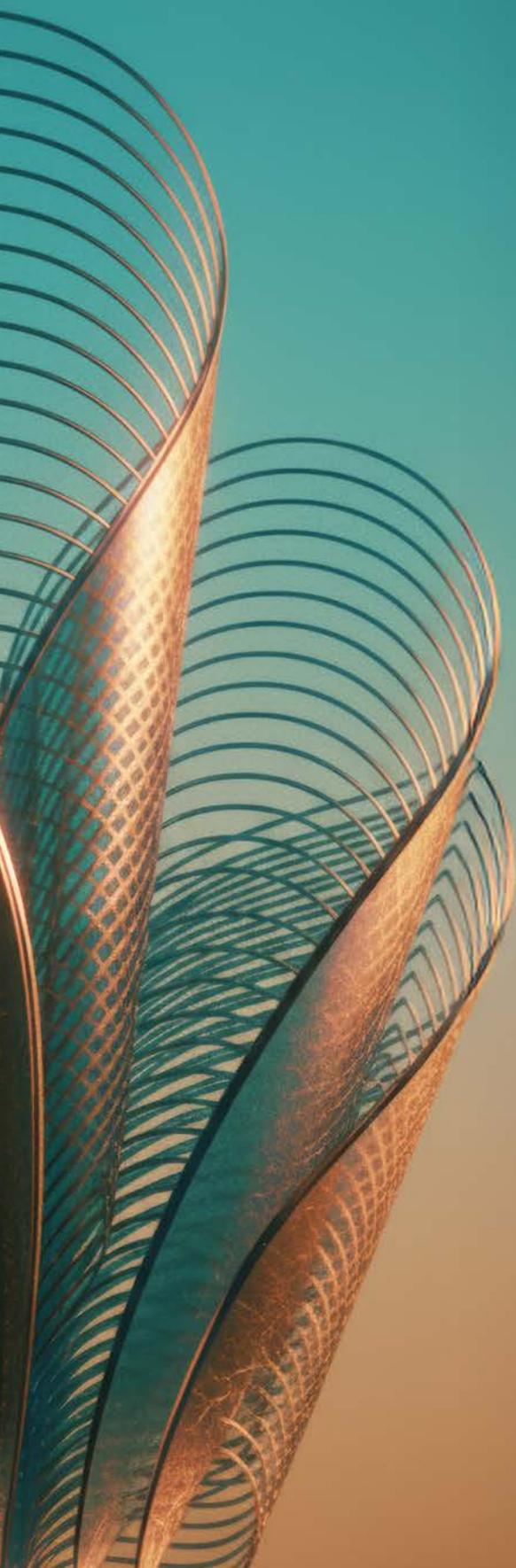
ASSOCIATION MEMBERSHIP

[2-28][FN-CB-550A.1]

BCA actively participates in various associations and sustainability initiatives as a strategic measure to strengthen sustainable banking practices in Indonesia. BCA is not included in the Globally Systemically Important Bank (G-SIB) category established by the Financial Stability Board (FSB). However, BCA continues to apply international standards of prudence and risk management to maintain operational stability and sustainability.

Membership in Sustainability Associations

No.	Name of Associatons
1	National Bank Association (PERBANAS)
2	ACI Financial Market Association (ACI FMA)
3	Indonesian Payment System Association (ASPI)
4	Communication Forum for Director of Banking Compliance (FKDKP)
5	Sovereign Debt Securities Trader Association (HIMDASUM)
6	Indonesia Contact Center Association (ICCA)
7	The Institute of Internal Auditors (IIA)
8	Indonesia Audit Committee (IKAI)
9	Indonesia Sustainable finance Initiative (IKBI)
10	Indonesian Publicly Listed Companies Association (AEI)
11	Indonesian Chamber of Commerce and Industry (KADIN)
12	Partnership for Carbon Accounting Financials (PCAF)



01

Our
Sustainability

Sustainability Strategy [2-22, 2-23, 2-24]

BCA implements an integrated sustainability strategy, covering Sustainable Finance, Sustainability Pillars, and other initiatives that strengthen the bank's contribution to the SDGs. This sustainability strategy is integrated into the company's vision, mission, and values.

SUSTAINABLE FINANCE

Through sustainable financing practices, BCA continues to strengthen its green portfolio to support low-carbon economic growth. BCA's green financing covers the renewable energy sector, energy efficiency, pollution control, sustainable management of biological resources and land, environmentally friendly transportation, and green buildings in accordance with the criteria for Sustainable Business Activities established by the OJK. through the Sustainability-Linked Loan (SLL) scheme, BCA encourages debtors to achieve certain agreed environmental and social performance targets (SPT/KPI). Furthermore, BCA has developed a Sustainable Finance Framework to integrate sustainable finance strategies, expanding its portfolio in alignment with the SDGs, and harmonizing national and global sustainability standards. These efforts are expected to enhance BCA's contribution to Indonesia's 2030 SDG targets, increase sustainable investment, and strengthen its role in sustainable banking.

SUSTAINABILITY PILLARS AND VALUES

BCA has fostered a culture of sustainability that encompasses respect for human rights, a safe and inclusive workplace, local procurement practices, and climate and environmental risk management. The Bank's sustainability strategy also ensures the continuous management of social and governance aspects, including by emphasizing a respectful workplace policy and conducting due diligence on suppliers to ensure compliance with human rights and diversity principles. In addition, BCA continues to strengthen its systems and oversight of cybersecurity and customer data protection.

SUSTAINABILITY INITIATIVES AND SUPPORT FOR NET ZERO EMISSIONS

Aligning with the Indonesian Government's commitment to achieving Net-Zero Emission, BCA has developed a Climate Change Strategy that serves as an internal guideline for decarbonization and increased resilience to climate change. Financing policies also apply an exclusion list and sectoral credit policies to restrain financing in sectors with high environmental risk.

BCA aligns its management and business activities with regulatory developments such as the implementation of Indonesia's sustainable finance taxonomy, preliminary ESG and climate risk analysis, climate risk stress testing, and climate action reporting in sustainability reports.

BUSINESS SYNERGY AND SUSTAINABILITY

The Implementation sustainability strategy also strengthens BCA's long-term business sustainability by increasingly directing its financing portfolio towards green and inclusive productive sectors, supporting MSMEs, and expanding efficient, low-carbon footprint digital services. By applying this sustainability strategy, BCA aims to achieve a balance between various aspects, such as company performance, operational efficiency, maintaining a strong reputation, as well as managing and mitigating financial-related environmental and social risks.

OVERSIGHT OF STRATEGY IMPLEMENTATION

The implementation of BCA's sustainability policies and strategies is aligned with its sustainable finance vision and mission. In recent years, BCA has strengthened its sustainability framework through the implementation of various internal policies, operational standards, roadmaps, strategies, and the Sustainable Finance Action Plan (SFAP).

All of these initiatives are designed to achieve sustainability performance targets while managing environmental, social, governance (ESG), and economic aspects in a balanced manner. BCA emphasizes the integration of business strategy and sustainability strategy to ensure responsible and sustainable banking practices across all lines of operation.

Oversight of strategy implementation is carried out comprehensively by the Director of Planning and Finance, coordinated by the ESG Subdivision, and supported by all relevant work units. The effectiveness of strategy implementation is monitored and evaluated periodically to ensure the achievement of sustainability goals and the improvement of ESG sustainable performance.

As part of good corporate governance principles, BCA ensures that the implementation of its sustainability strategy is consistently evaluated through transparent internal reporting and monitoring mechanisms. The results of monitoring and performance achievements are the basis for policy amendment and strengthening of a culture of sustainability across all operational lines.

VISION & MISSION OF SUSTAINABLE FINANCE

Vision To be the Bank of choice for the people who play a role as a major pillar of the Indonesian economy, that aligns with Indonesia’s sustainable development.

Mission To align the company’s business activities with the principles of sustainable finance.

CORE VALUES OF SUSTAINABLE FINANCE



Customer Focus



Integrity



Teamwork



Continuous Pursuit of Excellence

SUSTAINABILITY PILLAR

1

Sustainable Banking

2

Sustainability Culture

3

Social Value Creation

3 GOOD HEALTH AND WELL-BEING



4 QUALITY EDUCATION



5 GENDER EQUALITY



7 AFFORDABLE AND CLEAN ENERGY



8 DECENT WORK AND ECONOMIC GROWTH



9 INDUSTRY, INNOVATION AND INFRASTRUCTURE



10 REDUCED INEQUALITIES



13 CLIMATE ACTION



16 PEACE, JUSTICE AND STRONG INSTITUTIONS



Responsible Business

INSTILLING A CULTURE OF SUSTAINABILITY [2-22, 2-24]

In implementing sustainable finance, BCA is supported by management, all employees, and stakeholders. Internally, BCA has a culture of sustainability that is continually encouraged to be implemented by employees. In addition, BCA's Sustainability Pillars also become the foundation and work culture at all levels of the organization, which are aimed at creating a positive impact on stakeholders, the community, and the environment.

In building a culture of sustainability, BCA mobilizes all company personnel as agents of change through training, dissemination, and continuous education. Various initiatives, such as the "Sustainability Awareness Month" program, e-learning, and intensive internal communication, are implemented to instill a deep understanding of the sustainability significance in every operational activity.

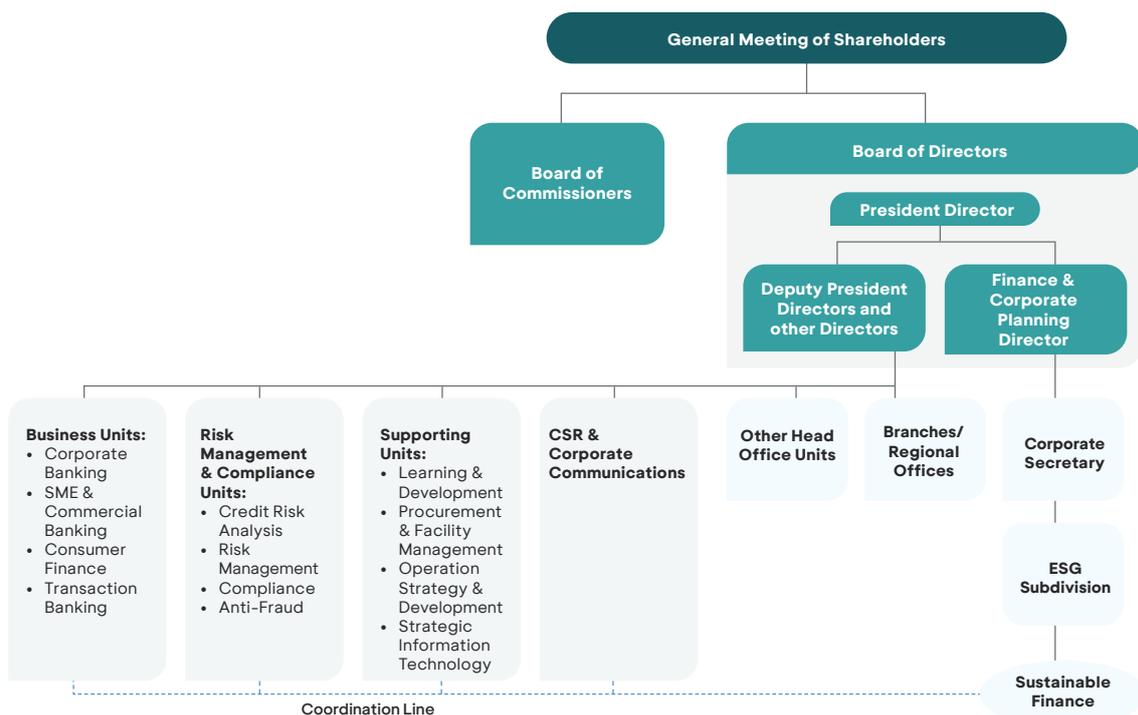
SUSTAINABILITY GOVERNANCE [2-13, 2-24]

BCA implements sustainable finance principles and ESG management as a shared responsibility across all work units and directorates. The implementation is monitored comprehensively, with the Board of Directors and Board of Commissioners playing an active role in performance monitoring, policy evaluation, and ensuring that sustainability practices are in line with the Company's business strategy through meetings.

The implementation and coordination of sustainability activities are under the Environmental Social Governance (ESG) Subdivision, a special unit under the Planning & Finance Directorate, which reports to the Head of the Corsec - IVR & ESG Division. After that, the sustainability performance results will be reported to the Director of Planning & Finance, who will then submit the report to the President Director.

To ensure sustainability is a part of all company operations, ESG and financial sustainability performance indicators are integrated into the key performance indicators (KPIs) of the Board of Directors and relevant work units. Thus, all lines of the organization have clear and measurable responsibilities in implementing responsible and sustainable banking practices.

Sustainability Governance Structure [2-9]



Note:
The coordination line illustrates the reporting mechanism for sustainable finance.

Complete information regarding the composition of the highest governance body and company committees can also be found in the Annual Report. In addition, this information can also be accessed at <https://bca.id/corporate-governance>. Information on the performance evaluation of the company's highest body can be accessed at <https://bca.id/self-assessment>

Duties of the Board of Commissioners, Board of Directors, and Officers in Charge of Sustainable finance Implementation

[2-12, 2-24]

In implementing sustainable finance, the Board of Commissioners performs a supervisory role, which includes:

1. Approving the Sustainable finance Action Plan (SFAP) and Sustainability Report prepared by the Board of Directors, to be submitted to OJK;
2. Ensuring that the preparation of business strategies and the implementation of the Bank's activities by the Board of Directors have considered and harmonized economic, environmental, social, and governance aspects;
3. Providing feedback on sustainability performance and/or sustainable finance submitted by the Board of Directors; and
4. Providing direction for the preparation of the SFAP in accordance with the Bank's business strategy.

The Board of Directors' role in implementing sustainable finance is to direct and lead the company to achieve sustainability targets and objectives, which includes:

1. Preparing the SFAP and Sustainability Report to be submitted to OJK after obtaining approval from the Board of Commissioners;
2. Developing business strategies and implementing the Bank's activities by considering and harmonizing economic, environmental, social, and governance aspects;
3. Ensuring the overall sustainability strategy aligns with the Bank's strategy;
4. Approving policies related to sustainable finance;
5. Implementing the SFAP and the principles of sustainable finance in accordance with the directorate's scope of duties; and
6. Evaluating sustainable finance performance periodically.

Meanwhile, the ESG Group's duties and functions include:

1. Protecting the stakeholders' interests and improving compliance with laws and regulations by implementing good corporate governance (GCG);
2. Building a culture of sustainable finance and disseminating to all relevant parties in the company to achieve sustainability performance (environment, sustainability, governance/ESG); and
3. Carrying out main tasks in areas that include corporate secretary & integrated GCG, economy & environmental sustainability, and social & sustainability governance.

Procedures for Identification, Monitoring, and Risk Control of Sustainable finance Implementation [2-12, 2-14, 2-23, 2-24][FS9, FS12]

BCA implements sustainable governance that upholds the principles of accountability, prudence, and transparency. The Board of Directors and Board of Commissioners, as the highest governance bodies, play an active role in monitoring the effectiveness of Sustainable Finance implementation and the management of ESG aspects. The Director of Planning and Finance is appointed as the main person in charge of Sustainable Finance, overseeing the ESG Group. In its implementation, the Director of Planning and Finance acts as a cross-functional coordinator with the following main responsibilities:

1. leading the preparation of the SFAP and Sustainability Report;
2. overseeing and evaluating the implementation of the SFAP on a regular basis; and
3. ensuring the implementation of sustainable finance initiatives and programs align with business strategy and comply with applicable regulations.

The Sustainable Finance implementation in each directorate is integrated into the KPIs of the Board of Directors and related work units. The President Director, other members of the Board of Directors, and senior executives periodically monitor sustainability policies and performance, including economic, social, and environmental aspects. The monitoring of Sustainable Finance implementation is conducted quarterly, and the results are presented at Board of Directors meetings and analyst meetings, taking into account the achievement of targets in the SFAP.

In managing sustainable financing risks, BCA works closely with the Credit Risk Management Unit to ensure that all credit distribution processes undergo thorough screening procedures to identify prospective debtors' ESG risks. BCA also establishes sectoral credit policies for sectors with high ESG risk levels. The Risk Management Division verifies the results of ESG risk monitoring and analysis to ensure they align with the Bank's risk appetite before submitting them to the Director of Risk Management and/or the director of the relevant business unit and reporting them at quarterly Board of Directors meetings. BCA regularly conducts short-, medium-, and long-term stress testing to ensure resilience to various sustainability risk scenarios.

All results of risk management, sustainability performance achievements, and the implementation of sustainable finance are routinely discussed in Board of Directors meetings at least four times a year. At the end of the year, BCA publishes its Annual Report and Sustainability Report, which are made available on BCA's official website for access by all stakeholders. For shareholders and investors, information on sustainability performance is also communicated through analyst meetings, public exposes, investor calls, General Meetings of Shareholders (GMS), and other communication forums.

At the Annual General Meeting of Shareholders (AGMS), the Board of Directors and Board of Commissioners report on financial and operational performance, the implementation of GCG, and sustainability achievements. Although BCA does not yet have a specific voting policy on sustainability issues, shareholders are free to express their views and provide input on ESG aspects at the forum.

Risk Management [2-12 2-14]

Systematic risk management is the foundation for strengthening business resilience, especially during the transition to a low-carbon economy and dynamics of global sustainability risks. BCA takes proactive steps to mitigate risk impacts to respond adaptively to sustainability challenges and ensure compliance with the regulatory requirements. Our sustainability risk management framework encompasses four core activities: Identification, measurement, monitoring, control, and reporting of risks. The Bank continuously manages risks related to environmental, social, and governance (ESG) and economic aspects to meet the regulator’s expectations, protect the interests of the company and its stakeholders, and improve long-term business performance.

BCA has strengthened policies and systems on ESG risk management, including:

1. Implementation of Climate Risk Management & Scenario Analysis (CRMS) and Climate Risk Stress Testing (CRST) in accordance with OJK directives, to assess the impact of physical risks (floods, droughts) and transition risks (policy changes, technological changes, market preferences) on the credit portfolio;
2. The formulation and implementation of sectoral financing policies for high-risk industries such as palm oil, coal mining, timber and forest products, toll roads, cement, and basic iron and steel, as well as the formulation of policies for the energy and oil and gas sectors;
3. Strengthening the Sustainable Finance Framework, which includes screening, due diligence, and risk mapping procedures based on the Indonesian Green Taxonomy (THI) and the Indonesian Taxonomy for Sustainable Finance (TKBI).

Through these measures, BCA ensures that risk management not only functions as a protection mechanism, but also as a strategic instrument to support sustainable finance, strengthen the bank’s resilience to climate risk, and enhance long-term competitiveness in the transition to a green economy.

Identification and Initial Assessment of Priority ESG Risks and Their Financial Implications

Risk Categories	Risks	Risk Treatments	Impact Analysis on Financial Reporting	Affected Account
Operational Risk	System, people, internal process & IT risks Impact of ESG aspects: Governance Social	<ol style="list-style-type: none"> 1. Energy efficiency in data centers to reduce carbon footprint and optimize operational efficiency 2. Management of IT-related asset lifecycles 3. Dissemination and education programs 4. Use of more efficient technologies, such as cloud technology 5. Establishing a data flow mapping system for the personal data processing lifecycle to safeguard data and ensure adherence to our privacy policies. 	<ol style="list-style-type: none"> 1. IT infrastructure and systems development and/or maintenance costs 2. ISO 27001 security management system certification costs. 3. Handling costs for data breach complaints 	<ol style="list-style-type: none"> 1. Intangible assets 2. Fixed assets 3. Administrative and general expenses 4. Training and certification cost account
Credit Risk	Credit Risk Impact of ESG aspects: Governance Environment	<ol style="list-style-type: none"> 1. Implement ESRM in financing activities 2. Develop, review, and update internal policies related to environmental management and green financing align with the regulator policies 3. Conduct continuous training on the implementation of sustainable finance 4. Perform Climate Risk Stress Testing (CRST) 5. Tighten monitoring to loan portfolios and debtor’s business activities. 	<ol style="list-style-type: none"> 1. Non-performing loans potential due to the climate-related risks affecting the debtor’s business. 2. Adequate credit reserves to absorb credit losses and/or cover credit quality deterioration 3. Costs for training on ESG and sustainability topics 4. Reputational risk from the domino effect caused by debtors violating environmental and social compliance, resulting in costs to handle related cases 	<ol style="list-style-type: none"> 1. Disbursed loans 2. Interest income 3. Other operating expenses 4. Training cost

Risk Categories	Risks	Risk Treatments	Impact Analysis on Financial Reporting	Affected Account
Strategic Risk	<p>Policy changes for public companies and the banking sector in Indonesia</p> <p>Non-compliance with environmental regulations or sustainable finance principles by debtors</p> <p>Impact of ESG aspects: Governance Social Environment</p>	<ol style="list-style-type: none"> Studying changes in policies and their impact on the company Hold dialog with regulators on current policies and regulations Developing internal policies and infrastructure including the risk management system, information system, and internal control system Implementing new policies in accordance with the regulator timeline 	Costs of dissemination and implementation for new policies.	<ol style="list-style-type: none"> General and administrative expenses Other operating expenses Other expenses
Market Risk	<p>Exchange rate and interest rate risk</p> <p>Impact of ESG aspects: Governance</p>	<ol style="list-style-type: none"> Manage treasury asset portfolio risk by setting minimum investment grade ratings and limits Manage interest rate and exchange rate risk for trading book and banking book portfolios Support the implementation of Climate Risk Stress Testing (CRST) related to market risk 	<ol style="list-style-type: none"> Calculation of Minimum Capital Adequacy Ratio (CAR) reporting. Banking transactions denominated in foreign currencies that result in foreign exchange gains and/or losses Securities transactions that result in gains and/or losses from price movements Banking Book Interest Rate Risk Calculation 	<ol style="list-style-type: none"> Capital/equity Profit/loss Exchange rate difference Liquid assets Other accounts affected by transactions related to exchange rates and interest rates

Sustainable Finance Competency Development

BCA continues the capacity building of its employees in implementing Sustainable Finance principles through various training and awareness programs. In 2025, BCA conducted advanced training for employees on sustainability topics, including for leaders/top management through forums, webinars, focus group discussions, and internal learning media. The effectiveness of the training was measured through post-tests for participants.

Sustainability awareness is also enhanced through the Gaspol Branch Forum program, activities across all Regional Offices, and the Sustainability Awareness Month campaign. In its implementation, BCA collaborates with OJK, BI, Indonesian Ministries, GRI, CDP, IDX, WWF, KADIN, TSC, and other institutions to enrich knowledge and best practices. In addition, annual refreshers on ESG and sustainable finance are provided to the Board of Directors, Board of Commissioners, and subsidiaries to ensure a common understanding across all levels of the organization.

Sustainable Finance Training Data by Level of Position

Position Level	Number of Participations		
	2025	2024	2023
Board of Commissioners	5	4	4
Board of Directors	12	12	10
Senior Manager	213	39	1,549
Middle Manager	5,651	357	8,972
Line Manager	8,891	546	14,988
Staff	12,803	408	25,809
Non-staff	10,559	830	19,110
Total	38,134	2,196	70,442

Opportunities and Challenges in Implementing Sustainable Finance

With the growing issue of sustainability and ESG risks, BCA has identified a number of opportunities and challenges that need to be managed currently to ensure long-term readiness.

Opportunities	Challenges
<ol style="list-style-type: none"> The growing calls from the Indonesian government and investors for sustainable business will create opportunities for the development of environmentally friendly products and projects (green financing). An increasing number of businesses in Indonesia are beginning to integrate environmental aspects into their operations, creating potential for financing partners that are responsive to sustainability. Emerging financing opportunities to support a low-carbon economy, particularly in the new and renewable energy (NRE) sector, electric vehicles and batteries, as well as waste management and energy efficiency. For example, BCA has recorded a growing portfolio of sustainable financing. 	<ol style="list-style-type: none"> Innovations in Artificial Intelligence (AI), the threat of cyber attacks, and rapid developments in financial technology (fintech) pose challenges in maintaining data security, service reliability, data integrity, and reporting transparency. The challenge of building an integrated ESG ecosystem. The implementation of regulations such as POJK 51/2017 and the TKBI will be more impactful if supported by an integrated ESG policy ecosystem across all industrial sectors. Creating this regulatory synergy is a crucial challenge to accelerate the progress of sustainable finance and support the achievement of the national NZE target. The increasingly dynamic global ESG context, characterized by the emergence of various new paradigms and standards driven by various stakeholders. This diversity poses a strategic challenge in formulating and integrating consistent and relevant ESG practices for the long term.

STAKEHOLDER ENGAGEMENT [2-29][FS5]

Stakeholders play an important role in maintaining the sustainability of BCA's business and operations. By considering aspects of interdependence, responsibility, influence, and expectations, BCA identifies key stakeholder groups that have the potential to influence the company's performance and strategic direction. With active stakeholder engagement, BCA can identify and follow up on material issues appropriately, demonstrating its commitment to business sustainability as well as ESG and economic management. The ESG Group coordinates and manages interactions related to ESG aspects. Priority material topics are assessed through interviews and dialogues with stakeholder representatives, ensuring that every strategic step taken by BCA reflects the needs and expectations of relevant parties.

Approach to stakeholder engagement [2-29]

Engagement and Frequency	Key Concerns	Our Response
Regulator		
<ol style="list-style-type: none"> All compliance reports, including evidence of announcement of the Annual General Meeting of Shareholders (AGMS) and Extraordinary General Meeting of Shareholders (EGMS) and summary of Consolidated Financial Statements All reports are submitted at least once a year or incidentally when necessary 	<ol style="list-style-type: none"> Compliance with and implementation of prudential and governance principles Implementation of sustainable finance, Indonesian Green Taxonomy (THI), Indonesian Taxonomy for Sustainable Finance (TKBI), and Climate Risk Management & Scenario Analysis (CRMS) Anti-corruption, anti-fraud, Anti- Money-Laundering, Counter- Terrorism Financing, and Counter Proliferation Financing (AML-CFT, and CPF) Financing activities that support sustainable business activities and low carbon economy Tax payment and corporate performance reporting Support for government target to achieve NZE target 	<ol style="list-style-type: none"> Complying with laws and regulations, capital market regulations, banking regulations, and other relevant regulations Ensuring corporate governance implementation Developing the ESG Group to monitor the implementation of SFAP and improve the quality of implementation of sustainable finance, THI, TKBI, and CRMS Increasing the financing of Sustainable Business Activities Categories (KKUB) Complying with regulations, policies, and threshold requirements of regulators Developing scenarios and conducting financed emission calculation analysis, as well as designing climate actions to support the government's target in achieving NZE
Investors and Shareholders		
<ol style="list-style-type: none"> GMS once a year, EGMS incidentally, Analyst meeting and publication of quarterly financial reports Annual Report and Sustainability Report once a year 	<ol style="list-style-type: none"> Sustainability and financial performance Increase in lending to the green sector Improved financial and sustainability performance information Target and metric settings of sustainability performance Support for climate change action Share value perceived as premium by the general public Analysis and strategies of ESG-related risks and opportunities affecting financial reporting 	<ol style="list-style-type: none"> More comprehensive disclosure of ESG performance information in the Sustainability Report and analyst meeting Follow-up recommendations on ESG aspects from rating agencies and observers Develop strategies and roadmaps for action to address climate change Increase in investment value and dividends Conduct initial analysis of IFRS S1 and S2 adoption plan Develop a decarbonization roadmap framework Determine sustainability performance metrics and targets

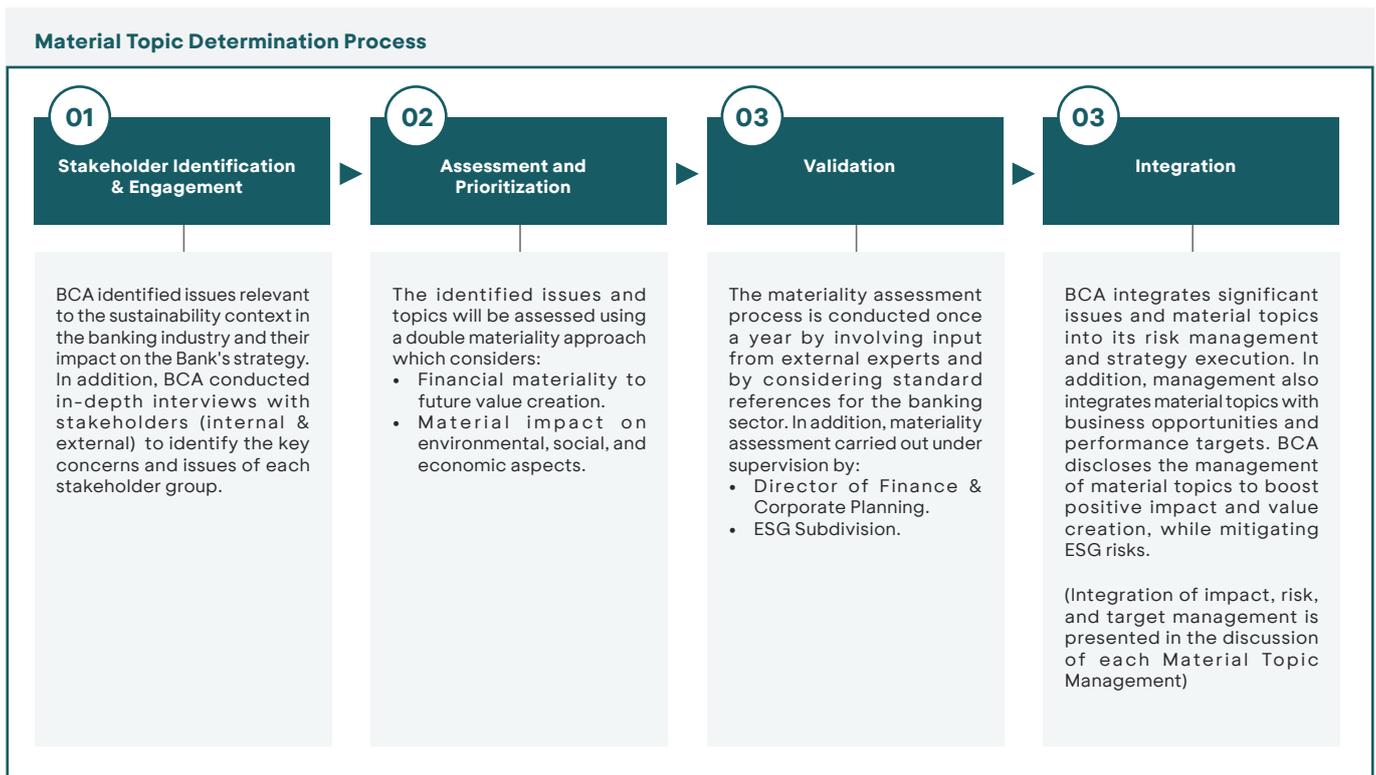
Engagement and Frequency	Key Concerns	Our Response
Employees		
<ol style="list-style-type: none"> Regular internal communication media Internal coordination meetings according to the needs of the relevant division Periodic gatherings 	<ol style="list-style-type: none"> Training, education, competency development, Career path Welfare, health, safety, and security of employees Equal opportunity and diversity Freedom of association and freedom of expression Work-life balance program 	<ol style="list-style-type: none"> Availability of internal communication tools, including internal media, gatherings, sharing sessions, HaloSDM, and whistleblowing system Internal and external training sessions conducted both offline and online with various modules, including sustainability topics Clear and transparent appraisal and promotion system Ensure adequate office building and work facilities Existence of labor union and Collective Labor Agreement (CLA) The existence of a forum for creativity and channeling employees' talents/interests Guarantee of employees' rights in accordance with the CLA
Customers		
<ol style="list-style-type: none"> Banking activities in branch offices, call centers, and other digital banking solutions, frequency at any time and/or as needed Other meetings, frequency as needed 	<ol style="list-style-type: none"> Cybersecurity and customer data protection Availability of adequate information on financial products and services Ease of access to branch offices and supporting facilities for banking activities Service and product/service knowledge by frontliners User friendly digital banking platform Competitive loan interest rates and attractive programs Customer complaint handling 	<ol style="list-style-type: none"> Improving cybersecurity system and data protection governance Updating product and service information on the company website Improving the integrity of assets, branch office buildings, ATMs, and other assets Improving frontliner product knowledge and excellent service based on the SMART SOLUTION principle Continuous update of IT systems and digital banking platforms Providing competitive credit interest rates according to the reference and developing attractive programs Optimizing performance of customer complaint services (Halo BCA) Carrying out periodic customer surveys
Business Partners/Suppliers/Vendors		
<ol style="list-style-type: none"> Interaction through various means of communication at any time Vendor-related code of conduct Dissemination of goods and services procurement requirements once a year 	<ol style="list-style-type: none"> Transparency in establishing cooperation Clear tender procedures and work contracts Smooth communication and longterm cooperative relationship Timely payment Implementation of ESG practices in the supply chain 	<ol style="list-style-type: none"> Provide the required information Conduct fair and appropriate partner selection partners Dissemination of procurement procedure policies Ensure healthy and safe working conditions Ensure payment system according to work contract Conduct vendor performance assessment Dissemination of the implementation of ESG practices
General Public		
<ol style="list-style-type: none"> Regularly organize public seminars or trainings Community engagement and development activities Bakti BCA, UMKM Fest, Bangsa Lokal, and other activities 	<ol style="list-style-type: none"> Education and training Workforce absorption and/or internship Financial inclusion and literacy Mentoring and two-way communication to develop and enhance the Bakti BCA program Program development for vulnerable and disabled groups 	<ol style="list-style-type: none"> Bakti BCA Program Internships and provision of job opportunities as needed Financial inclusion and literacy program Program impact assessment Development of innovative and inclusive programs that reach vulnerable groups and people with disabilities
Media		
<ol style="list-style-type: none"> Banking information, periodically or incidentally. Media coverage (print and electronic) 	<ol style="list-style-type: none"> Schedule of meetings during press conferences Clarity and responsibilities of published communication material Aligning perceptions and understanding of ESG to support efficient communication of information 	<ol style="list-style-type: none"> Providing material for press releases Developing communication tools such as press conference, pressroom on BCA website, and email corcom_bca@bca.co.id Updating information related to banking solutions or company performance presented on the official BCA website

Significant Issues and Material Topics

MATERIAL TOPIC DETERMINATION PROCESS [2-14, 3-1, 3-2]

Material topic determination involves evaluating actual and potential impacts related to environmental, social, and governance aspects, as well as their influence on future business strategies and stakeholder decisions. In this process, BCA applies a double materiality approach, which assesses the extent to which sustainability risks and opportunities can impact financial performance and how BCA's activities affect society and the environment. This approach ensures that the results of the materiality assessment serve as a basis for risk management, strategic decision-making, and the disclosure of sustainability information to stakeholders, including shareholders and investors.

During this process, significant issues and material topics are identified through an annual materiality assessment. BCA involves representatives from key stakeholders (internal & external) through interviews to obtain input on current concerns and issues relevant to ESG management and the implementation of sustainable finance at BCA. Material topics from the previous year are reviewed and re-analyzed, as well as the results of stakeholder interviews, to determine the priority of material topics and significant issues that need to be managed and disclosed in the reporting period.

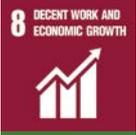


Furthermore, BCA not only uses a materiality and financial impact approach, but also assesses more deeply the contribution of topics to long-term enterprise value creation and their impact on external stakeholders. Thus, the prioritized topics reflect the issues that most influence business resilience, service quality, and stakeholder expectations. Based on this approach, there have been changes to the list of material topics.



The topics covered in the previous year were: Data Protection and Information System Security; Responsible Financing; Climate Action; Service Excellence; Anti-Corruption and Anti-Fraud; Work Culture and Human Rights; Access and Affordability; Community Development. This year, management assessed that BCA has been properly managing Work Culture and Human Rights; Access and Affordability; and Community Development, and therefore removed these topics from the priority list. From a series of processes to determine the latest material topic priorities, we expanded the assessment aspects to include the materiality of the impact on internal and external stakeholders, financial impact, and enterprise value creation. Interviews with stakeholder representatives and discussions with management resulted in the following five priority material topics:

Priority Material Topics [3-2]

No.	Material Topics	Key Issues	Significant Impacts	Boundary	SDGs
1.	Customer Data Protection and Information System Resilience	<ol style="list-style-type: none"> Strengthen data security system Cyber risk management Customer privacy protection policy Information technology and system resilience Investment in the latest data protection technology devices and systems Educate customers on personal data protection 	Enterprise Value Creation & External Stakeholders	<ol style="list-style-type: none"> Operations Value chain Internal and external stakeholders 	
2.	Service Excellence	<ol style="list-style-type: none"> Experience in ease and secure transactions Time efficiency through digital banking services Grievance mechanism 	Enterprise Value Creation & External Stakeholders	<ol style="list-style-type: none"> Operations Internal and external stakeholders 	
3.	Responsible Financing	<ol style="list-style-type: none"> ESG risk management in lending Green financing and portfolio management Sustainability-linked loan 	Enterprise Value Creation	<ol style="list-style-type: none"> Operations Value chain Internal and external stakeholders 	 

No.	Material Topics	Key Issues	Significant Impacts	Boundary	SDGs
4.	Anticorruption and Anti-Fraud	<ol style="list-style-type: none"> 1. Anti corruption & anti-fraud awareness 2. Whistleblowing system (WBS) 3. Anti-corruption and anti-fraud policy compliance in the supply chain 	Enterprise Value Creation	<ol style="list-style-type: none"> 1. Operations 2. Value chain 3. Internal and external stakeholders 	
5.	Climate Action	<ol style="list-style-type: none"> 1. Disclosure of GHG emissions for scopes 1, 2, and 3 2. Management of climate-related financial risks 3. GHG emission reduction initiatives 4. Environmental management initiatives (energy, emissions, waste, water) 5. Development of climate change strategy and support to government NZE target. 	Enterprise Value Creation	<ol style="list-style-type: none"> 1. Operations 2. Value chain 3. Internal and external stakeholders 	

MATERIAL TOPIC MANAGEMENT [3-3]

Customer Data Protection and Information System Resilience

Why it matters: Data security and privacy are the rights of every customer, debtor, and client of BCA that must be fulfilled to maintain stakeholder trust. BCA provides adequate information systems and IT infrastructure to support data and cyber security systems.

score ●●●●●

Positive Impact:

Data security is imperative for every account holder. A robust data security system will increase the confidence of account holders and the public who wish to open accounts and/or conduct transactions at BCA.

score ●●●●●

Negative Impact:

Incidents of data leaks, service disruptions, or cyber defense system failures. These impacts may result in financial losses, regulatory sanctions, operational disruptions for business partners, and a decline in public trust.

score ●●●●●

Opportunities:

- Increased customer confidence in the Bank's security system, resulting in opportunities to increase transactions, new customers, and transaction volume.
- Increasing the Bank's reputation and investor confidence.

score ●●●●●

Risk:

The management of cyber attacks may potentially increase system recovery costs and compensation for losses that impact customers. In addition, the reputational risk resulting from poor cybersecurity and data systems will impact stock prices and investor interest.

