

Corporate Profile

02

Company General Information

Name

PT Bank Central Asia Tbk

Line of Business

Commercial Bank

Ownership

PT Dwimuria Investama Andalan 54.94%
Public 45.06%

Establishment

10 October 1955

Legal Basis of Incorporation

Notary Deed No. 38 of Raden Mas Soeprpto dated 10 August 1955.
Approved by the Minister of Justice in Decision Letter No. J.A.5/89/19 dated 10 October 1955

Authorized Capital

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

Issued and Fully Paid Up Capital

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

Stock Exchange

Shares of PT Bank Central Asia Tbk are listed and traded at the Indonesia Stock Exchange (IDX)

Listing Date

31 May 2000

Share Code

BBCA

ISIN Code

ID1000109507

SWIFT Code

CENAIDJA

Total Employees

23,952

Change of Name

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

Headquarter:

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

Networks:

1,242 branches, 18,034 ATMs, and hundreds of thousands of EDCs
(Information of branch locations can be found in the Branches section of this report, on pages 110-112)

Subsidiaries:

- PT BCA Finance
 - BCA Finance Limited
 - PT Bank BCA Syariah
 - PT BCA Sekuritas
 - PT Asuransi Umum BCA
 - PT BCA Multi Finance
 - PT Asuransi Jiwa BCA
 - PT Central Capital Ventura
 - PT Bank Digital BCA
- (Information of subsidiaries address can be found in the Information on Subsidiaries section on pages 102-103)

Company Website:

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

Call Center:

Halo BCA 1500888

Corporate Secretary & Communications Division

- Corporate Communications
 - Investor Relations
 - Environment Sustainability and Governance
- Menara BCA, 20th Floor
Grand Indonesia
Jl. M.H. Thamrin No. 1
Jakarta 10310, Indonesia
Tel. (62 21) 2358 8000
Fax. (62 21) 2358 8300
E-mail: corcom_BCA@bca.co.id
investor_relations@bca.co.id
crr@bca.co.id

Line of Business

In 2021, BCA carried out banking business and activities with consideration to the Bank's Articles of Association. Based on Article 3 of its Articles of Association, BCA as a Commercial Bank may engage the following business activities:

- a. To collect funds from the public in the form of deposits comprising of clearing account (giro), time deposit, deposit certificate (sertifikat deposito), savings account an/or any other form equivalent thereto;
- b. To provide credit facilities;
- c. To issue debt acknowledgment letters;
- d. To purchase, sell or guarantee, whether at its own risk or for the benefits of and at the request of its customers, the following:
 - i. Drafts, including drafts accepted by bank with a validity period not to exceed that in the normal practice for trading of such instruments;
 - ii. Debt acknowledgment letters and other commercial papers, with a validity period no to exceed that in the normal practice for trading such papers;
 - iii. State treasury notes and government guarantees;
 - iv. Certificates of Bank Indonesia (SBI)
 - v. Bonds;
 - vi. Commercial papers with a validity period in accordance with the prevailing laws and regulations;
 - vii. Other commercial papers with a validity period in accordance with the prevailing laws and regulations.
- e. To transfer funds, either for its own benefit or for the benefits of its customers;
- f. To place fund at, to borrow funds from, or to lend funds to other banks, whether by letters, telecommunication facilities, or bearer drafts, cheques or other media;
- g. To receive payments of receivables from commercial papers and make calculations with or among this parties;
- h. To provide safe deposit box for goods or valuable papers;
- i. To engage in custody activities for the benefit of any other party under a contract;
- j. To conduct a placement of fund from one customer to another customer in the form of commercial papers that are not registered on the stock exchange;
- k. To conduct factoring (anjak piutang), credit card and trusteeship services;
- l. To provide financing and/or conduct business activities under Sharia Law, through either the establishment of a subsidiary or formation of Sharia Business Unit in accordance with the rules and regulations stipulated by Bank Indonesia, or Indonesian Financial Services Authority or other authorized institutions;
- m. To carry out business activities in foreign currencies in accordance with the rules and regulations determined by Bank Indonesia, or Indonesian Financial Services Authority or other authorized institutions;
- n. To conduct capital participation in banks or other financial companies, such as leasing companies, venture capital companies, securities companies, insurance companies, and a clearance, settlement and depository institutions, subject to rules and regulations stipulated by Bank Indonesia, or Indonesia's Financial Services Authority or other authorized institutions;
- o. To conduct temporary capital participation for the purpose of dealing with credit failure, provided that such participation must be later withdrawn, subject to the regulations stipulated by Bank Indonesia, or Indonesia's Financial Services Authority or other authorized institutions;
- p. To act as a founder (pendiri) or managing executive (pengurus) of pension funds in accordance with the existing regulations on pension funds; and
- q. To conduct other activities generally conducted by banks to the extent permitted by the prevailing laws and regulations, including among others, any measures pertaining to restructuring or credit rescue, such as buying collateral, whether partially or wholly, at an auction or by other means, in the event that a debtor fails to fulfill its obligations to the bank, provided that such collateral must be cashed immediately.

Line of Business - continued

BCA has a long standing, solid market position in the Indonesian banking industry. Today's economy, including the banking sector and BCA, is facing rapid digitalization and we have already seen how digital technology is providing convenience, comfort, and speed for people to accomplish many tasks. This is why BCA consistently aligns itself with the changing trends in digital technology, customer behavior and business.

To achieve sustainable growth in the future, and to provide added value for BCA stakeholders, various initiatives have been implemented to create new opportunities amid this changing landscape.

INNOVATION FOR THE CONVENIENCE & SIMPLICITY OF CUSTOMERS' TRANSACTION

OneKlik

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

BCA KlikPay

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

Online Account Opening

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

BagiBagi

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

QR Code

QR Code is a feature on BCA mobile and Sakuku that customers can use to pay for transactions at merchants with QRIS payments.

Lifestyle

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

Cardless Cash Withdrawal / Deposit

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

Debit Online Mastercard

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

Virtual Assistant Chat Banking (VIRA)

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

Welma

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

Sakuku

Sakuku is an electronic money application that can be used for shopping payments, topping up credit/data packages, buying game vouchers, and other banking transactions.

eBranch BCA

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

myBCA

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

Halo BCA Mobile Application

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

INNOVATION FOR SUCCESSING CUSTOMERS' BUSINESS

Application Programming Interface (API)

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

Virtual Account BCA

The BCA Virtual Account is a special account provided to customers of cooperation companies as a means of paying bills, making it easier for cooperative companies to identify the funds they receive.

BCA Merchant Application

Merchant BCA application is an app which can be used by potential merchants to become digital Merchant BCA and provides ease for Merchant BCA in monitoring and managing their business.

BCA Cash Management Services

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

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

BCA Cash Management features include:

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

Milestones

1955

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

1957

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

1970's

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

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

1980's

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

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

1990's

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

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

BCA intensively develops the ATM network and features.

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

1997-1998

BCA experiences a bank rush during the Indonesian economic crisis.

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

1999

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

2007

BCA became a pioneer in introducing fixed-rate mortgage products. BCA launches its stored-value card, Flazz Card, and introduced Weekend Banking to maintain its transaction banking leadership.

2008-2009

BCA proactively manages its lending and liquidity position in the face of unprecedented global turbulence while continuing to strengthen the core transaction banking franchise.

BCA completes the setting up of a mirroring IT system to strengthen business continuity and reduce operational risk.

BCA introduces Solitaire, a new banking service for high net-worth individual customers.

Corporate actions highlights in 2000-2005

2000

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

2001

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

2002

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

2004

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

2005

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

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

Business development in 2000-2005

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

BCA establishes a Disaster Recovery Center in Singapore.

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

2010-2013

BCA entered new lines of business including Sharia banking, motorcycle financing, general insurance and the capital markets business. In 2013, BCA increased its effective ownership from 25% to 100% in its general insurance arm PT Asuransi Umum BCA (formerly PT Central Sejahtera Insurance and also known as BCA Insurance).

BCA strengthened its transaction banking through further development of innovative products and services, notably with mobile banking applications in the latest smartphones, with payment settlement services through e-commerce, and through a new concept of Electronic Banking Center which equips ATM Centers with additional technology-backed features.

Enhancing the reliability of its banking services, BCA completes a new Disaster Recovery Center (DRC) facility in Surabaya which functions as a disaster recovery backup data center, integrated with the current two mirroring data centers. The new DRC replaced the previous DRC in Singapore.

2014-2016

BCA developed MyBCA, a self-service digital banking outlet; expanded cash recycling machine-based ATM networks; and launched the Sakuku app-based electronic wallet.

The Bank's cash management services for institutional customers were enriched on internet banking platforms, the KlikBCA integrated business solution. This service provides features to meet the needs of business customers.

In January 2014, BCA purchased shares in PT Central Santosa Finance (CS Finance), a two-wheeler financing company, increasing the Bank's effective ownership from 25% to 70%. BCA also obtained permission to provide life insurance services through PT Asuransi Jiwa BCA (BCA Life).

In its role as a major gateway and perception bank, BCA participated in the successful implementation of the government's tax amnesty program from July 2016 to March 2017.

2017-2018

BCA completed a 100% share acquisition (directly and indirectly) of PT Bank Royal Indonesia in October 2019. Post-acquisition, Bank Royal's business model will transform into a digital-based bank, complementing BCA's established digital channels.

In December 2019, BCA entered into a conditional sale and purchase agreement (CSPA) to acquire a 100% equity stake in PT Bank Rabobank International Indonesia subject to regulatory and shareholders approvals.

BCA injected additional capital into BCA Syariah and CCV to support the business growth of the two subsidiaries.

BCA launched a series of innovative services throughout 2019 including BCA Keyboard (a finger-tip access to banking services on various online chat platforms); online account opening through BCA mobile; Welma (a mobile application for wealth management services).

The Bank is establishing a future branch model leveraging a range of technologies. The new model will enrich the customer experience and improve the operational efficiency of the branches.

2019-2020

BCA acquired a 100% effective ownership of Bank Royal, renaming Bank Royal to Bank Digital BCA.

The Bank completed a 100% share acquisition (directly and indirectly) of PT Bank Interim Indonesia (Ex. PT Bank Rabobank International Indonesia), and not long after, merged Rabobank with BCA Syariah.

BCA adapted various work processes in response to COVID-19, introducing split operations, work from home and physical distancing in workspaces all to prevent the spread of the virus and maintain sustainability.

BCA strengthened its digital platforms and electronic channels, launching a number of digital products and services, such as QR Code, Welma, Flazz 2.0, API BCA, online account opening through BCA mobile, Lifestyle features of BCA mobile. Subsidiaries also developed various digital initiatives such as virtual showroom and mobile platform apps to support interaction and provide products information for customers.

The Bank continued the implementation of the Future Branch business model and a new enhanced service model with a view to better serving the changing needs of customers.

2021

BCA continues strengthening transaction banking franchise by developing digital services to support a better customer experience. Information technology infrastructure is continually automated and updated. Cybersecurity remains a priority along with increasing digital transactions.

BCA launched MyBCA application, a digital platform that allows customers to make various banking transactions via smartphone or website in desktop with seamless user experience.

BCA also launched Merchant BCA application which provides Merchant BCA convenience in monitoring and managing its business. HaloBCA mobile application is introduced to allow customers contacting HaloBCA online via Voice Over Internet Protocol (VOIP), e-mail, chat and social media.

BCA increased the capital of its subsidiary Bank Digital BCA from Rp2.7 trillion to Rp4 trillion to support product & service innovations and expand digital ecosystem.

Event Highlights 2021



11 JANUARY

Consistently Supporting MSME Development, BCA Champions National Movement of Indonesian Pride 2021
 BCA consistently supports MSME development, including contributing to the Government program, National Indonesian Pride Movement (*Gernas BBI*) 2021.



3 FEBRUARY

Growing Trend for Investment and Protection, BCA Maximizes the Wealth Management (WELMA) Application Feature
 BCA added Single Investor Identification (SID) Online registration features, which facilitate customer registration of SID number as a precondition for making investment transactions. SID Online lets customers register without having to come to BCA branches or calling Halo BCA.

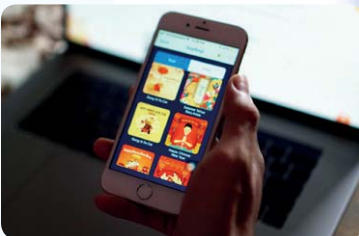


8 FEBRUARY

PT Bank Central Asia Tbk Performance Results of 2020 - Solid and Sustainable Performance in Pandemic Era
 In 2020, net profits stood at Rp27.1 trillion supported by solid operating performance. Of BCA's total loan portfolio, around 21.6% or Rp127.2 trillion comprised sustainable finance in support of the implementation of Environmental, Social, and Governance (ESG) goals.

12 FEBRUARY

Continue Optimizing Banking Digitalization, BCA Raises Transactions Limit of BagiBagi Feature up to Rp50 million/day
 The BagiBagi limit rose to Rp50 million/day for every BCA user with a transaction limit of 25x/day (maximum Rp10 million/transaction, until February 28, 2021). Previously, users of BCA mobile had a limit of 10 BagiBagi transactions per day with an accumulated total of Rp10 million/day.