Commitment and Targets:

1. Enhancing data security management systems and information technology (IT) infrastructure.
2. Zero data breach.

Evaluation of Topic Management Effectiveness:

BCA implements multi-layered data security monitoring through the Information Technology Security Group (ISG), which monitors incidents in real time and reports directly to Director. Audits of compliance with privacy and cybersecurity policies are conducted periodically (every three years) to assess the effectiveness of controls and compliance with internal standards.

The results of the reporting year evaluation showed no data leaks or misuse, indicating that control mechanisms, incident response procedures, and cybersecurity policy implementation were effective in maintaining the integrity and confidentiality of customer information.

Policies:

1. Board of Directors Decree No. 175/SK/DIR/2017 dated November 30, 2017 on the Issuance of Risk Management Basic Policy Manual in the Use of Information Technology
2. Board of Directors Decree No. 196/SK/DIR/2024 dated November 25, 2024 on Revision of Information Security Policy
3. Board of Directors Decree No. 156/SK/DIR/2024 dated September 26, 2024 on Consumer Protection
4. Board of Directors Decree No. 075/SK/DIR/2023 dated April 6, 2023 regarding Information Technology Implementation Policy
5. Circular Letter No. 154/SE/POL/2016 on the Offering of Financial Services Products and/or Services with Regard to Consumer Protection Principles Collective Labor Agreement (CLA)
6. BCA Code of Conduct

Service Excellence

Why it matters: Delivering the best service in terms of products and services is key to providing the best customer experience. Therefore, BCA continuously develops digital services to meet customer needs and provide equal service to all its customers. The Bank always focuses on providing solutions to customer needs, convenience, and a high level of security when customers make transactions.

score ●●●●●

Positive Impact:
Service excellence provides BCA with opportunities to strengthen customer loyalty and increase its competitive advantage. Digital innovations such as myBCA and BCA mobile, combined with personalized services from branches and Halo BCA, create a consistent, secure, and convenient customer experience that will serve as an important foundation for long-term growth.

score ●●●●●

Negative Impact:
A decline in service quality at both branches and digital channels poses the risk of reducing customer trust and loyalty, potentially prompting them to consider alternative banking options, and damaging BCA's reputation. Amid competition from digital banks and fintech companies, failure to maintain fast, secure, and responsive services could threaten business continuity.

score ●●●●●

Opportunities:
Increasing customer loyalty, thereby creating opportunities to improve operational performance.

score ●●●●●

Risk:
The risk of the Bank's inability to provide excellent services could lead to a decline in customer loyalty, as well as affect the cost of funds and the stability of BCA's revenue growth.

- Commitment and Target:**
1. Customer Engagement survey minimum 4.5.
 2. Branch Service Quality survey minimum 4.5.

- Policies:**
1. SMART SOLUTION service standard
 2. Board of Directors Decree No. 080/SK/DIR/2015 dated June 18, 2015 on Policy for Issuance of Products/ Activities and Provision of Supporting Information Technology Systems
 3. Circular Letter No. 181/SE/POL/2009 dated December 1, 2009 on Guidelines for Monitoring Complaint Handling
 4. Circular Letter No. 115/SE/POL/2019 dated June 11, 2019 on Customer Complaint Handling
 5. Circular Letter No. 328/SE/POL/2023 dated November 6, 2023 on Summary of Product and/or Service Information (RIPLAY).

Evaluation of Topic Management Effectiveness:
BCA periodically socializes its service policies, procedures, and standards to all employees to ensure consistent service quality. The effectiveness of these services is monitored through Customer Engagement and Branch Service Quality surveys, which serve as benchmarks for frontliner performance and customer experience.

The management of service operations is carried out by the Operation Strategy & Development Group (POL) and the Contact Center & Digital Services (CDG), under the direct supervision of the Deputy President Director. The evaluation results indicate that the control, monitoring, and service quality improvement mechanisms are effective in maintaining BCA's standard of service excellence.

Responsible Financing

Why it matters: Green loan portfolios are becoming an increasingly important material topic for BCA as they play a direct role in supporting the national transition to a low-carbon economy and the achievement of the SDGs, particularly climate action and clean energy. Focusing on green financing helps reduce exposure to physical and transition risks, while unlocking opportunities for growth through access to low-cost funding, ESG investor interest, and strengthening the Bank's reputation. Thus, green loan management not only meets regulatory requirements but also serves as a key strategy for maintaining portfolio quality and creating long-term value for stakeholders.

score ●●●●●

Positive Impact:
By strengthening responsible financing practices, including support for the green sector and businesses that provide social benefits, BCA can expand the quality of its portfolio, strengthen its appeal to investors who are concerned about ESG aspects, and contribute to accelerating the national economic transition towards more inclusive and sustainable development.

score ●●●●●

Negative Impact:
If financing does not take environmental and social aspects into consideration, BCA risks facing a decline in reputation, increased pressure from investors who are sensitive to ESG issues, and potential non-compliance with increasingly stringent regulations. These conditions could affect public trust, access to funding, and the stability of the financing portfolio.

score ●●●●●

Opportunities:
Attracting investors to invest more, especially those that are highly concerned with green financing.

score ●●●●●

Risk:
The pressure from investors and the global market for responsible financing practices has consistently increased, both through assessments from external rating agencies and investment preferences.

Commitment and Targets:

Increase in Sustainable Financing portfolio by 6% per year.

Evaluation of Topic Management Effectiveness:

BCA conducts regular monitoring and evaluation of its green loan portfolio through quarterly monitoring reports submitted to the Board of Directors and Board of Commissioners. Progress on the Sustainable Finance implementation, including the realization of the SFAP, is also discussed in analyst meetings as a form of transparency to external stakeholders. The management of the green loan portfolio is under the direct supervision of the Director of Planning and Finance, who ensures that the quality of the portfolio is maintained and aligned with the Bank's sustainability strategy in 2025. The realization of the green portfolio has again exceeded the SFAP target, demonstrating BCA's commitment to strengthening sustainable financing.

Policies:

1. Board of Directors Decree No. 196/SK/DIR/2019 on sustainable finance provisions
2. Board of Directors Decree No. 169/SK/DIR/2020 on Review of the Basic Credit Bank Policy (KDPB) of PT BCA, Tbk
3. Concerning Changes to AMDAL Provisions and Prohibitions on Providing Credit (exclusion list)
4. Board of Directors Decree No. 179/SK/DIR/2021 on Environmental Policy of PT Bank Central Asia Tbk
5. Board of Directors Decree No. 268/SK/DIR/2021 on Plantation and Palm Oil Industry Financing Policy
6. Board of Directors Decree No. 198/SK/DIR/2022 on Environmental, Social, and Governance (ESG) Policy for Coal Mining Sector Financing
7. Board of Directors Decree No. 203/SK/DIR/2022 on Environmental, Social, and Governance (ESG) Policy for Financing Toll Road Development Sector
8. Board of Directors Decree No. 212/SK/DIR/2022 on Environmental, Social, and Governance (ESG) Policy for Timber and Forest Products Industry Sector Financing
9. Board of Directors Decree No. 213/SK/DIR/2022 on Environmental, Social, and Governance (ESG) Policy for Financing the Cement and Basic Iron and Steel Industries
10. Board of Directors Decree No. 179/SK/DIR/2024 on Sustainability Linked Loan
11. Board of Directors Decree No. 119/SK/DIR/2025 on Green Loan Scheme
12. Board of Directors Decree No. 216/SK/DIR/2025 on Environmental, Social, and Governance (ESG) Policy on Oil and Gas Industries

Anti-corruption and Anti-fraud

Why it matters: Trust is fundamental in running the banking business, making anti-corruption and anti-fraud practices a critical element of attention.

score 

Positive Impact:

Enhancing anti-corruption and anti-fraud policies provides BCA with opportunities to strengthen governance, improve transparency, and maintain business integrity. Multi-layered monitoring systems, ethics training, and effective reporting mechanisms further build public trust and support BCA's long-term stability.

score 

Negative Impact:

Corruption and fraud pose a major risk to BCA as a trust-based institution. Any incident can damage its reputation, trigger financial losses, and erode the trust of customers and investors. Threats may come from both internal and external sources, including social engineering and potential abuse by partners.

score 

Opportunities:

Reputation is maintained so that it can support stable business growth.

score 

Risk:

Fraud and corruption incidents will impact the Bank's reputation, which could affect its share price and access to funding.

Commitment and Targets:

Zero corruption.

Evaluation of Topic Management Effectiveness:

BCA strengthens its anti-corruption and anti-fraud management through regular dissemination of information on integrity policies, gratification control, and fraud prevention. The Bank also implements a Whistleblowing System (WBS) and a three lines of defense internal control system that comprises prevention, investigation, and monitoring. The effectiveness of policies is evaluated through periodic audits at least every three years, with monitoring results reported regularly to management to ensure optimal control.

Policies:

1. Board of Directors Decree No. 778/SK/DIR/1995 dated August 24, 1995 on BCA Banker Code of Ethics
2. Board of Directors Decree No. 219/SK/DIR/2003 dated October 10, 2003 on Provisions for Conflict of Interest
3. Board of Directors Decree No. 146/SK/DIR/2017 dated November 1, 2017 on the Implementation of Whistleblowing System in BCA
4. Board of Directors Decree No.139/SK/DIR/2020 dated July 20, 2020 on Anti-Fraud Declaration and Integrity Pact
5. Board of Directors Decree No. 114/SK/DIR/2021 dated June 17, 2021 on Adjustment of Anti-Fraud Strategy Policy
6. Board of Directors Decree No. 269/SK/DIR/2021 dated December 31, 2021 on Anti-Corruption and Gratification Control Policy
7. Board of Directors Decree No. 233/SK/DIR/2024 on Anti-Money Laundering, Counter- Financing of Terrorist, and Counter-Proliferation Financing of Weapons of Mass Destruction (AML-CFT and CPF) Program
8. Board of Directors Decree No. 234/SK/DIR/2024 on Provisions for the Implementation of Anti-Money Laundering, Countering the Financing of
9. Terrorism, and the Counter-Proliferation Financing of Weapons of Mass Destruction (AML-CFT and CPF) Program Collective Labor Agreement (CLA)

Climate Action

Why it matters: Climate change-related risks can affect the continuity of business activities in the long term. Therefore, the Bank needs to take climate-related risk mitigation measures in its financing activities, given that the debtor's business activities may contribute to greenhouse gas (GHG) emissions.

score ●●●●●

Positive Impact:

Proactive climate action opens opportunities for BCA to expand green financing, support low-emission sectors, and attract investors who are more aware of ESG aspects. This strategy increases BCA's contribution to national decarbonization targets while creating new economic value.

score ●●●●●

Negative Impact:

Climate change poses physical and transition risks that could affect the quality of BCA's loan portfolio if not managed properly. Failure to anticipate these risks could potentially lead to financial losses and erode investor confidence.

score ●●●●●

Opportunities:

Supporting the government in achieving its NZE targets, while attracting investors to invest, especially those that support green financing

score ●●●●●

Risk:

The impact of climate change can pose a risk to credit quality, especially in sectors that are vulnerable to climate change.

Commitment and Targets:

1. Manage GHG emissions.
2. Improve energy efficiency in bank operations.
3. Contribute to the achievement of SDG - Goal 13 on climate action by 2030 and support Indonesia to achieve Net Zero Emission by 2060.

Policies:

1. Board of Directors Decree No. 179/SK/DIR/2021 dated September 22, 2021 on PT Bank Central Asia Tbk Environmental Policy
2. Board of Directors Decree No. 197/SK/DIR/2021 dated October 6, 2021 on Community Empowerment Policy of PT Bank Central Asia Tbk.
3. Board of Directors Decree No. 212/SK/DIR/2022 dated November 29, 2022 on Environmental, Social, and Governance (ESG) Policy for Financing the Timber and Forest Products Industry Sector

Evaluation of Topic Management Effectiveness:

The Director of Finance and Planning leads the integration of climate action across the organization, supported by relevant units that implement Sustainable Finance. In the financing process, BCA has begun assessing debtors based on environmental management and climate mitigation and adaptation readiness, referring to the Indonesian Green Taxonomy and Indonesian Sustainable Finance Taxonomy. The bank continues to increase its green portfolio, conducting GHG emissions inventories for scopes 1, 2, and 3, and strengthening climate risk analysis to understand its impact on financial performance. This year, BCA is committed to increasing decarbonization actions to support the achievement of operational NZE targets.

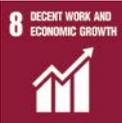


Our Support for Sustainable Development Goals (SDGs)

BCA consistently supports all Sustainable Development Goals (SDGs) by contributing to various sectors in line with the company's business areas and capabilities. BCA mainly focuses on areas that align with the company's vision and mission.

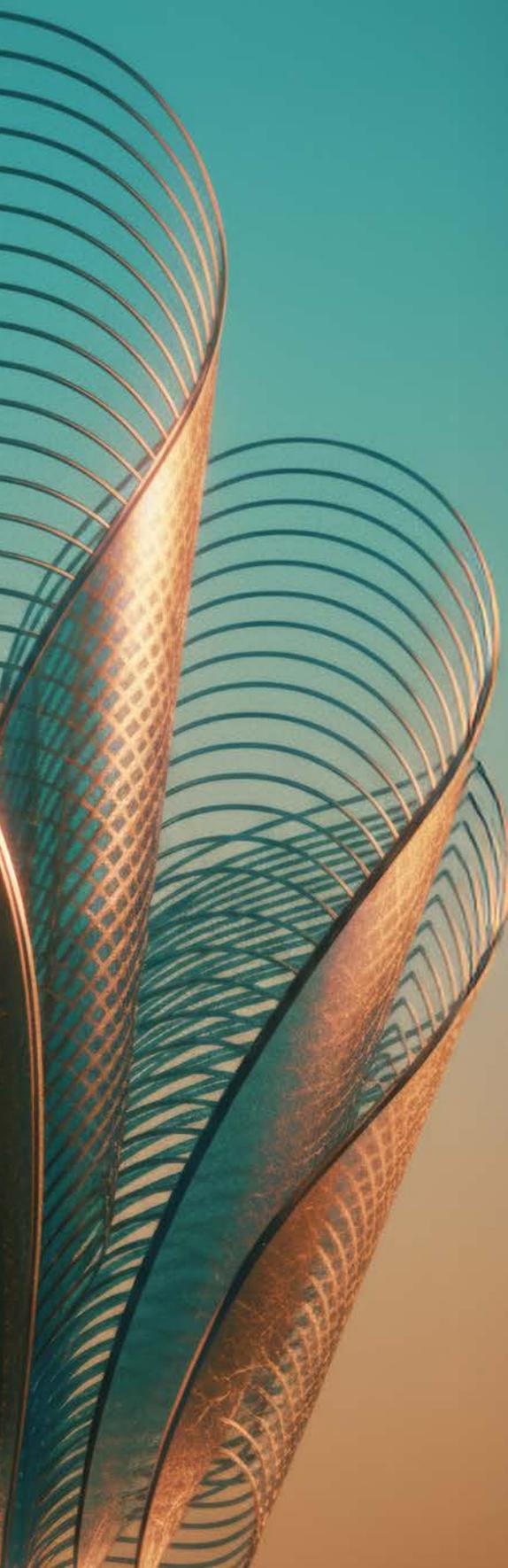
SUPPORT FOR SDG PRIORITY

Goal	2025 Achievement	Strategy	2026 Target
 <p>3 GOOD HEALTH AND WELL-BEING</p>	<ul style="list-style-type: none"> • Zero major workplace accidents • 815 cataract surgery patients • 12,061 people received general medical treatment & contraceptive services through BCA-assisted clinics • 2,100 blood bags from employee blood donation program 	<ul style="list-style-type: none"> • Providing health education through health campaigns • Conducting social service activities • Educating the public about health through seminars or webinars 	<ul style="list-style-type: none"> • Zero major accidents in the workplace • Ensuring all employees have become members of BPJS and private health systems • Conducting regular health education and campaigns • Carrying out social services for cataract surgery and assisted clinics • Conducting employee blood donations
 <p>4 QUALITY EDUCATION</p>	<ul style="list-style-type: none"> • 98% of employees received training • 146 employees received Bachelor's and master's degree scholarships • 38,134 employees participated in Sustainable Finance training • 700 students received Bakti BCA Scholarship • 575 participants of the Business & Banking Education Program (PPBP) and Informatics Engineering Education Program (PPTI) • >169,000 people (including students and university students) received financial literacy education 	<ul style="list-style-type: none"> • Developing e-learning programs, in-class training, and collaborate with educational institutions • Selecting and providing scholarships to students according to the criteria and providing soft skills training. • PPBP strategy: recruit and conduct dissemination to leading high schools/vocational schools across Indonesia • Organizing intensive training on blended learning and softskills training for teachers with competition methods • Organizing financial literacy education nationwide that has a positive impact in accordance with OJK SNLKI by prioritizing volunteer programs carried out by employees 	<ul style="list-style-type: none"> • 60% of BCA employees receive advanced family planning training • Conducting BCA Bakti Scholarship Program • Conducting PPBP and PPTI programs • BCA employees receive training and education programs • Organizing regular Cultural Preservation Award Program
 <p>5 GENDER EQUALITY</p>	<ul style="list-style-type: none"> • 61.4% of female employees from total employees were promoted • 16.7% of women occupied Director positions • 61.6% female employees occupied middle to senior management 	<ul style="list-style-type: none"> • Implementation of the Collective Labor Agreement (CLA) in the Preamble section and article 59 paragraph 2 letter i on equal rights and no discrimination of any kind is allowed against employees. • Providing equal opportunities in career advancement to managerial level or higher • Providing training and assignments to women weavers to improve life skills/welfare 	<ul style="list-style-type: none"> • No remuneration gap between female and male employees • Zero cases of violation of equal rights and discrimination against employees • Zero reports of discrimination against customers • Maintaining an equal percentage of female and male employees in the opportunity to hold managerial level positions.

Goal	2025 Achievement	Strategy	2026 Target
 	<ul style="list-style-type: none"> 11.7% increase in sustainable financing portfolio 51 buildings utilize solar panels Emission calculation covers 100% of BCA Head Office, Data Center, and Branch Offices. 82 Branch offices applying green building features Conducting GHG inventory of scope 3 emissions from financing Participating in the Climate Risk Stress Testing (CRST) 	<ul style="list-style-type: none"> Mapping out mitigation strategies to reduce CO₂ emissions in BCA buildings gradually Developing adaptive behavior in smart buildings, the application of environmentally friendly technology and sustainability culture Lending to debtors with environmentally friendly businesses 	<ul style="list-style-type: none"> Support the implementation and development of CRMS scenario framework 8% increase in Sustainable Financing portfolio, including environmentally friendly debtors Replacing R22 to R32 air conditioners in branches Installation of solar panels in buildings owned by BCA
 	<ul style="list-style-type: none"> 26,435 people recruited as BCA employees Remuneration of employees at the lowest level in Jakarta is higher than the Jakarta Provincial Minimum Wage 1,593 workers in 28 Bakti BCA assisted villages 5,244 interns recruited through the Bakti BCA program 9.6% increase in MSME financing Rp657 billion KUR realization Workshop for MSMEs Facilitate MSME entrepreneurs for halal certification More than 1,400 MSME sellers joined UMKM Fest 	<ul style="list-style-type: none"> Creating jobs to support BCA digitalization and relationships Developing the role and capabilities of BCA's frontliners to provide more comprehensive solutions to customers Expanding channeling cooperation with anchors Mentoring and assisting Branch Offices in KUR disbursement Expanding the line of business financed by KUR Mapping of banking services to people who are categorized as unbankable Cooperating with village administrators, local communities, and local government Recruiting prospective Bakti BCA interns 	<ul style="list-style-type: none"> Increase in KUR disbursement by 8% Consistent implementation of Occupational Health and Safety (no major incidents in the work environment) Recruiting employee and Bakti BCA interns Organizing UMKM Fest
	<ul style="list-style-type: none"> 4.88 Branch Service Quality (BSQ) index on a scale of 5 4.78 Customer Engagement (CE) index on a scale of 5, based on survey conducted by a global-class independent third party 	<ul style="list-style-type: none"> Developing digital innovation Applying machine learning and artificial intelligence Implementing Data Loss Prevention (DLP) and two-factor authentication systems for securing electronic information Educating and conducting dissemination on data security and digital banking to customers 	<ul style="list-style-type: none"> Minimum BSQ Index 4.5 Minimum CE Index 4.5 Zero major frauds Zero complaints related to data privacy and security
	<ul style="list-style-type: none"> Meeting compliance indicators including Minimum Capital Adequacy Ratio (CAR), Net Non-Performing Loan (NPL), Maximum Legal Lending Limit (LLL), Rupiah & Forex Statutory Reserves (GWM), Macroprudential Liquidity Buffer (MPLB), Net Open Position (NOP), Macroprudential Inclusive Financing Ratio (RPIM), and Liquidity Coverage Ratio (LCR). The bank's soundness level 1 All employees have signed an integrity pact All employees have signed code of conduct All employees of echelon 5 and above have signed the annual disclosure Zero corruption cases Conducting Human Rights Due Diligence 	<ul style="list-style-type: none"> Evaluation of all business activities in compliance with regulations Ensuring the effectiveness of the whistleblowing system Implementing good corporate governance Complying with laws and regulations on capital market Adopting relevant best practice standards 	<ul style="list-style-type: none"> Meeting compliance indicators Zero report of corruption committed by the company Minimum bank soundness level is 2 No material and significant legal cases and/or disputes with customers Conducting business risk and human rights due diligence with independent parties Issuing a policy of non-discrimination in the workplace Zero corruption cases/reports Compliance risk at "low to moderate" level All employees sign integrity pact and code of ethics All employees of echelon 5 and above must sign an annual disclosure

CONTRIBUTION TO OTHER SDGs

Goal	Supporting Activities
	<ul style="list-style-type: none"> • Providing wages/salaries in compliance with government regulations • Providing interest-free loan facilities for a certain nominal amount to BCA employees • Vacancies are available for employees and interns of the Bakti BCA program • Registering employees with BPJS Employment
	<ul style="list-style-type: none"> • Disbursing financing to smallholder agricultural businesses • Supporting the stunting reduction program (Partnership to Accelerate Stunting Reduction in Indonesia)
	<ul style="list-style-type: none"> • Disbursing financing to clean water management and wastewater treatment businesses • Providing assistance for sanitation
	<ul style="list-style-type: none"> • Shuttle bus facilities to employees at BLI-Sentul • Assistance in infrastructure development programs, public facilities and social facilities of the government, as well as BCA-assisted villages • Establishing a household waste recycling program for BCA employees
	<ul style="list-style-type: none"> • Changing the use of HVS paper from 80 gsm to 75 gsm • Initiative to turn off lights in work areas during lunch hours • Using digital approval mechanism to reduce paper usage in approval process • Waste recycling from operational activities
	<ul style="list-style-type: none"> • Planting a total of 51,000 trees • Planting 1,000 mangroves • Environmental training to 7,959 participants.
	<ul style="list-style-type: none"> • Collaborating with BOSF for orangutan protection and tree planting monitoring • Collaborating with Nusantara Institute and SENA WANGI for activities to preserve the Indonesian art, culture and traditions • Collaborating with SPBK Perdami, the Health Agency, Bakti Media Clinic, and Duri Utara Clinic to support the community's health promotion • Collaborating with the Indonesian Natural Dye Association (WARLAMI) for the development of natural dye • Collaborating with Save the Indonesian Nature and Threatened Species (SINTAS) to conduct initial phase of javan leopard conservation



02

Sustainable
Banking

Best Service for Our Customers

SUSTAINABLE FINANCE PRODUCT AND SERVICE RESPONSIBILITY

BCA continues to offer financial products and services that foster business growth and support sustainable development. By leveraging digital innovation, expanding financial inclusion, and implementing social and environmental responsibility principles, the Bank continuously enhances the convenience and security of its services for customers. These initiatives strengthen BCA's role in building a sustainable financial ecosystem and creating long-term value for society.

Innovation and Development of Sustainable Finance Products and Services

BCA continues to boost Sustainable Finance innovation through cross-business unit collaboration, including the Corporate Banking, Transaction & Finance Group, Commercial & SME Banking Division, and Consumer Credit Division. Each unit plays a role in designing products and services that meet customer needs and support environmental and social sustainability.

BCA fosters a culture of internal innovation through its annual BCA Innovation Convention and Kaizen Championship programs, which provide a platform for employees to explore innovative ideas and solutions that can be implemented across all lines of business. This approach reflects BCA's commitment to providing innovative financial solutions that are value-oriented and in line with ESG principles.

Assessment of Financial Products and Services

Every financial product and service developed at BCA undergoes a rigorous oversight process to ensure compliance with regulations and prudential principles. Before launch, all products must obtain approval from Bank Indonesia and the Financial Services Authority (OJK). The Transaction Banking Product Development Division (DPD) and the Operation Strategy & Development Group (POL) are responsible for product management and development. BCA conducts a multi-layered evaluation process, starting with a risk assessment by the Risk Management Division (MRK), followed by a compliance test by the Compliance Division (DCP), and direct supervision by the Compliance Director. In addition, BCA also implements user acceptance tests and certification processes before products are released to the public. Throughout 2025, there were no financial products or services that were withdrawn after launch.

Employee Training on Consumer Financial Protection

To strengthen consumer financial protection, BCA provide training for all relevant customer facing employees to have an adequate understanding of consumer rights, transparency

principles, and service ethics. The Bank provides e-learning programs that can be accessed by all employees, including mandatory e-learning modules on Consumer Financial Protection and Personal Data Protection, as well as periodic training for relevant employees through service forums, service dialogues, and regional coordination meetings. This program is designed to ensure that service competencies are always updated in accordance with the regulator's requirements, developments in consumer protection standards, and the dynamics of customer needs. Annual training covers refresher courses on service standards, complaint management, product information transparency principles, and customer communication ethics. In 2025, the number of training participants reached 16,847 employees.

Debt Collection Policy

BCA implements a Debt Collection Policy as part of its credit risk management to maintain the health of its portfolio and the sustainability of the Bank's operations. The entire collection process is carried out professionally, in compliance with regulations, and upholds ethics and the protection of debtor rights. This policy refers to OJK regulations on consumer protection and bank asset quality requirements, and serves as a guideline for all units in handling past due or non-performing loans. To ensure that the collection process runs in accordance with established procedures, BCA provides training, both in-class and e-learning, to all relevant employees, including the Credit Recovery Group and Business/Customer Relationship Officer. During 2025, a total of 373 employees completed the training.

In practice, BCA implements an integrated approach to handling non-performing loans (Criticized Exposure/CE) in all loan segments, including productive loans, mortgages, credit cards, and consumer loans. The collection process is carried out through legal and ethical communication channels, which provide clarity and solutions for the appropriate settlement of obligations. The bank may also appoint third parties that meet professional standards to support the collection process, ensuring that all interactions are free from intimidating and discriminatory practices and that customer data confidentiality is maintained.

BCA offers loan modification options including income-based consideration to restructure using comprehensive evaluation of the debtor's business prospects. Several restructuring options include one or a combination of the following:

1. Lowering loan interest rates
2. Extending loan terms
3. Relief from arrears, penalties, or fines
4. Adding credit facilities
5. Converting loans into temporary capital participation.

The process of handling non-performing loans is carried out with the principles of prudence and good governance, and is monitored and reported to the Board of Directors and Board of Commissioners to ensure effective implementation. BCA's credit collection policy can also be accessed via the link <https://bca.id/policies>

Marketing Communication & Advertisement Policy

BCA implements a marketing and advertising communication policy as stipulated in Board of Directors Decree No. 156/SK/DIR/2024 on Consumer Protection, and can be accessed via the link <https://bca.id/policies>. This policy ensures that all information regarding products and services is conveyed in an honest, accurate, and transparent manner, covering relevant benefits, costs, and risks. All promotional materials are prepared with consideration for communication ethics and the prudential principle to avoid misunderstandings or misinterpretations between customers and the Bank. In all advertising activities, BCA consistently maintains integrity by complying with advertising codes of ethics and applicable regulations to protect the interests of customers and the public.

Advertising and marketing activities at BCA are part of the implementation of the Board of Directors' strategic directives to ensure that the openness and transparency of information related to products and/or services comply with the regulator's requirements, industry best practices, and internal company guidelines. At the managerial level, the Business Development and Banking Transaction Marketing Division is responsible for directing, reviewing, and approving all marketing communication materials for BCA products and services.

As part of structured supervision, marketing and advertising communications are monitored through a tiered approval scheme, starting from the Head of Work Unit level up to the Board of Directors. This process ensures that all marketing and advertising communications have been thoroughly reviewed and are in line with the Company's strategic direction and governance policies. During 2025, there were no incidents of non-compliance related to marketing communications practices within BCA.

BCA organizes training for capacity building for all employees relevant to marketing communications and advertising, including ethics and communication procedures related to products and/or financial services provided by BCA. Training can take the form of workshops, e-learning, or internal division training.

Training related to Marketing Communications & Advertisement in 2025



KNOW YOUR CUSTOMER

BCA manages operational risk with an approach that focuses on understanding the financial profile and activities of each customer to ensure compliance with Anti-Money Laundering (AML), Counter-Terrorism Financing (CTF), and Counter-Proliferation Financing (CPF) principles. This process includes collecting basic identity data, such as name, address, date of birth, and official documents, accompanied by regular transaction monitoring to detect potential anomalies or indications of suspicious activity. This approach also aims to strengthen the internal control system.

Increasing Customer Awareness and Engagement

BCA consistently implements various educational programs and campaigns to expand service access and raise customer awareness of transaction security in the digital era. Through campaigns such as #TolakDenganAnggun, #DontKnowKasihNo, and #AwasModus, BCA encourages the public to be more vigilant against digital fraud and not to share sensitive data such as PINs or OTPs with other parties. These initiatives also strengthen understanding of the anti-money laundering, counter financing of terrorism, and counter proliferation financing of weapons of mass destruction (AML, CFT, CPF).

In addition to security aspects, BCA continues to deliver service innovations, including online account opening features on BCA Mobile and myBCA, which allow customers to open accounts anytime without having to visit a branch. These efforts reflect BCA's commitment to providing secure, accessible, and innovative financial services, while strengthening financial literacy and inclusion among the public amid the acceleration of digital transformation.

Implementation of AML, CFT, and CPF

The implementation of Anti-Money Laundering (AML), Counter-Financing of Terrorism (CFT), and Counter-Proliferation Financing of Weapons of Mass Destruction (CPF) policies is an integral part of responsible banking governance. More comprehensive policies related to AML, CFT, and CPF can be accessed at <https://bca.id/aml-cft>. AML, CFT, and CPF procedures include:

Customer Due Diligence (CDD)	Covering customer acceptance and identification policies (prospective, existing, and walk-in), inquiries for supporting data and documents, identity verification, and initial risk assessment.
Enhanced Due Diligence (EDD)	More in-depth risk assessment for high-risk customers or products.
Politically Exposed Person (PEP) and High Risk Customer	PEP category determination and customer grouping based on country, business background, or products with a high risk of money laundering or terrorist financing. The decision to continue or reject a business relationship with such customer categories must be approved by a senior management of BCA (at least the Head of the Main Branch Office).
Non-face-to-face CDD	This verification is performed using software and hardware owned by the Bank or trusted third parties, as well as devices used by prospective customers. In this process, the Bank utilizes population data and applies multi-factor authentication principles, including: <ol style="list-style-type: none"> 1. something you are, i.e., physical or biometric characteristics such as facial recognition, fingerprints, or retina/iris patterns; and 2. something you have, such as an electronic ID card validated with an OTP, digital signature, or other equivalent form of authentication. <p>The application of this mechanism ensures that the verification process remains reliable, secure, and compliant with regulatory requirements even when it is conducted remotely.</p>
Document Archiving	All records related to AML CFT and CPF will be stored for a minimum period of 5 years from: <ol style="list-style-type: none"> 1. The end of the business relationship/transaction with the customer 2. The finding of a transaction that is inconsistent with economic and/or business objectives
Sustainable Monitoring and Assessment	The implementation of the AML, CFT, and CPF programs at BCA is also evaluated through an annual independent assessment conducted by an external party each year. This independent assessment ensures that the Bank's policies, processes, and implementation remain in line with regulatory standards and are capable of responding to evolving risk dynamics. <p>During 2025, there were no significant findings in the assessment of the implementation of AML, CFT, and CPF, both by internal and external assessors.</p>

All employees regularly participate in education and training programs to improve their understanding and awareness of AML, CFT, and CPF practices. Information is also disseminated through various internal channels, such as email blasts and company communication media. BCA also requires all employees to participate in the AML-CFT e-learning program, which is regularly updated as part of a continuous learning program. All new employees are also required to complete the AML-CFT e-learning during onboarding to ensure that 100% of employees have a basic understanding of the AML-CFT. In addition, BCA strictly monitors financial transactions to ensure compliance and the effectiveness of internal control systems.

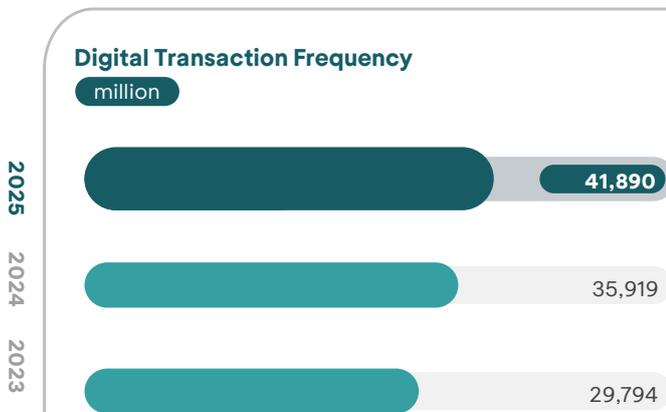
AML, CTF and CPF Training based on Position Level

Position Level	Total employees
	2025
Senior Officers (including the Board of Commissioners and the Board of Directors)	192
Manager	13,365
Staff	11,810
Non staff	9,464
Total	34,831

Providing Equal Services and Access For All

DIGITALIZATION AND EASE OF SOLUTIONS

In line with digital developments, BCA continues to strengthen its digital transformation to provide easy, efficient, and sustainable banking services. Digital banking has provided customers with ease of transaction while contributing to the reduction of paper usage and carbon footprint. BCA's digital services, including myBCA with its Poket Valas, Wealth Management, Paylater, QRIS cross-border, OneKlik, Sakuku, Virtual Account, and Merchant Apps features, have facilitated a convenient and practical transaction experience for customers. E-banking channels such as KlikBCA and BCA Mobile continue to be strengthened. In addition, BCA is also expanding its digital services at branches through CS Digital, eService, and Video Banking to facilitate the customers' independent transactions.



YoY
17%



In the corporate segment (B2B2C), BCA provides an online business banking platform that supports real-time payment management, fund collection, and financial information, including bulk payment, utilities, tax, and payroll features. Meanwhile, in the B2C segment, BCA is expanding its digital payment ecosystem with a merchant point-of-sale (POS) network and merchant applications that accelerate the onboarding of new merchants and increase QRIS transactions by 92% compared to the previous year. All of these innovations solidify BCA's position as an adaptive digital bank, promoting financial inclusion and contributing to the implementation of sustainable finance in Indonesia.

EQUAL SERVICE

Every BCA employee has a responsibility to provide the best service by applying the SMART SOLUTION standards (Heedful, Attractive, Enthusiastic, Friendly, Thorough, Attentive, Open-minded, Complete, Prioritizing customer needs, Telling solutions, Initiative, and on-time follow-up) to maintain customer trust and satisfaction across the entire BCA network. In every interaction, BCA ensures that services are provided equally without discrimination, respecting the

human rights of all customer segments, both individuals and institutions. To maintain service quality, BCA regularly conducts training on product knowledge, communication ethics, cybersecurity, and customer service. This training is conducted continuously to ensure that all employees can adapt to changes in customer behavior and maintain an excellent and inclusive service experience.

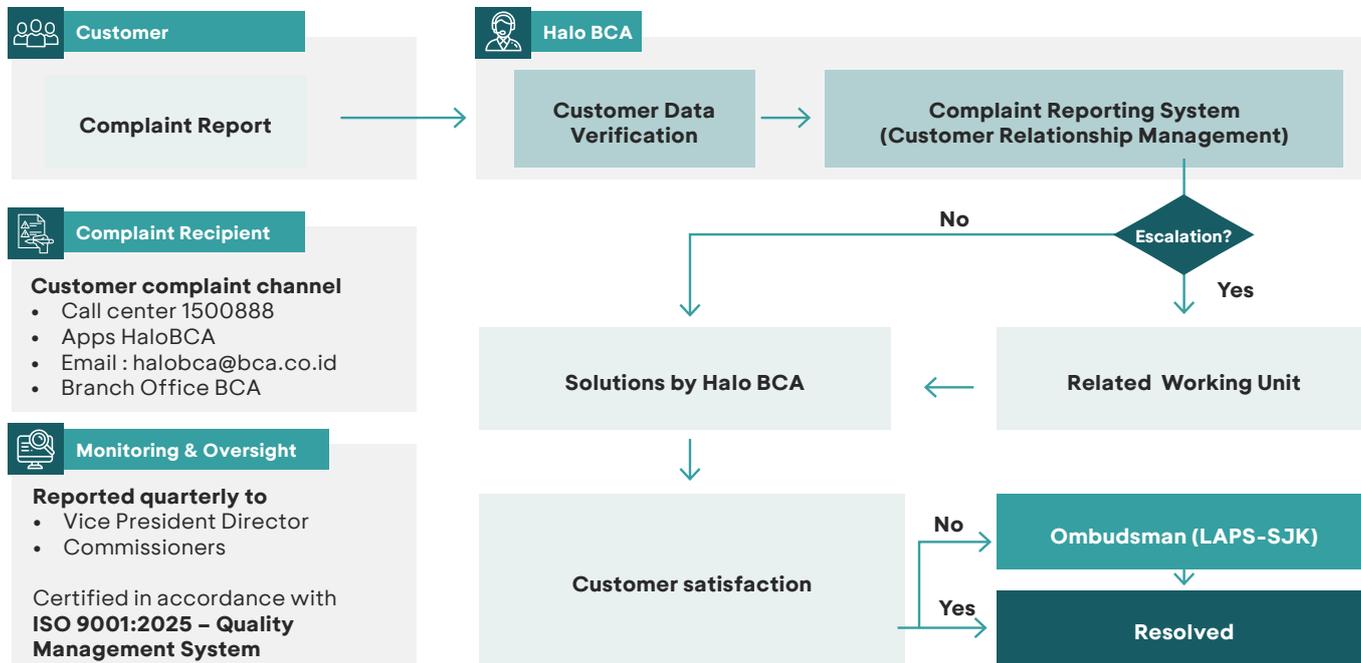
Hybrid Banking

BCA has adopted a hybrid banking concept by integrating digital services and in-person experience at its branches. While digitalization continues to develop, branches remain an important element in strengthening personal relationships and providing humanistic services. BCA's transformation to hybrid branches enables frontliners to provide fast, secure, and solution-oriented services. Customers can now make reservations through eBranch to save time, as well as utilize the Cash Recycling Machine (CRM) and Digital CS facilities for various self-service transactions such as printing or replacing ATM cards. This approach has proven to increase operational efficiency and strengthen the role of branches as centers of interaction and financial education that focus on customer convenience.