19 FEBRUARY

BCA Partners with iGrow to Facilitate KUR Financing to the Agriculture Sector of Rp25 billion through Digital Platform
 Financing will focus on debtors in the agribusiness sector, covering all industries related to agriculture, including horticulture, forestry, fisheries, plantations, farms and food crops with a ceiling of Rp200 million per borrowing. BCA and iGrow will provide incentives for debtors: no collaterals and fee-free loan applications.



20 FEBRUARY

Contribution for the Nation, Sales of ORI019 Bonds in BCA Reached nearly Rp4.4 trillion
 As of close of market (18/02), sales of ORI019 in BCA reached almost Rp4.4 trillion with nearly 48% of transactions made via the Welma application. A total of over 12,500 investors purchased ORI019 with BCA.



4 MARCH

Consistently Supporting MSME Development, BCA Supports Indonesia Creative Works Program

BCA championed the National Indonesian Pride Movement through the provision of training and counseling to 20 leading MSMEs in NTB area joining in the Local Pride program, while helping marketing programs by offering e-commerce discounts.



28 MARCH

Full-Month BCA Expoversary Online 2021 Records More than 1 Million Visitors

The 64th anniversary of PT Bank Central Asia Tbk was held for a full-month through the BCA Expoversary Online 2021, an expo held virtually for the first time and recording over 1 million visitors during the month-long event.



29 MARCH

BCA Holds the Annual General Meeting of Shareholders

The AGMS approved the use of Company's Net Profit of 2020, which amounted to Rp27.1 billion. The figure includes cash dividend of Rp530 per share. The cash dividend included interim dividends of Rp98 per share, issued on December 22, 2020.

The AGMS also appointed John Kosasih and Frengky Chandra Kusuma as Company Directors to fulfil the capabilities of BCA management in developing the business and facing strong and dynamic competition in the future, while giving the highest appreciation to both Henry Koenai and Erwan Yuris Ang for their dedication as Company Directors in the previous period.



15 APRIL

BCA Launches "BCA UMKM Fest" Virtual Festival, Revival Movement of "Jaman Now" MSME

Reinforcing the spirit of Always by Your Side, BCA held the BCA UMKM Fest virtual exhibition, an offline to online exhibition and festival participated in by thousands of Indonesia MSMEs with more than 18,000 premium products.



22 APRIL

PT Bank Central Asia Tbk Q1 2021 Performance Results - Solid Financial Performance with Healthy Balance Position During Pandemic

PT Bank Central Asia Tbk (IDX: BBCA) and subsidiaries recorded a combined net profit of Rp7 trillion, growing 7.0% year-on-year (YoY). In line with the recovering economy amid the pandemic, the total portfolio of loans and corporate bonds was relatively stable from December 2020, reaching Rp610 trillion by March 31, 2021.

Event Highlights 2021 - continued



27 MAY

First in the Banking Sector, BCA Cooperates with Kimia Farma in Symbolic Implement Gotong Royong Vaccination
BCA endeavoured to vaccinate all employees, particularly those interacting directly with customers and those in primary working units ensuring 24-hour operations of systems and services for customers.



22 JUNE

LPEI and BCA Make Financing Cooperation Worth Rp3 trillion to Accelerate Exports
PT Bank Central Asia Tbk (BCA) supported the Indonesia Export Financing Agency (LPEI) or Indonesia Eximbank, in the form of time loan facilities worth Rp3 trillion with a 2-year maturity. This is expected to strengthen LPEI's strategy of implementing a legal mandate to accelerate exports.



3 JULY

Optimizing #BankingFromHome, BCA Raises the Limit of KlikBCA Individu up to Rp500 million/day
As of July 2, 2021, the daily transfer limit for KlikBCA Individu (KBI) users was raised to Rp500 million per day per user ID, up to August 2, 2021. Previously, KlikBCA users had transfer limit of Rp250 million per day per user ID.



14 JULY

Emergency PPKM, BCA Continues Supporting the Government in Accelerating Vaccination Programs for Indonesia

BCA was one of the banks that implemented mass vaccination programs for Indonesia, supported by the Ministry of Health of the Republic of Indonesia and the Financial Services Authority (OJK). The vaccination program, called "Bankers Care Movement" was held in several cities with four other banks - Bank Mandiri, Bank BRI, Bank BNI, and Bank CIMB Niaga - with combined target of 144,473 participants across Indonesia.



16 JULY

Intensifying Digital Transformation, BCA API Surpasses 1 billion Hits
API BCA, the pioneer of the national banking industry, continued to receive positive reception from customers and the public, especially businesses using digital platforms such as online businesses, start-ups, and fintech. Since its launch in 2017, BCA API has surpassed 1 billion customer transactions.



20 JULY

BCA Investor Fund Account (RDN) Reaches 1 Million Accounts

BCA recorded more than 1 million RDN account openings, making BCA the holder of the largest RDN market share in Indonesia. This achievement was supported by the continuous implementation of financial literacy and digital transformation.



22 JULY

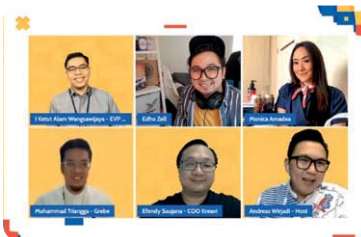
PT Bank Central Asia Tbk H1 2021 Performance Results - Solid Performance Facing Uncertainty

PT Bank Central Asia Tbk (IDX: BBCA) and subsidiaries reported positive financial performance in the first half of 2021. As of June 2021, loans grew by 0.8% year-to-date (YTD), supported by the corporate segment and mortgages, which rose by 2.1% and 3.8% YTD respectively. Meanwhile, commercial and SME loans improved in the second quarter of 2021 quarter-on-quarter (QoQ). Regarding funding, current account and savings account (CASA) funds grew 8.3% YTD, in line with increasing transaction value, growing customer base, and the strengthening and expansion of the service ecosystem with the Bank's business partners.

13 AUGUST

BCA Digital CS Machine & Toll Free Halo BCA, "Jaman Now" Digital Banking Services

BCA developed a more efficient branch concept for the future, prioritising self-service based on technology and digital machines, such as the user-friendly Digital CS machine.



18 AUGUST

Celebrating Indonesia Independence, BCA Presents "Bangga Lokal Kolaborasi" Program

BCA supported MSME development through a variety of communication activities, such as educational webinars. BCA also held networking and channeling events, including with Kreavi and Grebe to facilitate collaboration amongst creatives and MSMEs.



3 SEPTEMBER

BCA Desa Wisata Awards 2021

Amid the COVID-19 pandemic, to support innovation in tourism villages, BCA held the Desa Wisata Awards 2021 participated in by more than 465 tourist villages across Indonesia, with 20 finalists entering the judging stage.



8 SEPTEMBER

Public Expose Live 2021: BCA Maintains Solid Performance Amid Uncertainties

PT Bank Central Asia Tbk (IDX: BBCA) maintained consistently solid performance, booking positive net profits amid the COVID-19 pandemic. This was supported by solid financial performance, in line with the Bank's commitment to supporting sustainable economic growth based on environmental, social, and governance (ESG) values.

Event Highlights 2021 - continued



23 SEPTEMBER

PT Bank Central Asia Tbk Extraordinary General Meeting of Shareholders 2021 Approving BCA Stock Split Plan
EGMS approved a corporate stock split with a ratio of 1:5 (one current share split into five new shares). BCA's existing share value was Rp62.5 before the split, Rp12.5 after.



7 OCTOBER

BCA Holds Indonesia Knowledge Forum, Presenting Inspiring Economic Discussions Forum
With the theme "Towards BUSINESS REBOUND: Accelerate Economic Recovery through Knowledge", the full-day Indonesia Knowledge Forum X – 2021 presented various seminar sessions with speakers from various background.



13 OCTOBER

BCCA Shares Officially Traded in New Price
After receiving approval on stock split schedule from the Indonesia Stock Exchange, PT Bank Central Asia Tbk (IDX: BCCA) shares were officially traded in new prices.



18 OCTOBER

To Increase Service Excellence, BCA Inaugurates Halo BCA Semarang Building
BCA inaugurated newest Halo BCA Building in Semarang which would serve all BCA customers via contact center.



21 OCTOBER

PT Bank Central Asia Tbk Q III 2021 Results - Solid Performance Supports National Economic Recovery
PT Bank Central Asia Tbk (IDX: BCCA) and subsidiaries reported solid financial performance for the first nine months of 2021. New loan disbursement increased 13.8% year-on-year (YoY) in line with BCA's commitment in supporting economic recovery. On funding, current accounts and savings accounts (CASA) grew 21.0% YoY until end-September 2021. Along with positive CASA growth and loan performance, BCA recorded net profit of Rp23.2 trillion in the first nine months of 2021, increasing 15.8% YoY.



8 NOVEMBER

BCA Shares Cash Interim Dividend of Rp25,- per share, Increasing 27.5% YoY
BCA held dividend share of Rp25,- per share, according to the Annual General Meeting of Shareholders 2021.



23 NOVEMBER

Improving Security of Information Assets, BCA Obtains ISO 27001:2013 Certificate
To increase the Information Security Management System (SMKI), BCA implemented ISO and has obtained ISO 27001:2013 certificate to further increase BCA's credibility as a financial institution in Indonesia.



8 DECEMBER

BCA Extends Solidarity for Victims of Semeru Mount Eruption
Collaboration between BCA and several institutions was a form of mutual cooperation (gotong royong) to ensure more effective assistance distributions. Assurances were in form of KN-95 masks, blankets, mattresses, tarpaulins, milk, rice, and other equipments worth a total of Rp125 million.



24 DECEMBER

Supporting National Payment Acceleration, BCA Officially Implements BI Fast

BCA implemented additional interbank transfer service, BI FAST, on myBCA website channel. Going forward, BI Fast will be implemented on myBCA app for IOS & Android users.

Corporate Culture

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

VISION MISSION

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

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

To enhance our corporate franchise and stakeholders value



The vision and mission statements have been approved by the Board of Directors and the Board of Commissioners of PT Bank Central Asia Tbk through Decree No. 022/SK/DIR/2006 dated 23 February 2006, concerning Vision and Mission of PT Bank Central Asia Tbk. Meanwhile, the core values were approved through Decree No. 079/SK/DIR/2015 dated 18 June 2015, concerning core values of PT Bank Central Asia Tbk.

More detailed information of corporate culture can be found in the Corporate Governance section on pages 524.

Products and Services

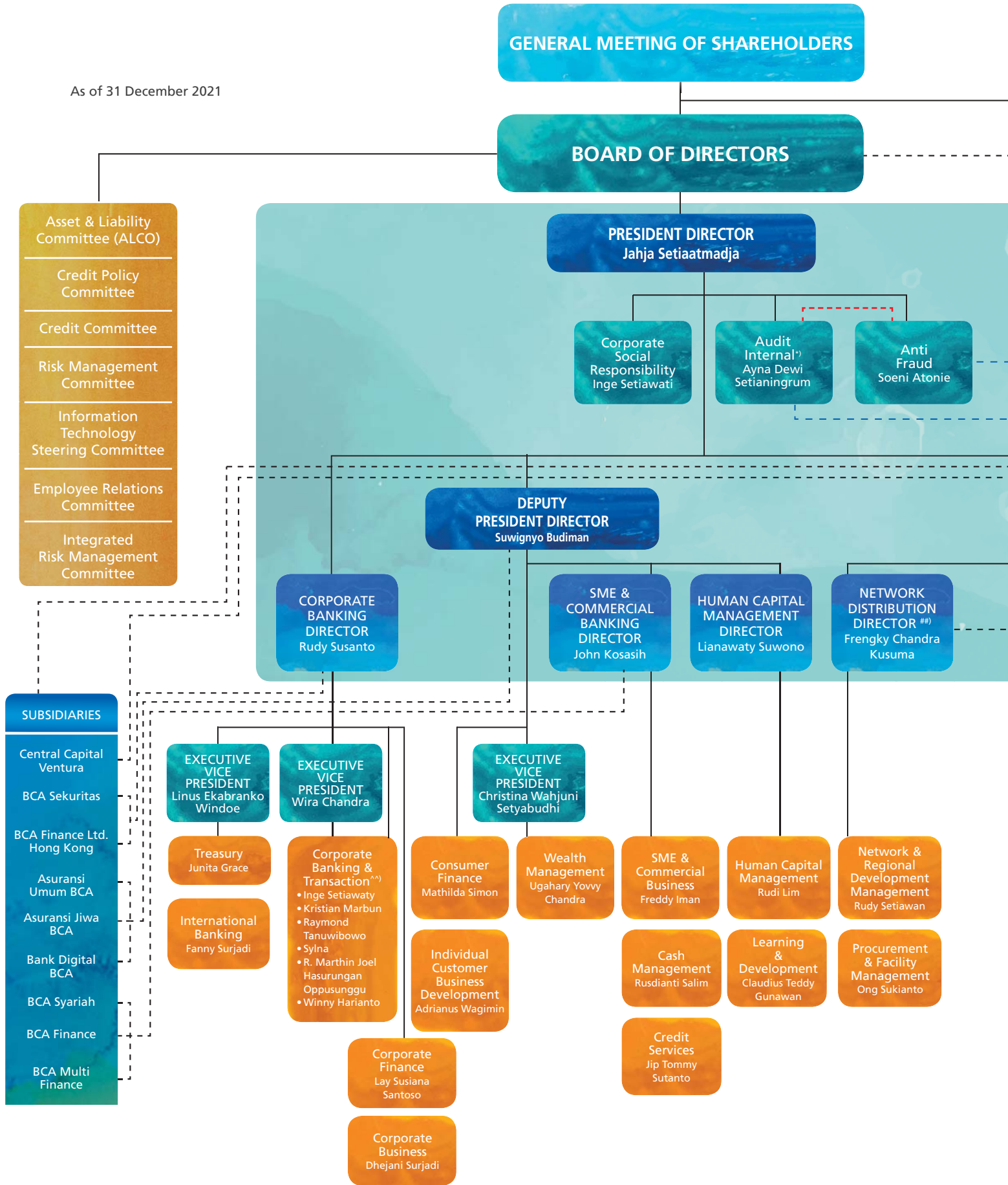
As of 31 December 2021

Products and Services	Description	Products and Services	Description
 Deposits Accounts	Tahapan	 Cash Management Services	Payable Management / Disbursement
	Tahapan Xpresi		Receivable Management / Collection (including B2B & B2C)
	Tahapan Gold		Account and Liquidity Management (including RDN and RDL)
	Tahapan Berjangka		BCA Card
	Tahapan Berjangka SiMuda		BCA Mastercard
	Tapres		BCA Visa
	Simpanan Pelajar		BCA Amex
	TabunganKu		BCA JCB
	Laku		BCA Union Pay
	BCA Dollar		
	Deposito Berjangka		
Giro			
e-deposito			
 Transaction Banking Services	Safe Deposit Box	 Bancassurance Products	Regular Premium Unit Link
	Transfer		Maxi Infinite Link Assurance (MILA)
	Remittance		Maxi Protection (USD)
	Collection dan Kliring		Maxi Protection Plus (IDR)
	Bank Notes		Health Protection
	Travellers' Cheque		Hospital 100% Refundable
	Virtual Account		Bima Proteksi Kesehatanku
	Sub Account		Optima Cancer Protection
	Payment		Optima Protection Plus
	Auto Debit		Proteksi Penyakit Kritis Maksima (PRIMA) Extra
	Payroll Services		Premier Medical Protection (Medic Pro)
	Cash Pick Up		Proteksi Kesehatan Ultima (PRATAMA)
	Jasa Kustodian		BCA Life Perlindungan Kritis Optima (PELITA)
	Business Debit Card (BDC)		PRUHospital Care
	Payment Gateway		Dental Care Plan
	STAR Teller		Life Protection
	eBranch		Life Heritage Protection
	eService		b-Save Accident Protection
	State Revenue Module Generation 3 (MPN G3)		BCA Life Proteksi Jiwa Optima
	e-Billing (local tax payment: PPN, PPh, and others)		Optima Accident Protection
			PRULife Guard
	PRUAccident Guard		
	Education Guard		
	Household Guard		
	Education		
	Proteksi Edukasi Maksima (EduPlan)		
	Retirement		
	BCA Life Purna Medis Optima (PURNAMA)		
	Proteksi Retirement Maksima (RetirePlan)		
	Corporate Solutions		
	Program Pensiun DPLK		
	Health Corporate Insurance		
	Life Corporate Insurance		
	General insurance		
	Asuransi Kebakaran		
	Asuransi Property All Risks (PAR)		
	Asuransi Kendaraan Bermotor		
	Travel Insurance		
	Money Market Mutual Funds		
	Bahana Dana Likuid *		
	Batavia Dana Kas Maxima		
	Danareksa Gebyar Dana Likuid		
	FWD Asset Money Market Fund **		
	Schroder Dana Likuid		
	Protected Mutual Funds		
	Batavia Proteksi Gebyar 7 (JT 6 March 2021)		
	Batavia Proteksi Gebyar 8 (JT 25 September 2021)		
	Batavia Proteksi Gebyar 9		
	Batavia Proteksi Gebyar 10		
	Batavia Proteksi Gebyar 11		
 Electronic Banking	ATM BCA (multifunction, non cash and cash recycling machine)	 Mutual Fund Investment Products	
	EDC BCA		
	Debit BCA		
	Tunai BCA		
	Flazz		
	BCA mobile		
	m-BCA		
	Internet Banking		
	KlikBCA Individu		
	KlikBCA Bisnis		
	KlikBCA Bisnis Integrated Solution - with a more comprehensive features than KlikBCA Bisnis, for example, to accommodate supply chain services		
	API BCA		
	OneKlik		
	Welma		
	VIRA		
	Sakuku		
	Duitt		
	BCA KlikPay		
	WhatsApp Bank BCA		
	Vindi		
	MyBCA		
BCA by Phone			
Info SMS/E-mail			
Video Banking			
CS Digital			
Call Center (Halo BCA)			
Host to Host (H2H) ERP Integration			

Products and Services	Description	Products and Services	Description
 <p>Mutual Fund Investment Products (continued)</p>	Batavia Proteksi Gebyar 12	 <p>Credit Facilities</p>	Foreign Currencies
	Danareksa Proteksi Gebyar 1		1. Global Sukuk
	Danareksa Proteksi Gebyar 2		Structured Product
	Rupiah Fixed Income Mutual Funds		DCI (Dual Currency Investment)
	Bahana Pendapatan Tetap Makara Prima		Mortgage
	Batavia Dana Obligasi Ultima		Vehicle Loan
	BNP Paribas Prima II Kelas RK1		Syndication Loan
	Eastspring Investment Yield Discovery Kelas A		Working Capital Loan
	Danareksa Gebyar Indonesia II		Pre-Export Financing
	Eastspring Investments Yield Discovery		Trust Receipt
	Nikko Gebyar Indonesia Dua		Investment Loan
	Panin Gebyar Indonesia II		Distributor Financing
	Schroder Dana Mantap Plus II		Supplier Financing
	Schroder Prestasi Gebyar Indonesia II		Dealer Financing
	USD Fixed Income Mutual Funds		Franchise Financing
	BNP Paribas Prima USD Kelas RK1		Showroom Financing
	Schroder USD Bond Fund		Investment Financing
	Ashmore Dana USD Nusantara		Business Personal Loan
	Mixed Mutual Funds		Kredit Usaha Rakyat
	BNP Paribas Spektra *		Personal Loan
	Schroder Dana Kombinasi		Pinjaman Berjangka Money Market (PBMM)
	Schroder Dana Terpadu II		Advance Payment Guarantee
	Schroder Dynamic Balance Fund		Bid Guarantee
	Schroder Syariah Balanced Fund		Counter Guarantee
	Rupiah Equity Mutual Funds		Custom Guarantee (P4BM)
	Ashmore Dana Ekuitas Nusantara		Direct Pay Guarantee
	Ashmore Dana Progresif Nusantara		Financial Guarantee
Batavia Dana Saham	Maintenance Guarantee		
Batavia Dana Saham Optimal	Payment Guarantee		
BNP Paribas Ekuitas	Performance Guarantee		
BNP Paribas Pesona	Inward Documentary Collection		
BNP Paribas Pesona Syariah	LC Issuance		
Danareksa Mawar Konsumer 10 Kelas A	Trust Receipt		
Eastspring Investment Value Discovery kelas A	LC Forfaiting		
FWD Asset Sectoral Equity Fund **	LC Confirmation		
Schroder 90 Plus Equity Fund	LC Discounting		
Schroder Dana Istimewa	LC Negotiation		
Schroder Dana Prestasi	Letter of Guarantee		
Schroder Dana Prestasi Plus	Outward Documentary Collection		
USD Equity Mutual Funds	Pre Export Financing (Export Loan)		
BNP Paribas Cakra Syariah USD Kelas RK1	SKBDN Issuance		
BNP Paribas Greater China Equity Syariah USD Kelas RK1	Trust Receipt		
Schroder Global Sharia Equity Fund USD	SKBDN Forfaiting		
Index Mutual Funds	Letter of Guarantee		
BNP Paribas Sri-Kehati	SKBDN Discounting		
Money Market	Local LC		
SBBI (Surat Berharga Bank Indonesia) Valas	Cash Transaction		
DBMM (Deposito Berjangka Money Market)	FX TOD		
Fixed Income	FX TOM		
Government Securities (SBN)	FX SPOT		
A. Conventional Government Securities (SUN)	Banknotes		
In Rupiah	Derivatives/Hedging/Structured Products		
1. ORI (Obligasi Ritel Indonesia)	FX FORWARD		
2. Fixed Rate	FX SWAP		
3. SPN(Surat Perbendaharaan Negara)	DNDF (Domestic Non Deliverable Forward)		
Foreign Currencies	CCS (Cross Currency Swap)		
1. GLocal Bonds	IRS (Interest Rate Swap)		
B. SBSN (Government Sharia Securities)	OIS (Overnight Index Swap)		
In Rupiah	CSO (Call Spread Option)		
1. SR (Sukuk Ritel)			
2. PBS (Project Based Sukuk)			
3. SPNS(Surat Perbendaharaan Negara Syariah)			
Treasury Investment Products (continued)	Standby LC / Bank Guarantees	Export Import Facilities (Trade Finance)	Foreign Exchange Facilities

Organization Structure

As of 31 December 2021



BOARD OF COMMISSIONERS
 Djohan Emir Setijoso, Tonny Kusnadi, Cyrillus Harinowo,
 Raden Pardede, Sumantri Slamet

- Remuneration and Nomination Committee
- Risk Oversight Committee
- Audit Committee
- Integrated Corporate Governance Committee

DEPUTY PRESIDENT DIRECTOR
 Armand Wahyudi Hartono

- INFORMATION TECHNOLOGY DIRECTOR**
 Gregory Hendra Lembong
- TRANSACTION BANKING DIRECTOR**
 Santoso
- COMPLIANCE & RISK MANAGEMENT DIRECTOR ^{*)}**
 Haryanto Tiara Budiman
- FINANCE & CORPORATE PLANNING DIRECTOR ^{*)}**
 Vera Eve Lim
- CREDIT & LEGAL DIRECTOR**
 Subur Tan

reporting lines
 monitoring lines
 communication lines
 coordination lines

- Regional & Branch Banking Management^{**)}**
- Fely Hadinata
 - Gunawan Prayogo
 - Hendrik Sia
 - Tan Widy Tarmizi
 - Enny Kamal
 - Suhardjo Moeliadi
 - Weminto Suryadi
 - Daniel Hendarto
 - Djoko Rosmiatun Mijaata
 - Lukman
 - Mingto Purba
 - Yandy Ramadhani

- Operation Strategy Development**
 Lilik Winarni
- Domestic Payment Services**
 Djunaidi Arifien
- Electronic Banking Services**
 Susanwati
- International Trade & Payment Services**
 Radiman Ali Rohim
- Digital Service Center**
 Wani Sabu

- Strategic Information Technology**
- Jayaprawirya Diah
 - Evans Charles Benny H.
 - Jip Thomas Sutanto
 - Fransiscus Kaurrany
 - Lukman Hadiwijaya
- Enterprise Security**
 Thomas Armand Lahay

- Transaction Banking Business Development**
 I Ketut Alam Wangsawijaya
- Transaction Banking Partnership Solution Development**
 Tjhong Welly Yandoko
- Transaction Banking Product Development**
 Jan Hendra
- Transaction Banking Business Support & Services**
- Wilson Karimun
 - Linda Djojonegoro

- Compliance^{*)}**
 Feric Susilo Lie
- Risk Management^{*)}**
 Eduard Guntoro Purba

- EXECUTIVE VICE PRESIDENT**
 Raymon Yonarto
- Corporate Strategy & Planning**
 Hendra Tanumihardja
- Finance**
- Corporate Secretary & Corporate Communication**
 Hera Fendayani Haryn
- Banking and Industry Economic Research**
 David Erenst Sumual

- EXECUTIVE VICE PRESIDENT**
 Dedy Muljadi Hendrawinata
- Credit Analysis**
- Edy Gunawan
 - Grace Putri Ayu Dewijany
 - Tan Teslien Tanudjaja
 - Budi Mulja Adi Sentana
 - Djulijanto Liong
 - Widjaja Stephen
 - Shirley Magdalena
 - Ferry Setiadi

- Credit Recovery**
 Edy Untung
- Legal**
 Januar Agung Saputera

Notes:
^{*)} Oversee internal audit/ risk management / compliance function of subsidiaries in association with integrated corporate governance & integrated risk management application.
^{**)} Corporate Banking Director appoints which corporate business group are reporting to EVP
^{*)} Finance & Corporate Planning Director
 • Oversees & coordinates overall management of subsidiaries
 • Oversees subsidiaries financial performance
^{*)} Compliance & Risk Management Director oversees subsidiaries risk as part of integrated risk management
^{**)} Director of Branch & Regional Network as daily executor, supervisor, and monitoring of regional and branch management. The responsibility of Head of Regional Office is to the Board of Directors

Board of Directors Profile



Jahja Setiaatmadja
President Director

Indonesian citizen, 66 years old. Domiciled in Indonesia. Appointed as President Director of BCA at the 2011 Annual GMS and approved by Bank Indonesia on 17 June 2011. He was last reappointed to the position at the 2021 Annual GMS for a 5-year term.