CUSTOMER COMPLAINT HANDLING

Complaint Handling Mechanism [2-25]

Customer complaint mechanism flow



BCA has an integrated complaint handling system to ensure that every customer feedback is handled quickly and appropriately. Complaints can be submitted through various official channels, such as the Call Center at 1500888, the Halo BCA app, or at BCA branch offices. Every incoming report is recorded and managed through the Customer Relationship Management (CRM) application in order to monitor the follow-up process transparently. To ensure customer satisfaction, the complaint mechanism at Halo BCA has been certified under ISO 9001:2015 regarding Quality Management Systems (QMS). Complaint handling is coordinated by the Contact Center & Digital Services (CDG) Division, better known as Halo BCA. The results of monitoring and follow-up are reported quarterly to the Vice President Director and Commissioners as part of the oversight mechanism.

Complaint Resolution

Halo BCA, as one of our interactive service channels, continues to be developed to enhance customer experience. Halo BCA agents, or Customer Care Officers (CCOs), are trained professionals equipped with communication and complaint resolution skills, enabling them to handle the complex needs of customers while building positive relationships. This enhancement of competencies is also part of our efforts to maintain service integrity and mitigate the Bank's reputational risk.

The complaint handling process will be followed up in accordance with the established Service Level Agreement (SLA). If no agreement is reached on the resolution of the complaint from BCA, customers can pursue mediation through the Alternative Dispute Resolution Institution for the Financial Services Sector (LAPS-SJK) as a form of Customer Ombudsman, in accordance with OJK Regulation No. 22 of 2023 concerning Consumer and Public Protection in the Financial Services Sector. This approach ensures that customer rights remain protected and that dispute resolution is conducted fairly and transparently.

As part of its commitment to providing the best service to customers, BCA consistently publishes its customer complaint handling procedures at least once a year. This is in accordance with SEOJK Number 17 /SE.OJK.07/2018 concerning Guidelines for the Implementation of Consumer Complaint Services in the Financial Services Sector.

Year	Number of Complaints (in thousand)	Complaints Resolved (in thousand)	Resolved Percentage (%)
2025	1,139	1,113	97.7%
2024	1,178	1,148	97.4%
2023	1,261	1,226	97.3%

Financial Complaint Reporting

In handling complaints related to financial aspects, BCA fulfills its obligation to report regularly to regulators. Every quarter, BCA submits reports on the handling of complaints related to payment systems to Bank Indonesia through the Antasena-BI platform, as well as financial complaint reports to the Financial Services Authority (OJK) every semester through the siPeduli-OJK system. All complaint handling is carried out by the Contact Center & Digital Services (Halo BCA) with documented procedures and measurable resolution time targets, including corrective follow-up to prevent similar complaints from recurring. This approach ensures that customer rights are protected and disputes are resolved fairly and transparently.

CUSTOMER SATISFACTION SURVEY

Year	Branch Service Quality Survey	Customer Engagement Survey
2025	4.88	4.78
2024	4.88	4.77
2023	4.88	4.75

BCA continues to focus on improving service excellence and customer engagement through various customer satisfaction-oriented service initiatives. Based on a Gallup International survey, BCA's Customer Engagement level in 2025 was in the 91st percentile, surpassing the global average. BCA also regularly measures Branch Service Quality (BSQ) to maintain consistent service quality across its branch network, while service quality monitoring is conducted through internal surveys and the survey feature in the Halo BCA application. The results of these surveys are used as a basis for continuous improvement to ensure that customer experience remains superior and in line with the best service standards in the banking industry.

ACCESS AND AFFORDABILITY

Access to Product and Service Information

BCA strengthens financial inclusion by expanding access to banking products and services through a digital banking strategy that relies on advanced technology and is easily and conveniently accessible anytime, anywhere. All information regarding products and services, including benefits, fees, interest rates, and requirements, is transparently communicated through the official website www.bca.co.id, the myBCA application, and the branch office network. For direct interaction, customers can contact Halo BCA to get information and service assistance. In addition, to strengthen relationships with potential customers, Contact Center & Digital Services (CDG) provides the Solution Assistant (SOLA) service, which plays an active role in providing personalized and responsive banking solutions.

Access to Branch Offices and Banking Service Facilities



BCA Branch Office Network

- **139**
Main Branch Offices (KCU)
- **38**
Provinces
- **913**
Sub-Branch Offices (KCP)
- **247**
Cities/Regencies
- **218**
Cash Offices (KCP-Kas)
- **65**
Remote Branch



Electronic Network Distribution

- **20,163**
ATM
- **>772k**
EDC
- **11 Cities**
myBCA store distribution

Access for People with Disabilities [FS14, FS15]

BCA's inclusive banking services are also available to people with disabilities. For visually impaired customers, Talking ATMs are equipped with audible instructions and are available at 3,644 locations in 240 cities in Indonesia. Meanwhile, the HearMe Program supports the Deaf community in utilizing technology to facilitate communication between deaf customers and BCA staff. This program also involves staff trained in sign language to assist with transactions and consultations.

Financial Inclusion [FS13, FS14][FN-CB-240a.3]

BCA continues to work on expanding access and affordability of banking services for all segments of society to reach people who are not familiar with banking services (unbanked), located in an area that has not been touched by banking services (underbanked), and those who are underserved. This is in line with Presidential Regulation No. 114 of 2020 concerning the National Strategy for Financial Inclusion (SNKI).

This effort is realized by expanding the service network to remote areas in Indonesia. BCA operates 65 remote branches spread across various remote areas to ensure the availability of banking services for people who live far from economic centers.

In addition to remote branches, BCA is also supported by its partnership with ATM Bersama, as well as its extensive network of partners such as Indomaret and Alfamart, which are located in various regions, both in urban and remote areas. As part of its financial inclusion efforts, BCA also serves micro and small businesses through the People's Business Credit (KUR). This makes it easier for micro and small businesses to obtain access to capital to drive local economic growth, especially in remote areas and regions that were previously underserved.

BCA also offers various types of financial inclusion products to reach people who are unbanked or underbanked, such as TabunganKu, Simpanan Pelajar, and Tahapan Xpresi. TabunganKu is intended for low-income communities with no administration fees. Simpanan Pelajar helps foster a saving habit among students from an early age, while Tahapan Xpresi offers digital services with creative designs for the younger generation.

Number of Inclusion Savings Account

Savings Products	Number of Accounts (in thousands)	Transaction Volume (in thousands)
TabunganKu	2,281	155,316
Simpanan Pelajar	223	325
Tahapan Xpresi	20,700	3,811,406

BCA Digital channels play an important role as mobile/online distribution channels for financial inclusion, including:



As a one-stop financial platform that makes it easy for customers to manage all BCA accounts and products in one application.

Number of Users

12.9
million

Total Transaction

12,749
million

Transaction Volume

Rp4,213
trillion



Support MSMEs and merchants in making digital payment transactions easily and securely.

Number of Users

668
thousand

Total Transaction

2,085
million

Transaction Volume

Rp519
trillion



Digital platform for business customers that enables efficient, fast, and integrated management of company transactions.



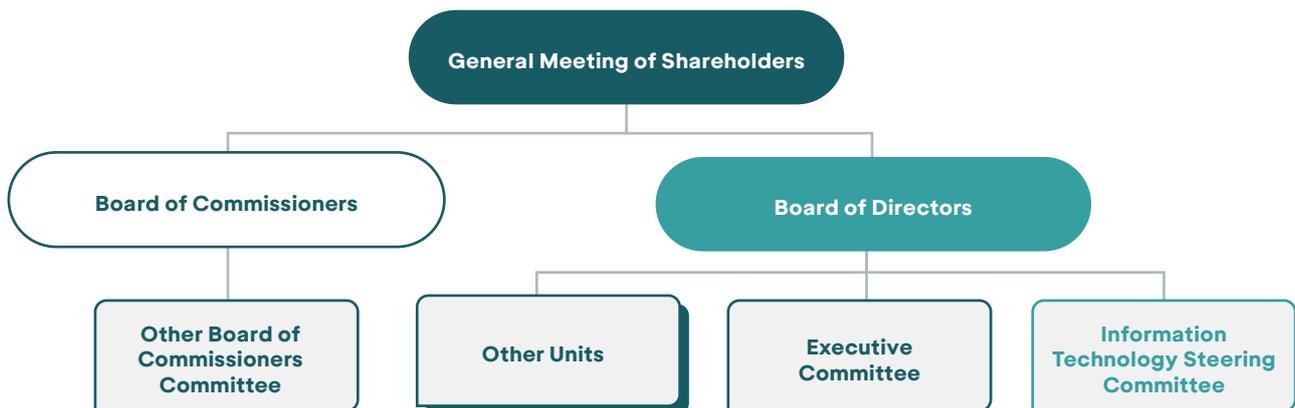
Information Technology Resilience

INFORMATION SYSTEM GOVERNANCE

Protecting customer data and privacy is BCA's top priority in its banking operations. To maintain information security, the Bank adheres to banking codes of ethics, internal policies, and relevant government regulations. Data management is carried out using a reliable and regularly updated information technology system to anticipate potential cyber risks and strengthen stakeholder trust in BCA.

The Board of Commissioners, Board of Directors, IT Management, Risk Management, Compliance, and all work units are actively involved in the governance of information technology security. This governance framework is reinforced through the establishment of an Information Technology Steering Committee based on Board of Directors Decree No. 131/SK/DIR/2025, which defines its main functions, authority, structure, responsibilities, decision-making, and performance evaluation mechanisms.

The Information Technology Steering Committee is responsible for privacy and data security including ensuring information security, recommending IT strategic plans, conducting periodic evaluations of IT performance, and aligning IT policies and priorities with BCA's corporate plans. The IT Steering Committee is formed by and reports to the Board of Directors.



Position	Membership	Voting Rights Status
Chairperson (also a member)	Director of Strategic Information Technology	√
Secretary	Head of IT Management Office	-
Members	Director of Risk Management	√
	Director of Regional & Branch Banking Management	
	Executive Vice President Strategic Information Technology Group	
	Head of Risk Management Division	
	Head of Compliance Division	
	Executive Vice President Operation Strategy & Development Group	
	Head of the Main IT User Work Unit	
	Head of Internal Audit	-

BCA has a designated IT Security Group (ISG) led by a Chief Information Security Officer (CISO) who is responsible for the information security management system and data protection across BCA's entire operational network, including Branch

Offices, Head Office, and Data Centers. ISG has a strategic mandate to draft policies, implement standards, and oversee compliance with information security principles across all business lines and support functions. The ISG organizational structure consists of functions that manage information security policies, cybersecurity, network security, and real-time threat monitoring through the Security Monitoring Center (SMC).

Information Security Management System [FN-CB-230a.2]

BCA is committed to continuously improving its information security system by implementing a comprehensive Information Security Management System (ISMS) to ensure the confidentiality, integrity, and availability of customer data and internal company information. This policy is implemented based on the principle of Privacy by Design, with the application of various security technologies such as data masking, data encryption, information rights management, and access control at every stage of data processing. All new system and application developments must undergo security review, validation, and penetration testing before being released to the public to ensure that all BCA digital functions meet data security and privacy standards.

In 2025, BCA strengthened its IT architecture by implementing several technologies to support system integration and operational efficiency. To improve attack detection and prevention, BCA uses Artificial Intelligence (AI) and Machine Learning (ML) that can automatically recognize unusual activities, including user behavior and new malware attacks in real time. Database Activity Monitoring (DAM) technology is also used to detect access abuse and suspicious activity within the system.

BCA maintains and ensures data integrity and protection by implementing various security mechanisms, including Data Loss Prevention (DLP), Database Activity Monitoring (DAM), Information Rights Management (IRM), and data classification to prevent unauthorized access to sensitive information. Network security is strengthened through a secure web gateway, API security, Web Application Firewall, and BOT detection integrated with the data protection system. Digital activities are monitored in real-time by the Security Monitoring Center (SMC), which operates 24 hours a day to detect cyber attacks, data breaches, and advanced persistent threats (APTs), as well as to ensure a quick and effective response to any potential threats.

In addition, the security system is also strengthened by the implementation of multi-factor authentication (MFA), One Time Password (OTP), and end-to-end encryption to secure access, transactions, and data exchange. Additional security measures are applied to work devices and accounts with special access rights (privilege ID monitoring) to prevent misuse.

To monitor and respond to information security threats, BCA has IT Security Monitoring Center (SMC) team that operates 24/7 to conduct threat hunting and analyze the methods, techniques, tactics, procedures, impacts, and trends of cyber

attacks on IT systems. BCA also implements adversarial attack simulation programs and tabletop exercises, conducted regularly at least once a year, to prepare the IT Security team and the Information Security Incident Response Team (ISIRT) in handling cyber incidents and emergencies.

All ISG personnel receive training and professional certification in cybersecurity to ensure their competence, readiness, and responsiveness in maintaining the overall resilience of BCA's information systems.

All of the employees' awareness and capabilities are also critical aspects in maintaining the security of the company's data and information. Therefore, BCA has defined the individual responsibilities of all employees in maintaining data and information security. BCA regularly conducts phishing email simulations for all employees to assess their ability to identify cyber threats. Employees who fail a series of phishing email simulations are required to retake the data security and privacy e-learning course.

As part of its privacy and information security controls covering both internal and external parties (e.g., vendors/suppliers), BCA ensures that all third parties entering into cooperation agreements comply with its information security requirements. This includes risk assessments, service provider evaluations, and contractual arrangements regarding data protection and incident handling.

Data Management and IT Security System Certification

As a form of integrity towards service reliability and information security, most of BCA's owned operations are certified to widely accepted standards.

The implementation of these standards demonstrates BCA's commitment to maintaining the integrity and security of customer data, ensuring the sustainability of reliable and efficient digital banking services, and complying with global best practices.

ISO/IEC 27001:2013 Data center operation services	ISO/IEC 27001:2022 IT security management system
ISO/IEC 9001:2015 Data center network services	ISO/IEC 27701:2019 IT architecture, data management & service quality group (ADQ)
ISO/IEC 20000-1:2018 Data center system	PCI DSS 3.2.1 Payment card data security

Data and Information Management

[2-25, 418-1] [FN-CB-230a.1]

BCA manages customer, partner, and employee data centrally through data centers and physical archives at branch offices in accordance with Information Security Policy No. 196/SK/DIR/2024 and Centralized Archive Management Policy No. 149/SE/POL/2024. Digital archives are managed by ISG, while physical archives are managed centrally and non-centrally. Customer data is classified and stored without retention to ensure availability when needed.

All employees are required to maintain data confidentiality in accordance with the Code of Conduct and are prohibited from sharing information without the customer's consent, unless required by law. Privacy risks are monitored as part of operational and reputational risks.

BCA does not rent, sell, or provide personal data to third parties for purposes other than completing transactions/services, or as stipulated in Indonesian Personal Data Protection Law.

Data Privacy and Security Policy [2-25, 418-1]

BCA implements a customer data and privacy protection policy that applies to all employees at every level. Based on the Collective Labor Agreement (CLA) Chapter 20 Article 58 paragraph 1.e and the Code of Conduct, every BCA employee is required to maintain data confidentiality and is prohibited from disclosing or trading customer information, information management systems, employee data, supplier or partner information, and agreements with the government.

In order to ensure the protection of personal data, BCA has appointed designated person from management-level to act as DPO as the point of contact in place for escalation of privacy issues. The DPO is responsible for monitoring regulatory compliance, managing risk, and coordinating personal data processing issues. Data management is carried out in accordance with the principle of privacy by design, including the use of internal data for activities such as cross-selling or cooperation with subsidiaries, while ensuring compliance with applicable privacy policies and regulations.

Throughout the reporting year, there were no incidents of data breaches, either from internal sources or from third parties or vendors. Any potential privacy violations can be reported through the WBS and will be followed up by the Anti-Fraud Bureau (BAF) after undergoing a validation and investigation process according to applicable regulations.

Customer Data Protection Policy

BCA implements a Consumer Data Protection Policy that can be accessed by the public through the official website <https://bca.id/policies>. The privacy policy and data protection procedures are integrated into the operational risk management and compliance framework across all BCA entities, making privacy management an integral part of the company's overall risk monitoring and control system.

Customers have the right to access, rectify and delete their individual data. The rights of customers as personal data subjects can be seen at following link <https://www.bca.co.id/en/informasi/Kebijakan>

Privacy violations can be reported through the Whistleblowing System, which is handled by the Anti-Fraud Bureau (BAF) under the Risk Management Division (MRK). If necessary, BCA may temporarily block customer accounts to protect data security. During the reporting period, there were no cases of customer data violations or leaks that had a significant impact on operations.

Employees who are proven to have violated customer privacy will be subject to sanctions in accordance with employment regulations based on the Violation Case Handling Guidelines (Board of Directors Decree No. 021/SK/DIR/2012) and reported through the ORMIS-LED system by the Risk Management Division. Compliance audits of privacy policies are conducted periodically at least every three years by the Internal Audit Division, with the last audit conducted in 2023 and the next scheduled no later than 2026.

CYBER SECURITY

Cyber Security Risk Management [FN-CB-230a.2]

The implementation of cyber security governance includes cyber risk and resilience management across all lines of business, based on the Cyber Security Risk Management Policy. This process is carried out through a three lines of defense mechanism involving strategic oversight and operational evaluation to ensure the effectiveness of data protection and information systems.

Board of Governance

The Board of Commissioners plays an active oversight role in the implementation of cybersecurity risk management, while the Board of Directors is fully responsible for its application and ensures that all policies are implemented consistently across all work units.

Three Lines of Defenses

1. First Line of Defense

This function is performed by the independent Information Technology Security Group (ISG), which handles cybersecurity and resilience. The ISG is responsible for inventorying and assessing IT and non-IT assets, monitoring potential vulnerabilities, and conducting regular security tests

2. Second Line of Defense

The Cyber Security Risk Management (CSM) subdivision is responsible for developing, monitoring, and reviewing the effectiveness of cyber security risk management implementation as part of the governance process. CSM also develops cybersecurity policies, strategies, and frameworks, and conducts cyber resilience testing to ensure system readiness against threats

3. Third Line of Defense

The Internal Audit Division (DAI) ensures that the first and second layers function optimally. As an independent unit, the DAI assesses the effectiveness of internal controls, evaluates audit results, and monitors follow-up on findings related to cybersecurity risk management.

Cybersecurity oversight responsibilities are carried out cross-directorate, with specific monitoring by the Risk Management Committee, Integrated Risk Management Committee, Risk Monitoring Committee, and Integrated Governance Committee. Cybersecurity evaluations are conducted every three months in accordance with SEOJK No. 29/SEOJK.03/2022 concerning Cybersecurity and Resilience for Commercial Banks.

Cybersecurity Development: People, Process, and Technology



People

Increasing employee awareness and capacity building is conducted through e-learning, phishing simulations, videos, and morning briefings for frontliners, as well as the annual Cyber Security Month campaign. Technical training, such as penetration testing, ethical hacking, and cyber defense, is also provided, including for third parties cooperating with the company.

Process

Compliance with regulations and laws concerning cybersecurity is applied in all operational activities involving customer data.

Technology

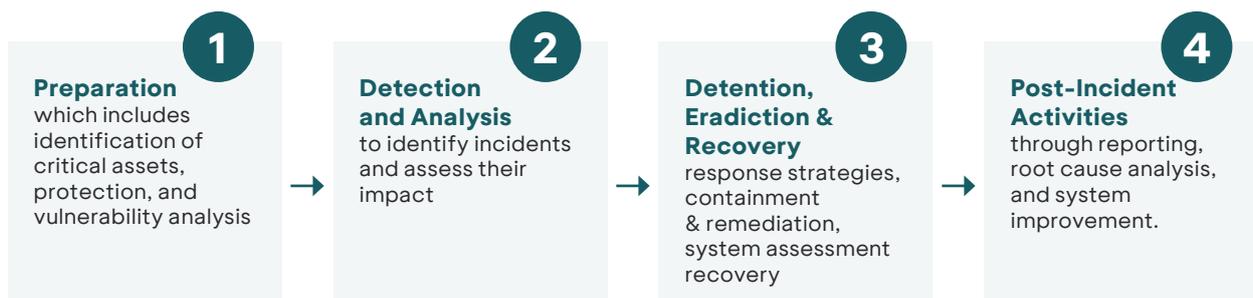
System strengthening is carried out through the IT Security Monitoring Center, which operates 24/7, and the formation of an Information Security Incident Response Team (ISIRT) to handle cyber incidents and conduct regular resilience tests to keep the system protected from digital threats.

Technology Resilience in Supporting Cybersecurity

The resilience of information technology infrastructure and architecture is the main foundation for maintaining the security, stability, and operational sustainability of digital banking. Through a resilience technology approach, BCA's security system is designed to protect the entire value chain, from applications and networks to data, from potential threats such as viruses, malware, vulnerability exploits, and data leaks due to internal control weaknesses.

As part of cyber risk management, the ISG team has implemented mitigations to manage cyber resilience and security at the operational level, including mitigations against virus attacks, malware, vulnerability exploits, and internal controls that could lead to data breaches.

To anticipate incidents related to information security, BCA has established Business Continuity Management and a Business Continuity Plan (BCP) and regularly performs tests to ensure their effectiveness. BCA implements structured information security incident handling procedures in four stages:



Monitoring is carried out by the Security Monitoring Center (SMC), which operates 24 hours a day, and the Information Security Incident Response Team (ISIRT), which regularly conducts attack simulations (adversarial simulations and tabletop exercises) at least once a year to ensure preparedness. In addition, threat hunting activities are carried out to analyze emerging attack trends, tactics, and techniques.

BCA also adopts a high availability design to ensure system reliability and minimize downtime. The infrastructure is equipped with multi-layered monitoring mechanisms, annual capacity planning, and automated disaster recovery strategies for critical systems.

Every new procurement through vendors or technology partners must undergo cybersecurity due diligence and security screening with scanning tools to ensure compliance with internal security standards. During 2025, there were no data breaches, including from third parties, due to the implementation of data masking, end-to-end encryption, and layered access controls in every application development.

IT architecture development refers to the TOGAF (The Open Group Architecture Framework) framework, which serves as a guide for efficiently designing, managing, and integrating technology systems. In managing cybersecurity, BCA adopts the NISD (Network and Information Systems Directive) framework as a reference for best practices in critical infrastructure protection and incident response. In terms of applications, BCA implements a microservices architecture approach to ensure the flexibility and scalability of its digital systems.

BCA has appointed a Chief Information Security Officer (CISO) as the officer responsible for information security and

leading the IT Security Group (ISG) as the first line of defense, while further supervision is carried out by the risk management subdivision as the second line, in accordance with SEOJK No. 29/SEOJK.03/2022 concerning Cyber Resilience and Security for Commercial Banks.

Information Security System Monitoring

The internal and external audit teams regularly evaluate the information security system to ensure that the data management system is running effectively and in accordance with standards. ISO 27001 assessment is part of the evaluation and is conducted annually. BCA also conducts security audits in compliance with Bank Indonesia and OJK regulations. The audits are conducted at least every three years by independent auditors, in collaboration between the IT Security and IT Procurement units. In addition, BCA conducts cybersecurity due diligence on third parties before entering into cooperation, to ensure their readiness and compliance with BCA standards.

An external audit of information systems is conducted annually. The 2025 audit was conducted by Public Accounting Firm Rintis, Jumadi, Rianto & Partners, a member of the PwC global network, focusing on risk assessment, asset security, detection controls, potential data leaks, and backup and recovery processes. The audit results were reported to the Board of Directors for follow-up by the relevant units in accordance with the recommendations.

The assessment of cybersecurity maturity level is conducted annually in accordance with OJK standards. In 2025, BCA achieve rank 1 (the best). The development of information security systems is also carried out with the support of external consultants to formulate a three-year plan for security improvement.

Privacy & Data Security Training

All BCA employees, including contractors, regularly attend training and receive updates on privacy & data security to strengthen their awareness and resilience against digital threats. Permanent, contract, and outsourced employees participate in education through mandatory e-learning on cybersecurity and phishing simulation campaigns. Employees identified in phishing simulations are required to undergo cybersecurity training again to enhance safe habits in digital transactions.

In addition, BCA holds Cyber Security Awareness Month every October, with activities such as webinars, dissemination, and cybersecurity culture assessments involving all employees, including contract employees. The cybersecurity team also regularly participates in technical training and receives professional certifications in cybersecurity and ethical hacking, such as CompTIA Security+, CEH, CISSP, OSCP, and eCPPT, to ensure reliable technical readiness and competence in facing the constantly evolving cyber threats.



Sustainable Banking

BCA made a positive contribution to national economic growth throughout 2025, as reflected in its solid financial and operational performance that met the set targets. This improvement also supported the stability of the Indonesian banking sector through the disbursement of productive loans and sustainable operational efficiency. During the reporting period, BCA did not receive any financial assistance from the government, reflecting the company's financial independence and resilience in carrying out its operations. [201-4]

2025 Achievements and Targets

Performance Achievements vs Targets

Description	2025 Target	2025 Achievement	2024	2023
Credit Growth	6% -8%	7.7%	13.8%	13.9%
Cost to Income (CIR)	33% -34%	30.7%	31.3%	33.9%
Return on Asset (ROA)	3.6% -3.8%	3.9%	3.9%	3.6%
Return on Equity (ROE)	21% -23%	23.3%	24.6%	23.5%

Economic Value Generated and Distributed [201-1]

BCA continues to create value through sound and competitive operational activities. The economic value generated reflects solid financial performance and tangible contributions to stakeholders through the distribution of value to employees, shareholders, the government, and the wider community. Through responsible business management, BCA aims to maintain a balance between economic value creation and social and environmental responsibility to support inclusive and sustainable national economic growth.

Economic Value Generated and Distributed (in billion rupiah) [201-1]

Description	2025	2024	2023
A. Economic Value Generated			
Interest Income and Sharia	98,913	94,796	87,207
Insurance Income and Interest - Net	145	1,356	1,235
Other Operating Income	26,313	22,932	20,555
Other Comprehensive Income (Expense)	1,346	(345)	(1,106)
Total Economic Value Generated	126,717	118,739	107,891
B. Economic Value Distributed			
Interest Expenses and Sharia	13,365	12,532	12,269
Operating Expense	36,734	36,300	35,492
Impairment losses on assets ^{a)}	4,011	2,034	1,056
Dividend Payments	37,595	34,209	26,196
Payments to Government	13,698	13,367	11,522
Community Investment (Bakti BCA)	160	170	153
Total Economic Value Distributed	105,563	98,612	86,688
C. Economic Value Retained (A-B)	21,154	20,127	21,203

Note:

a) Including Foreclosed Collateral (AYDA)

Tax Management [201-4, 207-1, 207-2, 207-3]

BCA fulfills its tax obligations in a compliant, transparent manner and in accordance with applicable laws and regulations. Based on Law No. 7 of 2021 concerning Harmonization of Tax Regulations, BCA meets the requirements as a Public Company with a minimum of 40% public shares, thus entitling it to a Corporate Income Tax incentive of 3% lower than the general rate of 22%. In 2025, BCA paid Rp13,698 billion in taxes to the government as a contribution to state revenue.

Tax management strategies are integrated with business operations by aligning operational activities with applicable tax regulations. This strategy also includes tax-related risk management, covering identification, monitoring, and periodic reconciliation to ensure compliance and reporting accuracy. BCA's tax strategy is managed by executive management and the Accounting and Tax Division. Under the authority of the Board of Directors, tax management documentation is annually reviewed and approved.

In terms of risk management, BCA implements comprehensive procedures that include transaction analysis, monitoring regulatory changes, policy updates, internal controls, and staff training. Monitoring is conducted monthly through a data review and reconciliation process, with a separation of operational and supervisory functions to maintain independence. The implementation of governance compliance oversight and tax audit processes is carried out by external auditors, with proof provided in the form of an Independent Auditor's Report submitted to our shareholders.

The company's tax data is also publicly accessible in the Audited Financial Statements attached to the Annual Report on the company's website.

BCA provides reporting channels through a whistleblowing system mechanism for all stakeholders, as well as through a call center and branch network for customers or external parties who have enquiries related to tax compliance. All incoming reports are handled through various approaches, including consultation with external tax consultants or discussions with tax authorities through official consultation channels.

BCA takes a professional approach when interacting with tax authorities, especially when it is necessary, such as during audits or requests for information. Aside from that, BCA also engages in limited proactive communication to discuss the implementation of new regulations, aligning understanding of tax treatment, and providing input related to regulatory implementation. The Bank is involved in public policy advocacy through industry associations, with the principles of transparency through official forums, involvement of relevant regulators, and submission of proposals that comply with applicable laws and regulations.

Tax authorities and investors are external stakeholders that influence BCA's taxation policies. Follow-up on input is conducted through consultation with external tax consultants and discussions through industry association forums to ensure that every view expressed is handled appropriately and in compliance with regulations.

Sustainable Finance Practices

BCA plays an active role in supporting the transition towards a national and global low-carbon economy through the implementation of sustainable finance principles throughout its business operations. This implementation aims to ensure long-term business sustainability, manage financial risks due to climate change, strengthen reputation, and increase the bank's competitiveness. Through sustainable financing strategies, green product innovations, and the integration of ESG aspects into decision-making, BCA contributes to the achievement of the Sustainable Development Goals (SDGs) and Indonesia's Net Zero Emissions (NZE) commitment.

SUSTAINABLE FINANCE ACTION PLAN (SFAP)

BCA prepares and submits its Sustainable Finance Action Plan (SFAP) to the OJK, which includes increasing financing for Sustainable Business Activities (KUB), developing internal capacity, and making adjustments to its organization, risk management, governance, and/or standard operating procedures (SOPs). The ESG subdivision regularly monitors and verifies sustainability performance reports from each work unit to ensure accuracy, program implementation effectiveness, and achievement of established targets. At least every three years, BCA conducts periodic sustainability audits to assess the alignment of policy implementation and performance with the targets in the SFAP. During this reporting period, BCA's SFAP realization has exceeded the targets set for 2025.

In brief, the 2025 SFAP targets include:

1. Increased Sustainable Financing:
 - a. Setting a target of 6% annual growth in sustainable financing.
 - b. Increasing the portion of sustainable financing in the portfolio to at least 20% of the bank's total loans.
 - c. Actively seeking opportunities for sustainable financing in environmentally friendly sectors such as the development of special programs for MSMEs, electric vehicles (EVs), and offer sustainability-linked loans (SLL).
2. Internal Capacity Building:
 - a. Providing advanced sustainability training to 40% of employees related to sustainable financing.
 - b. Making sustainability training mandatory for all employees who are promoted to certain levels.
 - c. Organizing refreshment programs for management.
3. Adjustments to organization, risk management, and standard operating procedures:
 - a. Developing new policies and systems related to green taxonomy, a mutually respectful work environment, and ESG-based business partnerships.
 - b. Conducting internal campaigns to raise awareness of ESG (Environment, Social, Governance).
 - c. Conducting climate risk stress tests on 100% of the portfolio and developing climate risk management.
 - d. Completing the company's carbon footprint calculations, including emissions from financing activities.

RESPONSIBLE FINANCING

BCA integrates environmental, social, and governance (ESG) principles into its business strategy to ensure sustainable financing growth and create long-term value for all stakeholders. This commitment is realized through the expansion of its sustainable financing portfolio (KKUB), which covers green financing (KUBL) and Micro, Small, and Medium Enterprises (MSMEs). By expanding its support for environmentally friendly sectors, BCA is contributing to the transition towards a low-carbon economy in Indonesia.

Sustainable Financing Portfolio

Description	Unit	2025	2024	2023
Number of products meeting the sustainable financing categories				
1. Funding	Number of Products	-	-	-
2. Lending	Number of Products	3	3	3

Description	Unit	2025	2024	2023
Total earning assets for sustainable business activities				
3. Total SF Loans/Financing	Rp billion	255,383	228,566	203,086
4. Total Non-SF Loans/Non-Financing	Rp billion	735,642	694,294	613,160
Total Bank Loans/Financing	Rp billion	991,025	922,860	816,246
Percentage of total sustainable loans/financing to total Bank loans/financing (%)	%	25.8	24.8	24.9

Note:

Products for channeling sustainable financing funds are integrated with BCA's existing loan/financing products.

Sustainable Financing Portfolio Outstanding Composition based on Business Segment [FS6]

Description	2025		2024		2023	
	Rp billion	%	Rp billion	%	Rp billion	%
Green Financing Portfolio	113,075	44.3	98,765	43.2	87,048	42.9
Corporate	105,959	41.5	92,236	40.4	82,502	40.6
Commercial	2,505	1.0	2,927	1.3	1,900	1.0
Consumer	2,771	1.1	1,967	0.8	1,011	0.5
Green bonds/Sukuk	1,839	0.7	1,635	0.7	1,635	0.8
MSME financing portfolio	142,308	55.7	129,801	56.8	116,038	57.1
Total Sustainable Financing Portfolio	255,383	100	228,566	100.0	203,086	100.0

In 2025, BCA recorded a sustainable financing portfolio of Rp255.4 trillion, increased 11.7% from the previous year's Rp229 trillion. This growth rate surpasses the 6% target set for sustainable financing. The sustainable financing portfolio includes green financing at 44.3% and MSME financing at 55.7%. The total sustainable loan portfolio is equivalent to 25.8% of the total portfolio in 2025. [FS10]

The increase in the sustainable financing portfolio was driven by growing stakeholder awareness of climate change issues, which led to opportunities for businesses based on green solutions. The integration of ESG aspects into financing has become one of BCA's key strategies to increase its contribution to a low-carbon economy, including through the implementation of a Sustainability-Linked Loan (SLL) scheme. In the SLL scheme, debtors set Key Performance Indicators (KPIs) and Sustainability Performance Targets (SPTs) that are relevant to their business sector, such as sustainability certification or greenhouse gas emission reduction targets. Debtors who achieve their targets are entitled to incentives as agreed. By the end of 2025, the outstanding value of SLL financing reached Rp2.6 trillion.

Proactive Client Engagement Through TKBI Awareness Campaigns

BCA believes that proactive engagement is key to supporting our debtors' sustainability journey. Through dissemination sessions on the Indonesian Taxonomy for Sustainable Finance (TKBI) held in September 2025, BCA opened an interactive forum with its corporate debtors. This initiative, attended by over 300 participants from priority sectors such as Energy, AFOLU (Agriculture, Forestry, and Land-Use), CRE (Commercial Real Estate), and T&S (Transportation and Storage), was designed as a core part of our client engagement strategy to collectively identify and better understand the sustainability-linked risks and opportunities specific to each business sector.

During these sessions, BCA not only informed participants about the TKBI framework and roadmap but also facilitated in-depth discussions on the technical screening criteria relevant to each Indonesian Standard Industrial Classification (KBLI/*Klasifikasi Baku Lapangan Usaha Indonesia*). This step is a concrete demonstration of BCA's support in helping debtors manage their transition challenges and providing a foundation for them to begin developing effective transition plans, which will ultimately strengthen their long-term business resilience.

Green Financing Portfolio

Green Financing Portfolio based on Business Sector (Rp billion) [FS6, FS8]

Sustainable Business Sector	2025	2024	2023
Renewable energy	6,199	2,993	2,189
Energy Efficiency	539	254	74
Pollution Prevention and Control	78	35	30
Management of Living Natural Resources and Sustainable Land Use	77,499	69,561	67,848
Eco-friendly Transportation	10,198	9,447	8,030
Sustainable Water and Wastewater Management	4,709	4,058	1,388
Eco-friendly Products	4,090	4,530	5,572
Green Buildings	5,624	5,694	75
Other Environmentally Friendly Activities	4,139	2,193	1,843
Total	113,075	98,765	87,048

A complete explanation of the loan portfolio based on business sector and segment (corporate, commercial & SME, and consumer) can be accessed in the Annual Report. [FN-CB-000.B]

Financing for Certified Palm Oil Industry Companies [FS10]

ISPO & RSPO Certification Status	2025		2024		2023	
	Number of Companies	Outstanding (Rp billion)	Number of Companies	Outstanding (Rp billion)	Number of Companies	Outstanding (Rp billion)
ISPO Certified	28	16,837	32	13,679	28	12,562
RSPO Certified	18	21,112	20	20,828	22	22,405
ISPO and RSPO Certified	34	4,701	16	5,267	13	5,477
Total	80	42,649	68	39,774	63	40,444

Note:

The certified companies are predominantly corporate debtors with 70% of the total outstanding engaged in the Palm Oil Plantation and Palm Oil Industry sectors. [FS11]

Green financing distribution to the Sustainable Natural Resource Management and Land Use sector, has the largest outstanding amount with a total of Rp77.5 trillion by the end of 2025. To encourage responsible business practices, BCA urges debtors to obtain sustainability certifications such as ISPO and RSPO for the palm oil industry, FSC and PEFC for timber processing, and UTZ Certification for coffee and cocoa commodities. In addition, through Board of Directors Decree No. 268/SK/DIR/2021, BCA implements a strict policy on financing the palm oil sector to ensure that there is no support for deforestation or human rights violations.

In its implementation, BCA engage with all (100%) of its debtors regarding environmental and social issues. These discussions begin at the pre-screening stage, which includes requesting and reviewing relevant environmental documents such as AMDAL or UKL-UPL, in accordance with the debtor's business characteristics and scale. Furthermore, during the monitoring and annual review stage, BCA conducts further evaluation by tracking public information and media reports on environmental and social issues, as well as conducting site visits to ensure the debtor's business practices are in alignment with the established sustainability commitments.

Micro, Small, and Medium Enterprise Financing [FS6, FS7, FS8][FN-CB-240a.1]

BCA continues to expand its support for the Micro, Small, and Medium Enterprises (MSME) sector by disbursing financing amounting to Rp142.3 trillion or 55.7% of its total loan portfolio in 2025. Through various sustainable initiatives, BCA not only provides access to capital but also offers training to enhance business capacity, financial literacy, and competitiveness among MSMEs, enabling them to level up and achieve sustainable growth.

MSME Financing Programs and Innovations

BCA continues to provide tangible support for the development of small, micro, and medium enterprises in Indonesia. In 2025, BCA introduced a new product, Merdeka Multipurpose Business Credit (KMU), for businesses in the materials, developer, and contractor sectors to support the government's national program to provide 3 million homes. This program is expected to have a multiplier effect on employment and local economic growth. In addition, BCA offers the KPR Sejahtera program, a mortgage facility that provides Low-Income Communities (MBR) with access to first-time homeownership through a fixed interest rate for the entire loan tenure.

In addition, BCA continues to carry out several flagship programs that have proven to have a positive impact, such as:

1. KMU Kartini, which focuses on empowering women entrepreneurs by increasing access to financing and entrepreneurship training;
2. BCA Bangga Lokal, which is now more than 1,800 MSMEs participating; and
3. BCA UMKM Fest, a digital promotion event that helps businesses expand their market reach.

BCA's Pillars of Support for MSMEs

To foster the sustainable growth and development of MSMEs, BCA applies a comprehensive framework centered on three key pillars: Financing, Development, and Transactions. This framework is designed to provide end-to-end support for MSMEs, ranging from business capacity building and convenient transactions to inclusive financing access.

1. Financing Pillar

BCA provides various financing solutions tailored to the needs and characteristics of MSMEs, including Business Capital Loans (KMU), People's Business Loans (KUR), and other financing products. This pillar aims to expand access to capital, support business expansion, and strengthen the financial resilience of MSMEs.

2. Development Pillar

Through the guidance pillar, BCA actively provides assistance to MSME players through coaching programs, business incubation, business matching, and product promotion. This guidance program is also realized through various initiatives such as BCA Bangga Lokal, BCA UMKM Fest, Bakti BCA UMKM, and the UMKM Go Export program, which aim to increase the competitiveness and capabilities of business players in the domestic and global markets.

3. Transaction Pillar

To support business efficiency and digitalization, BCA provides various non-cash transaction solutions for MSMEs, including through QRIS BCA, the BCA Merchant application, and digital service integration through myBCA. This transaction pillar makes it easier for MSME players to receive payments, manage transactions, and expand market access digitally.

Through the implementation of these three pillars, BCA is committed to supporting the sustainable growth of MSMEs, strengthening the business ecosystem, and encouraging the contribution of MSMEs to the national economy.

Distribution of People's Business Credit (KUR) [FS5, FS6, FS7][FN-CB-240a.1]

Bank BCA provides direct distribution of the People's Business Credit (KUR) program to BCA customers and non-customers who meet the KUR financing criteria. In addition to BCA branch offices, KUR applications can also be submitted online through <https://www.bca.co.id/en/bisnis/produk/pinjaman-bisnis/Kredit-Usaha-Rakyat>. This program aims to increase access to financing for Micro-MSMEs, strengthen capital, and drive economic growth and employment. Throughout 2025, the distribution of People's Business Credit (KUR) reached Rp656.7 billion.

KUR Disbursements in 2025 [FS6, FS7][FN-CB-240a.1, FN-CB-240a.2]

Type of KUR	Number of Debtors	Disbursed Loans (Rp billion)	Composition (%)
Micro	60	4.5	0.7
Retail	1,945	652.2	99.3
Total	2,005	656.7	100

Note: As end of December, 2025, BCA recorded there were arrears from KUR worth Rp44.3 billion. [FN-CB-240a.2]

KUR Disbursement in 2025 based on Gender

Gender	Number of Debtors	Total Realized Credit Limit (Rp billion)
Male	997	310.7
Female	598	195.3
Total	1,595	506.0

Mentoring, Financial Literacy, and Level up

BCA reaffirms its commitment to supporting MSMEs by actively strengthening financial literacy and inclusion through the MSME Corner, MSME Go Export training, mentoring and issuing free halal certification, digital marketing training, and business financial management. All of these activities are part of BCA's sustainability program to assist MSMEs in transforming from unbankable to bankable and gradually level up. Mentoring is carried out by PIC Relationship Officers in the form of loan quality monitoring, including payment monitoring and financing facility conditions.

CLIMATE-RELATED RISK MANAGEMENT [201-2]

BCA continuously enhances its capabilities to identify, measure, monitor, and manage climate risks comprehensively to mitigate the negative impacts of climate change while capturing opportunities in the transition to a low-carbon economy. This approach is part of BCA's long-term sustainability strategy, aligned with the Indonesian government's commitment to achieve Net Zero Emissions (NZE) by 2060. The implementation of climate risk management is overseen by the Board of Directors and the Board of Commissioners through periodic reports, conducted at least twice a year, to ensure the seamless integration of climate risk into the company's corporate governance.

Identification and Impact Analysis of Climate Change Risk [FN-CB-550a.2]

BCA conducted Climate Risk Stress Test (CRST) to assess the resilience of the company's financing portfolio to physical and transition risks caused by climate change, in line with the Network for Greening the Financial System (NGFS) framework. The transition risk analysis covers assessments of shifts in climate policies and regulations, advancements in low-carbon technology, and changes in market preferences that could impact the company's risk profile and strategic direction. Meanwhile, the physical risk analysis focuses on the potential impacts of extreme natural disasters, such as floods and droughts, which could disrupt operations and elevate the costs of damage recovery and adaptation.

Based on the stress test conducted by the Bank using NZE and national macroeconomic parameters, in accordance with OJK guidelines, early implementation of risk awareness has minimized the impact of climate change risks on the Bank's credit, market, liquidity, and operational risks to an immaterial level.

To anticipate long-term impacts, BCA pursues the following strategic measures: [FN-CB-410a.2]

1. improving the quality and integration of climate risk data into internal analysis systems;
2. strengthening risk governance through cross-functional work units;
3. integrating climate risk assessment results into the financing decision-making process;
4. developing products and services that support clean energy transition and green finance.

Furthermore, BCA continues to update its loan portfolio mapping based on the Indonesian Disaster Risk Index (IRBI/ *Indeks Risiko Bencana Indonesia*) to identify assets that are vulnerable to physical risks.

Implementation of CRMS and TCFD Framework [FN-CB-550a.2]

BCA has integrated climate risk management through the Climate Risk Management & Scenario Analysis (CRMS) implementation, developed in accordance with the guidelines from OJK and fundamentally aligned with the Task Force on Climate-related Financial Disclosures (TCFD), which serves to identify, measure, and assess the impacts of climate change on the bank's financial performance and strategic risks. The implementation of CRMS and its reporting to regulators covers 100% of outstanding loans and financing, demonstrating BCA's robust resilience to climate risks and highlights its potential to strengthen its transition strategy, particularly in national priority sectors such as mining, energy, construction, transportation, agriculture, and manufacturing.

Governance

BCA is committed to managing climate risk impacts under the supervision of the Chief Financial Officer (CFO) to ensure the integration of climate risk into business strategies and credit decision-making processes. The Board of Directors, as the highest authority, convenes at least twice a year to discuss climate and decarbonization strategies, ensuring effective understanding and oversight. The achievements than transparently reported through Sustainability Reports, Annual Reports, public exposes, and the Annual General Meeting for Shareholders (AGMS). This commitment is reinforced through the establishment of Key Performance Indicators (KPIs) that cover Environmental, Social, and Governance (ESG) aspects, as well as Sustainable Finance. At the implementation level, the ESG Subdivision collaborates with with the Risk Management Division (MRK), Corporate Banking, Transaction & Finance Group (GBKF), and other relevant work units to align financing policies with Sustainable Finance principles.

Strategy

As part of its strategy to ensure long-term sustainability, BCA has developed a Climate Change Strategy Roadmap to guide its internal transition towards a low-carbon portfolio. This strategy specifically addresses both transition and physical risks by focusing on implementing mitigation measures in priority sectors identified as have high concentrations of climate risk, strengthening climate scenario analysis to test the resilience of its business model, and adjusting business processes and credit decision making it in line with OJK policy and the national NZE targets. To facilitated effective implementation and monitoring, the entire strategy is designed to be fully aligned with OJK policy direction and to support the achievement of the national NZE targets.

Risk Management

BCA's climate risk management is conducted through the Climate Risk Management & Scenario Analysis (CRMS) framework that identify and assess physical and transition

risks based on actual data from December 2024. This process uses NGFS methodology and internal models that utilize a diverse range of data inputs, including historical data, NZE parameters, and IRBI data, with a scenario analysis extends across short (2025-2027), medium (2030-2040), and long-term (2050-2060) horizons.

The implementation of CRMS serves as the basis for assessing the impact of climate change on the bank's principal risks, including loan, market, liquidity, and operations. This process enables BCA to understand potential disruptions to collateral values and debtor credit quality, as well as the technological risks of sustainable IT infrastructure investments. Thus, this stress test is a fundamental step in developing a framework that integrates climate risk into risk decision-making across the organization.

Beyond risk management, the same scenario analysis process is also utilized to identify and prioritize climate-related opportunities. An understanding of transition scenarios allows BCA to capture new market growth potential, particularly in sustainable financing for projects such as renewable energy, energy efficiency, and green infrastructure.

Metrics and Targets

To ensure a focused approach, BCA's climate risk management is prioritized on sectors with significant emissions intensity and transition risks. In line with the guidelines established by OJK, BCA has identified six high-emission priority sectors, namely

1. Mining and Quarrying;
2. Procurement of Electricity, Gas, Steam/Hot Water, and Cold Air;
3. Construction;
4. Transportation and Warehousing;
5. Agriculture, Forestry, and Fisheries; and
6. Processing Industry (with a focus on the metal industry, paper industry, chemical industry, and textile industry subsectors).

The results of CRMS implementation indicates that GHG emissions are concentrated in these priority sectors, forming the basis for BCA in the process of setting medium-term targets for reducing emissions from financing in priority sectors. These targets are designed to support the national decarbonization commitment and manage the long-term risk profile of the portfolio. To support the effectiveness of this policy, BCA continuously improves its data capacity, refines its emissions calculation methodology in accordance with the GHG Protocol, and conducts internal training. These measures ensure consistency between stress test results and applied risk management practices.

Summary of Climate Change Risk Identification and Impact Analysis Results on BCA Assets

Type of Risk	Driver	Impact on BCA	Time Horizon
Credit	Physical and transition risks	<ul style="list-style-type: none"> • NPL credit quality maintained at < 5% • CAR maintained at > 20% level 	Short (2025-2027), medium (2030-2040), and long-term (2050-2060)
Market	Physical and transition risks	<ul style="list-style-type: none"> • Affects unrealized profit/loss • Changes in the Fair Value Through Profit or Loss (FVTPL) portfolio, risk weight for credit spread risk calculation, and default risk charge 	
Liquidity	Transition risk	<ul style="list-style-type: none"> • Decrease in High Quality Liquid Asset (HQLA) • Increase in Net Charge-off Rate (NCO) 	
	Physical risk	<ul style="list-style-type: none"> • High Quality Liquid Asset (HQLA) at a stable level • Increase in Net Charge-off Rate (NCO) 	
Operational	Transition risk	Potential increase in investment costs on: <ul style="list-style-type: none"> • Infrastructure and buildings • IT infrastructure development • CSR activities • ESG-oriented capacity building 	
	Physical risk	<ul style="list-style-type: none"> • Potential costs from damage/decrease in asset value • Implications for the disruption/stoppage of the bank's operational activities/services 	

BCA has identified and analyzed the potential impact of climate change risks on its business, financing portfolio, and banking operations. In line with the agenda to implement Sustainability Disclosure Standards 1 and 2, which will be effective in 2027, BCA emphasizes the importance of integrating climate risk into its corporate governance and strategy, covering financial, operational, and long-term sustainability aspects.

One of the main focuses is transition risk, particularly in terms of technology and infrastructure. Sustainable technological transformation may cause operational impacts and an increase in investment costs, especially for the development of green and energy-efficient IT infrastructure. However, this investment is a strategic step to strengthen digital resilience, support operational efficiency, and ensure alignment with ESG principles.

In response to the dynamics of policy changes and sustainability reporting expectations, BCA has taken proactive steps to improve the quality of data and the annual reporting system to ensure readiness in fulfilling disclosures in line with requirements of sustainability disclosure (SPK 2/Standar Pengungkapan Keberlanjutan), in line with IFRS S2 regarding climate-related disclosure standards. These efforts not only focus on mitigating potential financial losses but also support the low-carbon development agenda and the achievement of national Sustainable Development Goals (SDGs).

Financial Implications of Climate Change Risks and Opportunities [201-2]

BCA recognizes that climate change poses significant risks and opportunities to financial stability and business direction. At the operational level, BCA proactively implements various initiatives, such as energy efficiency, digitalization of services or processes, and management of resources, to support national emission reduction targets. In its financing activities, BCA actively promotes transition to a low-carbon economy by expanding its green and sustainable financing portfolio and applying prudential principles in high-risk sectors. From a financial risk perspective, BCA assesses that financing that disregards ESG considerations could potentially lead to an increase in Non-Performing Loans (NPLs) and a decrease in the value of debtor assets, particularly in carbon-intensive sectors facing regulatory and reputational pressures. On the other hand, financing that incorporates sustainability principles creates new business opportunities, which includes access to global green financing and sustainable financial instruments that can strengthen the bank's Capital Adequacy Ratio (CAR) and enhance its appeal to investors.

ESG RISK MANAGEMENT IN FINANCING ACTIVITIES [2-23, FS1, FS2, FS3][FN-CB-410A.2]

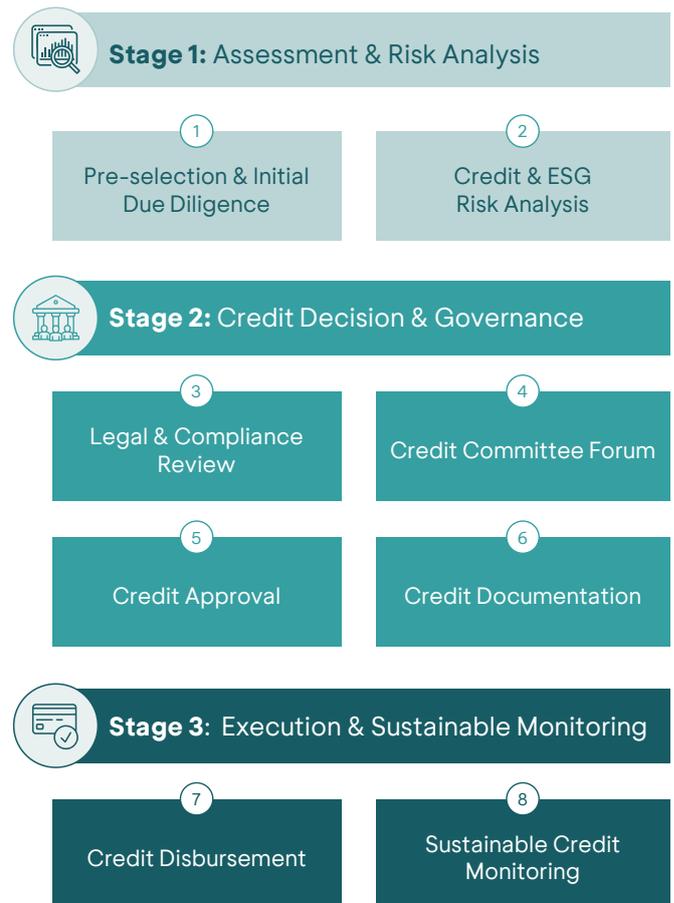
General Approach and Policy

BCA comprehensively integrates Environmental, Social, and Governance (ESG) risk management in all financing activities as part of its commitment to supporting the government's policy towards a low-carbon economy. This commitment is realized through the implementation of a series of fundamental policies, including BCA's Environmental Policy, BCA's Human Rights Policy, Sustainability Governance Guidelines, and Sectoral Financing Policy.

The sectoral policy specifically addresses high-ESG risk sectors, including palm oil, coal mining, timber and forestry, toll road construction, the cement and basic steel industries, as well as oil and gas. As a strategic measure, BCA is currently formulating a financing policy for the electricity sector to strengthen the implementation of sustainability aspects.

ESG risk management is carried out systematically by the Risk Management Division (MRK), encompassing identification, measurement, monitoring, and reporting of risks to the Board of Directors and the Board of Commissioners. This process is an integral part of the bank's risk management system, ensuring that every credit decision is made in consideration of sustainability principles. As a form of accountability, BCA also reports its Sustainable Finance Action Plan (SFAP) annually to regulators.

ESG Risk Integration in Financing Activities



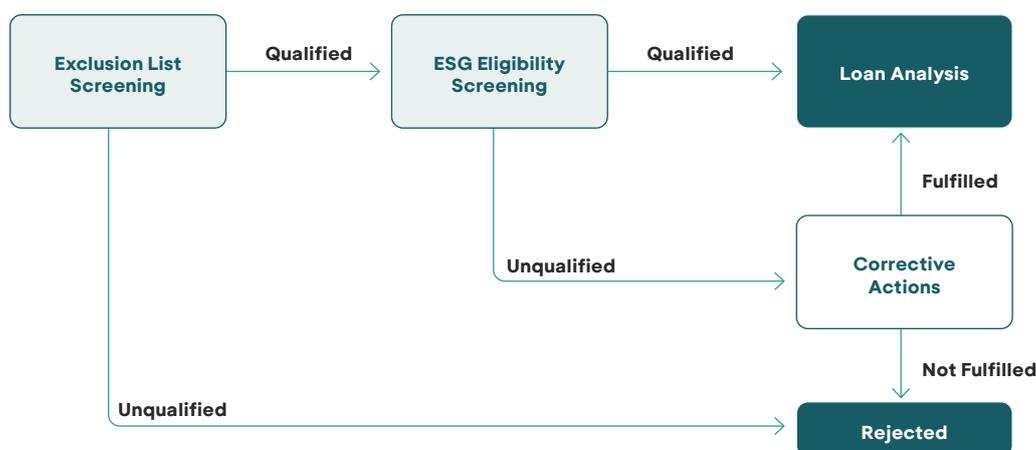
Risk Assessment and Analysis [FN-CB-410a.2, FN-CB-550a.2]

The assessment and analysis process is the main gateway where creditworthiness and compliance with sustainability principles are evaluated simultaneously and inseparably. At this stage, BCA conducts a comprehensive risk identification and evaluation, covering both financial and non-financial aspects, including Environment, Social, and Governance (ESG) factor, to ensure that only prospective debtors who meet BCA's eligibility standards and sustainability principles can proceed to the next stage.

1. Pre-selection & Due Diligence

The application of ESG principles is integrated into a rigorous pre-selection and due diligence process. The Marketing Team proactively ensures that prospective debtors meet all established criteria, including the application of the Know Your Customer (KYC) principle and Anti-Money Laundering and Counter-Financing of Terrorism (AML/CFT) analysis. With a multi-layered screening process, BCA not only verifies the identity and legality of prospective borrowers but also understands the nature and risks of their business activities, including ensuring that these activities are not included in the exclusion list. This ensures that BCA only provides loans to individuals and companies with sound business and robust governance.

The flow of ESG risk assessment in the pre-selection stage



2. Credit Analysis and ESG Risk

After passing the pre-selection stage, Credit Analysts conduct an in-depth analysis of the proposals. This stage is the core of the structured engagement process, where ESG principles are integrated into the credit assessment to open a dialogue on sustainability risks and opportunities. The entire analysis process is based on the Bank's Basic Credit Policy (KDPB), in which ESG risk analysis is an integral component that determines the eligibility and credit quality of a debtor or prospective debtor.

The integration of ESG risk analysis is realized through the application of a series of assessment instruments:

- Internal Framework Application**
Using the Environmental & Social Risk Management (ESRM) Guidelines and Environmental & Social Risk Assessment (ESRA) instruments to structurally measure ESG risks.
- Physical Risk Analysis on Collateral**
BCA proactively considers physical risks due to climate change. One of the implementations is through the analysis of collateral vulnerability to disasters such as floods, as stated in the Collateral Valuation Report (BAP/Berita Acara Penilaian).

- Compliance and Sectoral Standards Verification**
Conducting mandatory compliance verifications such as AMDAL, UKL-UPL, and PROPER, as well as considering sectoral sustainability certifications (e.g., RSPO, FSC, ISCC) to assess the environmental performance of debtors.
- Sustainability Classification**
Classify the debtor's business activities using the Indonesian Taxonomy for Sustainable Finance (TKBI/ *Taksonomi untuk Keuangan Berkelanjutan Indonesia*) to determine the Sustainable Business Activity Category (KKUB / *Kategori Kegiatan Usaha Berkelanjutan*). This classification is the basis for the identification and reporting of sustainable financing.

Credit Decisions and Governance

As a manifestation of BCA's commitment to prudential principles and integrated governance, financing proposals that have successfully passed the assessment and analysis phase proceed to the review stage, where each credit approval is decided objectively and collectively, and is formalized through robust legal documentation to ensure full accountability.

3. Legal and Compliance Review

A credit proposal must be reviewed by the Compliance Unit and Legal Unit before it is brought to the decision-making forum. This stage serves as a crucial checks and

balances mechanism, ensuring that decision makers in the forum, such as the Credit Committee, receive proposals that are not only viable in terms of business and risk but also verified for compliance with all applicable regulations. Thus, this process not only mitigates legal risk at the transaction level but also maintains the integrity and reputation of the institution as a whole.

4. Credit Committee Meeting

As part of the risk escalation mechanism, decisions on financing proposals with complex scales or risk profiles, including significant ESG risks, will be brought to a collective decision-making forum, the Credit Committee Meeting. This forum involves representatives from the Business Unit, Credit Risk Analysis Group, as well as other related work units and relevant leaders, where all insights and analysis results, including ESG risk findings, serve as the basis for holistic evaluation discussions to ensure a balance between business considerations and risk mitigation.

5. Credit Approval

Final approval of credit proposals is given by the Decision Maker in accordance with internally established authority. For financing with a high scale or risk profile, an escalation mechanism up to the Board of Directors level is implemented as part of BCA's risk management framework to ensure multi-layered supervision and accountability.

6. Credit Documentation

Through collaboration between the Implementing Branch and the Business Unit, all decisions, terms, and conditions, including commitments related to ESG aspects that may be required, are outlined in a legally binding loan agreement. This documentation stage serves as the legal basis that ensures all agreements can be enforced during the financing period.

Execution and Monitoring

The final stage of the credit-granting process serves to ensure that credit decisions are implemented appropriately and that the performance of debtors and their sustainability commitments are monitored continuously, fulfilling BCA's post-financing responsibility to maintain portfolio quality and ensure a sustainable positive impact.

7. Loan Disbursement

The loan disbursement process is carried out by the Executing Branch and related operating units. Funds can only be disbursed after all requirements in the loan agreement, including the fulfillment of initial requirements, have been verified and met. This stage is the final execution gate that ensures all legal and administrative foundations are complete before the loan is disbursed to the debtor.

8. Sustainable Credit Monitoring

After financing is in progress, BCA conducts consistent, active, and continuous monitoring. This process is a collaborative effort involving the Business Unit, Credit Analysts, Risk Management Division (MRK), and Internal Audit Division. Monitoring is not limited to financial performance and credit quality, but also includes a continuous dialogue on the fulfillment of agreed ESG commitments, including discussions to assist debtors in developing transition plans where necessary. The aim is to detect potential risks early and determine the necessary anticipatory measures to maintain the overall quality of the financing portfolio.

ESG CREDIT POLICY AND RISK MITIGATION IN SUSTAINABLE PORTFOLIO

As the foundation of responsible financing, BCA implements a comprehensive, multi-layered ESG policy and risk mitigation framework. This framework is designed to ensure that every financing decision is aligned with the company's sustainability commitments and applicable regulations.

Exclusion List [FN-CB-550a.2]

BCA's ESG risk mitigation framework begins by defining a clear and non-negotiable boundaries. The Exclusion List is a demonstration of BCA's fundamental commitment to not engage in business activities that are deemed to have unacceptable negative impacts on the environment and society, or that are contrary to ethical principles and good governance, such as:

1. Illegal Logging & Unsustainable Forestry
2. Human Rights Violations, Forced Labor, & Child Exploitation
3. Illegal Arms Trade
4. Illegal Drug Production & Trade
5. Destruction of World Heritage Sites & Protected Areas
6. Violation of Indigenous/Local Community Rights
7. Illegal Wildlife Trade

General Mitigation Framework and Strategy

To ensure that all financing activities align with the company's sustainability commitments, BCA upholds prudential principles in its lending practices, in accordance with the Bank's Credit Manual and the Basic Bank Credit Policy (KDPB/*Kebijakan Dasar Perkreditan Bank*). Furthermore, ESG risk is guided by the ESG Integration Implementation Guidelines for Banks, as well as the provisions of Law No. 32 of 2009 concerning Environmental Protection and Management.

The operational application of the above principles at the transaction level includes the following mitigation criteria:

 <p>Environment</p> <ul style="list-style-type: none"> • Taking into account the debtor's efforts to preserve the environment through the Environmental Impact Assessment (AMDAL) document, Environmental Management Efforts and Environmental Monitoring Efforts (UKL-UPL), as well as the results of the Company Performance Rating Program in Environmental Management (PROPER) assessment issued by the Ministry of Environment. • Require large-scale and/or high-risk debtors to submit an Environmental Impact Assessment (AMDAL) document. • Request follow-up information from debtors if the PROPER assessment results do not meet environmental requirements and monitor subsequent PROPER results. • Monitor debtors' commitments and risk mitigation plans regarding climate change, forest destruction, and significant biodiversity loss through periodic progress reports. 	 <p>Social</p> <ul style="list-style-type: none"> • Implement employment policies, at least in the form of Company Regulations (PP) and/or Collective Labor Agreements (CLA). • No child labor • No forced labor
	 <p>Governance</p> <ul style="list-style-type: none"> • Implement the Three Lines of Defense concept in the risk management system to ensure effective layers of supervision from the business unit, risk management, up to internal audit. • Assess the quality of debtor governance, which includes consideration of the composition and experience of the Board of Directors. • Require and monitor the submission of Audited Financial Statements for debtors in accordance with regulatory requirements as a basis for financial analysis. For public companies, BCA also considers published sustainability reports as evidence of transparency and the debtor's ESG performance. • Implement a debtor risk rating system through Internal Credit Risk Rating/Scoring, consisting of eleven risk rating categories ranging from RR1 to RR10, with RR1 being the best and RR10 being the worst (loss).

ESG Policy for Priority Sector Credit [FN-CB-410a.2]

To complement its general mitigation framework, BCA implements sectoral financing policies specifically for industries with high Environmental, Social, and Governance (ESG) risk profiles. All financing applications within these sectors are subject to an initial review process to ensure compliance with pre-established criteria. The priority sectors include:



Mining Sector

1. Possess complete documents for Industries that utilize and manage wood sources, legality of wood sources, business activities, as well as environmental and social permit documents in accordance with applicable laws and regulations.
2. Comply with laws and regulations, government regulations, and government policies applicable to the (prospective) debtor, especially those concerning occupational health and safety, manpower, the environment, and social responsibility.
3. Have clear policies and management systems related to environmental management.
4. Possess certificates related to environmental aspects, as well as occupational health and safety aspects.
5. Prevent and avoid illegal logging in its business processes, and carry out prevention and control of forest and land fires.
6. Manage and improve environmental conditions from industrial activities, including through land rehabilitation, implementation of sustainable forest management practices, and other efforts.
7. Use raw materials from certified sustainable forests.
8. Conduct efforts to reduce the impact of environmental, water, air, and land pollution by adopting the best management techniques in the management of air emissions, water, solid waste, hazardous materials, and liquid waste.
9. Respect human rights, the rights of surrounding and/or indigenous communities and ensure all land used for non-conflict activities and minimize other social risks in the company's operating areas.
10. Conduct empowerment and development programs for surrounding communities to improve their quality of life.
11. Implementing Free, Prior and Informed Consent (FPIC) or its local equivalent, *Persetujuan Dengan Informasi Awal Tanpa Paksaan* (PADIATAPA), with neighboring and/or indigenous communities before conducting operational activities.
12. No clearance by burning.



Agricultural Sector

1. Possess complete documents related to readiness criteria, legal documents for land used for business, and related environmental and social permit documents, such as Principle License, Location Permit, Plantation Business Permit (IUP), Environmental Impact Analysis (AMDAL) permit or Environmental Management and Monitoring Efforts (UPL-UKL) under applicable laws.
2. Comply with laws and regulations, government regulations, and government policies applicable to (prospective) debtors, especially those concerning human rights, manpower, the environment, and social responsibility.
3. Finish the process of obtaining land certificates (Cultivation Rights Title/Building Rights Title) for uncertified land.
4. Obtain certification (ISPO/RSPO/other similar certifications) under applicable regulations.
5. Adopt the principles of No-Deforestation, No-Peat, No-Exploitation (NDPE) and Free, Prior, and Informed Consent (FPIC).
6. Consider high conservation value (HCV) and high carbon stock (HCS) in new planting activities.
7. Have a Standard Operating Procedure (SPO) for Land Fire Prevention and Handling.
8. Implement best practices in peatland and water management, circular economy, low carbon energy use, climate change adaptation and mitigation efforts.
9. Establish good relationships and improve the quality of life of local communities, including through effective and efficient social and economic empowerment.



Biodiversity Sector

1. Possess the required documents in accordance with the industry, according to the applicable laws and regulations.
2. Comply with laws and regulations, government regulations, and government policies applicable to the (prospective) debtor, especially those related to occupational safety and health, labor, the environment, and applicable social responsibility.
3. Have clear policies and management systems related to environmental management.
4. Have certifications related to environmental aspects, as well as occupational health and safety aspects.
5. Have clear and transparent grievance channels and processes related to ESG aspects.
6. Carry out empowerment programs and mentoring for surrounding communities to improve their quality of life.
7. Carry out efforts to reduce the impact of environmental, water, air, and land pollution in accordance with applicable laws and regulations.
8. Manage and improve environmental conditions from the impact of the company's business activities, such as through biodiversity conservation or land rehabilitation and other efforts.
9. Implement utilization and management practices by minimizing the risk of occupational health and safety aspects, minimizing and controlling the impact of environmental damage, respecting and protecting the rights of surrounding and/or indigenous communities and employees.



Oil & Gas Sector

1. Possess all documents required by oil and gas sector regulations, in accordance with the type of financing and business activities.
2. Comply with laws and regulations related to the environment, occupational health and safety, employment, and corporate social responsibility.
3. Submit PROPER assessment results and follow up if the results do not meet the requirements, if required to participate in PROPER.
4. For unconventional oil and gas exploration/production and LNG activities, compliance with energy and mineral resources regulations and other relevant provisions is mandatory.
5. Possess adequate environmental policies, certifications, or management systems.
6. Manage operations with environmental protection and control measures.
7. Undertake efforts to reduce pollution and emissions in accordance with applicable provisions.
8. Develop environmental quality aspects in accordance with the Indonesian Sustainable Finance Taxonomy.
9. Respect human rights and minimize social risks in the area of operations.
10. Fulfill workers' rights, including the implementation of occupational health and safety in accordance with regulations.
11. Reduce social risks in accordance with the criteria of the Indonesian Sustainable Finance Taxonomy.
12. Implement the principles of Good Corporate Governance (GCG).
13. Minimize potential Environmental, Social, and Governance (ESG) risks due to non-compliance.
14. Conduct ESG impact assessments to ensure no regulatory violations occur.
15. Have transparent ESG complaint mechanisms that are accessible to all stakeholders.

Notes:

Complete information on BCA's policies regarding ESG and sustainability can be accessed at <https://bca.id/policies>

SUSTAINABLE FINANCE FRAMEWORK [FN-CB-410A.2]

In 2025, BCA developed a Sustainable Finance Framework (SFF) as a strategic step to reinforce its commitment to responsible banking. This framework functioned as the foundation to improve transparency and accountability, while also acting as the compass for all BCA’s financial activities to supporting the national development priorities and aligning with international best practices.

Sustainable finance at BCA is integrated into vision, mission, core values, and sustainability pillars. SFF of BCA provides various financial instruments tailored to meet the growing market demand while supporting the bank’s sustainability goals. These instruments are designed to address ESG challenges through innovative financing mechanisms that comply with various regulations and standards, including:

1. Financial Services Authority Regulation (POJK) No. 51/POJK.03/2017
2. Green Loan Principles (Loan Market Association / LMA)
3. Social Loan Principles (LMA)
4. Sustainability Linked-loan Principles (LMA)

By offering a wide range of financing options, BCA can serve various stakeholders, including institutional investors, corporations, and local communities, thereby maximizing the impact of sustainable financing in Indonesia's development landscape. These instruments also provide BCA with the flexibility to effectively allocate resources to projects that deliver environmental and social benefits.

POSITIVE AND NEGATIVE IMPACTS OF IMPLEMENTING SUSTAINABLE FINANCE

BCA's commitment to sustainable banking aims to create long-term value for all stakeholders, including supporting the national development agenda. This commitment is realized through a strategy that fundamentally integrates Environmental, Social, and Governance (ESG) principles into the framework of governance, risk management, and product and service development. Proactively, the Bank continues to refine its policies, strengthen its internal capacity, and innovate to respond to the challenges of the transition to a low-carbon economy. This increasingly structured implementation has resulted in a number of measurable positive impacts, while also giving rise to new dynamics and challenges that need to be managed in a sustainable manner.

	 Product Innovation & Market Empowerment	 Strengthening Governance & Risk Management	 Improved Resilience & Operational Capacity
POSITIVE	<ul style="list-style-type: none"> • Directing financing to MSMEs and the green sector promotes inclusive and sustainable economic growth. • Encouraging the development of inclusive products and services expands financial access for the community. 	<ul style="list-style-type: none"> • Implementation of sectoral policies motivates debtors to mitigate and adapt against ESG risks. • Improved reporting transparency and strengthened ESG governance enhance accountability and stakeholder trust. 	<ul style="list-style-type: none"> • CRMS implementation improves the Bank's ability to measure climate risk and develop adaptation strategies. • Investing in technology and cybersecurity strengthens operational resilience.
NEGATIVE	<ul style="list-style-type: none"> • Gaps in understanding the urgency of ESG among stakeholders hinder consistent and equitable implementation. • Increasing public expectations and the complexity of ESG issues create reputational risks related to greenwashing that need to be managed. 	<ul style="list-style-type: none"> • Limited availability and quality of ESG data from borrowers pose challenges for accurate risk analysis and reporting. • The evolving dynamics of regulations and sustainability standards require constant adaptation of systems and resources. 	<ul style="list-style-type: none"> • The significant investment required for ESG transition and adaptation has the potential to affect short-term resource allocation.

Ethics and Integrity In Banking Services

Financial institutions play an important role in maintaining economic stability and sustainability in every country. Accordingly, BCA is committed to being a responsible banking institution that provides financial products and services to all segments of society. In carrying out its operations, BCA upholds the principles of ethical, transparent, accountable, and sustainable bank governance to create long-term value for all stakeholders.

FAIR OPERATING PRACTICES [2-27][FS15]

The implementation of ethical operating practices is an integral part of BCA's corporate social responsibility. These values are manifested through various policies, including the enforcement of a banking code of ethics, the conduct of fair operating practices, and a commitment to political non-involvement and non-interference in government policy. BCA also strives to strengthen its good corporate governance, which includes tax compliance, respect for intellectual property rights, as well as engaging in fair competition and remain free from anti-competitive practices. Furthermore, BCA consistently upholds good governance practices through anti-corruption, anti-fraud, and gratification-control principles, while ensuring the sustainability of its value chain by prioritizing data security, human rights, and environmental considerations. To ensure the implementation of these fair operating practices, BCA assigns the responsibility for policy oversight and implementation to several key work units, such as:

1. The Compliance Division, which responsible for ensuring compliance with regulatory provisions and applicable laws, including those related to anti-corruption, gratification control, and anti-money laundering;
2. The Anti-Fraud Bureau, which monitors the implementation and progress of the bank-wide anti-fraud strategy, covering prevention, detection, investigation, reporting, sanctions, monitoring, evaluation, and follow-up;
3. The Integrated Corporate Governance Bureau, which supports the integrated application of Good Corporate Governance (GCG) principles;
4. The Human Capital Management and Learning & Development Divisions, which support the internalization of ethical policies and the protection of human rights.

BCA's commitment to fair operating practices is formalized in various publicly disclosed policies and guidelines, including the BCA Code of Ethics, the Good Corporate Governance Guidelines, the Anti-Fraud and Anti-Corruption Policy, and the Sustainability Policy, which are accessible on BCA's official website at: <https://bca.id/GCG-policy>. During the

reporting period, BCA continued to comply with all applicable regulations in Indonesia and did not receive any sanctions or fines related to violations of fair operating practices.

RESPONSIBLE SUPPLY CHAIN

BCA establishes transparent, ethical, and mutually supportive business relationships with all partners and suppliers. These relationships focus not only on transactions, but also on collaboration to build a responsible and sustainable supply chain.

To realize this commitment, BCA has developed the Good Procurement Practices Guideline (GPPG) to guide its suppliers and partners in conducting business activities that are legally compliant, ethical, and sustainable. This guideline covers regulatory compliance principles in the areas of business ethics (including anti-corruption, anti-bribery, anti-money laundering, and data protection), labor practices (including the prohibition of child labor, forced labor, and modern slavery), the application of occupational health and safety (OHS) standards, and a commitment to be free from practices that harm the environment.

To enforce these guidelines, all partners are required to sign an Integrity Pact, affirming their adherence to sustainability standards and regulations. This includes upholding anti-corruption and anti-bribery principles, the prohibition of child and forced labor, and the implementation of OHS practices in the workplace. Furthermore, BCA ensures that specific anti-corruption and anti-bribery clauses, as well as provisions for data security and confidentiality, are explicitly included in all partnership agreements. Specifically, for scopes of work with identified risks, these standard Partnership Agreements also mandate compliance with relevant OHS criteria.