DUTIES AND RESPONSIBILITIES

President Director of BCA, responsible for overall coordination as well as the direct supervision of Internal Audit Division, Anti Fraud Bureau and the Corporate Social Responsibility Work Unit.

CAREER

Previously served as Deputy President Director of BCA (2005-2011), latest responsible for the Branch Banking Business, Treasury Division, International Banking Division, and overseas representative offices. He served as Director of BCA (1999-2005) and has held a variety of managerial positions at BCA since 1990. Prior to joining BCA, he served as the Finance Director at a leading Indonesian automotive company, PT Indomobil (1989-1990), and held various managerial positions at one of Indonesia's largest pharmaceutical companies, PT Kalbe Farma (1980-1989), lastly as the Finance Director. He started his career in 1979 as an accountant at an accounting company (Price Waterhouse). During his career, he accumulated extensive experience in various areas and assignments, including change management, banking strategy, treasury, accounting & financial management, corporate banking business, international banking business, risk management, and digital banking.

EDUCATION, CERTIFICATION, AND TRAINING IN 2021

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

Completed the Banking Risk Management Certification – Level 5 Program by the Banking Professional Certification Agency (LSPP). List of professional training, seminars and conferences attended in 2021 is presented on page 379 in this Annual Report.

AFFILIATIONS

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

CONCURRENT POSITIONS

No concurrent position as a member of a Board of Commissioners, Board of Directors, or Executive Officer at other banks, companies, and/or institutions.

DUTIES AND RESPONSIBILITIES

Deputy President Director of BCA, responsible for the Consumer Credit Business Division, Individual Customer Business Development Division, and Wealth Management Division, as well as the coordination/supervision of the Commercial & SME and Human Resources departments. Monitors developments of PT Asuransi Umum BCA (BCA Insurance) in the general insurance business, PT Asuransi Jiwa BCA (BCA Life) in the life insurance business and PT Bank Digital BCA in the banking business.

CAREER

From 2002 until 2019, he served as Director of BCA responsible for Individual Banking, Individual Customer Business Development, and Wealth Management Business. Prior to this, he served in a variety of managerial positions with PT BRI (Persero) Tbk, including as Head of Central Java Region (2000-2002), Head of Operations Division (1998-2000), Head of Palembang Region (1996-1998), Special Staff to the BoD (1995-1996), and Head of Technology Division (1992-1995). Began his career as a System Analyst with PT BRI (Persero) Tbk in 1975. Joined BCA as Director of BCA (2002-2019) before appointed as Deputy President Director of BCA in 2019. He once also served as a member of the proxy team of Board of Directors at BCA (May-July 1998). During his career, he accumulated extensive experience in various areas and assignments, including consumer banking, wealth management, commercial & SME banking, micro lending and Sharia / Islamic banking.

EDUCATION, CERTIFICATION, AND TRAINING IN 2021

Obtained a Bachelor's degree from Universitas Gadjah Mada (1974) and an MBA degree from University of Arizona, USA (1986).

Completed the Banking Risk Management Certification – Level 5 Program by the Banking Professional Certification Agency (LSPP). List of professional training, seminars and conferences attended in 2021 is presented on page 379 in this Annual Report.

AFFILIATIONS

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

CONCURRENT POSITIONS

No concurrent position as a member of a Board of Commissioners, Board of Directors, or Executive Officer at other banks, companies, and/or institutions.



Suwignyo Budiman
Deputy President Director

Indonesian citizen, 71 years old. Domiciled in Indonesia. Appointed as Deputy President Director of BCA at the 2019 Annual GMS and obtained the approval of OJK on 14 August 2019. Lastly reappointed to the position at the 2021 Annual GMS.



Armand Wahyudi Hartono
Deputy President Director

Indonesian citizen, 46 years old. Domiciled in Indonesia. Appointed as Deputy President Director of BCA at the 2016 Annual GMS and obtained the approval of OJK on 21 June 2016. Lastly reappointed to the position at the 2021 Annual GMS for a 5-year term.

DUTIES AND RESPONSIBILITIES

Deputy President Director of BCA, charged with general supervision of the Regional Network and Branch Director and the Transaction Banking Director, as well as responsible for a number of operational units including the Operational – Services Strategy and Development Division, Domestic Payment Services, Electronic Banking Services, International Banking Services, and Digital Services.

CAREER

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

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

EDUCATION, CERTIFICATION, AND TRAINING IN 2021

Graduated from the University of California, San Diego (1996) and obtained a Master of Science degree in Engineering Economic-System and Operation Research from Stanford University, USA (1997). List of professional training, seminars and conferences attended in 2021 is presented on page 380 in this Annual Report.

AFFILIATIONS

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

CONCURRENT POSITIONS

No concurrent position as a member of a Board of Commissioners, Board of Directors, or Executive Officer at other banks, companies, and/or institutions.

DUTIES AND RESPONSIBILITIES

Director of BCA, responsible for Credit Risk Analysis, Credit Recovery, and Legal.

CAREER

Currently served as a member of BCA Board of Directors, following a career as Head of Legal Work Unit, Deputy Head of Legal Division (1999-2000), Head of Legal Bureau (1995-1999), and has held several managerial positions, including Head of Credit in Operational Headquarters (1991-1995). He joined BCA in 1986.

During his career, he accumulated extensive experience in various areas and assignments, including in legal & litigation, enterprise & credit risk management, human capital management, and credit restructuring.

EDUCATION, CERTIFICATION, AND TRAINING IN 2021

Obtained a Bachelor's degree in Law from Universitas Jenderal Soedirman (1986) and obtained a Notary qualification from the Faculty of Law, Universitas Indonesia (2002). List of professional training, seminars and conferences attended in 2021 is presented on page 381 in this Annual Report.

AFFILIATIONS

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

CONCURRENT POSITIONS

No concurrent position as a member of a Board of Commissioners, Board of Directors, or Executive Officer at other banks, companies, and/or institutions.



Subur Tan
Director

Indonesian citizen, 61 years old. Domiciled in Indonesia. Appointed as Director of BCA at the 2002 Annual GMS and obtained the approval of OJK on 13 August 2002. Lastly reappointed to the position at the 2021 Annual GMS for a 5-year term.



Rudy Susanto
Director

Indonesian citizen, 59 years old. Domiciled in Indonesia. Appointed as Director of BCA at the 2014 Annual GMS and obtained the approval of OJK on 21 July 2014. Lastly reappointed to the position at the 2021 Annual GMS for a 5-year term.

DUTIES AND RESPONSIBILITIES

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

CAREER

Since joining BCA in 2002, he has served in a number of managerial positions, including as Group EVP of Credit Risk Analysis (2011-2014), Group Head of Credit Risk Analysis (2004-2011), and Head of Credit Division (2002-2004). Prior to joining BCA, he worked with the Indonesian Bank Restructuring Agency (IBRA) as Head of Division, Loan Work Out II (2001-2002) and Senior Credit Officer (1999-2001). He has also served at PT Bank LTCB Central Asia as Vice President of Corporate Finance (1998-1999), Senior Manager of Corporate Finance (1996-1998), Manager of Corporate Finance (1995) and Assistant Manager of Corporate Finance (1994). He began his career in 1992 as a trainee in the Credit Marketing Program of Bank Danamon.

During his career, he accumulated extensive experience in various areas and assignments, including in corporate lending business, syndication loan, credit restructuring, corporate banking operation & services, treasury, international banking business, and merger & acquisition.

EDUCATION, CERTIFICATION, AND TRAINING IN 2021

Obtained a Bachelor's degree in Civil Engineering from Universitas Tarumanagara (1989) and an MBA degree in Finance from the University of Tennessee, Knoxville, USA (1992). List of professional training, seminars and conferences attended in 2021 is presented on page 382 in this Annual Report.

AFFILIATIONS

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

CONCURRENT POSITIONS

No concurrent position as a member of a Board of Commissioners, Board of Directors, or Executive Officer at other banks, companies, and/or institutions.

DUTIES AND RESPONSIBILITIES

Director of BCA, responsible for the management of strategies and policies in Human Resources as well as HR Learning & Development.

CAREER

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

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

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

EDUCATION, CERTIFICATION, AND TRAINING IN 2021

Graduated with a degree in Business Information Computing Systems from San Francisco State University, California, USA. List of professional training, seminars and conferences attended in 2021 is presented on page 382-384 in this Annual Report.

AFFILIATIONS

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

CONCURRENT POSITIONS

No concurrent position as a member of a Board of Commissioners, Board of Directors, or Executive Officer at other banks, companies, and/or institutions.



Lianawaty Suwono
Director

Indonesian citizen, 55 years old. Domiciled in Indonesia. Appointed as Director of BCA at the 2016 Annual GMS for a 5-year term and obtained the approval of OJK on 27 July 2016. Lastly reappointed to the position at the 2021 Annual GMS for a 5-year term.



Santoso Director

Indonesian citizen, 55 years old. Domiciled in Indonesia. Appointed as Director of BCA at the 2016 Annual GMS for a 5-year term and approved by OJK on 8 August 2016. He was last reappointed to the position at the 2021 Annual GMS for a 5-year term

DUTIES AND RESPONSIBILITIES

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

CAREER

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

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

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

EDUCATION, CERTIFICATION, AND TRAINING IN 2021

Graduated from the Faculty of Engineering, Universitas Trisakti, Jakarta (1989). List of professional training, seminars and conferences attended in 2021 is presented on page 384 in this Annual Report.

AFFILIATIONS

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

CONCURRENT POSITIONS

No concurrent position as a member of a Board of Commissioners, Board of Directors, or Executive Officer at other banks, companies, and/or institutions.

DUTIES AND RESPONSIBILITIES

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

CAREER

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

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

EDUCATION, CERTIFICATION, AND TRAINING IN 2021

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

Completed the Banking Risk Management Certification – Level 5 Program by the Banking Professional Certification Agency (LSPP). List of professional training, seminars and conferences attended in 2021 is presented on page 384-385 in this Annual Report.

AFFILIATIONS

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

CONCURRENT POSITIONS

No concurrent position as a member of a Board of Commissioners, Board of Directors, or Executive Officer at other banks, companies, and/or institutions.



Vera Eve Lim
Director

Indonesian citizen, 56 years old. Domiciled in Indonesia. Appointed as Director of BCA at the 2018 Annual GMS and obtained the approval of OJK on 20 April 2018. Lastly reappointed to the position at the 2021 Annual GMS for a 5-year term.



Gregory Hendra Lembong
Director

Indonesian citizen, 49 years old. Domiciled in Indonesia. Appointed as Director of BCA at the 2020 Annual GMS and obtained the approval of OJK on 14 May 2020. Lastly reappointed to the position at the 2021 Annual GMS for a 5-year term.

DUTIES AND RESPONSIBILITIES

Director of BCA, responsible for Strategic Information Technology and Enterprise Security. Also to monitor developments at PT Central Capital Ventura, a subsidiary in venture capital.

CAREER

Has more than 25 years of banking experience in Indonesia and overseas. Prior to joining BCA, he served as Chief Transformation Officer and led the Transformation & Strategy program at PT Bank CIMB Niaga Tbk Indonesia since January 2019, Chief Fintech Officer CIMB Group Malaysia (June 2018 to December 2018), CEO Group of Transaction Banking CIMB Group Malaysia (July 2016 to December 2018), and Chief of Transaction Banking PT Bank CIMB Niaga Tbk Indonesia (August 2013 to December 2018). Regional Head of Transaction Services (cash, liquidity, FX), Asia Pacific with J.P. Morgan Asia-Pacific in Singapore (2010-2013), Global COO & Head of Business Development with Deutsche Bank London (2009-2010), and a career with Citibank from 1994 to 2009 in various postings in Asia and Europe with strategy and product management responsibility.

During his career, he accumulated extensive experience in various areas and assignments, including in IT transformation strategy & implementation, Transaction Banking and Services, Global Trade Finance & Corporate Cash Management Business Development, Regional Strategy and Planning, Product and Solution Management.

EDUCATION, CERTIFICATION, AND TRAINING IN 2021

He held a Bachelor of Science in Chemical Engineering from University of Washington, USA, and a Master of Science in Engineering Economic Systems from Stanford University, USA. List of professional training, seminars and conferences attended in 2021 is presented on page 386 in this Annual Report.

AFFILIATIONS

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

CONCURRENT POSITIONS

No concurrent position as a member of a Board of Commissioners, Board of Directors, or Executive Officer at other banks, companies, and/or institutions.

DUTIES AND RESPONSIBILITIES

Director of BCA, responsible for Compliance and Risk Management.

CAREER

Previously served as Managing Director & Senior Country Officer (Chief Executive) J.P. Morgan Indonesia (January 2012 to April 2020), Senior Executive Vice President and Head of Change Management Office PT Bank Mandiri (Persero) Tbk (October 2006 to December 2011). He began his career with the global management consulting firm McKinsey & Company (1996-2006), lastly as Associate Partner and Director of PT McKinsey Indonesia. He was appointed Chairman of the Indonesian Bankers Association (IBA) for a 4-year term (June 2019 to May 2023) and was also appointed as one of the seven B20 Indonesia Task Force Chairs in Indonesia G20 Presidency 2022 for Integrity & Compliance.