BCA actively empowers partners and suppliers to improve their sustainability practices. In 2025, BCA held a dissemination session with partners, inviting expert to share insights on the benefits and practical steps in building a sustainable business. This initiative is designed to enhance BCA's and its partners' comprehension and proficiency in implementing ESG principles in their operations. BCA also establishes communication and good relationships with active vendors through a vendor gathering agenda that is held regularly every two years. This event serves as a platform to foster collaboration, strengthen mutual commitment, and express appreciation for partners' performance.

As part of its ongoing supervision, BCA also conducts periodic evaluations and field visits to assess the compliance of its partners' practices with applicable standards. For example, evaluations of cleaning and security service providers are conducted every two years to ensure compliance with labor, OHS, and work ethic requirements.

Proportion of Supplier Engagement based on Number of Business Entities

Type of Supplier/Business Partner	Number of Suppliers/Business Partners		
	2025	2024	2023
Local	2,537	3,916	3,852
Overseas	13	35	35
Total	2,550	3,951	3,887

Proportion of Supplier Engagement based on Procurement Value

Type of Supplier/Business Partner	Value of Goods Procurement (Rp billion)			Value of Services Procurement (Rp billion)		
	2025	2024	2023	2025	2024	2023
Local	2,657	2,587	4,129	1,468	902	1,742
Overseas	395	148	72	24	52	48
Total	3,052	2,735	4,201	1,492	954	1,790

In its supply chain, BCA prioritizes the involvement of local partners to drive national economic growth. In 2025, BCA collaborated with 2,537 local partners, with the procurement value reaching 90.8% of total goods and services procurement.

TRANSPARENCY AND CREDIBILITY OF REPORTING

Throughout 2025, BCA strengthened its sustainability communication governance to ensure the accuracy of information and prevent potential greenwashing. All forms of public communications, whether related to banking solutions, sustainability performance, or environmental and social claims, undergo a review and approval process by the relevant divisions before publication. All reports are prepared based on the principles of transparency, accountability, and data reliability, and are verified by independent parties to maintain the credibility of the information presented to stakeholders.

ANTI-CORRUPTION, GRATIFICATION CONTROL, AND ANTI-FRAUD

BCA upholds a culture of integrity and trust by rejecting all forms of corruption, collusion, nepotism, and fraud. The implementation of anti-corruption and gratification control policies refers to Board of Directors Decree No. 269/SK/DIR/2021 dated December 31, 2021 and Circular Letter No. 336/SE/POL/2022 dated September 15, 2022, while the anti-fraud strategy policy is based on Board of Directors Decree No. 009/SK/DIR/2025 dated January 20, 2025. These three policies serve as guidelines for all BCA employees

in conducting ethical and responsible business activities. Complete information about these policies can be accessed through the official BCA website (<https://bca.id/GCG-policy>). In addition, anti-corruption, gratification control, and anti-fraud enforcement are also applied in the BCA supply chain. BCA's partners are required to sign a compliance statement indicating their commitment to ethical principles and to refrain from corruption, gratification, and fraud. These legal provisions are also stipulated in writing in BCA partnership agreements with all partners.

Anti-Corruption and Gratification Control Practices [205-1, 205-2]

BCA consistently strengthens its anti-bribery and anti-corruption culture throughout the organization by implementing an integrated framework of policies and mechanisms. This commitment is anchored by the Company's Code of Ethics, which provides the foundational principles for all BCA personnel in upholding professional conduct with customers, debtors, suppliers, and other business partners. To safeguard business interactions against conflicts of interest and unethical practices, all members of the Board of Commissioners, the Board of Directors, and all employees are required to submit an Annual Conflict of Interest Disclosure. These values of integrity are continuously reinforced through various programs, including mandatory e-learning modules, awareness campaigns, and regular communications via internal channels.

Upholding its commitment to political neutrality, BCA strictly prohibits any form of corporate political contributions. This prohibition extends to funds, donations, or any support that could be perceived as an attempt to influence policy or create exposure to risks such as money laundering, bribery,

and collusion. This core principle is formally codified in the Company's Corporate Governance Guidelines, underscoring BCA's dedication to operating with transparency, accountability, and the highest standards of integrity.

As part of its integrity control measures, BCA has designated the Compliance Division as its Gratification Control Unit (UPG/ *Unit Pengendali Gratifikasi*). This unit is the central body responsible for formulating anti-corruption and gratification control policies, conducting awareness programs for all employees and stakeholders, and centrally managing all related reports. The UPG submits a comprehensive report on the program's implementation to the Board of Directors at least annually. This report enables the Board of Directors monitor policy effectiveness, assess associated risks, and ensuring accountability in the implementation of gratification control. To facilitate reporting, BCA provides readily accessible internal channels for employees, complemented by a formal Whistleblowing System (WBS) for reporting broader allegations of misconduct, including corruption and fraud.

Anti-fraud Enforcement [205-1, 205-2]

The anti-fraud policy is implemented comprehensively, covering aspects of prevention, detection, investigation, and follow-up, including:

1. The President Director signs the Anti-Fraud Declaration, which is acknowledged by all levels of the BCA organization.
2. All members of the Board of Directors, the Board of Commissioners, and all employees are required to sign an Integrity Pact, affirming their individual commitment to the highest standards of ethical conduct.
3. Oversight is provided by the Anti-Fraud Bureau, a dedicated unit responsible for monitoring the implementation of anti-fraud policies and strategies. The Bureau oversees the effectiveness of the entire fraud management lifecycle, which includes prevention, detection, investigation, reporting, evaluation, and follow-up actions.
4. Compliance audits are conducted at least once in three years, performed both internally by the Internal Audit Division and externally by an independent third party. These audits cover key regulatory areas, including AML-CFT and CPF.

BCA continuously strengthens its governance and control systems to prevent and combat fraud. Mitigation efforts are carried out through improvements to information security systems, digital surveillance, and the implementation of risk-based audits. The commitment to clean business practices is also reflected in the Collective Labor Agreement (CLA) specifically Article 60, governing sanctions for violations of Article 56 (Work Rules) and Article 59 (Prohibitions), including prohibitions on corruption, gratification, and all forms of fraud. The penalty system is applied in stages, ranging from Warning Letters I-III or demotion, to termination of employment for repeat violations.

The entire disciplinary process is carried out transparently in accordance with applicable procedures. Through this policy, BCA affirms its zero tolerance towards corruption and fraud, while strengthening a work culture of integrity, ethics, and responsibility.

Incident Management and Follow-up [205-3][FN-CB-510a.1]

Throughout 2025, BCA recorded 93 cases of internal fraud with potential losses amounting to Rp10.92 billion, as well as external fraud with potential losses reaching Rp81.14 billion. As of December 2025, all cases (100%) have been addressed in accordance with disciplinary procedures, including sanctions such as termination of employment and other administrative measures as stipulated in the CLA. All incidents have been appropriately resolved, and there have been no cases of fraud or corruption that have had a significant impact on the company's operational continuity or reputation.

Whistleblowing System [FN-CB-510a.2]

BCA implements a whistleblowing system (WBS) as a mechanism for reporting alleged violations of ethics, corrupt practices, fraud, and other violations of the code of conduct. Reports can be submitted through the official BCA website by including information in accordance with the 4W1H principle (What, Who, When, Where, and How). All reports are received and verified by the WBS administrator, with full assurance of the confidentiality of the whistleblower's identity. Whistleblowers are also protected against retaliation or any unfavorable treatment, ensuring a sense of security and trust in the reporting process.

Settlement of Violation Complaint Reports [205-3]

Year	Status	Total	Remarks on Resolved Complaints
2025	In process (open)	1	Proven (5), not proven (4), incomplete data (26), information (13), customer complaints (7)
	Completed (closed)	55	
2024	In process (open)	0	Proven (9), not proven (7), incomplete data (26), information (9) customer complaints (8)
	Resolved (closed)	59	
2023	In process (open)	0	Proven (6), not proven (4), incomplete data (25), customer information/complaints (20)
	Resolved (closed)	55	

Note:

Complete information regarding WBS is available in the Annual Report and Whistleblowing Report at <https://bca.id/whistleblowing>

Classification of Proven WBS Reports

Breaches of the Codes of Conduct	2025
Corruption or Bribery	0
Harassment	0
Customer Privacy Data	1
Conflicts of Interest	0
Money Laundering or Insider Trading	0
Others	4

Dissemination and Education Program

To increase awareness and understanding among all employees, BCA regularly holds dissemination and training sessions on the implementation of the BCA code of conduct, particularly regarding anti-corruption, gratification control, anti-fraud, and the mechanism for reporting violations through WBS. The following are capacity-building programs provided for all employees:

1. E-learning & Video Learning on Banker Code of Ethics
2. E-learning on Anti- Fraud Awareness
3. E-learning on Anti-Corruption & Gratification Control Policy
4. E-learning on Anti-Money Laundering, Countering the Financing of Terrorism, and Countering the Financing of Proliferation of Weapons of Mass Destruction (AML-CFT and CPF)

In 2025, a total of 34,772 employees, including Bakti BCA interns, participated in these training sessions. In addition, education was also provided through internal communication channels to ensure that all employees had the same understanding of the code of conduct, including the company's anti-fraud policy.

Code of Ethics Training Data

Banker Code of Ethics Training	2025	2024	2023
e-Learning	339	691	1,767

Note:

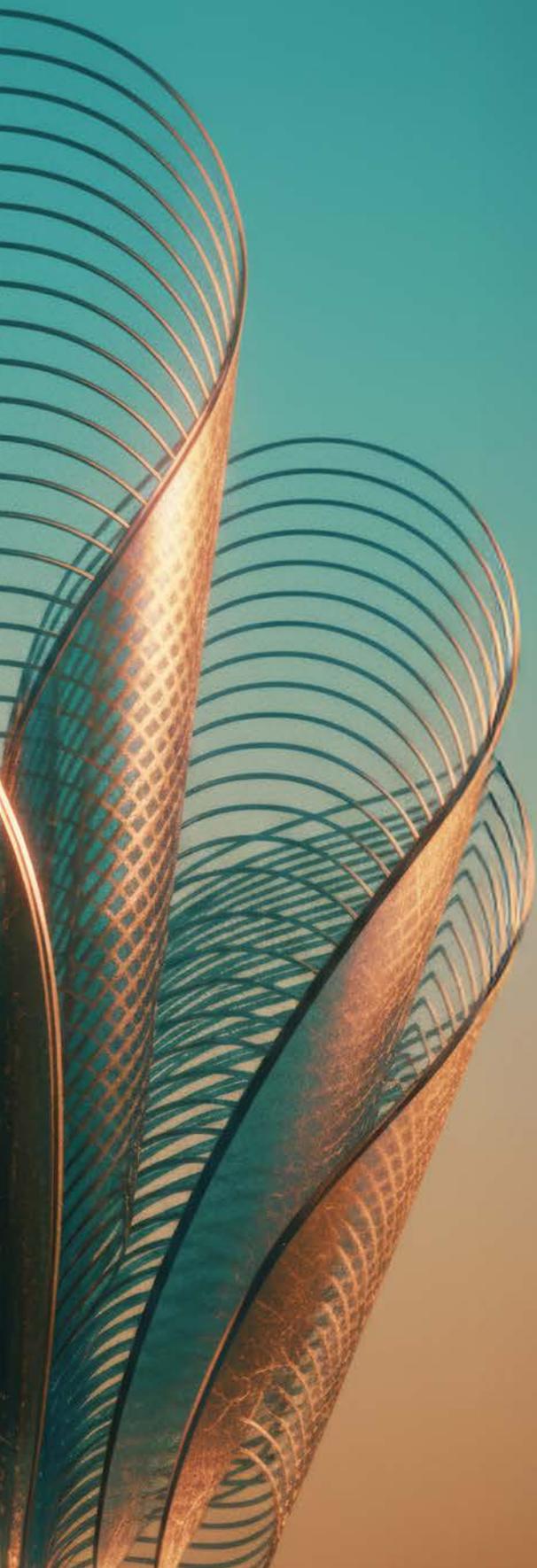
Training is provided to all employees who have not previously received training on the Code of Ethics.

Anti-corruption and Anti-fraud Training Data [205-2]

Anti-corruption and Anti-fraud Training	2025	2024	2023
e-Learning	34,772	35,299	35,172
In Class Training	-	-	3,446

Note:

Starting in 2024, training has been conducted entirely through e-learning.



03



Sustainability
Culture

BCA Employees

In managing and empowering human capital, BCA is committed to upholding human rights principles by ensuring equality, fairness, and a non-discriminatory work environment.

BCA conducts fair and integrated human capital management, from recruitment, talent development, career planning, up to retirement preparation, enabling every employee to contribute optimally to BCA's long-term growth and sustainability. All BCA employees are Indonesian citizens. In respect for the value of diversity, BCA does not marginalize its employees based on race, ethnicity, or any particular group. In addition, BCA participates in the employment of permanent and non-permanent workers, all of whom are reported to the manpower authority.

EMPLOYEE PROFILE [2-7]

Total Employees and the Management based on Gender and Employment Status [2-7]

Employee Status	2025		2024		2023	
	Male	Female	Male	Female	Male	Female
Permanent (including probation)	9,596	15,185	9,627	15,220	9,397	14,975
Non-permanent (contract)	513	715	495	748	597	773
Trainee	185	241	190	252	565	608
Total based on gender	10,294	16,141	10,312	16,220	10,559	16,356
Grand total	26,435		26,532		26,915	

Note:
2023 and 2024 data is restated.

Total Employees and the Management based on Gender and Position Level [2-7]

Position Level	2025		2024		2023	
	Male	Female	Male	Female	Male	Female
Board of Commissioners	5	0	5	0	5	0
Board of Directors	10	2	10	2	10	2
Senior Manager	116	94	115	97	108	94
Middle Manager	942	1,002	926	963	925	934
Line Manager	4,155	7,304	4,053	7,067	3,905	6,742
Staff	4,790	7,291	4,828	7,563	5,124	8,070
Non-Staff	276	448	375	528	482	514
Total based on gender	10,294	16,141	10,312	16,220	10,559	16,356
Grand total	26,435		26,532		26,915	

Total Employees and the Management based on Gender and Length of Service [2-7]

Length of Service	2025		2024		2023	
	Male	Female	Male	Female	Male	Female
> 20 Years	2,115	3,721	2,517	4,223	2,932	4,730
> 15–20 Years	348	484	327	448	297	403
> 10–15 Years	1,575	3,197	1,163	2,190	815	1,446
> 5–10 Years	1,872	2,920	1,981	3,698	1,986	4,008
> 1–5 Years	3,475	4,568	3,593	4,592	2,493	3,335
≤ 1 Years	909	1,251	731	1,069	2,036	2,434
Total based on gender	10,294	16,141	10,312	16,220	10,559	16,356
Grand Total	26,435		26,532		26,915	

Total Employees and the Management based on Gender and Work Area [2-7]

Work Area	2025		2024		2023	
	Male	Female	Male	Female	Male	Female
Greater Jakarta	6,543	8,568	6,445	8,606	6,277	8,399
West Java (excluding Greater Jakarta)	675	1,278	710	1,320	1,117	1,723
Central Java and Yogyakarta	548	1,205	560	1,199	569	1,204
East Java	1,107	2,105	1,129	2,127	1,122	2,106
Sumatra	701	1,453	738	1,441	734	1,402
Kalimantan	266	534	264	531	247	513
Eastern Indonesia	454	998	466	996	493	1,009
Total based on gender	10,294	16,141	10,312	16,220	10,559	16,356
Grand Total	26,435		26,532		26,915	

Total Employees and the Management based on Gender and Education Level [2-7]

Education Level	2025		2024		2023	
	Male	Female	Male	Female	Male	Female
Doctoral degree	10	3	9	4	10	4
Master's degree	675	667	622	634	589	576
Bachelor's degree	8,685	13,736	8,568	13,572	8,585	13,531
Associate degree (Diploma 1–4)	199	680	242	773	309	861
High School (and below)	725	1,055	871	1,237	1,066	1,384
Total based on gender	10,294	16,141	10,312	16,220	10,559	16,356
Grand Total	26,435		26,532		26,915	

Total Employees and the Management based on Gender and Age Group [2-7]

Age Group	2025		2024		2023	
	Male	Female	Male	Female	Male	Female
≤ 25 Years old	1,524	1,940	2,001	2,376	2,315	2,663
> 25–30 Years old	3,311	4,426	2,632	3,862	2,371	3,602
> 30–35 Years old	1,795	3,452	1,810	3,620	1,835	3,730
> 35–40 Years old	1,154	2,085	998	1,692	819	1,270
> 40–45 Years old	399	590	345	554	349	650
> 45–50 Years old	620	1,345	858	1,703	1,023	2,010
> 50 Years old	1,491	2,303	1,668	2,413	1,847	2,431
Total based on gender	10,294	16,141	10,312	16,220	10,559	16,356
Grand total	26,435		26,532		26,915	

Non-permanent Employees [2-8]

In 2025, BCA employed 1,228 non-permanent workers, a figure equivalent to 4.65% of its permanent employee base, to support various operational functions. Additionally, the company engaged 18,359 outsourced personnel for operational support in areas such as administration, security, cleaning, and sales.

FAIR RECRUITMENT [401-1]

To cultivate a high-caliber workforce rooted in integrity, BCA implements a comprehensive talent management strategy that spans the entire employee lifecycle, from recruitment to retirement. Talent acquisition is executed through diverse development programs designed to build a leadership pipeline, preparing candidates from entry-level roles to become leaders who are aligned with BCA's values and culture. All recruitment processes are governed by principles of transparency, fairness, and non-discrimination that are strictly competency-based and champion equal opportunity and inclusivity. In 2025, BCA hired 971 men and 1,359 women through its fair and non-discriminatory selection process, with an average cost per hire of Rp2,768,768.

Talent Attraction

To ensure the sustainable regeneration of high-caliber talent that aligns with company's values and culture, BCA executes a comprehensive talent acquisition strategy. This strategy is aim to attract and nurture a diverse talent pool of young professionals by engaging them through a variety of career outreach, recruitment, and early development initiatives.

As part of its youth engagement efforts, BCA hosts BCA Sapa Karir, a series of seminars and webinars designed to equip attendees with skills for workforce readiness and provide

insights into careers in the banking industry. BCA also conducts BCA Special Hiring, an event aimed at final-year students, fresh graduates, and job seekers. This initiative provides a platform for participants to gain in-depth career information and directly enter BCA's recruitment pipeline. Additionally, to foster creativity and analytical skills among university students, BCA holds the BCA Business Case Competition. This event provides an opportunity for undergraduate participants to propose solutions for assigned business challenges. The competition serves as a key channel for BCA to identify and attract young talent who demonstrate critical thinking, innovation, and a solution-oriented mindset.

BCA also carries out various career acceleration programs, such as the Management Development Program (MDP) and Wealth Management Program (WMP), which are designed to prepare fresh graduates to become future leaders and professionals at BCA. In addition, BCA has a Relationship Officer (RO) program to train fresh graduates to become professionals in sales and marketing, as well as an IT Engineer track for technology talents who want to contribute to the development of BCA's digital services and banking innovations.

Furthermore, the Magang Bakti BCA program offers high school, vocational school, and Bachelor's degree graduates the opportunity to gain hands-on operational experience through an apprenticeship. The PPBP and PPTI Scholarship Program supports high-achieving high school and vocational school graduates in pursuing higher education and developing technical competencies relevant to the banking industry. The BCA Internship Program, meanwhile, serves as a platform for active university students to gain exposure to the professional workplace and strengthen their practical skills before graduation.

New Employees and the Management based on Gender and Position [401-1]

Position Level	2025		2024		2023	
	Male	Female	Male	Female	Male	Female
Board of Commissioners	0	0	0	0	0	0
Board of Directors	0	0	0	0	0	0
Senior Manager	0	2	5	2	3	5
Middle Manager	3	4	4	2	11	5
Line Manager	12	6	9	9	34	19
Staff	865	1,111	649	853	2,106	2,368
Non-Staff	91	236	138	298	142	257
Total based on gender	971	1,359	805	1,164	2,296	2,654
Grand total	2,330		1,969		4,950	

New Employees and the Management based on Gender and Age Group [401-1]

Age Group	2025		2024		2023	
	Male	Female	Male	Female	Male	Female
< 30 Years	891	1,196	682	921	2,150	2,467
30-50 Years	77	154	116	232	135	175
> 50 Years	3	9	7	11	11	12
Total based on gender	971	1,359	805	1,164	2,296	2,654
Grand Total	2,330		1,969		4,950	

New Employees and the Management based on Gender and Work Area [401-1]

Work Area	2025		2024		2023	
	Male	Female	Male	Female	Male	Female
Greater Jakarta	627	730	497	685	1,323	1,245
West Java (excluding Greater Jakarta)	208	281	217	283	667	735
Central Java and Yogyakarta	21	78	15	47	69	119
East Java	58	126	33	57	101	203
Sumatra	20	60	16	42	59	167
Kalimantan	14	24	12	19	23	59
Eastern Indonesia	23	60	15	31	54	126
Total based on gender	971	1,359	805	1,164	2,296	2,654
Grand Total	2,330		1,969		4,950	

In 2025, BCA also opened recruitment for several positions at certain levels for internal hires, amounting to 80.82% of total recruitment.

Employee Turnover

BCA maintains employee retention through fair and sustainable employment management. These efforts include providing competitive remuneration, performance bonuses, regular training, career development, as well as providing safe work facilities and HR complaint channels.

Employee Turnover Rates [401-1]		
2025	2024	2023
3.4%	3.4%	3.6%

Voluntary Employee Turnover Rates		
2025	2024	2023
2.8%	2.6%	2.8%

In 2025, a total of 860 permanent employees left the company due to resignation, early retirement, or passing away. Based on the number of employees joining and leaving the company, BCA's turnover rate was recorded at 3.4%.

Employees and the Management Leaving based on Gender and Position Level [401-1]

Position Level	2025		2024		2023	
	Male	Female	Male	Female	Male	Female
Board of Commissioners	0	0	0	0	0	0
Board of Directors	0	0	0	0	0	0
Senior Manager	0	1	1	1	1	1
Middle Manager	8	17	15	13	10	13
Line Manager	103	211	122	171	97	219
Staff	202	309	238	291	206	306
Non-Staff	9	0	4	1	15	0
Total based on gender	322	538	380	477	329	539
Grand Total	860		857		868	

Note:
2024 data is restated.

Employees and the Management Leaving based on Gender and Age Group [401-1]

Age Group	2025		2024		2023	
	Male	Female	Male	Female	Male	Female
< 30 Years old	195	263	213	225	174	243
30–50 Years old	68	166	91	140	80	198
> 50 Years old	59	109	76	112	75	98
Total based on gender	322	538	380	477	329	539
Grand Total	860		857		868	

Note:
2024 data is restated.

Employees and the Management Leaving based on Gender and Work Area [401-1]

Work Area	2025		2024		2023	
	Male	Female	Male	Female	Male	Female
Greater Jakarta	196	302	232	270	206	312
West Java (excluding Greater Jakarta)	42	74	82	76	62	84
Central Java and Yogyakarta	13	24	10	28	12	16
East Java	22	65	23	37	24	41
Sumatra	27	34	16	36	9	24
Kalimantan	12	14	6	11	5	9
Eastern Indonesia	10	25	11	19	11	53
Total based on gender	322	538	380	477	329	539
Grand Total	860		857		868	

Note:
2024 data is restated.

PERFORMANCE EVALUATION AND ASSESSMENT [404-3]

KPI – Performance Appraisal Stages



Descriptions

- 1 Directorate KPI determination**
- 2 Division KPI determination**
- 3 Individual KPI determination**
- 4 Performance Management Implementation Steps**
 - Planning
 - Competency Assessment
 - Coaching 1
 - Coaching 2
 - Annual Review
- 5 Periodic Promotion Proposal**
- 6 Salary Increase and Bonus Proposal via Enterprise Compensation Management (ECM)**

BCA consistently conducts performance evaluations and assessments for all employees, both individually and as a team. Semi-annual evaluations are conducted each semester through a coaching mechanism that involves two-way dialogue between employees and their superiors regarding performance target achievement, obstacle identification, and development planning. This process is complemented by an agile conversation approach, enabling more frequent and informal evaluations to address dynamic development and performance adjustments throughout the year. Furthermore, annual performance evaluations are based on both KPI achievement and the demonstration of individual and team values. This is done through two primary methods, Performance Appraisal (PA) and Performance Management (PM), customized for specific job functions and seniority levels. The assessment process begins with self-assessment, followed by evaluation by the direct supervisor (Assessor 1) and verification by the next level of management (Assessor 2). This multi-layered approach ensures objectivity and reduces potential bias in the evaluation process.

Within the performance review cycle, BCA focuses not only on achieving business objectives by overcoming challenges, but also on cultivating the professional growth of its employees. The evaluation results directly inform key decisions regarding remuneration adjustments, bonuses, and career advancement. Throughout 2025, 100% of eligible employees completed a comprehensive performance review.

Promoted Employees Based on Gender and Work Area

Work Area	2025		2024		2023	
	Male	Female	Male	Female	Male	Female
Head Office	726	673	641	659	605	612
Branch & Regional Offices	527	1,193	437	1,053	476	1,129
Total by gender	1,253	1,866	1,078	1,712	1,081	1,741
Grand Total	3,119		2,790		2,822	

COMPETENCY DEVELOPMENT AND ADAPTIVE WORK CULTURE [404-1, 404-2]

BCA continuously develops talent under the coordination of the Learning and Development Division to build a competent, ethical, and adaptable human capital. The human capital development program includes scholarships, training, and education, which are evaluated using the Kirkpatrick Model and reported periodically to the Director of Human Resources.

We implement a comprehensive and adaptive learning ecosystem, combining digital methods (e-learning, gamification, microlearning) with interactive approaches such as coaching and mentoring (buddy system). To foster learning through collaborative networks, BCA also provides events and opportunities such as the KAIZEN & BCA Innovation Championship, which encourage employees to form teams and develop innovative ideas that enhance quality, efficiency, and services at BCA.. The training curriculum is dynamically designed to respond to business needs and market trends, encompassing the enhancement of hard skills (such as artificial intelligence, digital services, data analysis, and sustainable finance) and soft skills (such as leadership, communication, and strategic thinking) that apply to all employees.

BCA supports all relevant employees to receive certification programs designed to meet the employee competency requirements in accordance with the applicable standards in each field. Some of these include:

Certification Type	Certification Objective	Participants
Risk Management Certification	<ul style="list-style-type: none"> To ensure compliance with regulatory requirements for Risk Management competence, as stipulated in SEOJK No. 28/SEOJK.03/2022 concerning Risk Management Certification for Bank Executives. To enhance professional competence in the field of risk management. 	Directors, Commissioners, Executives, and Non-Executive Officers who make and implement decisions on risks, including credit/financing, treasury, information technology, and finance.
Payment Systems	<ul style="list-style-type: none"> To comply with regulatory standards for competence in Payment Systems, in accordance with PBI No. 5/2024 concerning Competency Standardization in the Payment Systems Sector. To advance professional expertise in payment systems. 	Directors, Executive Officers, and other key personnel involved in Payment System operations.
Treasury Certification	To meet the mandatory competency requirements for Treasury Dealers, as mandated by PBI No. 6/2024 concerning the Money Market and Foreign Exchange Market.	The Board of Directors, executives (PE), non-executive officers two levels below the Board of Directors, and other employees who carry out treasury activities.
Audit Certification	To formally recognize the knowledge, skills, and competencies of internal auditors in performing their professional duties, benchmarked against both global standards (e.g., Certified Internal Auditor/CIA, Certified Information Systems Auditor/CISA) and national certifications (BNSP - Bank Internal Auditor Certification).	Internal auditors who meet the eligibility criteria for certification.
Broker Trader Certification (WPPE)	To ensure the required competence for personnel involved in the marketing of capital market products, such as mutual funds and bonds.	All employees who carry out investment product marketing activities.

Certification Type	Certification Objective	Participants
Financing Emissions Calculation Certification	To validate and ensure competence in the application of globally recognized Partnership for Carbon Accounting Financials (PCAF) emission accounting standards.	All employees who carry out the financing emissions calculation and reporting activities.

In 2025, all employees were required to participate in training related to anti-fraud, cybersecurity, human rights, and AML/CFT, to strengthen the foundations of governance and ethics. BCA ensured the effectiveness of all training programs through pre- and post-test measurement mechanisms to assure improvements in capabilities for business sustainability.

As a testament to its commitment to sustainable human capital development, BCA actively forges strategic partnerships with a diverse range of external partners. Partnerships with educational institutions such as Trisakti Sustainability Center (TSC), Universitas Bina Nusantara, and Universitas Prasetiya Mulya, as well as with regulatory bodies like the Financial Services Authority (OJK) and the Indonesia Stock Exchange (IDX), are designed to deliver high-quality, relevant training and competency development programs for all BCA personnel. This commitment to talent development extends to a scholarship program that supports eligible employees to pursue formal Bachelor's (S1) and Master's (S2) degrees at leading partner institutions, including Universitas Bina Nusantara, Universitas Prasetiya Mulya, and PPM School of Management. As of December 2025, 24 employees were pursuing Bachelor's degrees and 122 were pursuing Master's degrees through this scholarship initiative.

Training Realization [404-1]

Description	2025	2024	2023
Training expenses (Rp million)	333,665	353,627	372,815
Total participants	62,329	74,416	59,323
Male	24,898	29,999	24,100
Female	37,431	44,417	35,223
Total training hours per year	898,169	1,156,101	1,183,950
Male	367,335	503,727	504,320
Female	530,834	652,374	679,630
Average training hours per employee per year	33.98	44.5	44.0
Male	35.7	48.8	47.8
Female	32.9	40.2	41.5

Employees and the Management Training based on Gender and Position Level

Position Level	2025		2024		2023	
	Male	Female	Male	Female	Male	Female
Board of Commissioners	4	0	1	0	2	0
Director	10	2	10	2	7	2
Senior Manager	115	94	115	97	107	93
Middle Manager	2,324	3,028	2,297	2,917	2,196	2,785
Line Manager	2,768	5,270	2,680	5,109	2,628	4,886
Staff	4,773	7,277	4,821	7,551	5,117	8,062
Non-Staff	119	51	180	46	230	52
Total based on gender	10,113	15,722	10,104	15,722	10,287	15,880
Grand Total	25,835		25,826		26,167	

Note: Data from internal training programs conducted by the Learning and Development Division.

The Quantitative Business Impact of Employee Development

Program/Indicator	Quantitative Impacts
Leadership Program	<ul style="list-style-type: none"> • BCA's Leadership & Career Development Program is designed to ensure leadership succession through a structured and grow-from-within approach. During 2025, approximately 2,526 employees participated in over 60 training cohorts, which saw a completion rate of more than 99%. • 98.16% of leadership positions are filled internally. • 1,679 innovation projects initiated by program participants. • Customer Engagement Score of 4.78/5.00, reflecting leadership focused on service excellence.
Digital Transition	<ul style="list-style-type: none"> • The UX & Design Thinking Program generated 23 projects focused on enhancing product quality and customer experience, in partnership with the MICO BCA team. • The Data Analytic Incubator Program yielded 28 AI/ML projects covering areas such as predictive systems, business recommendations, Large Language Models (LLMs), and process efficiency improvements. • The QlikSense Training resulted in 22 dashboard projects designed to streamline business data analysis, monitoring, and reporting. • The Power Automate Desktop Training led to the creation of 226 projects aimed at automating administrative tasks across various business units.
Cultivation of Work Culture	Team Engagement Score 4.67/5.00 (2024), above the global benchmark (4.50).
Overarching Business Impact	<ul style="list-style-type: none"> • Retention Rate: 61.4% of employees have more than 5 years of service, with turnover decreasing from 4.86% (2022) to 3.4% (2025). • Net Profit: Reached a record Rp57.6 trillion, supported by high-performing and reliable employees.

Career Development Program [404-2]

BCA implements targeted and sustainable career development strategies and programs to strengthen sustainability in developing future leaders. Each employee has an individual development plan tailored to their potential and competencies, as part of efforts to prepare future leadership successors.

The tiered career development program that has been implemented consists of the Primary Development (Pratama) Program for supervisor candidates, the Junior Manager Development 1 and 2 Programs for middle management, and the Intermediate Manager Development Program for senior management, as well as the Principal Manager Development Program for general management. All of these programs are designed to enhance critical soft competencies such as problem-solving & decision-making, business improvement, and leadership & collaboration, equipping future leaders to grasp the strategic business landscape, navigate challenges, and drive innovation that supports long-term sustainable performance.

Through this approach, 98.16% of leadership positions at BCA currently come from the company's internal resources, demonstrating the effectiveness of a long-term talent development strategy that is integrated with the corporate culture.

Leadership Program [404-2]

BCA implements a leadership culture through the "BCA LEADER+" initiative, which is governed by Board of Directors Decree No. 234/SK/DIR/2022, as part of its efforts to strengthen a leadership culture that is aligned with the company's values. This guide serves as a reference for all BCA leaders in fostering adaptive, collaborative, and results-oriented leadership characteristics, covering the 10 key characteristics of BCA leaders.

In 2025, BCA strengthened its leadership succession strategy by implementing two acceleration programs. The BCA Leader+ Accelerator was designed for newly promoted leaders, while the Advisory Program focused on internalizing the leadership values of BCA LEADER+. Both programs facilitate the transfer of knowledge and experience from more experienced leaders or top leaders to ensure solid leadership continuity at BCA. In addition, BCA also conducts BCA LEADER+ training and various soft competency development programs such as Self Development, Change Management, and Leading Across Generations to support the internalization of leadership characteristics at all levels of the organization.

As part of developing future leaders, high-potential employees also have the opportunity to participate in the BCA scholarship program to pursue a master's degree at a reputable university, as a form of long-term investment in building outstanding leadership talent.

EMPLOYMENT MANAGEMENT

BCA consistently upholds responsible employment practices across all areas of operation, covering permanent employees, contract employees, and business partners. The responsible employment practices are realized through a fair and performance-based remuneration system, a work culture that support work-life balance, and a strict enforcement of the equality and non-discrimination principles. BCA believes that an inclusive, healthy, and fair work environment is a key pillar in driving performance and collective growth.

Employment Policy

Collective Labor Agreement (CLA) and Industrial Relations [2-30]

As a manifestation of its commitment to human rights and fair labor practices, BCA formalizes the terms of employment and the mutual rights and obligations between the Company, its employees, and the Labor Union within a Collective Labor Agreement (CLA).

The CLA encompasses a wide range of employment aspects, including objective and fair performance appraisals, policies on promotion and competency development, arrangements for working hours and leave, equitable remuneration, and the guaranteed right to freedom of association. The scope of the CLA covers all (100%) permanent employees, while the rights and obligations of contract workers are governed by prevailing laws and regulations.

BCA guarantees its employees the freedom to unionize, assemble, and openly express their aspirations. There are seven active labor unions at BCA. The largest of these by membership is KOMNAS SP NIBA BCA, with 12,782 members, representing 52.27% of the total permanent workforce, as of the latest verification in 2025. Labor unions act as Management partners in CLA negotiations and serve as a communication forum between the company and employees on labor-related issues. The CLA is drafted in accordance with national regulations and international labor standards, and is updated every two years. The most recent round of negotiations took place at the end of 2025 with the aim of formulating the BCA CLA for the 2026–2028 period.

BCA regularly holds meetings with employee representatives at least twice a year to discuss constructive input regarding the employee budget, salary increases, incentives, and other formal and informal non-routine meetings to maintain good partnership relations. The company voluntarily provides financial and non-financial assistance to the Labor Union, such as lending rooms, providing transportation facilities, and equipment to carry out Labor Union activities, such as meetings, congresses, consultative meetings, and other organizational activities.

Minimum Working Age and Working Hours Policy

BCA is committed to maintaining ethical employment practices in accordance with laws and regulations. Based on CLA Article 7, paragraph 2, letter b, a minimum working age has been set to ensure that there are no child workers at BCA. In addition, regulations regarding working hours, rest periods, and annual leave entitlements are also clearly stipulated to prevent forced labor and maintain a work-life balance.

BCA's working hours are set at five working days per week, with eight working hours per day or a maximum of 40 hours per week, from Monday to Friday, with operating hours from 8:00 a.m. to 5:00 p.m. or 8:30 a.m. to 5:30 p.m., including a one-hour break. BCA ensures that there is no forced labor or modern slavery. All overtime work is performed with the approval of a supervisor and is compensated in accordance with the provisions of Articles 13, 14, 19, 20, and 21 of the Collective Labor Agreement (CLA). All overtime hours are systematically recorded, and 100% of overtime compensation for 2025 that meets the criteria has been paid monthly along with salary payments.

To support employee well-being and work flexibility, BCA provides flexible working hours for eligible employees, as well as offering BCA Touchpoint as an alternative workspace outside the main office. Through the BCA Touchpoint app, employees can register, reserve a spot, and arrange collaboration and team coordination days.

All BCA employees are entitled to fully paid leave. These entitlements cover a range of circumstances, including menstrual leave, maternity and paternity leave, miscarriage leave, and annual leave. Special permits are also granted for significant life events such as marriage, religious observances, and bereavement involving immediate family. Employees are required to take at least one block of five consecutive workdays as part of their annual leave entitlement.

Employee Engagement

BCA recognizes that employee engagement is one of the key factors in building a collaborative, healthy, and productive work environment. BCA is committed to implementing this principle through a structured cyclical approach to systematically measure, understand, and improve employee engagement. This process centers on two main initiatives, the Team Engagement Survey and its follow-up program, Team Engagement Action Action Action (TEAAA).

This cycle begins with quantitative measurement of engagement every two years through a Team Engagement Survey that includes 25 questions related to sense of belonging, job satisfaction, work purpose and internal motivation, as well as employee happiness and well-being levels. The latest survey was conducted in 2024, involving 23,449 employees (99% of the total eligible employees). The survey results showed a score of 4.67 out of 5.00, reflecting a stable level of engagement since 2022.

The survey results are then transformed into tangible actions through the TEAAA BCA program, an initiative focused on continuous improvement that empowers each leader and their respective team to analyze their specific survey results, identify priorities, and design relevant improvement initiatives. This approach ensures that improvements are not merely top-down directives but also grow organically from each work unit, strengthening collaboration and addressing specific challenges. To ensure a genuine impact, the success of these initiatives is evaluated qualitatively, looking beyond performance metrics to observe real changes in team dynamics.

The integrated process, linking large-scale quantitative measurements with localized qualitative actions, ensures that BCA's commitment to employee engagement is consistently realized through concrete and sustainable improvements across the organization.