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

EDUCATION, CERTIFICATION, AND TRAINING IN 2021

He held a Bachelor's degree from Texas A&M University, a Master's degree from Virginia Polytechnic Institute & State University (Virginia Tech), and a Ph.D. degree from the Massachusetts Institute of Technology (MIT) in the United States. List of professional training, seminars and conferences attended in 2021 is presented on page 385 in this Annual Report.

AFFILIATIONS

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

CONCURRENT POSITIONS

No concurrent position as a member of a Board of Commissioners, Board of Directors, or Executive Officer at other banks, companies, and/or institutions.



Haryanto Tiara Budiman
Director

Indonesian citizen, 53 years old. Domiciled in Indonesia. Appointed as Director of BCA at the 2020 Annual GMS and obtained the approval of OJK on 14 May 2020. Lastly reappointed to the position at the 2021 Annual GMS for a 5-year term.



Frengky Chandra Kusuma
Director

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

DUTIES AND RESPONSIBILITIES

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

CAREER

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

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

EDUCATION, CERTIFICATION, AND TRAINING IN 2021

He held a Bachelor's degree in Accounting from STIE Yayasan Pendidikan Ujung Pandang (STIE YPUP) and a Master degree in Financial Management from Universitas Katolik Widya Mandala. List of professional training, seminars and conferences attended in 2021 is presented on page 386-387 in this Annual Report.

AFFILIATIONS

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

CONCURRENT POSITIONS

No concurrent position as a member of a Board of Commissioners, Board of Directors, or Executive Officer at other banks, companies, and/or institutions.

DUTIES AND RESPONSIBILITIES

Director of BCA, responsible for Commercial & SME, Cash Management and Credit Services Center divisions. Also to monitor developments of wholly-owned subsidiaries of BCA, i.e. PT BCA Finance in automotive financing, PT BCA Multi Finance in factoring, motorcycle financing and leasing, and PT Bank BCA Syariah in sharia banking.

CAREER

From 2016 to early 2021, he served as President Director of PT Bank BCA Syariah. Prior to this, he has had extensive experience in the banking industry, holding a variety of positions including as Finance and Loan Administration Manager, Head of Central Coordinator and Member of IBRA Team at PT Bank Risjad Salim Internasional (1997- 2000), Head of Business Development and Business Planning, Consumer Mass Marketing, Head of Consumer Banking Strategic Planning & Marketing Communication, Head of Liability Product & Marketing Communication, Head of Jakarta Region with PT Bank Danamon Indonesia Tbk (2000-2005), Head of Sales Development Individual Banking, Senior Advisor to the Regional Development & Planning Task Force, and Consultant for Marketing Strategy Development with PT Bank Central Asia Tbk (2005-2010), and Director and Vice President Director of PT Bank BCA Syariah (2010-2016). He is also currently active in the Administrative Body of Perbanas (2020-2024 period) and IBI (2019-2023 period).

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

EDUCATION, CERTIFICATION, AND TRAINING IN 2021

He held a Bachelor's degree in Economics from Murdoch University, Perth, Western Australia, and has attended a number of executive training programs, including Pacific RIM Bankers Programme - University of Washington, Foster Education Seattle, USA (2012) and ASEAN Global Leadership Program, UC Berkeley California, USA (2017). List of professional training, seminars and conferences attended in 2021 is presented on page 387 in this Annual Report.

AFFILIATIONS

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

CONCURRENT POSITIONS

No concurrent position as a member of a Board of Commissioners, Board of Directors, or Executive Officer at other banks, companies, and/or institutions.



John Kosasih
Director

Indonesian citizen, 52 years old. Domiciled in Indonesia. Appointed as Director of BCA at the 2021 Annual GMS and obtained the approval of OJK on 26 April 2021, for a 5-year term.

Board of Commissioners Profile



Djohan Emir Setijoso
President Commissioner

Indonesian citizen, 80 years old. Domiciled in Indonesia. Appointed as President Commissioner of BCA at the 2011 Annual GMS and obtained the approval of Bank Indonesia on 25 August 2011. Lastly reappointed to the position at the 2021 Annual GMS for a 5-year term.

CAREER

Djohan Emir Setijoso previously served as President Director of BCA (1999-2011), lastly responsible for overall coordination, Internal Audit, Corporate Planning, Finance & Accounting, and Corporate Secretary. Prior to joining BCA, he worked at Bank Rakyat Indonesia (1965-1998) with his last position as a Director; and President Commissioner of Inter Pacific Bank (1993-1998). Currently, he also active in a number of organizations, in addition to being the President Commissioner of BCA.

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

EDUCATION, CERTIFICATION, AND TRAINING IN 2021

Bachelor's degree from Institut Pertanian Bogor (1964). Completed the Banking Risk Management Certification – Level 5 Program by the Banking Professional Certification Agency (LSPP). List of professional training, seminars and conferences attended in 2021 is presented on page 364 in this Annual Report.

AFFILIATIONS

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

CONCURRENT POSITIONS

No concurrent position as a member of a Board of Commissioners, Board of Directors, or Executive Officer at other banks, companies, and/or institutions.

CAREER

Prior to joining BCA, he served as Commissioner and then Director of PT Cipta Karya Bumi Indah (2001-2002), a property development and construction company. Previous to this, he served in various managerial positions, including as President Director of PT Sarana Kencana Mulya (1999-2001); Chief Manager of Corporate Banking at PT Bank Central Asia (1992-1998); General Manager at PT Tamara Indah, an engineering and general supplier company (1988-1992); and General Manager at PT Indomobil, a leading Indonesian automotive company (1987).

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

EDUCATION, CERTIFICATION, AND TRAINING IN 2021

Obtained a Bachelor's degree in Mechanical Engineering from Universitas Brawijaya, Malang (1978). Completed the Banking Risk Management Certification – Level 5 Program by the Banking Professional Certification Agency (LSPP). List of professional training, seminars and conferences attended in 2021 is presented on page 364 in this Annual Report.

AFFILIATIONS

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

CONCURRENT POSITIONS

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



Tony Kusnadi
Commissioner

Indonesian citizen, 74 years old. Domiciled in Indonesia. Appointed as Commissioner of BCA at the 2003 Annual GMS and obtained the approval of Bank Indonesia on 4 September 2003. Lastly reappointed to the position at the 2021 Annual GMS for a 5-year term.



Cyrillus Harinowo
Independent Commissioner

Indonesian citizen, 68 years old. Domiciled in Indonesia. Appointed as Independent Commissioner of BCA at the 2003 Annual GMS and obtained the approval of Bank Indonesia on 4 September 2003. Lastly reappointed to the position at the 2021 Annual GMS for a 5-year term.

CAREER

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

He is and active lecturer with a number of leading universities in Jakarta, and a regular speaker at seminars and forums both domestically and abroad as well as as writing articles for mass media. Has published books on Indonesia's public debt (2002) and on the IMF (2004), as well the books 'Indonesian Economic Spring' (2005), 'Oceanic Joy: A Journey of a Big Indonesian Shipping Company' (2020), and 'Towards the Age of Electric Vehicles' (2021).

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

EDUCATION, CERTIFICATION, AND TRAINING IN 2021

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

Completed the Banking Risk Management Certification – Level 5 Program by the Banking Professional Certification Agency (LSPP). List of professional training, seminars and conferences attended in 2021 is presented on page 364 in this Annual Report.

AFFILIATIONS

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

CONCURRENT POSITIONS

No concurrent position as a member of a Board of Commissioners, Board of Directors, or Executive Officer at other banks, companies, and/or institutions.

CAREER

Served as President Commissioner of PT Perusahaan Pengelola Aset (2008-2009) having previously served as its Deputy President Director (2004-2008)

He has also held various positions in several companies and the government, including as Deputy Chair of the National Economic Committee (2010-2014), Special Staff to the Minister of Finance (2008-2010), Chair of the Indonesian Financial System Stability Forum (2007-2009), Secretary of the Financial System Stability Committee (2008-2009), Chair of Indonesia's Infrastructure Development Financing (2004-2005), Special Staff to the Coordinating Minister of Economy (2004-2005), Executive Director of PT Danareksa (2002-2004), Deputy Coordinator of the Assistance Team for the Minister of Finance (2000-2004), Chief Economist and Division Head of PT Danareksa (1995-2002), Founder of the Danareksa Research Institute (1995), Consultant at the World Bank (1994-1995), Planning Staff at the Ministry of Industry of the Republic of Indonesia (1985-1990), and Process Engineer at PT Pupuk Kujang (1985).

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

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

EDUCATION, CERTIFICATION, AND TRAINING IN 2021

Obtained a Bachelor's degree in Chemical Engineering from Institut Teknologi Bandung (1984) and a PhD. in Economics from Boston University, USA (1995).

Completed the Banking Risk Management Certification – Level 5 Program by the Banking Professional Certification Agency (LSPP). List of professional training, seminars and conferences attended in 2021 is presented on page 364 in this Annual Report.

AFFILIATIONS

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

CONCURRENT POSITIONS

In 2021, he served as Independent Commissioner at PT Adaro Energy Tbk.



Raden Pardede
Independent Commissioner

Indonesian citizen, 61 years old. Domiciled in Indonesia. Appointed as Independent Commissioner of BCA at the 2004 Annual GMS and obtained the approval of Bank Indonesia on 14 June 2004. Lastly reappointed to the position at the 2021 Annual GMS for a 5-year term.



Sumantri Slamet Independent Commissioner

Indonesian citizen, 67 years old. Domiciled in Indonesia. Appointed as Independent Commissioner of BCA at the 2016 Annual GMS and obtained the approval of OJK on 11 July 2016. Lastly reappointed to the position at the 2021 Annual GMS for a 5-year term.

CAREER

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

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

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

EDUCATION, CERTIFICATION, AND TRAINING IN 2021

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

Completed the Banking Risk Management Certification – Level 5 Program by the Banking Professional Certification Agency (LSPP). List of professional training, seminars and conferences attended in 2021 is presented on page 364-365 in this Annual Report.

AFFILIATIONS

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

CONCURRENT POSITIONS

Currently also serves as a Member of the Risk Committee of Universitas Indonesia.

Audit Committee Profile



Sumantri Slamet serves as Chairman of the Audit Committee of BCA since 22 April 2021 based on Board of Directors Decree No.073/SK/DIR/2021. Concurrently, he is also an Independent Commissioner at BCA. A complete profile is presented in the Board of Commissioner's Profile section on page 80.



Indonesian citizen, 56 years old. Domiciled in Indonesia. Appointed as member of the Audit Committee of BCA on 22 April 2021 based on Board of Directors Decree No.073/SK/DIR/2021.

CAREER

Started her career in 1990 as an internal auditor staff at PT BCA Tbk, subsequently served as Head of General Audit for Head Office and Regional Office (1996-1997), Head of Audit Bureau for Head Office and Regional Office (1997-1999), Head of Branch Audit Bureau Area 1 (1999-2004), Head of Branch Audit Sub-Division (2004-2012). Next she joined the Finance and Corporate Planning Division as Senior Advisor for Cost Effectiveness Evaluation (2013-2014), and then as Head of Subsidiary Monitoring Sub-Division & Cost Effectiveness Evaluation (2015-2018) and lastly as Head of Business Finance & Planning Sub-Division at the Corporate Strategy & Planning Division (2019-2020). During her career, she has accumulated extensive experience and skills in various areas and assignment in banking.

EDUCATION, CERTIFICATION, AND TRAINING IN 2021

Graduated from the Faculty of Economics, Universitas Trisakti (1990) and obtained a Master of Management degree from Sekolah Tinggi Manajemen PPM (2005). List of training, seminars and conferences attended in 2021 is presented in page 418 in the Annual Report.



Indonesian citizen, 61 years old. Domiciled in Indonesia. Appointed as member of the Audit Committee of BCA on 22 April 2021 based on Board of Directors Decree No. 073/SK/DIR/2021.

CAREER

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

At present, Rallyati A. Wibowo is also an active lecturing staff at the Faculty of Economics and Business Universitas Indonesia (FEBUI), member of the Audit Committee of PT Krakatau Steel Tbk, and member of the Organizing Committee of the Indonesian Audit Committee Association (IKAI). During her career, she has accumulated extensive experience and skills in various areas and assignments in finance and accounting.

EDUCATION, CERTIFICATION, AND TRAINING IN 2021

Obtained a Bachelor's degree in Accounting from the Faculty of Economics, Universitas Indonesia (1985) and a Master's degree in Accounting from the Faculty of Economics, Universitas Indonesia (2010). List of training, seminars and conferences attended in 2021 is presented in page 418 in the Annual Report.

Risk Oversight Committee Profile



Cyrillus Harinowo

Chairman

Cyrillus Harinowo serves as Chairman of the Risk Oversight Committee of BCA as of 29 April 2021 based on Board of Directors Decree No.079/SK/DIR/2021. Concurrently also serves as Independent Commissioner and Chairman of the Integrated Governance Committee of BCA. His complete profile is presented in the Board of Commissioner Profile section on page 78.