Equal Opportunity and Diversity

Gender Equality

In 2025, BCA's employee composed of 38.9% men and 61.1% women. In managing its employees, BCA upholds the principles of equality and diversity and has zero tolerance on any form of discrimination based on gender, ethnicity, religion, race, or class. The application of these principles is supported by the BCA Code of Ethics, Collective Labor Agreement (CLA), Human Rights Policy (Board of Directors Decree No. 214/SK/DIR/2021), and Respectful Workplace Policy (Board of Directors Decree No. 038/SK/DIR/2025).

BCA also continues to promote the role of women in leadership, both at the managerial and executive levels. The current corporate governance structure also reflects diversity in terms of gender, age, education, experience, and expertise, as a manifestation of our commitment to inclusiveness and equal opportunities in the workplace. As of 2025, 61.6% of managerial positions at BCA were held by women, exceeding the target of 35%.

Women's Representation

Position	2025	2024	2023
Total female employees	61.1%	61.1%	60.8%
Female employees at all management levels (including junior, middle, and top management)	61.6%	61.4%	61.1%
Female employees at the junior management level	63.7%	63.6%	63.3%
Female employees at the top management level	38.5%	39.1%	37.7%
Female employees at the management level in revenue-generating functions	64.3%	64.5%	64.2%
Female employees in positions related to STEM (Science, Technology, Engineering, and Mathematics)	25.4%	25.6%	24.9%

Career Opportunities for People with Disabilities

As part of its commitment to human rights and the principle of inclusive diversity, BCA offers job opportunities for people with disabilities, including individuals with physical impairments. By December 2025, BCA hired 29 outsourced workers with disabilities in its Contact Center & Digital Services (HaloBCA) unit, which provides customer service. In addition to creating equal employment opportunities, BCA also provides supporting facilities such as disability-friendly toilets, wheelchairs, and elevators to ensure accessibility and comfort for all employees. This initiative reflects BCA's commitment to building an inclusive and respectful work environment, while supporting the implementation of equal employment opportunity principles in accordance with the applicable laws and regulations.

Employee Wellbeing [401-2]

Employee Benefit and Remuneration Policy [401-2]

BCA is committed to implementing a fair, competitive, and equitable remuneration framework as a key pillar in supporting employee well-being and maintaining the company's competitiveness. BCA determines employee compensation and remuneration based on job level and performance, upholding the principles of fairness and equality without discrimination based on gender, ethnicity, race, religion, or social group. BCA is committed to ensuring that all employees, including those at the lowest level, receive wages that are at least 49.73% higher compared to the Regional Minimum Wage (UMR/Upah Minimum Regional) in DKI Jakarta and in accordance with applicable laws and regulations.

BCA also regularly conducts annual benchmarking of its existing compensation structure against the market. The review is conducted by participating in a banking industry salary survey organized by independent consultant, Willis Towers Watson (WTW). This participation provides crucial market data and insights, which serve as a strategic basis to ensure that BCA's remuneration package remains competitive in the Indonesian banking sector, as well as a benchmark to ensure that the wages offered are adequate and sufficient above the current cost of living standards. The survey results, along with other factors such as the minimum wage, inflation rate, and alignment with national labor cost management, are used as considerations for determining the annual salary/wage scale stated in the Collective Labor Agreement (CLA).

BCA's remuneration package comprises of base salary, allowances, and cash bonuses, which include both performance-based and tenure-based awards. The package also features an employee equity program, where parts of employees' bonuses are given in the form of shares and vest after a three-year period. These incentives are designed to enhance employee motivation and foster a long-term sense of ownership in the company.

Employee Remuneration Based on Employment Status

Type of Allowance	Permanent Employees	Contract Employees	Trainee
Base Salary	√	√	√
Allowance			
Religious Holiday allowance	√	√	√
Year-end allowance	√	-	√
Special Religious Holiday allowance	√	-	√
Functional allowance	√	-	-
Other allowances	√	√	√
Bonus			
Performance Bonus (Performance and Length of Service Bonuses)	√	-	-

In realizing the principle of equal remuneration for work of equal value, BCA actively monitors and controls potential gender pay gaps. BCA ensures that there are no differences in allowances and salaries between male and female employees (1:1 ratio). An example of this commitment is the annual Periodic Salary Increase mechanism, which serves as a proactive monitoring tool. This process is systematically designed to ensure objectivity, wherein the determination of salary increases for each eligible employee is based purely on measurable individual performance and contribution evaluations, regardless of gender. We thus ensure that the principle of equal remuneration is not only a policy, but also a practice consistently applied and upheld at all levels of the organization.

Salary Comparison between Female and Male Employees

Position Level	Permanent Employees		Contract Employees	
	Male	Female	Male	Female
Staff	11,689,417	11,928,587	8,935,740	8,784,823
Non-Staff (non-managerial)	11,160,140	11,403,500	5,662,143	5,435,253
Data coverage (% of total employees)	48.4%	48.4%	48.4%	48.4%

Wellbeing Program

As a core component of its commitment to employee well-being, BCA offers a comprehensive Wellbeing program structured around four key pillars: Career, Financial, Social, and Physical & Mental Wellbeing. This holistic initiative is designed to foster a healthy work-life balance and support the long-term productivity and success of all employees.

To support physical and mental health, BCA offers a range of activities, including online health seminars, expert-led health talks, and on-site services like basic health screenings and medical check-ups (MCUs). Professional counseling services are also made available to all employees. In addition, specialized programs are offered, such as the BCA Go weight management program and posture screening days to address the ergonomic health of employees in sedentary roles.

In the financial pillar, BCA provides flexible benefits for the purchase of medical equipment and additional insurance. All BCA branches have access to this wellbeing program, while activities are carried out at specific locations as needed.

Other wellbeing programs that are already running include:

1. Flexible working hours policy for employees at the Head Office from non-operational service work units.
2. Working from BCA Touchpoint (official work locations outside the main office) for employees at the Head Office from non-operational customer service work units.

3. Recreational facilities in the form of a recreation budget coordinated in respective work units.
4. Counseling services to support the employees' mental health.
5. Sports and arts facilities managed by the Sports, Arts, and Hobbies Coordination Agency (BAKORSENI) to support healthy lifestyle for employees.
6. Offering the MySaku app, a points-based system where employees earn rewards for participating in wellness activities, redeemable for well-being-focused products and services.
7. Providing lactation rooms for the comfort of female employees during breastfeeding.
8. Flexible Benefit program for employees to exchange the health portion of the benefits provided by the company for other benefits that better suit their individual needs.

Parental and Family Leave Entitlements [401-3]

In line with the provisions of its Collective Labor Agreement (CLA), BCA provides comprehensive parental and family leave as one of its non-pay benefits. Female employees are entitled to three months of maternity leave and, in the event of a medical miscarriage, are granted up to one and a half months of leave. Male employees receive three working days of paternity leave following the birth of their child and four working days of leave in the event of their spouse's miscarriage. All of these leaves are provided in addition to an employee's annual leave entitlement, reflecting BCA's commitment to supporting family well-being and promoting a healthy work-life balance. BCA also offers a special family care leave of three to five days for employees to support an immediate family member requiring hospitalization.

Description	2025	2024	2023
Employees who are entitled to take maternity leave	13,582	13,975	14,347
- Female	8,702	8,904	9,051
- Male	4,880	5,071	5,296
Employees who take maternity leave	1,181	1,245	1,211
- Female	856	917	882
- Male	325	328	329
Employees who return after taking maternity leave	1,147	1,209	1,178
- Female	828	884	853
- Male	319	325	325
Percentage of employees returning to work	97.12%	97.11%	97.27%
Percentage of employees remaining employed after 12 months	96.86%	96.69%	96.43%

RETIREMENT BENEFITS

Retirement Training [404-2]

BCA has established a maximum retirement age of 55, with various preparation programs to help employees transition productively. Employees aged 50 can participate in the Ring the Bell program, while those aged 54 are eligible for the Beautiful Life program. Both programs provide training on health, investment, financial management, and entrepreneurial skills as provisions for post-retirement life.

In addition, BCA continues to value the contributions of employees who wish to continue working by providing post-retirement employment opportunities, such as acting as representatives in the signing of credit agreements, providing guidance and sharing experiences with the next generation, or contributing to learning activities as instructors, examiners, mentors, or tutors. Retirees at the managerial level can also resume their roles as expert staff under the Board of Commissioners, based on their needs and performance during their service period. This initiative reflects BCA's commitment to ensuring the continuity of employees' careers and well-being even after retirement.

Pension Fund Program [201-3]

BCA provides a company-sponsored Pension Fund program for its employees. Under this plan, employees contribute 3% of their salary, which is complemented by a 5% contribution from the company. The fund is professionally administered by the Bank Central Asia Pension Fund, and its total value is disclosed in BCA's Annual Report.

All employees are also enrolled in the national social security system, BPJS Ketenagakerjaan, which includes the Old-Age Security (JHT/*Jaminan Hari Tua*) and Pension Security (JP/*Jaminan Pensiun*) programs. Contributions for the JHT program are made by the company (3.7%) and the employee (2%), while JP contributions are made by the company (2%) and the employee (1%). These contribution rates are set in accordance with government regulations.

DECENT AND SAFE WORKING ENVIRONMENT

Respectful Workplace Policy

BCA is committed to creating a healthy, safe, productive, and mutually respectful work environment. BCA has zero tolerance against any form of discrimination, harassment, or violence, whether sexual or non-sexual, as well as other unethical behavior. As a concrete step, BCA has developed and implemented a Respectful Workplace Policy (RWP) to strengthen an inclusive, fair, and safe work culture across all lines of the organization.

The policy is formulated with reference to human rights standards, as well as the national and international labor regulations, and serves as a supplement to BCA's internal Human Rights Policy. The implementation of the RWP covers all forms of employment relationships and business interactions involving BCA, including relationships between employees (permanent, contract, outsourced, interns, or trainees), relationships with customers, and relationships with third parties such as business partners, vendors, and suppliers. Any proven violations will be subject to sanctions, ranging from disciplinary action to termination of employment, in accordance with company regulations and applicable laws and regulations.

Responsibility for implementing the RWP is divided according to the governance structure and management levels, to ensure that each role has responsibilities that are aligned with its scope of duties. The BCA Board of Directors is responsible for effectively implementing this policy through monitoring, evaluation, and periodic reviews, as well as making necessary adjustments to maintain its relevance and effectiveness in supporting a work environment that values each individual.

As a proactive measure for education and prevention, in 2025 BCA launched a mandatory e-learning program for all employees on Human Rights and Respectful Workplace. This initiative is designed to ensure that all employees understand and uphold the principles of a work environment built on mutual respect, free from all forms of discrimination and harassment.

Violence and Harassment Prevention

As a preventive and responsive measure to the issue of sexual violence in the workplace, BCA issued Board of Directors Decree No. 076/SK/DIR/2024 on the Establishment of a Task Force for the Prevention and Handling of Sexual Violence in the Workplace. Establishing this task force is a realization of BCA's commitment to follow up on the Minister of Manpower Decree No. 88 of 2023 concerning guidelines for the prevention and handling of sexual violence in the workplace. Through this initiative, BCA strives to create a safe, comfortable, inclusive, and free from all forms of sexual violence in the workplace.

Occupational Health and Safety (OHS) [403-1, 403-7, 403-8]

The safety and health of employees are always a priority for BCA. This is implemented through the Occupational Health and Safety Management System (OHSMS) Policy and Procedures, established through Board of Directors Decree No. 165/SK/DIR/2019 dated October 22, 2019 as the main guideline for maintaining the safety and well-being of employees. This policy is formulated with reference to applicable laws and regulations and can be accessed through BCA's official portal. In addition, employee protection is also stipulated in the Collective Labor Agreement (CLA) in effect, to ensure occupational health and safety (OHS) in order to increase productivity.

The implementation of the OHSMS is applied across all BCA offices and is coordinated by the Occupational Health & Safety (OHS) Bureau, which is part of the Business Continuity Management Sub-Division under the Risk Management Division, and collaborates with the Logistics Division, Human Capital Management Division, as well as the OHS Implementation Team in Head Office and Regional/Branch Office work units. All stakeholders within the BCA environment are encouraged to play an active role in preventing incidents and maintaining workplace safety. The OHS Bureau is responsible for developing, implementing, and monitoring the OHSMS implementation throughout all BCA entities. OHS performance evaluations and reports are submitted annually to the Director who oversees the Risk Management function, as a form of active oversight to ensure that policies are implemented effectively and sustainably.

This policy includes the company's main commitments to:

1. **Consultation and Participation of Workers:** Actively involving workers and management representatives, including through the Occupational Health and Safety Committee (P2K3) and the Emergency Response Team.
2. **Planning and Targets:** Establishing priorities, action plans, and quantitative targets to mitigate and control operational risks such as work-related accidents (KAK), occupational diseases (PAK), and controlling the procurement process for goods and services by considering OHS elements.
3. **Continuous Improvement:** Promoting continuous improvement of OHS performance and the OHSMS through certification, training for the firefighting team and First Aid Officers (P3K), and online dissemination regarding OHS awareness in the workplace.

OHSMS Certification for Wisma BCA Foresta

BCA obtained a Gold certification for its Occupational Health and Safety (OHS) Management System (OHSMS) in accordance with Government Regulation No. 50 of 2012, achieving a score of 90.16% with a "Satisfactory" rating.

OHS Committee (P2K3) [403-4]

As part of its commitment to creating a safe, healthy, and sustainable work environment, BCA has formed an the Occupational Health and Safety (OHS) Committee (P2K3), which has been officially authorized by the Head of the relevant Provincial Manpower Agency (Disnaker) in accordance with applicable laws and regulations. The P2K3 plays a crucial role in assisting management to develop and implement strategic OHS programs across all BCA work units. The team's organizational structure, responsibilities, and working mechanisms are clearly defined in the OHSMS Policy. The existence of the P2K3 not only ensures compliance with national regulations but also contributes to building a safe, healthy, and productive work culture throughout the

entire work environment. BCA routinely reports its OHS activities and implementation every three months to the DKI Jakarta Manpower, Transmigration, and Energy Agency (Disnakertransgi).

Hazard Identification, Incident Investigation, and OHS Risk Prevention [403-2, 403-4, 403-7, 403-9]

BCA implements the Occupational Health and Safety Management System (OHSMS) to manage risks related to work-related accidents and health issues in the workplace. Through the OHS Bureau, BCA identifies occupational health and safety risks associated with physical, chemical, biological, ergonomic, and psychosocial hazards, which are documented in the Hazard Identification, Risk Assessment, and Determining Control (HIRADC) as a reference for determining control measures. The identification of these risks forms the basis for the implementation of preventive actions carried out in coordination with the Logistics & Building Management Division and Security Officers to ensure office facilities are maintained in safe conditions, free from technical damage, and supported by safety facilities such as light fire extinguishers (APAR). As part of emergency preparedness, BCA conducts regular fire and earthquake drills in office buildings, supported by early warning alarm systems to assist employees in responding to emergency situations. The implementation of OHS measures is monitored as part of ongoing OHS management, including routine checks and internal inspections of facilities and safety equipment to support safe workplace conditions.

Furthermore, the Emergency Response Team from the relevant work unit is responsible for planning, training, and testing emergency response procedures to ensure they are understood by all employees, including outsourced personnel. The implementation of the OHSMS aims to create a safe, conducive, and productive work environment, as well as to reduce employee absenteeism rates.

BCA also has incident investigation and handling procedures regulated in the OHSMS Procedure Manual. In the event of an accident, the OHS Officer provides first aid and ensures the victim receives further medical treatment and assistance with the insurance claim process. The Incident Investigation Team is tasked with determining the cause, providing recommendations for corrective action, and reporting the findings to the unit and management leaders. Throughout 2025, BCA recorded no fatal workplace accidents.

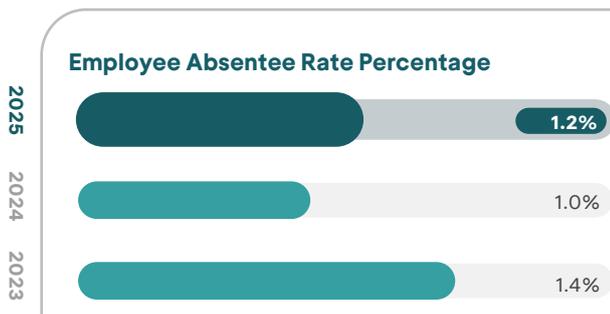
For employees in the expedition and courier fields, BCA provides safety equipment such as SNI-standard helmets, jackets, raincoats, and work bags, and provides reimbursement for the cost of obtaining or renewing a driver's license (SIM), as a form of support for safety on the road.

Access to Health Facilities and Consultation

[403-3, 403-4, 403-6, 403-10]

BCA recognizes that employee health plays a crucial role in maintaining productivity and work quality. Therefore, the company provides safe and proper health facilities, including BPJS Kesehatan (Social Security Administrator for Health), health insurance, psychological counseling services, and health education programs. All these facilities are managed by the Human Capital Management (HCM) Division and can be utilized by employees and their families, including outpatient and inpatient services, maternity care, dental and eye care, laboratory examinations, and periodic health check-ups such as medical check-ups and pap smears.

As a preventive measure against occupational diseases (PAK), BCA ensures an ergonomic work environment by providing standard-compliant chairs and desks, as well as education through videos, posters, and guides on stretching at the workplace. Employees aged 40 and above are also entitled to an annual medical check-up (MCU) at BCA's partner health facilities, as part of the company's commitment to long-term employee health and well-being.



OHS Communication and Training [403-5]

OHS awareness is the responsibility of all employees. BCA consistently enhances employee awareness of OHS through online socialization, e-learning, and in-person training for the Emergency Response Team and First Aid Officers. This training aims to ensure that all employees understand OHS procedures, are able to identify potential hazards, and can take preventive actions independently.

Furthermore, BCA actively promotes a healthy lifestyle and mental balance through various programs managed by Coordination Board for Sports, Arts, and Hobbies (BAKORSENI), including sports activities and health campaigns. In 2025, BCA organized a series of health education sessions with topics such as "Behind an Upright Body, There's a Struggling Spine," "Unlocking the Secrets of Healthy Living," and "Cervical Cancer," which is also part of the Healthy and Productive Female Workers Movement (GP2SP), as part of the company's effort to create a healthy and productive work environment.

EMPLOYMENT GRIEVANCES

Communication Channels and Grievance Mechanisms for Employment Issues

BCA handles employment issues through grievance mechanisms and communication channels. In accordance with Article 75 of the Collective Labor Agreement (CLA), the mechanism for resolving issues and complaints from employees related to employment relationships, working conditions, or employment conditions is recommended to begin with a discussion with the immediate superior. Employees may also discuss matters further with the Business Partner team dedicated to each work unit or the Industrial Relations team through the communication channels provided by management.

Employees who experience, witness, or become aware of a violation are encouraged to use formal communication channels. These include the internal Halo SDM hotline (6690000) and email (halo_sdm@bca.co.id), as well as the company's Whistleblowing System. For reporting specific concerns such as ethical breaches or cases of sexual and non-sexual harassment, the WBS serves as the designated independent channel, which guarantees the confidentiality of the reporter's identity, fairness, and non-retaliation.

All reports received will be verified and followed up on according to procedures. BCA imposes strict sanctions for any violations, ranging from warning letters to termination of employment. This policy is in line with BCA's commitment to creating a safe, inclusive work environment, that is free from any form of discrimination or harassment.

As a preventive measure, BCA regularly conducts dissemination and education regarding anti-discrimination, anti-harassment, and professional work ethics policies.

Complaint Handling and Escalation Procedure

BCA has a comprehensive reporting system to handle various forms of employment complaints, including cases of discrimination, harassment, and other work ethic violations. All reports received through Halo SDM, the Whistleblowing System (WBS), or other internal channels will be verified and, if further action is required, escalated to the the Personnel Settlement Committee KPKK/*Komite Pertimbangan Kasus Kepegawaian*.

This committee is under the supervision of the Board of Directors and is led by the Head of the Human Capital Management (HCM) Division. The KPKK provides independent recommendations to the Board of Directors in resolving cases based on the principles of fairness, equality, and objectivity, including examining violations or misconduct committed by employees.

Building Harmony And Equality

HUMAN RIGHTS POLICY AND COMMITMENT

BCA is committed to respecting human rights in accordance with international standards, including the Universal Declaration of Human Rights (UDHR), UN Guiding Principles on Business and Human Rights (UNGPR), International Bill of Rights, and Fundamental Conventions of the International Labor Organization (ILO). BCA has a Human Rights Policy that applies to all operational activities (employees, direct activities, and products/services), as well as suppliers and business partners. This policy provides guidance and expectations for the protection of human rights and aims to reduce the impact of human rights violations. BCA's human rights policy is publicly accessible on the company's official website as a form of transparency and accountability through the link <https://bca.id/humanrights>

The scope and context of BCA's human rights policy, including its commitment to preventing human rights violations, includes:

1. Human trafficking
2. Forced labor
3. Child labor
4. Freedom of association
5. The right to collective bargaining
6. Equal remuneration
7. Discrimination
8. Right to privacy protection

As a concrete manifestation of the company's commitment to create a safe, inclusive, and respectful workplace environment, BCA conducted communication and training programs for all levels of the organization, including training for the Board of Directors, Commissioners, and Executive Committees. In 2025, BCA provided mandatory human rights e-learning based training for all employees to be completed within one year of its release. By December 2025, a total of 34,669 or 95% of employees have fulfilled the passing grade in the training.

HUMAN RIGHTS DUE DILIGENCE

BCA conducted Human Rights Due Diligence (HRDD) process to identify and assess potential impacts and risks relating to human rights at least every three years, or whenever there are significant changes to the company's operations.

The HRDD developed and implemented in accordance with the UN Guiding Principles on Business and Human Rights (UNGPRs) and globally recognized Human Rights Due Diligence practices.

BCA ensures that all business activities and relationships, including those in the supply chain, are conducted with respect for individual rights and in support of responsible business practices. The HRDD process is carried out in a structured manner with the following key stages: identification of human rights risks, prioritization, mitigation measures, monitoring, and reporting of results.

1. Human Rights Risk Identification

The first stage of HRDD is conducted by identifying business areas and working relationships that have the potential to impact human rights, either directly or indirectly. This analysis covers actual and potential risks, taking into account the characteristics of the banking industry, national conditions, and stakeholder expectations.

In this process, BCA utilizes internal data, audit reports, publications, and external references related to human rights violations in the financial sector, both at the national and global levels. BCA also maps the most affected stakeholders, such as internal workers, suppliers, debtors, and financial service users, to ensure more targeted mitigation measures. This approach enables BCA to identify risks early on, strengthen internal controls, and reinforce its commitment to protecting human rights across the company's value chain.

Identification of Human Rights Risks to Stakeholder Groups

Stakeholder Group	Vulnerable Group	Actual and Potential Risk of Violation
<ul style="list-style-type: none"> • BCA Employees • Customers • Employees of business partners, suppliers, and vendors • Debtor employees • Investors and shareholders • Local communities 	<ul style="list-style-type: none"> • Women • Children • Third party employees • Persons with disabilities • Pregnant women • Elderly 	<ul style="list-style-type: none"> • Forced labor • Human trafficking • Child labor • Freedom of association • Right to collective bargaining • Discrimination • The right to health • The right to safety at work • The right to an adequate standard of living

2. Risk Priority Assessment

After risks have been identified, BCA assesses their severity and likelihood using a heat map (5x5) matrix approach. This process covers all of BCA's operational activities, value chains, and new business relationships (mergers and acquisitions). The mapping of risk priorities for identified issues is reviewed systematically and periodically to ensure a more accurate assessment according to current conditions. Based on the mapping results, three main risks are prioritized for human rights management at BCA, namely:

- Risks of privacy and data security breaches involving employees and customers, in line with the increasing digitalization of financial services.
- Risks of worker rights violations or modern slavery among suppliers, including potential forced labor, discrimination, and poor working conditions.
- Risks of worker rights violations among debtors, such as child labor, harassment, discrimination, or inadequate wages, in the financing sector supported by BCA.

These three risks are considered to have a significant potential impact on reputation, public trust, and business sustainability. Therefore, BCA has established a mitigation plan that includes regular training for employees and partners, strengthening supplier screening, and applying sustainability criteria in the financing process.

3. Monitoring and Evaluation

BCA regularly monitors the effectiveness of human rights risk management through reporting to management and annual internal evaluations. The results of the assessment are used to adjust sustainability strategies and HR policies, as well as to provide input for the improvement of the SFAP and ESG management framework. BCA is also committed to increasing transparency in the disclosure of human rights issues, including reporting on due diligence results, case follow-ups, and achievements in human rights-related training in the next sustainability report.

HUMAN RIGHTS ASSESSMENT

As part of the implementation of the National Strategy on Business and Human Rights (Stranas BHAM) under Presidential Regulation No. 60 of 2023 and the UNGPs, BCA continues to strengthen its human rights risk assessment and management mechanisms across all business lines, operations, and value chains. Since 2021, assessments have been conducted at least every three years to identify and reduce potential human rights violations, including forced labor, discrimination, and abuse of workers. The last human right assessment conducted in 2024. The evaluations including identifying, assessing, preventing, and mitigating potential human rights violations in 100% of operational areas, covering the employment, procurement, and financing activities.

The human rights assessment of customers and vendors aims to avoid company's direct or indirect involvement in activities that violate human rights, such as human trafficking, forced labor, and child labor. This assessment also aims to pay attention to the company's business risks related to human rights violations and make every effort to prevent and minimize human rights related risks that may occur.

The results of the human rights assessment identified that company's operational areas are exposed to potential human rights risks at varying levels of potential severity and likelihood depending on the risk event, stakeholders, number of vulnerable groups, and business activities undertaken.

Human Rights Mitigation and Remediation

BCA ensures that preventive and corrective measures are taken to prevent human rights violations and minimize any negative impact on human rights that may arise from business activities, either directly or indirectly.

1. Risk Prioritization and Mitigation

BCA prioritizes three main risk groups based on the results of its human rights due diligence: (1) the privacy rights of employees and customers, (2) the rights of employees in the supply chain, and (3) the rights of debtors' employees.

Mitigation measures are implemented systematically to reduce potential violations and strengthen human rights-based governance.

a. Employee & Customer Privacy:

The risk of personal data misuse is anticipated through data protection training, information security education, and the implementation of non-disclosure agreements (NDA) and procurement policies that guarantee data security in the entire supply chain.

b. Supply Chain & Workers:

Potential violations of workers' rights and improper working practices in the supply chain are addressed by developing sustainable procurement guidelines that include mandatory human rights clauses for suppliers.

c. Debtors & Financing:

To prevent the risk of human rights violations from financing activities, BCA implements ESG-based credit assessment guidelines, ensures that debtors apply fair employment standards, and conducts regular dissemination related to social and environmental responsibility.

2. Complaints and Communication

BCA provides an official complaint channel through the Whistleblowing System to report risks and alleged violations of human rights, which can be accessed by all stakeholders, including employees, customers, business partners, and other parties. All reports are guaranteed to be confidential and handled professionally in accordance with applicable procedures. BCA's Whistleblowing System can be accessed via the link <https://bca.id/form-whistleblowing>

3. Remediation

BCA maintains effective monitoring and evaluation through internal and external control mechanisms, including establishing clear indicators and systematic data collection, with responsibilities assigned for each operational activity across all work units.

Reports of alleged human rights violations are reviewed by the Anti-Fraud Bureau in accordance with the complaint handling mechanism. Investigations are conducted to assess the severity and determine remedial measures for the affected parties. BCA is committed to taking structured corrective and remedial actions, such as issuing a formal apology to the affected individuals and the public, providing adequate and fair compensation, both financial and non-financial, as well as legal remedies.

All reports accompanied by relevant evidence are thoroughly investigated. If validated, appropriate sanctions are imposed in accordance with applicable regulations and internal mechanisms.

Building a Sustainability Culture

CARBON FOOTPRINT CONTROL

To strengthen its climate resilience, BCA undertakes various initiatives to foster environmentally friendly banking operations, involving all employees as agent of change. These efforts focus on reducing the carbon footprint generated from operational and business activities. This commitment is supported by the implementation of an internal Environmental Policy as stipulated in Board of Directors Decree Number 179/SK/DIR/2021.

BCA's environmental stewardship extends beyond its internal operations to involve stakeholders across the company's value chain. A culture of sustainability has become part of the collective responsibility of all BCA personnel, which is embodied in the spirit of #BCAforSustainability. BCA's focus includes the development of sustainable digital banking products and solutions, waste management and recycling initiatives, the construction of environmentally friendly buildings, and biodiversity conservation as a tangible contribution to climate change mitigation and preserving the earth for future generations.

Operational Emissions Inventory [305-1, 305-2, 305-3]

BCA continuously collects, calculates, compiles, and monitors greenhouse gas (GHG) emissions data to ensure the quality and consistency of reporting on the company's emission reduction performance. This inventory process adheres to the Greenhouse Gas (GHG) Protocol and the Indonesian Green Calculator (Kalkulator Hijau Bank Indonesia) issued by Bank Indonesia.



Scope 1 Emissions

Measured on owned and controlled sources of the company, with emission factors from:

- Kalkulator Hijau Bank Indonesia
- IPCC Guidelines AR 6



Scope 2 Emissions

Derived from electricity consumption across the entire office network, utilizing emission factors and GWP sourced from Kalkulator Hijau Bank Indonesia and electricity producers' report.



Scope 3 Emissions

Measured from the value chain activities not directly controlled by the company, with emission factors based of:

- DEFRA 2023
- US EPA Supply Chain v1.2
- Kalkulator Hijau Bank Indonesia

Operational GHG Emissions [305-1, 305-2, 305-3]

GHG Emissions (tCO ₂ e)	2025	2024	2023
Scope 1			
Stationary combustion	1,813	857	848
Mobile combustion	11	10	6
Fugitive emissions	4,208	4,430	4,641
Total	6,032	5,297	5,495
Scope 2			
Purchased electricity	147,851	144,972	136,269
Scope 3			
Category 1. Purchased goods and services	67,667	81,065	60,544
Category 2. Capital goods	6,793	59,455	41,051
Category 3. Fuel- and energy-related activities not included in scope 1 or scope 2	22,451	21,903	20,383
Category 5. Waste generated in operations	2,321	2,366	2,323
Category 6. Business travel	9,854	11,867	10,493

GHG Emissions (tCO ₂ e)	2025	2024	2023
Category 8. Upstream leased assets	34,491	35,593	40,761
Category 12. End-of-life treatment of sold products	607	667	667
Total	144,184	212,916	176,221
Total GHG Emissions (Scope 1 + 2 + 3)	298,067	363,185	317,985

Note:

The 2025 calculation is annualized based on January-September 2025 data, while 2023 and 2024 are restated with the actual figures for those year

Operational Emissions Intensity Scope 1 & 2

Description	2025	2024	2023
Scope 1 + 2 Emissions (tCO ₂ e)	153,883	150,269	141,764
Emissions Intensity (tCO ₂ e/IDR billion operating revenue)	1.37	1.39	1.44
Change in Emissions Intensity (YoY, %)	▼ 0.98	▼ 3.58	▼ 10.82

Note:

The 2025 calculation is annualized based on January-September 2025 data, while 2023 and 2024 are restated with the actual figures for those year

Financed Emissions Inventory [305-1,305-2, 305-3][FN-CB-410b.1, FN-CB-410b.3, FN-CB-410b.4]

As part of the Company's sustainability commitment, BCA is expanding the scope of its GHG emissions inventory coverage to capture emissions from 100% of its productive loan portfolio. The quantification of the financed emission is a strategic action to identify, measure, and manage transition-related opportunities within the company's credit portfolio. The inventory process is conducted in alignment with the OJK's Climate Risk Management & Scenario Analysis (CRMS) guidelines and by adopting a globally recognized methodology, the Partnership for Carbon Accounting Financials (PCAF). In compliance with PCAF standards, the measurement is tailored to the availability and quality of data per sector, utilizing data obtained from debtors and credible secondary data sources. This ensures that the methodology applied is structured, consistent, and internationally comparable.

In 2024, BCA's total financed GHG emissions amounted to 37.43 million tCO₂e. This figure reflects 100% of the Company's productive credit portfolio, a significant increase from the 50% coverage in 2023. This expansion in scope, methodology, and reporting is part of the phased implementation in accordance with the OJK's CRMS guidelines. Furthermore, the emission intensity is measured based on the outstanding loan value per sector, which serves as an indicator to assess the risks and opportunities of carbon transition from financing activities. BCA also continues to strengthen its due diligence and environmental-social risk assessment processes for corporate customers as a mitigation measure to encourage sustainable financing and support the transition to a low-carbon economy.

GHG Emission from BCA's Financial Activities

Antasena Sector	2024		2023	
	Absolute Emission (million tCO ₂ e)	Emission Intensity (tCO ₂ e/Rp million)	Absolute Emission (million tCO ₂ e)	Emission Intensity (tCO ₂ e/Rp million)
Agriculture, Forestry, and Fisheries	2.45	0.07	2.06	0.06
Mining and Quarrying	4.61	0.17	1.73	0.11
Procurement of Electricity, Gas, Steam/ Hot Water, and Cold Air	0.60	0.02	0.40	0.03
Construction	0.74	0.02	0.62	0.02
Transportation and Warehousing	1.41	0.04	0.81	0.03
Processing Industry	22.49	0.12	23.28	0.13
Others	5.13	0.02	-	-
Total	37.43	0.05	28.90	0.10

Note:

Emission intensity was calculated based on the outstanding of each financing sector, in accordance with the Partnership for Carbon Accounting Financials (PCAF) methodology.

Supporting Indonesia's 2060 NZE Target

BCA recognizes the strategic role of banking in the transition to a low-carbon economy. Aligned with the Indonesian government's target of achieving Net Zero Emissions (NZE) by 2060 or sooner, BCA continuously strives to align the Company's operational and business strategies with low-carbon principles. The company is undertaking a gradual and comprehensive decarbonization journey, begins with managing emissions from its internal operations while simultaneously promoting transition awareness within its financing portfolio. All these measures are guided by a quantifiable roadmap designed to contribute to the global effort of mitigating global warming.

Key Strategies for Operational and Portfolio Decarbonization

- 1. Energy Efficiency Optimization & Digitalization**

BCA strengthens its low-carbon operations with strict energy efficiency standards. This include setting targets for Energy Consumption Intensity (ECI) to support the company's long-term goals and applying a Power Usage Effectiveness (PUE) target for its data centers. These measure are further enhanced by a transition to environmentally friendly cooling systems and accelerated digitalization to minimize material waste.
- 2. Gradual Utilization of Renewable Energy**

As a tangible step towards environmentally friendly operations, BCA is deploying clean energy directly in BCA offices and buildings. The installation of solar panels is prioritized based on the Company's internal strategy, dependent on infrastructure readiness and applicable regulations.
- 3. Low Carbon Financing Portfolio Transition**

BCA recognizes that emissions from financed activities are an important part of the banking sector's carbon footprint. Therefore, BCA emphasizes the importance of a dialogue and education approach. BCA proactively encourages debtors, especially those in the priority sectors, to begin developing low-carbon business transition plans and discuss financing solutions that support climate mitigation.
- 4. Transparency in Climate Reporting and Governance**

The implementation of this decarbonization strategy is overseen by the Director of Finance and Planning, with progress on decarbonization and efficiency reported annually in accordance with POJK standards, monitored through the ESG Dashboard to measure emissions and the effectiveness of environmental initiatives in a measured and sustainable manner.

ENVIRONMENTALLY FRIENDLY OPERATIONAL PRACTICES

Digital Technology Optimization

BCA continues to strengthen its digital capabilities to accelerate adaptive and sustainable banking transformation. By 2025, 99.8% of customer transactions were conducted through digital channels, marking a significant shift towards seamless service. Various digital innovations continue to be developed by BCA to enhance customer comfort and security in conducting transaction by adding features such as OTP code sending settings for online transactions, myBCA Keyboard, QRIS Tap accessible through the NFC Pay menu, and protection features in myBCA. BCA has also optimized service accessibility by launching myBCA on smartwatches for the convenience of customers in their daily activities. The NFC Pay feature is also available on smartwatches, providing a more practical and modern payment alternative. The reliability of BCA's digital system has also driven customer growth to 34.3 million (increased by 4% YoY) with an average of 114.8 million transactions per day (increased by 17% YoY).

Digital transformation is not only applied to customer services, but also to internal work processes through the adoption of the digital workplace concept. BCA implements technologies such as digital approval mechanisms for internal purposes, work-from-hub policy, an IT Hub, and shared desks to increase work flexibility, optimize resource efficiency, and reduce paper usage. Besides, cross-unit collaboration is strengthened through a shared services model with subsidiaries, which improves operational effectiveness and strengthens synergy within the BCA ecosystem.

Responsible Energy Usage

As part of its commitment to efficient and responsible use of resources, BCA continues to improve energy efficiency across its entire operational network. Despite an increase in total electricity consumption in 2025 due to the expansion of its office network and digital services, BCA has managed to reduce its electricity consumption intensity to the "Efficient" category based on the Indonesian National Standard (SNI) 03-6196-2000 standard on Energy Consumption Intensity in Buildings in Indonesia.

BCA implements various integrated initiatives to improve energy efficiency and reduce carbon emissions. These efforts include the gradual replacement of air conditioners R32-type units, which are more energy efficient, across all branch offices, regularly monitoring Energy Consumption Intensity (IKE), and optimizing cooling systems in data centers.

Furthermore, BCA replaces conventional lights with LED lights and implements smart building system to reduce electricity load. The commitment to sustainability is also demonstrated through consistent participation in Earth Hour since 2020, the use of solar panels in a number of operational buildings, and the addition of a fleet of hybrid vehicles to support environmentally friendly mobility. All of these measures are part of BCA's efforts to support the transition to low-carbon banking operations, without compromising service quality or business growth.

Energy Intensity of Electricity based on Building Area [302-1, 302-3]

Description	2025	2024	2023
Total electricity consumption (kWh)	193,043,553	188,477,499	172,492,313
Building area (m ²)	1,473,663	1,269,905	1,122,130
Energy consumption intensity per room area (kWh/m ²)	131	148	154

Note:

The 2025 calculation is annualized based on January-September 2025 data, while 2024 are restated with the actual figures for that year.

Energy Intensity of Electricity based on Number of Employees [302-1, 302-3]

Description	2025	2024	2023
Total electricity consumption (kWh)	193,043,553	188,477,499	172,492,313
Number of employees	26,435	26,532	26,915
Intensity of energy use per employee (kWh/employee)	7,303	7,104	6,409

Note:

The 2025 calculation is annualized based on January-September 2025 data, while 2024 are restated with the actual figures for that year.