Endang Swasthika Wibowo

Member

Indonesian citizen, 60 years old. Domiciled in Indonesia. Served as member of the Risk Oversight Committee of BCA since 2007. Lastly re-appointed to the position for the next term on 29 April 2021 based on Board of Directors Decree No.079/SK/DIR/2021.

CAREER

Endang Swasthika Wibowo is an academician and researcher in risk management, finance and banking. Her past experience includes serving as Head of the Magister Management Program in Banking at ABFII Perbanas, as a trainer of risk management (Certified GARP-BSMR), Head of Perbanas Research and Community Development Centre (2000-2006), advisor at Ekuinbank at the Legislation Unit in the People's Representative Council (2000-2005), Commissioner of PT Putera Lintas Kemas, an air freight forwarder company (2000-2004), and Head of the Management Department, STIE Perbanas (1990-1993). During her career, she has accumulated extensive experience and skills in various areas and assignments in finance and banking.

EDUCATION, CERTIFICATION, AND TRAINING IN 2021

Graduated from the Faculty of Economics, Universitas Islam Indonesia, Yogyakarta (1985), obtained a Graduate Diploma in Banking & Finance (1996) and a Master degree in Banking (1998), both from Monash University, Australia. List of training, seminars and conferences attended in 2021 is presented in page 425 in the Annual Report.



Indonesian citizen, 66 years old. Domiciled in Indonesia. Appointed as a member of the Risk Oversight Committee of BCA on 29 April 2021 based on Board of Directors Decree No.079/SK/DIR/2021.

CAREER

Started his career at BCA as a marketing staff with the Corporate Banking Division (1991-1992) and Bureau Head of Corporate Banking Division (1992-1999). Next he joined the Risk Management and Compliance Division as Advisor (1999-2000) and as Senior Advisor Risk Management (2000-2003) and lastly as Head of the Risk Management Work Unit (2003-2010).

Along with representatives from Bank Indonesia and the Indonesian banking industry, he was involved in the Basel II Implementation Working Group, established in 2006 to prepare the implementation of Basel II standards in Indonesia.

Following retirement in 2010, Subianto Rustandi then served as Independent Commissioner at PT Bank Sumitomo Mitsui Indonesia (2011-2012), subsequently re-joining BCA to serve as Chief of Staff of Commissioner Office (2012-2020). During his career, he has accumulated extensive experience and skills in various areas and assignments in risk management.

EDUCATION, CERTIFICATION, AND TRAINING IN 2021

Obtained a Bachelor's degree from Institut Teknologi Bandung (1979) and a Master of Management degree from Universitas Indonesia (1993). List of training, seminars and conferences attended in 2021 is presented in page 425 in the Annual Report.

Remuneration and Nomination Committee Profile



Raden Pardede

Chairman

Raden Pardede has served as Chairman of the Remuneration and Nomination Committee of BCA since 7 April 2021 based on Board of Directors Decree No. 064B/SK/DIR/2021. Concurrently, he is also an Independent Commissioner of BCA. His complete profile is presented in the Board of Commissioner Profile on page 79.



Djohan Emir Setijoso

Member

Djohan Emir Setijoso has served as member of the Remuneration and Nomination Committee of BCA since 7 April 2021 based on Board of Directors Decree No. 064B/SK/DIR/2021. Concurrently he is also the President Commissioner of BCA. His complete profile is presented in the Board of Commissioner Profile on page 76.



Indonesian citizen, 51 years old. Domiciled in Indonesia. Appointed as a member of the Remuneration and Nomination Committee of BCA since 7 April 2021 based on Board of Directors Decree No. 064B/SK/DIR/2021.

CAREER

Started his career with BCA through the Management Development Program (MDP) in 1994, and subsequently held various positions as Head of Operations at KCU Cikokol (1998-1999), Head of Compensation and Employment Services Bureau (2005-2012), Head of Human Capital Services Sub-Division (2012-2016), Head of Human Strategy & Solutions Sub-Division (2016-2020), and lastly as Head of Human Capital Division (January 2021 - present). During his career, has accumulated extensive experience and skills in various areas or assignments, including as Director of Pension Fund.

EDUCATION, CERTIFICATION, AND TRAINING IN 2021

Obtained a Bachelor's degree in Agribusiness from Institut Pertanian Bogor (1993) and Master's degrees in Financial Management from Sekolah Tinggi Manajemen IPWI (1997) and in Management from Sekolah Tinggi Manajemen PPM (2005). List of training, seminars and conferences attended in 2021 is presented in page 429 in the Annual Report.

Integrated Governance Committee Profile



Cyrillus Harinowo

Chairman

Cyrillus Harinowo has served as Chairman of the Integrated Governance Committee of BCA since 6 May 2021 based on Board of Directors Decree No. 088/SK/DIR/2021. Concurrently also serves as Independent Commissioner and Chairman of the Risk Oversight Committee of BCA. His complete profile is presented in the Board of Commissioner Profile on page 78.



Prabowo

Member

Indonesian citizen, 63 years old. Domiciled in Indonesia. Appointed as member of the Integrated Governance Committee of BCA on 6 May 2021 based on Board of Directors Decree No. 088/SK/DIR/2021.

CAREER

Started his career with Bank Indonesia in 1985, subsequently serving in various positions and lastly as Director of Banking Investigation and Mediation (2012-2013). Next he joined the Financial Services Authority (OJK) as Director of market Conduct (2014-2015) and lastly served as President Director of OJK Pension Funds (2015-2019). During his career, he has accumulated extensive experience and skills in various areas and assignments, including human resources, finance and banking.

EDUCATION, CERTIFICATION, AND TRAINING IN 2021

Obtained a Bachelor's degree in Law with a major in Civil Law from Universitas Gajah Mada (1984) and an MBA degree in International Business from University of Stirling, Scotland, United Kingdom (1994). List of training, seminars and conferences attended in 2021 is presented in page 435 in the Annual Report.


Sulistiyowati

Member

Indonesian citizen, 62 years old. Domiciled in Indonesia. Appointed as member of the Integrated Governance Committee of BCA on 6 May 2021 based on Board of Directors Decree No. 088/SK/DIR/2021. Concurrently also serves as Independent Commissioner of PT BCA Finance.

CAREER

Started her career with working at an export-import company during 1978-1981, before joining BCA in 1981, where she served in various positions up to July 2004 as Head of the Finance and Accounting Division. Subsequently, and up to the present, she became a financial trainer and consultant as well as partner at Elevasi Performa Insani (previously known as Leny-Astrid & Associates), while also serving as Independent Commissioner at PT BCA Finance since 2016 and up to the present. During her career, she has accumulated extensive experience and skills in accounting and finance.

EDUCATION, CERTIFICATION, AND TRAINING IN 2021

Graduated with an Accounting major from Yayasan Akuntansi Indonesia (1983) and Sekolah Tinggi Manajemen PPM (1996). List of training, seminars and conferences attended in 2021 is presented in page 435 in the Annual Report.


Gustiono Kustianto

Member

Indonesian citizen, 67 years old. Domiciled in Indonesia. Has served as a member of the Integrated Governance Committee of BCA since 2015. Lastly re-appointed to the position for the next term on 6 May 2021 based on Board of Directors Decree No. 088/SK/DIR/2021. Concurrently also serves as Independent Commissioner of PT Asuransi Umum BCA since 2011.

CAREER

Prior to joining BCA, from 1979 to 2011, Gustiono Kustianto assumed various senior positions, both in financial and nonfinancial industries, such as VP of Citibank N.A Jakarta, Director of PT Bank Tiara Asia Tbk (later merged to PT Bank Danamon Tbk), Head of Bank Restructuring Unit at IBRA, Deputy President Director of PT Bank Internasional Indonesia Tbk (now PT Bank Maybank Indonesia Tbk), Director of PT Tri Polyta Indonesia Tbk (now PT Chandra Asri Petrochemical Tbk), CFO of PT Broadband Multimedia Tbk (now PT First Media Tbk), and President Director of PT Indonesia Air Transport Tbk. During his career, he has accumulated extensive experience and skills in, among others, financial management and risk management.

EDUCATION, CERTIFICATION, AND TRAINING IN 2021

Obtained a Bachelor's degree in Civil Engineering from Universitas Kristen Petra, Surabaya (1979) and a Master of Business Administration (MBA) degree from Institut Pengembangan Manajemen Indonesia (IPMI) in 1988.

He holds a Certified in Enterprise Risk Governance (CERG) from ERM Academy, Singapore; Certified in Risk Governance Professional (CRGP) from LSPMR, Jakarta, and Certified Securities Analyst from LSPPM, Jakarta. List of training, seminars and conferences attended in 2021 is presented in page 435 in the Annual Report.



Indonesian citizen, 65 years old. Domiciled in Indonesia. Has served as a member of the Integrated Governance Committee of BCA since 2015. Lastly re-appointed to the position for the next term on 6 May 2021 based on Board of Directors Decree No. 088/SK/DIR/2021. Concurrently also serves as Independent Commissioner and as Chairman of the Audit Committee at PT Asuransi Jiwa BCA, since November 2014.

CAREER

Prior to joining BCA, Pudjianto spent 31 years of his professional life building a career at PT Asuransi Kesehatan Indonesia (PT Askes - Persero) and another 5 years at PT Asuransi Jiwa InHealth Indonesia. Launched his career at PT Askes, Jakarta, as a finance division staff in 1977. He was promoted to Assistant Finance Manager (1983-1987), Accounting Manager (1988-1999), and Accounting General Manager (2000-2008). During 2009-2013, Pudjianto once assumed Director positions in finance, human resources, and general affairs at PT Asuransi Jiwa InHealth Indonesia, Jakarta. During his career, has accumulated extensive experience and skills in, among others, financial and accounting management, and risk management for life insurance.

EDUCATION, CERTIFICATION, AND TRAINING IN 2021

Obtained a Bachelor's degree majoring in Commercial Administration from Universitas Terbuka Jakarta (1990) and a Master degree in Financial Management from Sekolah Tinggi Manajemen IMMI Jakarta (2002). List of training, seminars and conferences attended in 2021 is presented in page 435 in the Annual Report.



Indonesian citizen, 64 years old. Domiciled in Indonesia. Has served as a member of the Integrated Governance Committee of BCA since 2016. Lastly re-appointed to the position for the next term on 6 May 2021 based on Board of Directors Decree No. 088/SK/DIR/2021. Concurrently also serves as Independent Commissioner of PT BCA Multi Finance since 28 November 2016 and as member of the Audit Committee of PT Asuransi Jiwa BCA since 1 October 2014.

CAREER

Joined BCA in 1992 and has since served in various positions related to credit, including as Head of Credit Risk Analysis Group (2006-2012), Advisor to the Credit Risk Review Unit (2000-2006), and as Head of Loan Recovery (1992-2000). During his career, has accumulated extensive experience and skills in, among others, credit risk and risk management.

EDUCATION, CERTIFICATION, AND TRAINING IN 2021

Obtained a Bachelor's degree and Master's degree in Economics from the University of Mannheim, Germany (1991). List of training, seminars and conferences attended in 2021 is presented in page 436 in the Annual Report.



Joni Handrijanto

Member

Indonesian citizen, 66 years old. Domiciled in Indonesia. Appointed as a member of the Integrated Governance Committee of BCA on 6 May 2021 based on Board of Directors Decree No. 088/SK/DIR/2021. Concurrently also serves as Independent Commissioner of PT Bank BCA Syariah (BCAS).

CAREER

Prior to serving as Independent Commissioner of BCAS, he has had a career with BCA (1982-2010) and has held a number of strategic positions, including as Head of Regional Office Surabaya (2005-2010), Head of Regional Office Malang (2002-2005), Head of Regional Office Palembang (2001-2002) and as head of BCA branches in Palembang, Kediri, Balikpapan and Banyuwangi, respectively (1990-2001). During his career, has accumulated extensive experience and skills in, among others, financial management and banking.

EDUCATION, CERTIFICATION, AND TRAINING IN 2021

Obtained a Bachelor's degree in 1981 and a master's degree in 2001. List of training, seminars and conferences attended in 2021 is presented in page 435 in the Annual Report.



Sutedjo Prihatono

Member

Indonesian citizen, 53 years old. Domiciled in Indonesia. Has served as a member of the Integrated Governance Committee of BCA since 2015. Lastly re-appointed to the position for the next term on 6 May 2021 based on Board of Directors Decree No. 088/SK/DIR/2021. Concurrently also serves as member of the Sharia Supervisory Board of PT Bank BCA Syariah.

CAREER

Prior to joining PT Bank BCA Syariah, he pursued a career with PT Bank Muamalat Indonesia Tbk (1993-2004), lastly as Senior Corporate Banking, subsequently assumed the position of Director at Karim Business Consultant (2004-2014). In 2010-2015, he served in the Audit and Risk Monitoring Committee of PT Bank BCA Syariah. During his career, has accumulated extensive experience and skills in, among others, sharia banking general management.

EDUCATION, CERTIFICATION, AND TRAINING IN 2021

Obtained a Bachelor's degree with a major in Management from the Faculty of Economics, Universitas Krisnadwipayana (1993) and a Master's degree in Management from Binus Business School (2014). List of training, seminars and conferences attended in 2021 is presented in page 435-436 in the Annual Report.



Hendra Iskandar Lubis

Member

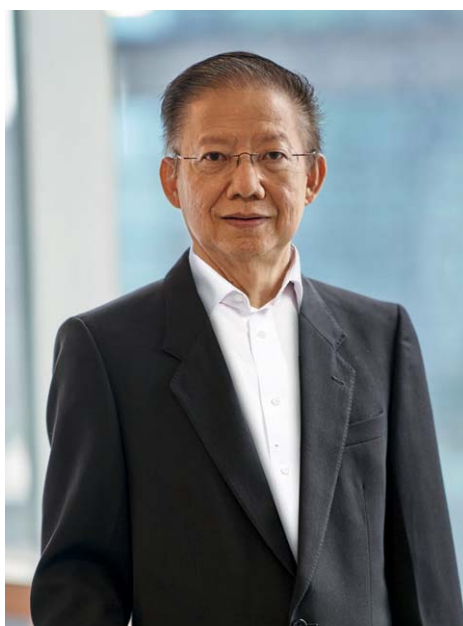
Indonesian citizen, 55 years old. Domiciled in Indonesia. Has served as a member of the Integrated Governance Committee of BCA since 2017. Lastly re-appointed to the position for the next term on 6 May 2021 based on Board of Directors Decree No. 088/SK/DIR/2021. Concurrently also serves as Independent Commissioner of PT BCA Sekuritas since 2017.

CAREER

Currently serves as President Commissioner of PT Karya Griya Bersama since 2009, Planning & Risk Monitoring Committee at Perum Perumnas (September 2020-present), and President Director of PT Central Sudirman Development (June 2021-present). He has also served as an independent consultant in corporate finance and capital markets (2012-2014 and 2016-present). Previously, he served as President Director of PT Pefindo Riset Konsultasi (2014-2016), Director of Investment Banking & Corporate Finance at PT OSK Nusadana Securities Indonesia (2006-2012), Director at PT Catunilai Finans Adhinarya (2002-2006), Advisor at Lippo Group (2000-2002), and Group Head of Bank Restructuring and Division Head of Asset Management Investment at the Indonesian Bank Restructuring Agency (1998-2000). During his career, has accumulated extensive experience and skills in, among others, capital markets and finance.

EDUCATION, CERTIFICATION, AND TRAINING IN 2021

Obtained a Bachelor's degree in Urban & Regional Planning Engineering from Institut Teknologi Bandung (1990) and a Master's degree in Business Administration from George Washington University, USA (1994). List of training, seminars and conferences attended in 2021 is presented in page 436 in the Annual Report.



Irianto Sutanto

Member

Indonesian citizen, 59 years old. Domiciled in Indonesia. Appointed as member of the Integrated Governance Committee of BCA on 6 May 2021 based on Board of Directors Decree No. 088/SK/DIR/2021. Currently also serves as President Commissioner of PT Dana Purna Investama since January 2020 and as Independent Director at BCA Finance Limited since January 2021.

CAREER

Prior to his tenure at BCA Finance Limited, Hong Kong, during 1989-1990, he worked as an Account Officer with PT Bank Arta Pusara and with PT Bank Danamon Indonesia. Next, he joined BCA in 1992 as Treasury & Capital Market staff (1992-1995). His career in BCA continued with various positions at the Treasury Division, and lastly served as Head of Treasury Division (2017). Following retirement in 2017, he served as Finance Manager at PT Wilmar Cahaya Indonesia (2017-2018). During his career, has accumulated extensive experience and skills in, among others, finance and banking.

EDUCATION, CERTIFICATION, AND TRAINING IN 2021

Obtained a Bachelor's degree in Electrical Engineering from Sekolah Tinggi Teknik Nasional (STTN) in 1988 and a Master of Business Administration (MBA) from Institut Pengembangan Manajemen Indonesia (IPMI) Business School in 2005. List of training, seminars and conferences attended in 2021 is presented in page 436 in the Annual Report.



Indonesian citizen, 58 years old. Domiciled in Indonesia. Appointed as member of the Integrated Governance Committee of BCA on 6 May 2021 based on Board of Directors Decree No. 088/SK/DIR/2021. Currently also serves as Independent Commissioner at PT Bank Digital BCA since 1 December 2020.

CAREER

In addition to serving as Independent Commissioner at PT Bank Digital BCA, she also serves as Director of Finance & Support at PT Dana Purna Investama since 1 January 2020. Previously, in the period September 2018 - December 2019, she served as a Director at Dana Pensiun BCA, responsible for managing the pension fund investment portfolio. Her career in BCA include serving as Head of Corporate Banking Group at Head Office (2012-2018) as well as various other positions in BCA since 1986. During her career, has accumulated extensive experience and skills in among others, banking operations, banking services, and credit risk.

EDUCATION, CERTIFICATION, AND TRAINING IN 2021

Obtained a Bachelor's degree in Economics/Management from Universitas Jenderal Soedirman (1981-1985). List of training, seminars and conferences attended in 2021 is presented in page 436 in the Annual Report.

Corporate Secretary Profile



Raymon Yonarto

Corporate Secretary

Indonesian citizen, 51 years old. Domiciled in Indonesia. Has served as Corporate Secretary of BCA since 1 September 2019 based on Decree No. 2271/SK/HCM-KP/A/2019. Since 1 May 2018, he has also served as Senior EVP responsible for Accounting & Finance and for Tax & Economic Research.

CAREER

Raymon Yonarto has served in various managerial posts with BCA, including as Head of Finance & Planning Division (2011-2018), Corporate Secretary (2007-2011) and Head of Investor Relations (2005-2006). Prior to his years with BCA, he was a Vice President at the Indonesian Financial Sector Policy Committee (2002-2003), Vice President at the Indonesian Banking Restructuring Agency (1998-2002), Banking Analyst with PT DBS Securities Indonesia (1996-1998), and as staff at the Accounting, Finance and Internal Audit Department, Modern Group (1994-1996).

During his career, has accumulated extensive experience and skills in, among others, financial accounting & tax, capital market/capital raising, merger and acquisition, corporate planning and strategy, investor relations, and regulator reporting.

EDUCATION

He obtained a Bachelor's degree in Accounting from the Philippines Christian University (1994), and an MBA from Strathclyde University, UK, on a Chevening Scholarship program. List of training, seminars and conferences attended in 2021 is presented in page 464-465 in the Annual Report.

Senior Officers

As of 31 December 2021

Name	Position
Fely Hadinata	Head of Region Office I, Bandung
Gunawan Prayogo	Head of Region Office II, Semarang
Hendrik Sia	Head of Region Office III, Surabaya
Tan Widy Tarmizi	Head of Region Office IV, Makassar
Enny Kamal	Head of Region Office V, Medan
Suhardjo Moeliadi	Head of Region Office VI, Palembang
Weminto Suryadi	Head of Region Office VII, Malang
Daniel Hendarto	Head of Region Office VIII, Pondok Indah, Jakarta
Djoko Rosmiatun Mijaata	Head of Region Office IX, Matraman, Jakarta
Lukman	Head of Region Office X, Pluit, Jakarta
Mingto Purba	Head of Region Office XI, Balikpapan
Yandy Ramadhani	Head of Region Office XII, Wisma Asia, Jakarta
Wira Chandra	Executive Vice President Grup Corporate Banking, Transaction & Finance
Raymon Yonarto	Executive Vice President of Corporate Finance and Secretary & Communication Division
Linus Ekabranko Windoe	Executive Vice President of Treasury & International Banking Division
Christina Wahjuni Setyabudhi	Executive Vice President of Wealth Management Division
Deddy Muljadi Hendrawinata	Executive Vice President of Credit Risk Analyst Group
Inge Setiawati	Head of Corporate Social Responsibility
Soeni Atonie	Head of Anti Fraud Bureau
Ayna Dewi Setianingrum	Internal Audit Division Head
Freddy Iman	Commercial & SME Business Division Head
Mathilda Simon	Consumer Credit Business Division Head
Rusdianti Salim	Cash Management Division Head
Hendra Tanumihardja	Corporate Strategy & Planning Division Head
Rudi Lim	Human Capital Management Division Head
Adrianus Wagimin	Individual Customer Business Development Division Head
Claudius Teddy Gunawan	Learning & Development Division Head
Ong Sukianto	Logistic and Building Division Head
Rudy Setiawan	Network Management & Regional Development Division Head
Fanny Surjadi*	International Banking Division Head
Junita Grace*	Treasury Division Head
Hera Fendayani Haryn*	Corporate Secretary & Communication Division Head
Lilik Winarni	Operations Strategy & Development Division Head
Ugahary Yovvy Chandra*	Wealth Management Division Head
Grace Putri Ayu Dewijany*	Head of Corporate Credit Risk Analysis Group
Edy Gunawan*	Head of Corporate Credit Risk Analysis Group
Ferry Setiadi*	Head of Corporate Credit Risk Analysis Group
Tan Tesien Tanudjaja*	Head of Corporate Credit Risk Analysis Group
Shirley Magdalena*	Head of Commercial & SME Credit Risk Analysis Group
Djulijanto Liong*	Head of Commercial & SME Credit Risk Analysis Group
Budi Mulja Adi Sentana*	Head of Commercial & SME Credit Risk Analysis Group
Widjaja Stephen*	Head of Commercial & SME Credit Risk Analysis Group

Name	Position
Inge Setiawaty*	Head of Corporate Transactions Group
Sylna*	Head of Corporate Banking Group
Kristian Marbun*	Head of Corporate Banking Group
Raymond Tanuwibowo	Head of Corporate Banking Group
R. Marthin Joel Hasurungan Oppusunggu*	Head of Corporate Banking Group
Winnie Harianto	Head of Corporate Support & Data Analytics
Lay Susiana Santoso	Head of Corporate Finance Group
Dhejani Surjadi	Head of Menara BCA Corporate Branch Office
Jayaprawirya Diah	Head of Group Data Management & IT Management Office
Evans Charles Benny H.	Head of Digital Innovation Solutions Group
Jip Thomas Sutanto	Head of IT Infrastructure & Operations Group
Fransiscus Kaurrany	Head of IT Architecture & Service Quality Group
Lukman Hadiwijaya	Head of Application Management Group
I Ketut Alam Wangsawijaya	Transaction Banking Business Development & Marketing Division Head
Jan Hendra	Transaction Banking Product Development Division Head
Tjehong Welly Yandoko	Transaction Banking Partnership Solution Development Division Head
Linda Djojonegoro	Head of Credit & Consumer Card Services Group
Wilson Karimun	Head of Transaction Banking Business Support Group
Thomas Armand Lahey	Head of Enterprise Security
Feric Susilo Lie	Head of Compliance
Eduard Guntoro Purba	Head of Risk Management
Edy Untung	Head of Credit Recovery
Radiman Ali Rohim	Head of International Trade & Payment Services
Wani Sabu	Head of Digital Service Center
Susanwati	Head of Electronic Banking Services
Djunaidi Arifien	Head of Domestic Payment Services
Jip Tommy Sutanto	Head of Credit Services
Januar Agung Saputera	Head of Legal Group
David Erenst Sumual	Head of Economic Banking and Industry Research - Chief Economist

* Report to the Executive Vice President

Number of Employees and Competence Development

Number of Employees

At the end of 2021 BCA had 23,952 employees, representing a decrease of, 2.6% compared to 24,603 employees in 2020.

Employee by Organization Level

	2021	2020	2019
Non Staff	1,146	1,201	1,304
Staff	17,976	18,609	18,884
Managers	4,735	4,681	4,511
Senior Officers (Including the Board of Commissioners and Directors)	95	112	90
Total	23,952	24,603	24,789

Employee by Seniority

	2021	2020	2019
≤ 1 Year	1,561	1,653	1,842
> 1 – 5 Year	4,808	5,205	5,985
> 5 – 10 Years	6,430	5,588	3,864
> 10 – 15 Years	1,162	908	841
> 15 – 20 Years	594	824	1,436
> 20 Years	9,397	10,425	10,821
Total	23,952	24,603	24,789

Employee by Age

	2021	2020	2019
≤ 25 Years old	3,008	2,967	2,812
> 25 – 30 Years old	5,581	5,939	6,121
> 30 – 35 Years old	4,284	3,518	2,762
> 35 – 40 Years old	1,190	1,030	1,007
> 40 – 45 Years old	1,935	2,555	3,167
> 45 – 50 Years old	4,115	4,632	5,078
> 50 Years old	3,839	3,962	3,842
Total	23,952	24,603	24,789

Employee by Education Level

	2021	2020	2019
Up to Senior High School	2,876	3,452	4,016
Diploma and Undergraduate	20,064	20,212	19,885
Graduate and Doctorate	1,012	939	888
Total	23,952	24,603	24,789

Employee by Status

	2021	2020	2019
Permanent	22,527	23,206	23,211
Non Permanent (incl. contract, probationary, and trainee)	1,425	1,397	1,578
Total	23,952	24,603	24,789

Employee Competence Development

Employee Training

	2021			2020			2019		
	Number of Classes	Number of Days	Number of Participants	Number of Classes	Number of Days	Number of Participants	Number of Classes	Number of Days	Number of Participants
Managerial Leadership & Personal Development	245	21,458	8,947	270	32,304	9,039	642	63,968	19,923
Credit Management	152	19,798	5,536	128	26,578	3,721	200	30,788	5,261
Risk Management Certification Program	41	695	571	34	792	586	40	822	481
Sales	185	13,309	6,748	112	6,696	2,978	189	9,841	6,372
Service	16	9,665	995	77	3,854	3,213	144	8,619	6,429
Operations & Information Technology	623	108,851	15,470	566	81,753	13,714	861	123,706	21,285
Other	309	61,805	17,716	181	8,384	6,014	196	10,994	7,797
Total	1,571	235,581	55,983	1,368	160,361	39,265	2,272	248,738	67,548

Employee Training Expenses (in million Rupiah)

	2021	2020	2019
Total Employee Training Expenses	193,417	208,954	395,659

More detailed information regarding competence development can be seen in this Annual Report under the Human Resources chapter on page 262-265.