Energy Intensity of Electricity Based on Number of Transactions [302-1, 302-3]

Description	2025	2024	2023
Total electricity consumption (kWh)	193,043,553	188,477,499	172,492,313
Number of transactions (million)	41,973	36,016	29,888
Intensity of energy use per transaction (kWh/number of transactions)	0.0046	0.0052	0.0058

Note:

The 2025 calculation is annualized based on January-September 2025 data, while 2024 are restated with the actual figures for that year.

Fuel Consumption for Company Operations [302-1]

Description	2025	2024
Fuel consumption (liter gasoline)	690,992	856,282
Fuel consumption (liter diesel fuel)	341,774	478,481
Total fuel consumption (liter)	1,032,766	1,334,763

Note:

The 2025 calculation is annualized based on January-September 2025 data, while 2024 are restated with the actual figures for that year.



Solar Panels



51
BCA office buildings utilize solar panels



1,308 MWh
Renewable energy utilized during 2025



1,413 kWp
The total peak capacity of all solar panels at BCA



1,033 tCO₂e
Potential emission avoidance from renewable energy utilization

Note:
Utilization of renewable energy during January–September 2025.

Fuel Efficiency for a Sustainable Supply Chain

In an effort to build more sustainable operations, BCA aims to reduce its dependence on fossil fuels and improve efficiency in document delivery logistics. For this reason, BCA partners with one of transportation service providers that offer innovative services to reduce carbon footprints. The impact of this collaboration is reflected in the use of sustainable aviation fuel (SAF), reaching 43.1% of total shipments by air with associated transport service partners in 2025. Furthermore, BCA prioritized efficient route selection and the use of environmentally friendly vehicles for land transportation. Through this collaboration, BCA has the potential to reduce 10,501 kgCO₂e emissions in 2025.

Responsible Water Usage [303-1, 303-2]

To support efficient and sustainable operations, BCA sources clean water from the Local Water Supply Utility (PDAM) and local water providers in each operational area. Water is used wisely through routine maintenance of installations, the use of water-saving faucets and eco-washers, as well as the installation of rain harvesting tanks in several buildings. In addition, BCA consistently carries out water conservation campaigns to raise employee awareness of water resource conservation.

As part of its environmental responsibility, BCA also operates sewage treatment plants (STP) in a number of buildings under its direct management. The treated water is reused for secondary purposes, such as watering plants and flushing toilets, while the domestic waste produced meets environmental quality standards and does not contain hazardous substances. Throughout 2025, there were no incidents of spills, leaks, or contamination of waste water, chemicals, or hazardous liquid waste in BCA's operational areas.

	2025	2024	2023
Water Consumption (m ³)	271,744	307,377	403,748

Note:
Water usage data for 2025 is annualized based on January–September 2025 data, covering 64% of BCA office buildings. Meanwhile, data for 2024 is restated based on actual data for that year, covering 70% of BCA office buildings, and data for 2023 covers 62% of BCA office buildings.



Green Buildings



BCA is committed to operating green buildings. A concrete proof of this commitment is the achievement of the Wisma BCA Foresta building in becoming the first building in Indonesia to receive the Green Mark Super Low Energy Building certification from the Building and Construction Authority of Singapore in 2024. At the national level, this commitment is demonstrated by earning the Platinum-level Greenship certification for the BSB Semarang Building from the Green Building Council Indonesia (GBCI) in the same year. The building has implemented modern and environmentally friendly technologies such as a building automation system (BAS), water-cooled chillers, double low-e glass, CO & CO₂ sensors, natural lighting optimization, energy-efficient elevator systems (VVVF), internal staircases, open workspaces, and public electric vehicle charging station (SPKLU).

Environmentally Friendly Building

As part of its commitment to reducing emissions and supporting adaptation to climate change, BCA continues to expand the application of green building concepts across its entire operational network. By the end of 2025, 82 office buildings had implemented environmentally friendly principles through various energy efficiency and resource conservation features, such as the use of LED lighting, automatic air conditioning and lighting systems, more environmentally friendly R32 air conditioners, solar panels, waste recycling systems, and the use of high-efficiency water-cooled chillers. In addition, BCA also provides portable tap water to reduce bottled water consumption, public electric vehicle charging station (SPKLU), as well as sewage treatment plant (STP) and rain harvest tank facilities in several buildings. Monitoring of electricity, water, and refrigerant consumption is carried out regularly using an energy dashboard that can be monitored by all branch offices and relevant head office work units.

Operational Waste Management [306-1, 306-2, 306-3, 306-4]

Through the BCA Daur Harapan program, BCA continuously implements various waste management initiatives to minimize negative impacts. One of these initiatives is regulated in Circular Letter No. 037/SE/POL/2025 dated January 31, 2025 which stipulates that all fixed assets that cannot be reused or are fully depreciated must be assessed for their recycling potential.

Throughout 2025, BCA collaborated with various local partners in recycling activities, aiming to reduce waste ending up in the landfill (TPA) while supporting local economic empowerment. In addition, this initiative also had a positive impact on social aspects through the distribution of economic value from waste management to the Bakti BCA Foundation to support the educational scholarships for children of BCA employees in need.

As part of its operational activities, BCA generates various types of waste, including domestic waste and electronic waste from devices that are no longer in use. In managing domestic waste, BCA carries out a program to sort and recycle domestic waste in a number of locations. The next process is the management of waste into useful products such as recycled paper, recycled plastic pellets, and compost. Moreover, BCA also actively identifies waste that has the potential to have a significant impact, such as hazardous waste (B3), and implements appropriate mitigation measures to ensure safe and responsible waste management.

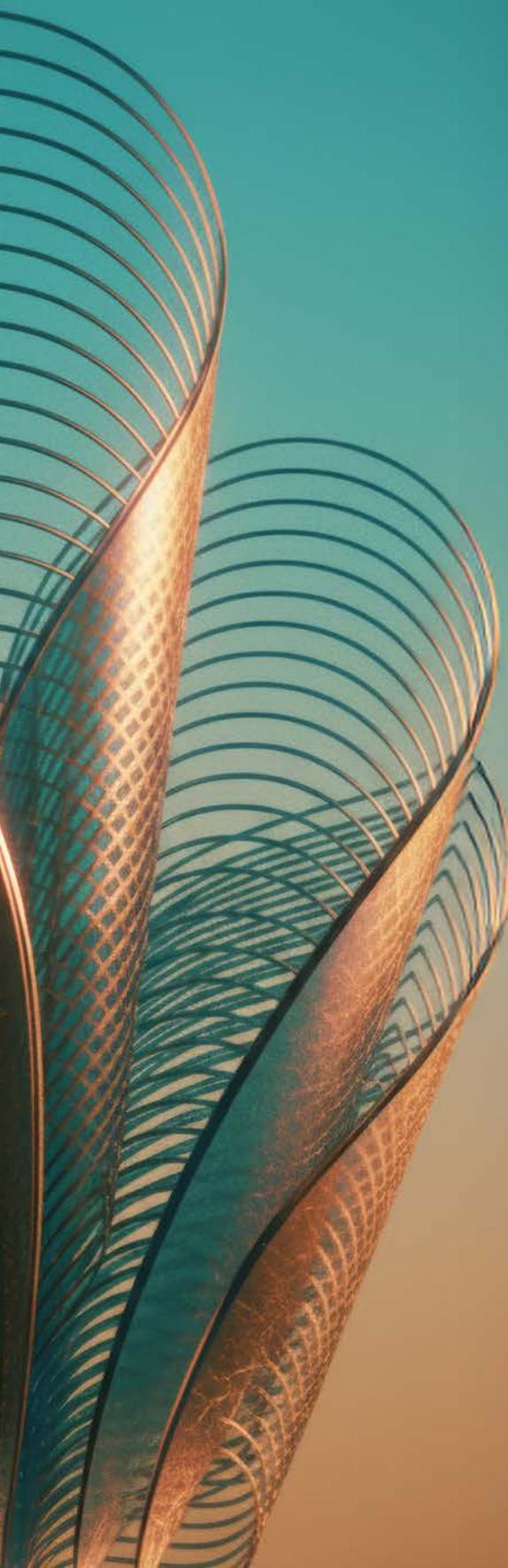
BCA's Operational Waste Achievement in 2025



Initiatives to Increase Green Lifestyle Awareness

BCA continuously implements awareness raising programs for both customers and employees to encourage active participation in the application of sustainability practices.





04



Social
Value Creation

BAKTI BCA PROGRAM



As part of its commitment to sustainable development, BCA runs community assistance programs to promote sustainable independence under the Bakti BCA program. Through Bakti BCA, BCA has launched initiatives to create shared value (CSV) for the community in various strategic programs that focus on improving the quality of individual lives, community empowerment, and ecosystem preservation. The implementation of the Bakti BCA program is divided into three main pillars:

1. Bakti program for Individual Empowerment: improving the quality and competitiveness of Human Resources through educational services (Bakti Pendidikan) and health services (Bakti Kesehatan).
2. Bakti program for Community Empowerment: improving the economic welfare of communities through Bakti BCA Villages and MSMEs, as well as Bakti Budaya.
3. Bakti program for Ecosystem Preservation: preserving the environment through Bakti Lingkungan.

BCA believes that empowered individuals are the foundation of strong and resilient communities, which in turn are capable of making tangible contributions to environmental sustainability and ecological balance. This approach creates a virtuous circle, a self-reinforcing cycle where social well-being, economic empowerment, and environmental stewardship drive one another forward. Through its Bakti BCA program, BCA strives to create lasting value that extends beyond its core business operations, aiming to generate a broader positive impact on sustainable development in Indonesia.

Genera-Z Berbakti

BCA, through the Corporate Communication & Social Responsibility Division, strengthens its image as a key contributor to sustainable development by communicating the Bakti BCA program through an integrated storytelling strategy across various media channels. Bringing this strategy to life, in 2025 BCA launched its flagship program, “Genera-Z Berbakti,” focused on youth empowerment.

The program is structured as a 'call for proposals', inviting university students nationwide to submit innovative community development ideas to be implemented during an immersive field program at a designated Bakti BCA Village. Proposals were required to align with five key sustainability pillars: sustainable tourism & MSMEs, education, health, environment, and culture. Following a rigorous evaluation by an expert panel, four winning teams with the most impactful proposals were selected to receive funding and intensive mentorship from Bakti BCA. Through this initiative, BCA provides a platform for the next generation to put their knowledge into practice and contribute directly to community advancement.

Further information about this program can be found at the following link: <https://bca.id/genzjuara>



- 1) Genera-Z Berbakti Judging.
- 2) Briefing for Genera-Z Berbakti winners prior to their service in the village.
- 3) Sharing Session and final service report from Genera-Z Berbakti winning students.
- 4) Implementation of Tsunami Detection Tools by UNILA Students in Bakti BCA Village - Kiluan Village.
- 5) Genera-Z Berbakti winners announcement.
- 6) Education on the Local Rainfall Prediction Tool (SiCuhal) by UI Students to Residents of Wonokitri Village, East Java (Bakti BCA Village).

Bakti Pendidikan

Through Bakti BCA various educational programs are carried out to expand access to knowledge, skills, and competency development. This initiative not only focuses on improving academic capacity but also builds character and financial literacy among the community to better prepare them for future economic challenges.

Distribution of Bakti Pendidikan Programs in 2025



Bakti BCA Scholarship 2025

1. **North Sumatra**
Universitas Sumatra Utara
2. **West Sumatra**
Universitas Andalas
3. **South Sumatra**
Universitas Sriwijaya
4. **DK Jakarta**
Universitas Indonesia
5. **DK Jakarta**
Universitas Nahdlatul Ulama Indonesia
6. **West Java**
Institut Teknologi Bandung
7. **West Java**
Universitas Padjadjaran
8. **West Java**
IPB University
9. **Central Java**
Universitas Diponegoro
10. **DI Yogyakarta**
Universitas Gadjah Mada
11. **East Java**
Institut Teknologi Sepuluh Nopember
12. **East Java**
Universitas Airlangga
13. **East Java**
Universitas Brawijaya
14. **East Java**
Universitas Muhammadiyah Malang
15. **Bali**
Universitas Udayana
16. **West Kalimantan**
Universitas Tanjungpura
17. **East Kalimantan**
Universitas Mulawarman
18. **North Sulawesi**
Universitas Sam Ratulangi
19. **South Sulawesi**
Universitas Hasanuddin
20. **Papua**
Universitas Cendrawasih

Bakti BCA Schools 2025

1. **Bengkulu**
SDN 61 Kota Bengkulu
2. **Bengkulu**
SDN 73 Kota Bengkulu
3. **Bengkulu**
SDN 40 Kota Bengkulu
4. **Bengkulu**
SDN 36 Kota Bengkulu
5. **East Kalimantan**
SMAN 3 Penajam Paser Utara
6. **East Nusa Tenggara**
SD Inpres Nunumeu
7. **East Nusa Tenggara**
SD Inpres Oebesa
8. **East Nusa Tenggara**
SD Katolik Yaswari V Soe
9. **East Nusa Tenggara**
SD Inpres Soe
10. **Southwest Papua**
SDN 35 Kota Sorong
11. **Southwest Papua**
SDN 22 Kota Sorong
12. **Southwest Papua**
SDN 13 Kota Sorong

BCA Berbagi Ilmu 2025

1. **West Sumatra**
Universitas Andalas
2. **Banten**
Universitas Multimedia Nusantara
3. **DK Jakarta**
Universitas Indonesia
4. **West Java**
IPB University
5. **Central Java**
Universitas Muhammadiyah Surakarta
6. **DI Yogyakarta**
Universitas Gadjah Mada
7. **East Java**
Universitas Brawijaya
8. **East Java**
Universitas Katolik Widya Mandala
9. **West Nusa Tenggara**
Universitas Nahdlatul Ulama NTB

Financial Literacy 2025

1. **North Sumatra**
2. **Riau**
3. **Riau Island**
4. **West Sumatra**
5. **Jambi**
6. **South Sumatra**
7. **Lampung**
8. **Bangka Belitung Island**
9. **Bengkulu**
10. **Lampung**
11. **Banten**
12. **DK Jakarta**
13. **West Java**
14. **Central Java**
15. **DI Yogyakarta**
16. **East Java**
17. **Bali**
18. **West Nusa Tenggara**
19. **East Nusa Tenggara**
20. **West Kalimantan**
21. **North Kalimantan**
22. **Central Kalimantan**
23. **South Kalimantan**
24. **East Kalimantan**
25. **West Sulawesi**
26. **North Sulawesi**
27. **Central Sulawesi**
28. **Southeast Sulawesi**
29. **South Sulawesi**
30. **Gorontalo**
31. **Maluku**
32. **North Maluku**
33. **Papua**
34. **South Papua**
35. **Southwest Papua**

Other Programs

1. **PPBP/PPTI**
2. **Bakti BCA Internship**
3. **BCA Cash Management Academy**
4. **Empowering Disabilities**
5. **Scholarship Partnership**

Bakti BCA Schools

Through the Bakti BCA School program, BCA is committed to supporting the improvement of primary and secondary education quality in various regions of Indonesia. As of 2025, BCA has supported 32 partner schools through its development program. Of this total, 20 schools across Lampung, Banten, Gunung Kidul, and Banyuwangi have successfully completed the program's intervention phase, demonstrating achievement levels in literacy, numeracy, and character development that exceed the national average.

▶ Watch the story



BCA continues its commitment to creating a competitive generation through a development program for 12 Bakti Schools in Bengkulu, East Kalimantan, East Nusa Tenggara, and Southwest Papua. This 2.5-year holistic program is designed to integrally enhance school leadership, educator capabilities, and infrastructure. The vision is to establish model schools that demonstrate excellence in Character, Science, and Digital Literacy, ensuring they are equipped to meet future challenges.

Educational Collaboration

As part of its educational collaboration, Bakti BCA supports the Pandai Berhitung (Proficient at Arithmetic) program, which uses the GASING (*Gampang, Asik, dan Menyenangkan* – Easy, Fun, and Enjoyable) method. This program aims to improve national numeracy skills through an interactive and easy-to-understand learning approach. In 2025, this activity involved 96 participants, consisting of 64 students and 32 teachers in 11 schools in Wonokitri Village and the Tosari District, East Java.

Teacher Tech Championship

In 2025, BCA launched the Teacher Tech Championship, a program for senior high school educators in Eastern Indonesia, with a specific focus on the Maluku and Papua regions. This initiative uniquely blends an innovative competition with a robust Teacher Professional Development program. Through intensive training and mentorship, participants are equipped with skills in computational thinking, coding, and the application of Artificial Intelligence (AI). The program empowered these educators to develop learning innovations aligned with the principles of Education for Sustainable Development (ESD), enabling them to create more interactive and impactful learning experiences in the classroom.

Watch the story



147
teams registered



16
semifinalist teams participated in
Teacher Professional Development



16
prototypes of AI-based learning
innovation and coding were produced

BCA Bakti Scholarship

3 Categories

- Financial Support
- Academic Achievement
- Non-Academic Achievement

700

Bakti Champions
(Recipients of the Bakti BCA Scholarship)

Rp7.54 billion

Total financial aid funds

20

Partner Universities

70

Projects of Bakti
Champions Movement

Since its inception in 1999, BCA's scholarship program has supported over 8,500 recipients. Through this initiative, BCA expands access to quality higher education and promotes educational equity. The program is designed to nurture a generation of high-achieving, principled young leaders who can contribute to the nation's progress. This is achieved through a series of development programs, including the Transformational Workshop, Bakti Champions Movement, National Summit, Company Visit, and Financial Literacy E-learning.



National Summit – Every Champion is Unique, The Champion is You!

The National Summit is the culminating event that concludes the series of development and training activities for the 2025 Bakti BCA Scholarship recipients. This event was attended by all Bakti Champions in a hybrid format, featuring inspirational sessions from Vera Eve Lim, a Director of BCA, and Nicholas Saputra, Bakti BCA Ambassador. This program underscores Bakti BCA's commitment to enhancing the competitiveness of the younger generation, preparing Bakti Champions for future challenges in their professional and personal lives.



Watch the story

Scholarship Collaboration

BCA also collaborates on long-term scholarships with the following organizations:

1. Karya Salemba Empat Foundation: Since 2011, 247 university students have received scholarships from BCA
2. Pelita Harapan University (UPH): Full scholarships for 8 medical students from Eastern Indonesia
3. Pendidikan Kader Bangsa Foundation: Full scholarships for 2 outstanding high school students
4. Indonesian Aquatic Federation: Scholarship assistance for outstanding swimmer Liquor Harrison Andoko.

BCA Knowledge Sharing

Featuring BCA Directors as speakers, this youth development initiative explored key topics such as leadership, technology, and personal development. The program was delivered as a series of public lectures across 9 universities, reaching over 6,300 students. Additionally, BCA hosted "Banking Tour & Sharing" sessions at its branch and head offices, engaging more than 250 participants from 5 high schools and universities.

MUA Tuli Bakti BCA (Make Up Artist with Hearing Disabilities)

Through the Disability Empowerment Program, BCA is committed to supporting the improvement of individual competitiveness and creating an inclusive space for Friends with Disabilities. In two years, BCA has empowered 15 makeup artists with hearing disabilities (MUA Tuli) various training and skillset workshops, such as makeup, hairstyling, and nail art.

From 2024 to 2025, there was an increase in income of up to 250% and more than 125% increase in the number of clients per makeup artist per month.

MUA Tuli Bakti BCA also had the opportunity to perform at various BCA and partner events, including makeup at the Puteri Indonesia 2025 pageant, Gebyar BCA Merah Putih, BCA Expoversary, BCA Award, Indonesia Knowledge Forum, and the Kawan Nusantara "Identitas" celebration from Tulola.



Watch the story

Business & Banking Education Program and Information Technology Education Program

The Business & Banking Education Program (PPBP) and the Information Technology Education Program (PPTI) are delivered in partnership with several of Indonesia's leading universities, which provide the academic faculty. Graduates of these programs are not only equipped with a comprehensive academic curriculum but also have the opportunity for a direct pathway to employment at BCA.

Program	Year	Participants	Alumni	Alumni Joining BCA	Percentage
PPBP	2025	266	85	83	97%
	2024	264	88	87	99%
	2023	265	132	131	99%
PPTI	2025	309	101	98	97%
	2024	308	101	100	99%
	2023	307	60	60	100%

Note:

Participants in 2024 consisted of 6 active PPBP batches and 9 active PPTI batches. As for PPBP graduates in 2023 were consist of PPA graduates.

Bakti BCA Internship

BCA provides the Bakti BCA Internship program for high school, vocational school, and university graduates who are interested in the banking sector. The positions offered in this program are customer service officer and teller.

	2025	2024	2023
Number of New BCA Internship Participants	5,244	3,982	3,915

BCA Cash Management Academy

The BCA Cash Management Academy is a "Teaching Factory" program designed to prepare Vocational High School (SMK) students for careers in the cash-in-transit (CIT) and ATM management industry. Through this initiative, BCA equips schools with practical banking facilities, including dummy money, currency counters and sorters, ATMs, CRMs, and operational cash-delivery vehicles, to facilitate hands-on learning. In 2025, the program engaged 2,255 students from which 305 top-performing participants were selected to undertake a six-month internship at BCA's partner vendors.

Financial Literacy [FS16][FN-CB-240a.4]

As an financial intermediary, BCA consistently develops financial literacy and inclusion initiatives to reach unbankable, underbanked, and underserved communities. These initiatives are beneficial to the community as they promote financial independence and sustainably strengthen the national economy. With a good understanding of financial management, people are expected to be able to manage their personal finances, develop their businesses, and plan for the future more wisely.

To expand the reach of education, BCA launched the Financial Literacy e-learning platform (<https://literasikeuangan.id/>) in 2024 as a digital learning tool that is easily accessible to the public and is expected to reach all levels of society in Indonesia.

>169,000
People Have Been Educated in financial literacy

244
Branches Implementing Financial Literacy

652
Number of Employees as Financial Literacy Ambassadors

BCA's commitment to financial education is demonstrated by its successful outreach to unbankable, underbanked, and underserved communities, that are designated as priority targets within the National Strategy for Financial Literacy by the Financial Services Authority (OJK), including:

- | | |
|---|---|
| 1. Students and youth | 6. Communities |
| 2. Professionals | 7. Micro, small, and medium enterprises (MSMEs) |
| 3. Farmers and fishermen | 8. People with disabilities |
| 4. Migrant workers and prospective migrant workers | 9. Employees |
| 5. Communities in remote, isolated, and disadvantaged areas | 10. Women |

Through these various initiatives, BCA not only strengthens financial inclusion but also helps those who are unbankable to understand the benefits and ease of access to the formal financial system. By doing so, BCA plays an active role in building a more inclusive, robust, and sustainable economic ecosystem.

In 2025, BCA, through Bakti BCA, recorded another proud achievement by winning four awards at the KEJAR & Financial Literacy Award 2025 event organized by OJK. The awards include:

1. Financial Services Business Actor (PUJK) with the Best Financial Literacy Program
2. GENCARKAN Jingle Video
3. Best KEJAR Implementation Bank – Conventional Commercial Bank Subcategory
4. Best OJK Financial Literacy Ambassador (OJK Peduli)

Financial Management Training for MSMEs and Bakti Villages

To strengthen the financial management of MSMEs and Desa Bakti, BCA conducted advanced financial and institutional training and assistance, which was attended by 114 participants from 16 MSMEs, 14 villages, and 4 House of Living Food (RPH/ Rumah Pangan Hidup) groups, with 18 modules and 28 hours of learning. This program resulted in a 23.6% increase in financial statement analysis knowledge among financial teams and their leaders, 100% digitization of financial reports, a 26.2% improvement in the discipline of financial record-keeping, an 11.5% improvement in financial report transparency, a 49.5% improvement in group accountability, and a 71.4% improvement in the trust that Tourism Awareness Group (POKDARWIS) members have in their financial team.



- 1) BCA Director, Haryanto Budiman and Bakti BCA Ambassador, Nicholas Saputra gave a public lecture entitled BCA Berbagi Ilmu (BCA Sharing Knowledge) at Brawijaya University, Malang.
- 2) Talk show with BCA Director, Lianawaty Suwono and renowned designer Didit Maulana at the MUA Tuli Bakti BCA Graduation Day event.
- 3) BCA Bakti STEM Festival at Sorong City.
- 4) Two teachers from SMAN 2 Sorong, West Papua, won first place in the Papua regional Teacher Tech Championship Bakti BCA 2025.
- 5) Inspirational Talk at the National Summit Beasiswa Bakti BCA with BCA Director, Vera Eve Lim.
- 6) 15 Bakti BCA's hearing-impaired makeup artist collaborated in a fashion show with IKAT Indonesia and TULOLA.
- 7) BCA received the Financial Literacy Award and KEJAR Award 2025 from OJK.

Bakti Kesehatan

Stunting Reduction Program

BCA reaffirmed its commitment to accelerating the reduction of stunting by 2025 through two strategic initiatives. The PASTI (Partnership to Accelerate Stunting Reduction in Indonesia) program continued in West Kalimantan and East Java with a multisectoral approach. From 2023 to 2025, BCA has disbursed USD777,272 of its total commitment of USD1 million (2023–2026). Additionally, the “Ayo Cegah Stunting” prevention program implemented in West Sumatra and West Nusa Tenggara focuses on community empowerment through strengthening health cadres, youth education, and assistance for families with toddlers.



▶ Watch the story

PASTI achievements through multi-stakeholder collaboration for the 2023–2025 period



6,070

children under two received nutrition intervention



35,008

were educated on nutrition awareness and healthy parenting



3,934

integrated health post cadres received capacity building



26

model villages were implemented as pilot villages for integrated nutrition intervention

Achievements of ‘Ayo Cegah Stunting’

1,050

families &

97 expectant mothers received nutritional assistance

54

integrated health service post &

22 health workers received capacity building

2 pilot integrated health posts &

1 monitoring of integrated health service posts and toddlers

1,432

adolescents were educated on stunting prevention

29,215

plant seeds distributed to strengthen family food security and nutrition

2

nutritious food demonstration plots (plant-based and animal-based) for toddlers

Eye Care Program



▶ Watch the story

Since 2001, BCA has demonstrated a long-standing commitment to improving eye health in Indonesia through its partnership with the Cataract Blindness Prevention Section of the Indonesian Ophthalmologist Association (SPBK Perdami). In 2025, this collaboration provided free cataract surgeries to 815 beneficiaries across Bengkulu, West Java, Central Kalimantan, West Nusa Tenggara, and North Maluku. For students, BCA launched the “Mata Cemerlang, Prestasi Gemilang” (Bright Eyes, Brilliant Achievements) initiative. Under this program, 2,110 students from five schools in the Greater Bandung area underwent vision screenings to detect impairments at an early stage. Following the screenings, 306 students were provided with corrective eyewear and eye vitamins. The initiative also included educational sessions on the importance of maintaining eye health to support their academic success.

815

cataract patients successfully underwent surgery, including those of productive age and/or who were highly dependent on others

2,110

students received eye examinations

100

adults received reading glasses

306

students received corrective glasses

Assisted Clinics and Bakti Social Healthcare Service

BCA's efforts to expand access to affordable health care are realized through partnerships with two assisted clinics, Praktik Dokter Duri Utara in Tambora, West Jakarta, and Bakti Medika Clinic in Mangga Dua Selatan, Central Jakarta. Both clinics offer general medical services and contraceptive services with subsidized rates for the surrounding community.

1,593

Patients Received Contraceptive Service Fee Waivers.

10,468

Patients Received General Medical Treatment Fee Waivers.

675

patients received checkups for hypertension, diabetes, cholesterol, and uric acid.

Blood Donation

BCA consistently collaborates with the Indonesian Red Cross (PMI) to organize blood donation activities as part of the company's commitment to supporting national blood availability. In 2025, BCA collected more than 2,100 blood bags through various donation activities carried out at the BCA Tower head office, Regional Office 4, KCU Yogyakarta, and a number of other locations. BCA expanded the reach of these activities through the "Gen Z Berani Donor Darah" initiative, which was held at the University of Indonesia Campus and the BCA Learning Institute to encourage young donors to get involved.



- 1) Free Cataract Surgery Program.
- 2) Free Eye Examinations for Students.
- 3) BCA Employee Blood Donation Program.
- 4) "Isi Piringku" Field School as part of the "Ayo Cegah Stunting" Program.
- 5) Social Service Program at the BCA Duri Utara Clinic.

Bakti Budaya

Cultural Preservation Program

BCA is committed to supporting the preservation of Indonesian arts, traditions, and local wisdom through various initiatives, including cultural heritage and local community empowerment, to ensure that culture remains relevant and continues to develop sustainably.

Natural Dyeing Training

After establishing the foundations of natural dyeing techniques in South Central Timor (TTS), Baduy, and Sumba, Bakti Budaya BCA expanded its textile preservation program to North Sumatra in 2025. In collaboration with Indonesian Natural Colors Association (WARLAMI), this program trained 32 weavers from five Malay songket communities in Deli Serdang and Batu Bara Regencies. The training focused on improving the quality of natural dyes to maintain sustainability and preserve cultural heritage, while continuing to further develop the capacity of existing groups.



Watch the story

Map of Natural Dyeing Distribution



Extended Training for Sumba Weavers

In the Sumba weaving community, this year's training focuses on strengthening product quality, institutional capacity, and governance. Weavers participated in extended training that focused on exploring motifs and developing derivative products to make natural-colored weavings more relevant to the fashion market. Through this assistance process, the community has successfully formed a Multi-Business Cooperative unit that serves as a shared platform for more structured and sustainable production, marketing, and financial management.

Expanding Market Access and Exposure for Weavers' Work

By 2025, the work of weavers from TTS, Baduy, and Sumba will be promoted through collaborations between Kawan Nusantara and Tulola in Jakarta and Bali and marketed sustainably through BCA Expoversary and BCA Expo 2025, enabling them to reach a wider urban market and creative ecosystem. Through these various channels, weavers' additional income reached more than Rp367 million (growing 34%YoY) in 2025, including fabrics produced through training and derivative products facilitated by BCA.



- 1) Development of natural-colored Malay songket woven fabrics.
- 2) Exposure of WARLAMI weavers at the Kawan Nusantara TULOLA event.
- 3) Product variants from the Bakti BCA Natural-Colored Fabric MSME.

CREATING VALUE FOR THE COMMUNITY

BCA implements local economic empowerment programs through business coaching and assisted villages that focus on promoting and supporting market access expansion, as well as upskilling human resources and strengthening institutions (capacity building) in a sustainable manner to improve community independence and welfare. BCA emphasizes improving the community's quality of life through a needs analysis and collaborative approach to ensure that each program is relevant, has a real impact, and is long-term, even when faced with challenges in the field. In 2025, Bakti BCA has assisted 28 Villages and more than 5,000 MSMEs.

Bakti BCA Villages [203-1, FS13] [FN-CB-240a.3]

As of 2025, the Bakti BCA Village program encompasses 28 villages, consists of 27 tourism villages and one village focused on a coffee plantation revitalization program. The tourism village development component is delivered in partnership with the Ministry of Tourism and Creative Economy of the Republic of Indonesia. This program is designed to bolster local economies by creating income-generating opportunities and employment in the tourism and creative economy sectors.

Bakti BCA Villages

<div style="background-color: #00728f; color: white; padding: 5px; text-align: center; font-weight: bold; margin-bottom: 10px;">Java</div> <p>DKI Jakarta Tourism Village Pecinan Glodok</p> <p>West Java Tourism Village Situs Gunung Padang</p> <p>West Java Cikoneng Coffee Plantation, Tugu Utara Village</p> <p>Banten Tourism Village Saba Budaya Baduy</p> <p>DI Yogyakarta Tourism Village Pentingsari</p> <p>DI Yogyakarta Wayang Dusun Pucung Wukirsari Tourism</p> <p>DI Yogyakarta Pindul Cave Tourism</p> <p>Central Java Tourism Village Patakbanteng</p> <p>Central Java Doesoen Kopi Sirap</p> <p>Central Java Gemah Sumilir Batik Village</p> <p>East Java Tourism Village Tamansari</p> <p>East Java Tourism Village Semen</p> <p>East Java Tourism Village Edelweiss Wonokitri</p>	<div style="background-color: #00728f; color: white; padding: 5px; text-align: center; font-weight: bold; margin-bottom: 10px;">Sumatra</div> <p>West Sumatra Tourism Village Kampung Adat Nagari Sijunjung</p> <p>West Sumatra Tourism Village Nagari Silokek</p> <p>Riau Tourism Village Dayun</p> <p>Bangka Belitung Creative Tourism Village Terong</p> <p>Bangka Belitung Peramun Hill</p> <p>Bangka Belitung Tourism Village Kelubi</p> <p>Bangka Belitung Tourism Village Limbongan</p> <p>Lampung Tourism Village Kiluan Negeri</p> <div style="background-color: #00728f; color: white; padding: 5px; text-align: center; font-weight: bold; margin-bottom: 10px;">Bali & Nusa Tenggara</div> <p>Bali Tourism Village Taro</p> <p>NTB Tourism Village Hijau Bilebante</p> <p>NTT Tourism Village Kampung Prai Ijing/Tebara</p>	<div style="background-color: #00728f; color: white; padding: 5px; text-align: center; font-weight: bold; margin-bottom: 10px;">Kalimantan</div> <p>Kalimantan Barat Desa Wisata Kampung Melayu Benua Melayu Laut</p> <p>East Kalimantan Tourism Village Derawan Island</p> <div style="background-color: #00728f; color: white; padding: 5px; text-align: center; font-weight: bold; margin-bottom: 10px;">Sulawesi</div> <p>North Sulawesi Tourism Village Kakaskasen Dua</p> <div style="background-color: #00728f; color: white; padding: 5px; text-align: center; font-weight: bold; margin-bottom: 10px;">Maluku</div> <p>Maluku Tourism Village Negeri Laha</p>
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27 Tourism Villages

The development of Tourism Villages refers to official guidelines, such as Regulation of the Minister of Tourism and Creative Economy No. 9 of 2021, Decree of the Minister of Tourism of the Republic of Indonesia No. KM.143/KD.00/MENPAR/2019, and the Global Sustainable Tourism Council (GSTC) standards to ensure the implementation of sustainable tourism practices.

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Indicators	2025 Targets	Description
Number of Visitors to Bakti BCA Villages	282,473 Visitors	The total number of visitors to the 14 BCA Bakti Villages, where according to the data, Tamansari Tourism Village contributed more than 201 thousand visitors (71.2%); the cumulative total for 2023–2025 reached 1.2 million visitors.
Number of BCA Bakti Village Workers	1,593 people	Employment in the 28 villages covered by Bakti BCA includes 99.6% of workers of productive age and 33% of female workers.
Total Revenue of Bakti BCA Village	Rp10.2 Billion	The income of 14 Bakti BCA villages continues to increase, with a total five-year accumulation reaching Rp37.7 billion.
Number of Awards & Sustainable Certifications	23 Awards & Certification	16 International & National Awards 6 Sustainable Tourism Village Certifications 1 Best Homestay Award from Booking.com

Various Development Programs in 27 Tourism Villages

Throughout 2025, BCA has conducted 194 training modules with total of 247 learning hours attended by 458 community members and local entrepreneurs, focused on improving human resource upskilling and institutional strengthening (capacity building) as well as promoting and supporting market access expansion.

Promotion and Support for Expanding Market Access for Tourism Villages

BCA expanded market access for nine Bakti BCA Villages through BCA Lifestyle and other digital platforms, yielding over Rp277 million in revenue. Furthermore, the company organized familiarization trips and sales missions, inviting travel agents, tour operators, customers, media, and BCA employees to the villages. This initiative resulted in a combined transaction and exposure value of Rp1.4 billion. International market access was also broadened through participation in global events such as ITB Berlin and the Wonderful Indonesia Travel Fair. These events connected the villages with 456 potential buyers and secured Rp536 million in revenue.

The growth of these tourism villages also spurs the development of local entrepreneurs. To enhance promotional access, a collaboration was established with Tulola, a prominent Indonesian jewelry brand that champions local culture. This partnership has successfully brought Taro Village's silver crafts to the global market, resulting in the sale of 11 artisanal pieces. The full Rp83.5 million in revenue from these sales was received directly by the local craftspeople.



Human Resource Upskilling and Institutional Strengthening (Capacity Building)

1. Professional Certification, Human Resource Development, and Sustainable Tourism Village Certification

Bakti BCA enhances the competence of tourism professionals by facilitating professional certification from the National Agency for Professional Certification (BNSP) for 30 individuals, comprising 20 ecotourism guides and 10 adventure guides. To further support sustainable tourism at the village level, BCA also facilitated the Sustainable Tourism Village certification process, administered by the Indonesia Sustainable Tourism Council (ISTC), a quasi-governmental body under the Ministry of Tourism and Creative Economy. As a result, six of BCA's partner villages successfully earned this certification: Pentingsari (DI Yogyakarta), Taro (Bali), Dayun (Riau), Terong (Bangka Belitung), Bilebante (West Nusa Tenggara), and Tamansari (East Java).

This three-year certificate validates that the villages have met comprehensive criteria across four pillars: Sustainable Management, Socio-Economic Sustainability, Cultural Sustainability, and Environmental Sustainability. Crucially, these national standards are recognized by the Global Sustainable Tourism Council (GSTC), ensuring that the sustainable tourism practices in these villages are on par with global standards.

International Tourism Destination Governance Development

Two Bakti BCA villages, Taro Tourism Village and Bilebante Green Tourism Village, have the potential to become the Best Tourism Village. Therefore, the two villages received direct assistance from UN Tourism, with several stages of mentoring, such as Preliminary Assessment, Field Visit, Formulation of Recommendation Report, and Masterclass. Furthermore, local village champions also attended the UN Tourism international conference in Hoi An, Vietnam, with the theme “The Tourism for Rural Development Program” to expand their global network and conduct comparative studies with the world’s best tourism villages.



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2. Rumah Pangan Hidup Program and Eco-Friendly Initiatives in Tourism Villages

In 2025, BCA continued the Rumah Pangan Hidup (RPH) program in four BCA Bakti villages by building four greenhouses. To ensure the sustainability of the program, four RPH institutions were established in each village, integrated into the Village Tourism institutions, and training was provided to 15 local champions. This program involved 267 participants (79% women) who produced vegetable crops worth Rp101.8 million and Rp7.3 million from livestock, while reducing household food expenditure by 41.7% (vegetables) and 16.3% (animal products). The program also managed 49.3 tons of organic waste and 895.7 tons of inorganic waste into planting media and natural fertilizers. Bakti BCA also initiated an eco-friendly tourism movement by implementing green lifestyle, including conserving water and electricity, reducing plastic waste, disposing of waste properly, and taking only enough food at three tourist villages, namely Pentingsari Tourism Village in Yogyakarta, Wayang Dusun Pucung Wukirsari Tourism Village in Yogyakarta, and Bilebante Green Tourism Village in NTB.

Bakti Village Cikoneng Coffee Plantation

Throughout 2025, Bakti BCA will continue to provide guidance to 13 farmers who are members of the Lestari Maju Bersama and Cikoneng Lestari farmer groups on more than 10 hectares of coffee plantation land in Cikoneng, Tugu Utara, Cisarua, Bogor Regency.

2025 Facility Assistance			Human Resource Development		
Solid organic fertilizer	Liquid organic fertilizer	Liquid organic fertilizer	Environmentally Friendly Fertilization	Light & Heavy Production Pruning	Pest & Disease Control
40 tons	120 L	1,440 L	Selective Harvesting	Rorak Production	Financial Literacy

Through this program, cherry production doubled to 22,884 kg with a total income of more than Rp320 million, an increase of 2.3x YoY. In addition to infrastructure assistance, 50 farmers participated in field school training and experienced a 6.4% increase in human resource capacity. Financial literacy training was also provided to improve farmers’ financial management skills and mitigate the risk of excessive spending after harvest.

Tourism Village Achievements

The year 2025 was a milestone because for Bakti BCA Villages that has gained both national and international recognitions. The achievements of Bakti BCA Village include:

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ASEAN Tourism Award 2025 – ASEAN Tourism

No.	Name of Assisted Tourism Village	Province	Type of Award
1	Nagari Sijunjung Traditional Tourism Village	West Sumatra	ASEAN Homestay Award
2	Terong Creative Tourism Village	Kep Bangka Belitung	ASEAN Community-Based Tourism Award
3	Semen Tourism Village	East Java	ASEAN Community-Based Tourism Award
4	Taro Tourism Village	Bali	ASEAN Community-Based Tourism Award
5	Glodok Chinatown Tourism Village	DKI Jakarta	ASEAN Public Toilet Award
6	Bilebante Green Tourism Village	West Nusa Tenggara	ASEAN Public Toilet Award)

Wonderful Indonesia Award 2025 – Ministry of Tourism of the Republic of Indonesia

No.	Name of Tourism Village	Province	Type of Award
1	Bilebante Tourism Village	West Nusa Tenggara	Overall Champion in the Tourism Village category
2	Prai Ijing/Tebara Traditional Tourism Village	East Nusa Tenggara	2nd Place in the Tourism Awareness Group category
3	Glodok Chinatown Tourism Village	DKI Jakarta	3rd Place in the Culture-Based Tourism Village category

Visitor Satisfaction Survey

To maintain the quality of the tourist experience, every visitor to Desa Bakti BCA is encouraged to provide reviews through various digital platforms, one of which is Google Rating with an average score of 4.6 out of 5. In 2025, the average service satisfaction rating at Desa Bakti BCA reached 4.6 out of 5.

Collaboration and Mentoring of BCA-Assisted MSMEs

BCA consistently supports the empowerment of Micro, Small, and Medium Enterprises (MSMEs) to improve their competitiveness and economic independence through collaboration between Bakti BCA and the Commercial & SME Banking Division. This support includes facilitating halal certification, business mentoring, and expanding domestic and foreign market access for MSMEs with export potential. A total of 1,829 MSMEs participated in the training, which consisted of 43 training modules and 52 hours of learning.

1. Promotion and Market Access Expansion

Bakti BCA expands market access for assisted MSMEs through participation in national exhibitions and promotions such as BCA Expoversary, UMKM Festival, Pagelaran Sabang Merauke, and Jakarta Fair. In addition to booths and pop-up stores, BCA also utilizes digital media such as e-flyers and online catalogs. By 2025, 27 businesses were involved with the employment of up to 450 workers. MSMEs from 28 Bakti BCA villages marketed their signature products, such as batik, woven fabrics, coffee, palm sugar, processed foods, and handicrafts, with total revenues reaching Rp446 million.

2. Halal Certification Mentoring and MSME Training

During 2025, more than 1,744 MSMEs received mentoring to obtain halal certification and the issuance of Business Identification Numbers (NIB). More than 820 halal certificates have been issued in 23 cities/regencies in 15 provinces. Through this activity, BCA not only assists with mentoring and halal certificate issuance, but also provides training in MSME capacity building through 3 pillars, namely actors, markets & products, and canvas business models which increase participants' knowledge by 31%.



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3. UMKM Go Export

The BCA UMKM Go Export program continues to support businesses in penetrating international markets. By 2025, the BCA UMKM Go Export program opened networks to 33 countries with an export potential of Rp110.9 billion through business matching and networking events like Trade Expo Indonesia. Through business matching and intensive coaching, a number of MSMEs have successfully exported goods worth more than Rp13 billion, mainly coffee, chocolate, spices, edamame, onions, and coconut sugar to European and Asian markets. This accomplishment underscores the program's effectiveness in preparing MSMEs to compete and meet the standards of the global market. Capacity building for human resources in the MSMEs Go Export program is provided through 31 training modules and 42 hours of learning. During the learning period, there was an 8% increase in understanding, and MSMEs' readiness in export administration improved by 88%.

Bakti BCA MSMEs Go Export 2025 Incubation Program



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Trade Expo Indonesia 2025



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- 1) Expansion of international market access for Desa Bakti BCA at the ITB Berlin 2025 event.
- 2) Field assessment of sustainable tourism village certification in Desa Taro.
- 3) Community activities to care for vegetable seedlings in the Rumah Pangan Hidup program.
- 4) Grand Harvest at the Cikong Coffee Plantation.
- 5) Collaboration between Taro Village silver craftsmen and TULOLA.
- 6) Bakti BCA Village reaps achievements at the Wonderful Indonesia Awards 2025.
- 7) Minister of Tourism Widiyanti Putri Wardhana attends the 2025 MSME & Bakti BCA Village Coordination Meeting.

Bakti Lingkungan

BCA remains committed to nature conservation and improving environmental quality through various targeted and sustainable programs. All initiatives are carried out in collaboration with local partners, educational institutions, and the government to strengthen environmental management and encourage community participation in preserving the ecosystem.

Conservation of Rare and Protected Animals

1. Orangutan Rehabilitation and Reintroduction

In 2025, BCA continued its orangutan conservation efforts in collaboration with the East Kalimantan Natural Resources Conservation Agency (BKSDA) and the Borneo Orangutan Survival Foundation (BOSF) through the rehabilitation of six orangutans, including the adoption of one baby orangutan, and the release of five other orangutans who had been declared ready to return to their natural habitat. As part of enhancing the rehabilitation process, BCA also supports the improvement of Forest School II to provide space for orangutans to practice exploring, recognizing predators, and gaining independence before returning to the wild. The Student Goes to Nature (SGTN) program was also held again at Samboja Lestari, involving 200 junior high and high school students who participated in conservation education, financial literacy, and the planting of 200 trees in the conservation area.



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Orangutan Conservation Program 2025

6

Orangutans rehabilitated

5

Orangutans reintroduced

1

Forest school improvement

200

Junior high and high school students participated in the Student Goes to Nature (SGTN) program

2. Sea Turtle Conservation

In 2025, BCA continued its turtle conservation efforts in Banyuwangi, Kerobokan Beach (Bali), and Goa Cemara Beach (Yogyakarta) through egg relocation, hatchling release, facility upgrades, and integrated public education. BCA held the 2025 BCA Sea Turtle Conservation Synergy Forum, which brought together conservation communities, academics, and other stakeholders to synchronize standards and technical capacities for sea turtle conservation.

In 2025, the enhancement of public education was also realized through the inauguration of a conservation facility at Goa Cemara Beach, which was developed as a learning showcase for the community, students, and tourists. Located in a tourist area, this facility offers educational tours, hatchling releases, and an introduction to local cultural values to raise awareness of the importance of coastal ecosystem conservation.

Various efforts throughout 2025 resulted in the relocation of 34,404 eggs from 425 nests, the release of 24,161 hatchlings, and the education of 7,759 students and community members on the importance of coastal ecosystem conservation.

3. Java-Wide Leopard Survey (JWLS)

BCA, together with the Ministry of Forestry and SINTAS Indonesia, continued the Java-Wide Leopard Survey (JWLS) in Bromo Tengger Semeru National Park (TNBTS) in support of the preparation of the Java Leopard Conservation Strategy and Action Plan (SRAK). The survey conducted in 2024 in the southern region of TNBTS identified the presence of eight individuals and became the initial basis for understanding the population in this area. In 2025, activities were expanded to the northern region through the installation of additional surveillance cameras, analysis of fecal samples, and capacity building for field officers to support more comprehensive population mapping.

Preservation of Natural Ecosystems and Climate Change Mitigation

Social and environmental responsibility is an important part of BCA's sustainability strategy. BCA strives to increase resource efficiency, reduce environmental impact, and strengthen resilience to climate change through various initiatives as part of the company's long-term commitment.

Tree Planting Program

As part of BCA's commitment to environmental conservation, the tree planting program continues in various regions of Indonesia to support carbon sequestration, increase groundwater absorption, strengthen local ecosystems, and provide economic benefits to the community.

By 2025, this program will involve more than 423 communities in planting activities that support the sustainable recovery of ecosystems and the collective restoration of springs. The types of plants have been selected based on the characteristics of each region's environment, including Multi-Purpose Tree Species (MPTS) such as avocado, durian, and other trees with economic value, as well as ecologically valuable trees such as bamboo and banyan trees, which play an important role in maintaining soil stability and improving water absorption.

Planting Location	Number of Trees	Tree Species	Environmental & Socio-economic Impact
Sidodadi Village, Malang	21,000	Bamboo Trees, Coffee, Durian, Avocado, Orange, and Kaliandra	<ul style="list-style-type: none"> Restoration of 1 water source and protection of 4 water sources. Planting bamboo and MPTS in social forestry land. Community education & involvement of KTH regarding the importance of protecting water sources and surrounding vegetation cover, implementing simple water conservation practices, tree care & water source restoration, becoming the main actors of conservation rather than just beneficiaries.
Temurejo Village, Banyuwangi	13,000	Guava, Sawo, Mango, Bamboo, Avocado, Sonokeling, and Petai trees	<ul style="list-style-type: none"> Restoration of 1 water source and protection of 2 water sources. Planting of bamboo and MPTS under a community forest management scheme (PHBM). Community education & involvement of forest farmer groups on the importance of protecting water source areas and surrounding vegetation cover, implementing simple water source conservation practices, tree care & water source restoration, so that the community becomes the main actors in conservation, not just beneficiaries.
Hiang Customary Forest, Jambi	16,000	Durian, Avocado, Meranti, Jengkol, Petai, Surian, and Sembulun Trees	<ul style="list-style-type: none"> Rehabilitation of customary forests in utilization zones. Protection of protected animal habitats and water sources for communities in two districts. Strengthening local wisdom through community-based forest management. Planting economically valuable trees to support sustainable livelihoods.
Kerobokan Village, Bali	1,000	Mangroves	Rehabilitation of a 2-hectare mangrove area Orangutan Conservation Area
Orangutan Conservation Area Samboja Lestari, East Kalimantan	200	Multi purpose tree species (MPTS)	Restoration of areas for orangutan conservation activities

Tree growth monitoring is conducted periodically with expert partners to ensure the program's effectiveness and sustainability.

In 2025, trees planted from 2023 to 2025 were estimated to absorb 182.85 tCO₂e, with a survival rate of 99.4%.

MPTS Tree Planting	Estimated Carbon Absorption (tCO ₂ e)			
	2025	2028	2033	2038
2023	120.60	2,686.20	6,146.99	9,073.85
2024	29.55	1,415.15	8,960.67	14,828.64
2025	32.70	913.76	10,318.86	19,451.44
Total	182.85	5,015.11	25,426.52	43,353.93

To strengthen the 2024–2025 tree planting program, BCA is integrating spring restoration to improve hydrological functions around the planting area. Activities include cleaning water sources, arranging supporting vegetation, and constructing simple filtration systems to maintain the quality of water used by the community. Flow measurements at five spring restoration points in Gambuhan Village (Pemalang), Sidodadi Village (Malang), and Temurejo Village (Banyuwangi) show improved water flow as an initial response to restoration efforts.

Water Debit Change Indicator in 2025

Location	Number of Point	Debit before (L/second)	Debit after (L/second)	Debit change (L/s)
Gambuhan Village, Pemalang	3	2	2.5	0.5
Sidodadi Village, Malang	5	2	3	1.0
Temurejo Village, Banyuwangi	3	0	0.3	0.3

Reverse Vending Machine (RVM)

In an effort to encourage behavioral change in plastic waste management, BCA continues to utilize Bakti BCA Reverse Vending Machines (RVMs) as a means of education and habit cultivation in waste sorting. A total of 3 RVMs have been placed on campus grounds at the Bandung Institute of Technology and Padjadjaran University. Throughout 2025, more than 700 members of the academic community have participated in using RVMs to sort plastic bottle waste. One RVM unit has also been placed in the Pentingsari Tourism Village, a village assisted by Bakti BCA, to maintain the cleanliness of the tourism village and support education and awareness of waste management.

Bakti BCA's RVM is also present at public events such as BCA Expoversary and BCA Expo 2025 to expand education on the importance of sorting and recycling as part of the circular economy and efforts to reduce single-use plastic waste.

Achievements of the Bakti BCA RVM Program in 2025



Solar Panel Charging Station

As part of its emission reduction efforts, BCA has introduced the Bakti BCA Solar Panel Charging Station to support the green campus initiative. In 2025, two facilities were built at Diponegoro University (UNDIP) and Institut Pertanian Bogor (IPB). These facilities provide access to clean energy for the academic community to charge their devices, while also serving as a strategic move by BCA to raise awareness and encourage the adoption of environmentally friendly solutions among the younger generation.

Environmental Complaints [413-2]

BCA continually demonstrates its commitment to environmental preservation through the implementation of various environmental responsibility programs that focus on sustainability and responsible management of operational impacts. As of 2025, BCA did not receive any complaints related to environmental impacts caused by its banking activities. This reflects

the effectiveness of the application of the prudent principles, operational efficiency, and BCA's commitment to maintaining a balance between business performance and environmental sustainability.



1) & 2) Water Source Restoration and Tree Planting in Sidodadi Village, Ngantang, Malang Regency, East Java.
 3) Student Goes to Nature (SGTN) Program at Samboja Lestari.
 4) Javan Leopard Conservation Program at Bromo Tengger Semeru National Park.
 5) Sea Turtle Release Program.

Natural Disaster Relief



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BCA provided disaster relief to communities affected by floods and landslides in Sumatra. In the immediate aftermath of the disaster, Bakti BCA, in collaboration with the Indonesian National Armed Forces (TNI), dispatched emergency aids, including staple foods, medicine, blankets, and essential supplies for evacuees, such as tents and portable beds. To address critical sanitation and clean water needs for displaced communities, Bakti BCA also provided infrastructure support, including the construction of public sanitation facilities (MCK), the installation of solar panels, and the drilling of new water wells. Bakti BCA's disaster relief efforts in Sumatra were focused on the following four locations:

1. Junjung Sirih Subdistrict, Solok Regency, West Sumatra
2. Batang Toru Subdistrict, South Tapanuli Regency, North Sumatra
3. Kuala Simpang Subdistrict, Aceh Tamiang Regency, Aceh
4. Gajah Putih District, Bener Meriah Regency, Aceh



1) Symbolic handover of donations for flood and landslide disasters in Sumatra.
 2) Assistance with infrastructure for public toilets and clean water wells in Batang Toru District, South Tapanuli, North Sumatra.
 3) Residents utilizing clean water from the BCA Bakti Facility

Philanthropy

Throughout 2025, BCA is committed to donating to organizations that demonstrate dedication and integrity in the development of education, the environment, culture, social issues, sports, and health. In the field of education, BCA supports the Inspiration Factory 2025 Program, which offers non-formal education for marginalized children aged 6 to 12 in Jakarta. Focusing on the development of soft skills, self-esteem, and discipline through interactive activities, this program aims to help these children dare to dream and become the best version of themselves.

Through its philanthropy program, BCA is committed to contributing to better and more sustainable community development.

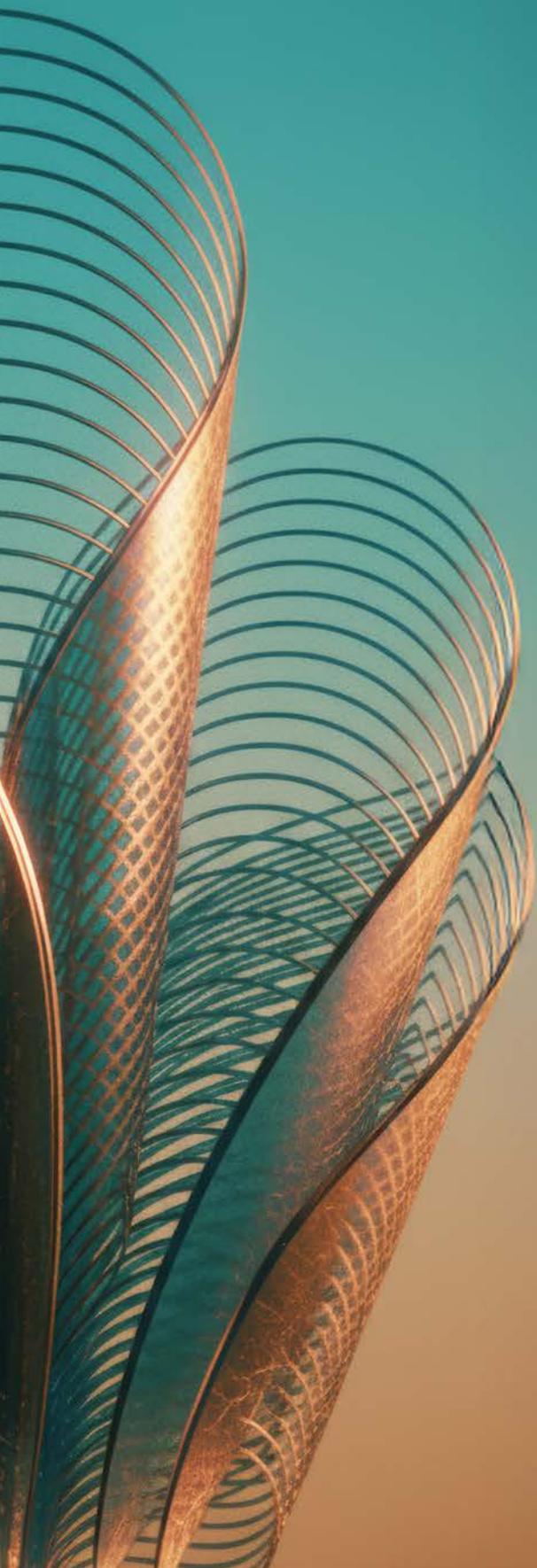
EVALUATION AND IMPACT MEASUREMENT STUDY OF THE PROGRAM ^[413-1]

Bakti BCA serves as an umbrella strategy for the implementation of various BCA social initiatives that focus on creating sustainable social value. In 2025, BCA evaluated the Bakti BCA program using the evaluative Social Return on Investment (SROI) method conducted by The SMERU Research Institute. Using the SROI method, the net value of social, economic, environmental, and psychological well-being benefits felt by both beneficiaries and various stakeholders involved in the program can be calculated monetarily. Program evaluation activities were carried out on six Bakti BCA Programs, namely: Bakti BCA Scholarship 2024, MUA Tuli Bakti BCA 2024, UMKM Go Export 2023 – 2025, Desa Bakti BCA in Desa Wisata Bilebante 2022 – 2025, Tenun Warna Alam 2024 – 2025, and Konservasi Penyu 2024 – 2025. The results of the program impact evaluation can be seen in the table below. In general, the six BCA Bakti programs have an SROI value above 1, indicating the success of the programs in generating social impact value that exceeds the investment costs incurred.

The results of the SROI calculation for the Bakti BCA Program are as follows:

Program name	SROI Value	Description
Bakti BCA Scholarship 2024	1.30	Every Rp1 invested by the Company generates Rp1.30 in social value. This program has had a positive impact and generated social value exceeding the value of the investment, through supporting the continuity of students' studies and alleviating the burden of educational costs (economic), as well as encouraging the improvement of the competencies (soft skills) of students participating in the program (social). Strengthening this social aspect also improves the students' wellbeing, particularly their confidence in campus activities and their more optimistic outlook on the future.
MUA Tuli Bakti BCA	2.19	Every Rp1 invested by the Company generates a social value of Rp2.19. This program is in line with the main objective of the BCA Deaf MUA Program, which is to improve access to a more decent and sustainable life for people with deaf disabilities. This program also provides a space for MUA Tuli to actualize themselves as it can strengthen motivation, increase self-confidence, and serve as a forum to promote equality and reduce stigma against people with disabilities (well-being).
MSMEs Go Export 2023 – 2025	8.86	Every Rp1 invested by the Company generates a social value of Rp8.86. This program has had a positive and socially viable impact, particularly in facilitating MSMEs to acquire the knowledge, skills, and confidence to export, strengthen business networks and business communication capabilities, which ultimately results in increased export value.
Bakti BCA Village in Bilebante Village 2022 – 2025	2.59	Every Rp1 invested by the Company generates a social value of Rp2.59. This program has had a positive impact through human resource capacity building, market access expansion, sustainable tourism implementation, and increased community income and welfare. The program also contributes to strengthening social and environmental sustainability through savings in household vegetable needs for the Kelompok Rumah Pangan Hidup (RPH) community group.
Natural Dyeing Training 2024 – 2025	1.87	Every Rp1 invested by the Company generates a social value of Rp1.87. This program creates social value that exceeds the value of the investment through improving the economic welfare of artisans, strengthening the capacity and social role of the community, preserving the cultural heritage of weaving, and implementing more environmentally friendly natural dyeing practices.
Turtle Conservation 2024 – 2025	1.40	Every Rp1 invested, the program generates Rp1.40 in social value. Overall, the program has demonstrated a significant positive impact by contributing to the preservation of the sea turtle population and creating new income opportunities for the local community through conservation-based edu-tourism.

The results of the Bakti BCA program evaluation are used as an important reference in developing corporate strategies to increase its positive impact on individuals, communities, and ecosystems. Through this evaluation, BCA can identify factors that play a major role in achieving sustainability goals and formulate more targeted measures. With a deeper understanding of the contributions that have been made, BCA can continue to strengthen its role in supporting the progress of society and the surrounding environment, while ensuring that every initiative is oriented towards achieving long-term sustainable goals.



05



Sustainability
Report In Brief

Sustainability Report In Brief

REPORT PROFILE [2-2, 2-3, 2-4, 2-5]

The 2025 Sustainability Report of PT Bank Central Asia Tbk (BCA) covers the period from January 1 to December 31, 2025, and is a continuation of the previous report published in February 2025. The preparation of this report demonstrates BCA's commitment to maintaining transparency and integrating sustainability principles into its strategies and operational activities.

This report refers to various national and international regulations and standards, including:

1. OJK Regulation No. 51/POJK.03/2017 on Sustainable Finance.
2. Global Reporting Initiative (GRI) Standards 2021, with a level of compliance in accordance with.
3. GRI-G4 Sector Disclosures: Financial Services Sector Supplement (FSSS).
4. Sustainability Accounting Standards Board (SASB) for Commercial Banks category.
5. ASEAN Corporate Governance Scorecard (ACGS) as a reference for best governance practices in the ASEAN region.

The data and information in this report are sourced from BCA's operational activities and consolidated financial statements covering all subsidiaries, such as PT BCA Finance, BCA Finance Limited, PT Bank BCA Syariah, PT BCA Sekuritas, PT Asuransi Umum BCA (BCA Insurance), PT Asuransi Jiwa BCA (BCA Life), PT Central Capital Ventura (CCV), and PT Bank Digital BCA (BCA Digital). Data from the previous year is also presented to provide a basis for comparison, after undergoing an internal validation process and obtaining approval from the Board of Directors and Board of Commissioners prior to publication.

INDEPENDENT PARTY VERIFICATION

To maintain the credibility of the report, BCA appointed an independent party with expertise in sustainability assurance and a deep understanding of the banking sector. The verification process was conducted objectively and transparently to avoid potential conflicts of interest. The appointment of the independent party was monitored and approved by BCA's Director of Finance and Planning.

The assurance of the report was conducted by PT Sejahtera Rambah Asia using the AccountAbility 1000 Assurance Standard (AA1000AS v3) – Type II with a moderate level of assurance. The verification activities included confirmation and review of data from various relevant units, and the results were included in an independent statement that is part of this report.

RESPONSE TO FEEDBACK FROM THE PREVIOUS YEAR'S REPORT

BCA values feedback from stakeholders, including investors, regulators, and rating agencies, to improve the quality of its sustainability disclosures. Some of the key concerns include increasing the portion of green financing, improving climate risk strategies, disclosing greenhouse gas emissions from financing activities (scope 3), as well as IT resilience and data security systems. The feedback has been followed up through policy improvements, strategy development, and more comprehensive reporting in BCA's 2025 Sustainability Report.

CONTACT [2-3]



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Approval Sheet of the Board of Commissioner and the Board of Director on the 2025 Sustainability Report of PT Bank Central Asia Tbk

We, the undersigned, hereby declare that all information in the Sustainability Report of PT Bank Central Asia Tbk for the year 2025 has been presented in its entirety and that we assume full responsibility for the accuracy of the contents of this Sustainability Report in compliance with POJK No. 51/POJK.03/2017.

This statement is duly made in all integrity.

Jakarta, February 2026

Members of the Board of Commissioners



Jahja Setiaatmadja
President Commissioner



Tonny Kusnadi
Commissioner



Cyrillus Harinowo
Independent Commissioner



Raden Pardede
Independent Commissioner



Sumantri Slamet
Independent Commissioner

Members of the Board of Directors



Gregory Hendra Lembong
President Director



Armand Wahyudi Hartono
Deputy President Director



John Kosasih
Deputy President Director



Subur Tan
Director



Rudy Susanto
Director



Lianawaty Suwono
Director



Santoso
Director



Vera Eve Lim
Director



Haryanto Tiara Budiman
Director



Frengky Chandra Kusuma
Director



Antonius Widodo Mulyono
Director



Hendra Tanumihardja
Director

Independent Assurance Statement

The 2025 Sustainability Report of PT Bank Central Asia Tbk

Number	: 01/000-758/I/2026/SRAI
Assurance Type	: Type 1 and Type 2 for the specific topic of Customer Data Protection and IT System Resilience, and Service Excellence
Assurance Level	: Moderate
Reporting Standards	: GRI Universal Standard 2021 Consolidated, GRI G4 Financial Services Sector Supplement, Sustainability Accounting Standard Board (SASB) Financial Sector Commercial Banks, and ASEAN Corporate Governance Scorecard (ACGS)
Reporting Regulation	: Otoritas Jasa Keuangan Regulation (POJK) Number 51/POJK.03/2017 and SEOJK No. 16/SEOJK.04/2021

Dear stakeholders,

PT Sejahtera Rambah Asia is issuing an **Independent Assurance Statement** (“the Statement”) of the **2025 Sustainability Report** (“the Report”) of **PT Bank Central Asia Tbk** (“the Company”). The Company is a local commercial bank in Indonesia that provides secure and reliable banking services to various customer segments. The Report presents the commitment and efforts of the Company in managing its sustainability performance for the reporting period of **January 1st to December 31st, 2025**. As agreed with Management, PT Sejahtera Rambah Asia’s responsibility is to make an assessment based on the data and content of the Report for the year.

Intended User and Purpose

The purpose of the Statement is to present our opinion including the findings and recommendations based on the results of assurance work to the Company’s stakeholders. The Assurance Team in accordance with specific procedures and a specific scope of work carried out the assessment. Except for the areas covered in the scope of the assurance, we encourage all NOT to solely interpret the Statement as the basis to conclude the Company’s overall sustainability performance.

Responsibilities

Our responsibilities to the Management are to evaluate the Report content, come up with findings and recommendations, and issue the Statement. We are also responsible for coming up with conclusions and recommendations based on the agreed standards, methods, and approaches. Hence, PT Sejahtera Rambah Asia is only evaluated for the latest received editorial and data on the final draft as of January 28th, 2026. PT Sejahtera Rambah Asia is only responsible for delivering assurance work, NOT an audit, by following the Non-Disclosure Agreement, the Assurance Engagement Agreement, Representation Letter, and Subsequent Event Testing. The Management has its sole responsibility for the presentation of data, information, and disclosures in the Report content. Therefore, any parties who depend on the Report and this Statement shall bear and manage their risks.

Independence, Impartiality, and Competency

PT Sejahtera Rambah Asia confirms NO relationships between the assurator team and the clients that can influence their independence and impartiality to conduct the assessment and generate the Statements. The assurator team is mandated to follow a particular assurance protocol and professional ethical code of conduct to ensure their objectivity and integrity. We carried out a pre-engagement assessment before the assurance work was taken to verify the risks of engagement as well as the

independence and impartiality of the team. The assessor team members have knowledge of ISO 26000, AA1000 AccountAbility standards and principles, and also have experience in sustainability report assessment based on various reporting regulations, standards, and principles.

Type and Level of Assurance Service

1. **Type 1 assurance** on the Report content.
2. **Type 2 assurance** on Customer Data Protection and IT System Resilience and Service Excellence.
3. **A moderate level of assurance** to the procedure on the Report content and evidence, where the risks of information and conclusions of the Report being error is reduced, but not to very low, but not zero.

Scope and Limitation of Assurance Service

1. Data and information in the Report for the period of **January 1st to December 31st, 2025**.
2. Material topics presented in the Report: **Customer Data Protection & IT System Resilience, Services Excellence, Responsible Financing, Anti Corruption & Anti Fraud, and Climate Action**.
3. Evaluation of publicly disclosed information, system, and process of the Company to ensure adherence of the Report content to the reporting principles.
4. PT Sejahtera Rambah Asia does NOT include financial data, information, and figures in the Report content. We assumed that the Company, independent parties, or other parties associated with the Company have verified and/or audited financial statements, data, and information.
5. Adherence to the reporting principles, standards, and regulations of POJK Number 51/POJK.03/2017 and SEOJK No. 16/SEOJK.04/2021, GRI Standard 2021 Consolidated, GRI Financial Services Sector Supplement, Sustainability Accounting Standard Board (SASB) Financial Sector Commercial Banks, and ASEAN Corporate Governance Scorecard (ACGS).

Exclusion

1. The expression of opinion, belief, expectation, advertisement, and also forward-looking statements, including future planning of the Company as specified in the Report content.
2. Analysis or assessment against regulations, principles, standards, guidelines, and indicators other than those indicated in the Statement.
3. Topics, data, and information outside the reporting period, or in the public domain not covered in the reporting period.
4. Financial performance data and information as presented in the Company's financial statements and documents, other than those mentioned in the Report.

Methodology and Source Disclosure

1. Form an Assessor Team whose members are capable in sustainability report development and assurance.
2. Perform the pre-engagement phase to ensure the independence and impartiality of the Assessor Team.
3. Hold a kick-off meeting and initial analysis of the Report draft based on the PT Sejahtera Rambah Asia Protocol on Assurance Analysis refers to the standards, principles, and indicators of AA1000AS v3, AA1000APS (2018), and standards/regulations used in the Report.
4. Discuss online the results of the analysis with the Management and data contributors.
5. Verify evidence and trace data and information as covered in the Report.
6. Conducted the On-Site Engagement (OSE) through direct interviews with both internal and external stakeholders.

7. The Company incorporated our recommendations in the draft Report and release the final Report content.
8. Prepare the Statement and send it to AA1000 AccountAbility for review to get approval before submitting it to the Bank.
9. Prepare a Management Letter detailing all aspects seen, recorded, and observed during the assurance work to the Management of the Company for further improvement of sustainability processes.

Adherence to AA1000AP (2018) and GRI Universal Standards

Inclusivity – The Company systematically engages internal and external stakeholders in determining material topics through Focus Group Discussions (FGDs) and online interviews. Issues raised by stakeholders are a key focus for the Company, with effectiveness evaluated in identifying risks and opportunities, while ensuring inclusive engagement of marginalized or vulnerable stakeholders.

Materiality – In determining materiality, the Company applies a Double Materiality approach by considering both impact materiality and financial materiality. The assessment also takes into account short-, medium-, and long-term perspectives. We recommend that the Company determine material topics during the budget planning stage to enable more effective integration of material topics into budgeting, action plans, and reporting.

Responsiveness – The Company actively responds to the needs, issues, concerns, and expectations of its stakeholders. These responses are internally coordinated and followed up to ensure effective implementation. To support this process, the Company provides complaint-handling channels that are accessible to all internal and external stakeholders, including the Halo BCA service, which is certified under ISO 9001:2015. In 2025, the Company demonstrated strong performance in complaint handling, reflected by a high resolution rate.

Impact – The Company has systematically measured, assessed, and managed the impacts arising from material topics. This process is supported by the assessment of impact materiality, both positive and negative, as well as financial materiality, which includes risks and opportunities. For each material topic, the Company has identified the impacts resulting from related performance, ensuring effective and measurable management.

On Site Engagement: On-Site Engagement (OSE) constitutes one of our procedures performed to assess the Company's adherence to the AA1000 Principles (Inclusivity, Materiality, Responsiveness, and Impact), based on a sample of material topics and significant stakeholders. Based on the OSE performed, we conclude that the Company has implemented the process in a generally sufficient and appropriate manner, covering the aspects of Inclusivity, Materiality, Responsiveness, and Impact as identified, mapped, and applied in its engagement with stakeholders.

Statement of Use: "In Accordance to the GRI Standards" – We evaluated the Report content according to the GRI Universal Standards principles, disclosures, and requirements for reporting. The Bank has complied with nine requirements: apply the reporting principles, report the disclosures in GRI 2: General Disclosures 2021, determine material topics, report the disclosures in GRI 3: Material Topics 2021, report disclosures from the GRI Topic Standards for each material topic, provide reasons for omission for disclosures and requirements that the organization cannot comply with, publish a GRI content index, provide a statement of use, and notify GRI.

GRI Standards Principles – As the assurance work was taken, the report content sufficiently indicates its adherence to sustainability reporting principles (accuracy, balance, clarity, comparability, completeness, sustainability context, timeliness, and verifiability). The Management provide adequate support during the assurance work by submitting evidence/documents as requested.

Type 2 Assurance – The Company has implemented a strong governance framework for data protection, information system security, and customer service, supported by clear segregation of roles, layered cybersecurity risk management, and comprehensive policies, audits, training, and the use of advanced technology, including Artificial Intelligence (AI). The Company’s commitment to IT system resilience is reflected in its zero data breach target, the implementation of Records of Processing Activities (ROPA), and the conduct of Data Protection Impact Assessments (DPIA) to identify and mitigate privacy risks, alongside continuous technology enhancements. In terms of service excellence, the Company operates an integrated service management system aligned with corporate governance, supported by customer complaint handling through Halo BCA, oversight by Management, the Board of Directors, and the Board of Commissioners, consistently high Service Level Agreement (SLA) achievement, and customer satisfaction surveys. Ongoing analysis of recurring complaints and the development of hybrid banking services ensure inclusive access for all customer segments and support long-term value creation through strengthened brand value and enhanced customer experience.

Recommendation

1. To determination of material topics is carried out at the budget planning stage to ensure more effective integration into budgeting, action plans, and reporting.
2. To elevate service excellence by improving solutions for recurring service disruptions by enhancing preventive actions.
3. To conduct continuous IT certifications & surveillance relevant to best practice standards.

The assurance provider,

Jakarta, January 28th 2026



Lim Hendra
Assurance Director of
PT Sejahtera Rambah Asia



AA1000
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000-758/V3-4Q410

Reference of POJK NO.51/POJK.03/2017 and GRI Standard Index

FINANCIAL SERVICES AUTHORITY REGULATION (POJK) NUMBER 51/POJK.03/2017 - FINANCIAL SERVICES AUTHORITY CIRCULAR LETTER (SEOJK) NUMBER 16/SEOJK.04/2021

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Statement of use	PT Bank Central Asia Tbk has submitted information in accordance with the GRI Standards for the period January 1 to December 31, 2025.
GRI 1 used	GRI 1: Foundation 2021
Applicable GRI Sector Standard(s)	N/A

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GRI Standard	Indicator	Disclosure	Location	Omission			GRI Sector Standard Ref.No
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	2-17	Collective knowledge of the highest governance body					
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FN-CB-240a.4	Number of participants in financial literacy initiatives for unbanked, underbanked, or underserved customers	101

Incorporation of Environmental, Social, and Governance Factors in Credit Analysis

FN-CB-410a.2	Description of approach to incorporation of environmental, social and governance (ESG) factors in credit analysis	57, 59, 60, 62, 64
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Financed Emissions

FN-CB-410b.1	Absolute gross financed emissions, disaggregated by (1) Scope 1, (2) Scope 2 and (3) Scope 3	90
FN-CB-410b.2	Gross exposure for each industry by asset class	-
FN-CB-410b.3	Percentage of gross exposure included in the financed emissions calculation	90
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Business Ethics

FN-CB-510a.1	Total amount of monetary losses as a result of legal proceedings associated with fraud, insider trading, anti-trust, anti-competitive behavior, market manipulation, malpractice, or other related financial industry laws or regulations	67
FN-CB-510a.2	Description of whistleblower policies and procedures	67

SASB - Financials

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Risk Management System		
FN-CB-550a.1	Global Systemically Important Bank (G-SIB) score, by category	19
FN-CB-550a.2	Description of approach to incorporation of environmental, social, and governance (ESG) factors in credit analysis into capital adequacy planning, long-term corporate strategy, and other business activities	57, 60, 61

ASEAN CORPORATE GOVERNANCE SCORECARD

The implementation of ACGS at BCA is presented in more detail on the BCA website <https://www.bca.co.id/en/tentang-bca/tata-kelola/acgs>



Feedback Form

PT Bank Central Asia Tbk (BCA) published this Sustainability Report to provide an overview of its sustainability performance and the implementation of Sustainable Finance to stakeholders. We welcome your feedback, criticism, and suggestions after reading this Sustainability Report by sending an email or submitting this form by mail.

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Please Select the Appropriate Answers in Response to the Questions Below

	Yes	No
1. This report is easily understood.	<input type="checkbox"/>	<input type="checkbox"/>
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3. This report portrays BCA's sustainability performance clearly.	<input type="checkbox"/>	<input type="checkbox"/>
4. This report discloses the material topics which are relevant to the Company.	<input type="checkbox"/>	<input type="checkbox"/>

Thank you for your participation.



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