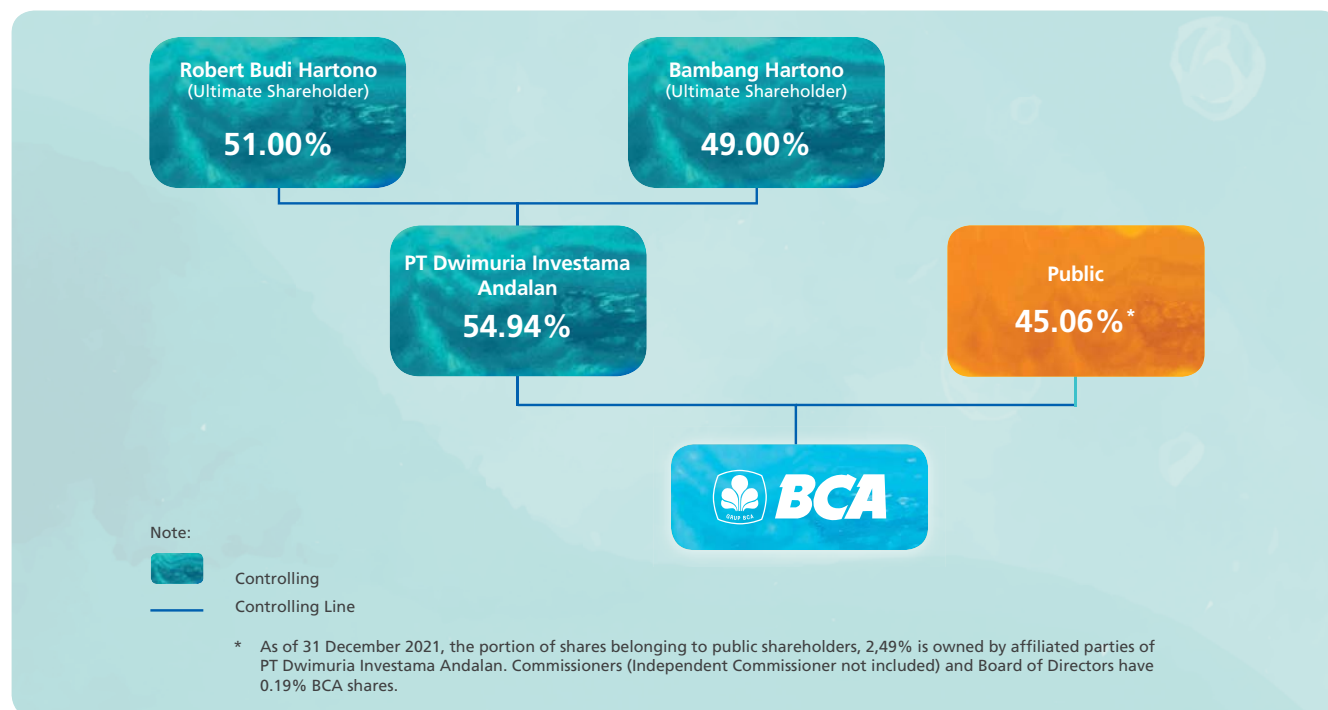
Training and/or Education for the Board of Commissioners, Board of Directors, Committees, Corporate Secretary, and Internal Audit Unit

Information regarding training and/or education for the Board of Commissioners, Board of Directors, Committees, Corporate Secretary, and Internal Audit Unit is presented in the section on Corporate Profile, pages 64-93 and Corporate Governance, pages 363-365, 379-387, 418-436, 464-465 and 472 in this Annual Report.

Shareholder Composition

BCA Ultimate Shareholder

As of 31 December 2021



Details of 20 Largest Shareholders

As of 31 December 2021

No	Name	Number of Shares	%
1	PT DWIMURIA INVESTAMA ANDALAN	67,729,950,000	54.94
2	PT TRICIPTA MANDHALA GUMILANG	1,313,250,000	1.07
3	PT CATURGUWIRATNA SUMAPALA	1,261,750,000	1.02
4	GIC PRIVATE LIMITED S/A GOS	1,149,175,115	0.93
5	JPMBL SA UCITS CLT RE-JPMORGAN FUNDS	1,047,435,100	0.85
6	BANK JULIUS BAER CO LTD, SINGAPORE S/A ANTHONI SALIM	855,239,635	0.69
7	STATE STREET BANK-INVESCO DEVELOPING MARKETS FUND	822,136,500	0.67
8	BNYM RE BNYMLB RE EMPLOYEES PROVIDENTFD BOARD-2039927326	764,804,800	0.62
9	JPMCB NA RE - VANGUARD EMERGING MARKETS STOCK INDEX FUND	670,407,850	0.54
10	JPMBLSAA AIF CLT RE-STICHTING DEPOSITARY APG EMERGING MARKETS EQUITY POOL	655,298,375	0.53
11	JPMCB NA RE-VANGUARD TOTAL INTERNATIONAL STOCK INDEX FUND	632,285,355	0.51
12	JPMCB NA RE-WELCOME TRUST	571,745,500	0.46
13	STATE STREET BANK-ISHARES CORE MSCI EMERGING MARKETS ETF	470,665,300	0.38
14	BNYMSANV RE BNYM RE PEOPLE'S BANK OF CHINA-2039845393	463,323,300	0.38
15	PT LINGKARMULIA INDAH	450,000,000	0.37
16	BNYMSANV RE BNYMIL RE FSI ICVC - STEWART INV APLSF-2039846536	444,206,775	0.36
17	HSBC BANK PLC S/A FIRST SENTIER INVESTORS GLOBAL UMBRELLA FUND PLC-FSSA ASIAN EQUITY PLUS FUND	426,544,000	0.35
18	GIC PRIVATE LIMITED S/A MAS	422,884,920	0.34
19	THE NT TST CO S/A FIDELITY INVESTMENT TRUST: FIDELITY SERIES EMERGING MARKETS OPPORTUNITIES FUND	391,751,560	0.32
20	JPMCB NA RE-JPMORGAN EMERGING MARKETS EQUITY FUND	383,534,500	0.31
Total		80,926,388,585	65.65

Source: Indonesian Central Securities Depository (KSEI)

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

Details of Shareholders with More than 5% Share Ownership

As at 31 December 2021, there are no shareholders with more than 5% share ownership, except PT Dwimuria Investama Andalan as the controlling shareholder of BCA.

Public Shareholders with Less than 5% Share Ownership

	Composition*
Individual	
Local	3.59%
Foreign	0.30%
Institution	
Local	6.04%
Foreign	35.14%
Total	45.06%

	Composition*
Local Shareholders	9.62%
Individual	3.59%
Limited Liability Company	2.56%
Insurance	1.55%
Danareksa	1.37%
Foundation	0.56%
Cooperative	0,00%
Foreign Shareholders	35.44%
Individual	0.30%
Foreign Entity	35.14%
Total	45.06%

* Calculated based on total number of BCA outstanding share amounting to 123,275,050,000
Source: Indonesian Central Securities Depository (KSEI) and PT Raya Saham Registra

Share Ownership Percentage of Commissioners and Directors

As at 31 December 2021, the Board of Commissioners and Board of Directors of BCA hold on aggregate 0.18% of the shares of BCA. Details of the share ownership of individual Commissioner and Director are presented in the section on Consolidated Financial Statements on page 662-663.

Record of BCA Share and Other Securities Listing

PT Bank Central Asia Tbk (BCA) held Initial Public Offering (IPO) on 11 May 2000. The IPO was listed on the Jakarta Stock Exchange and the Surabaya Stock Exchange on 31 May 2000 (Currently both exchanges were merged into the Indonesia Stock Exchange).

Record of BCA Share Listing at the Indonesia Stock Exchange

Date	Description		Number of Outstanding Shares	Total par Value (in Rupiah)
11 May 2000	Initial Public Offering (IPO)	2,943,986,000	2,943,986,000	500
15 May 2001	Stock split I with ratio of 1:2, Price After Stock Split to Rp860	x 2	5,887,972,000	250
2001	Shares issued in accordance with the Management Stock Option Plan (MSOP)	58,025,000	5,945,997,000	250
2002	Shares issued in accordance with the Management Stock Option Plan (MSOP)	71,526,000	6,017,523,000	250
2003	Shares issued in accordance with the Management Stock Option Plan (MSOP)	113,611,500	6,131,134,500	250
8 June 2004	Stock split II with ratio of 1:2, Price After Stock Split to Rp1.750	x 2	12,262,269,000	125
2004	Shares issued in accordance with the Management Stock Option Plan (MSOP)	40,944,500	12,303,213,500	125
2005	Shares issued in accordance with the Management Stock Option Plan (MSOP)	15,888,000	12,319,101,500	125
2006	Shares issued in accordance with the Management Stock Option Plan (MSOP)	8,403,500	12,327,505,000	125
31 January 2008	Stock split III with ratio of 1:2, Price After Stock Split to Rp3,525	x 2	24,655,010,000	62.5
15 October 2021	Stock split IV with ratio 1:5, Price After Stock Split to Rp7,320	x 5	123,275,050,000	12.5

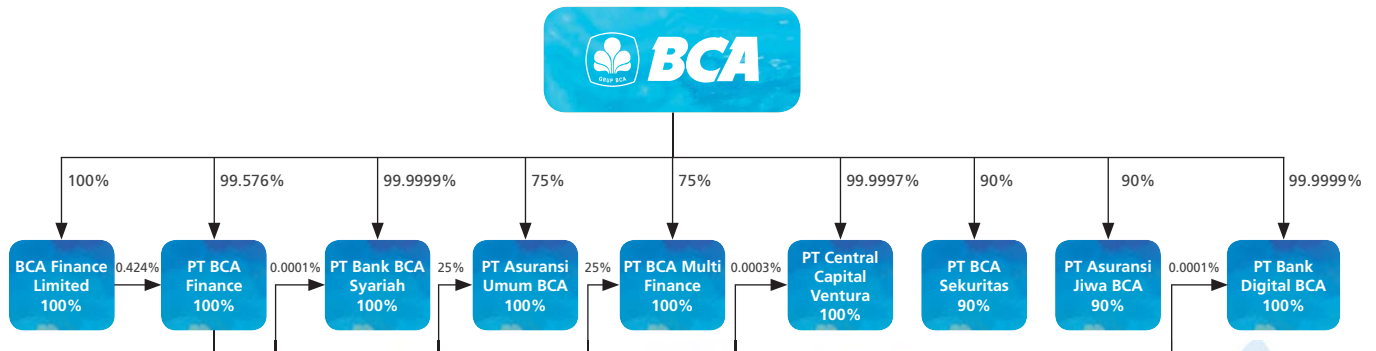
Note:

The Extraordinary General Meeting of Shareholders on 12 April 2001 decided to increase the issued capital by issuing 147,199,300 shares through the Management Stock Option Plan (MSOP). The MSOP was executable from 10 November 2001 up to 9 November 2006. Shares issued in accordance with the MSOP program above were taken into account for the effect of the stock split.

Record of Other Securities Listing

Since 2018 BCA has issued subordinated bonds, which detail can be seen in the Bonds Highlights on page 23.

BCA Group Structure and Subsidiaries Ownership



PT BCA Finance



BCA Finance Limited



PT Bank BCA Syariah



PT Asuransi Umum BCA (BCA Insurance)



PT BCA Multi Finance

(Formerly Central Santosa Finance/ CSF)



PT Central Capital Ventura (CCV)



PT BCA Sekuritas



PT Asuransi Jiwa BCA (BCA Life)



PT Bank Digital BCA



Product and Services

Auto Financing:

New Car, Used Car

Fire Cash, Tahapan, LC

Funding:

Tahapan iB, Tahapan Rencana iB, Current Account iB, Deposits iB, Simpanan Pelajar (SimPel) iB, Tahapan Maburur iB

Financing:

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

Services:

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

Auto Insurance, Fire Insurance, Property All Risks Insurance, EARTHQUAKE Insurance, Personal Accident Insurance, Travel Insurance, Freight Insurance, Terrorism and Sabotage, Contractor All Risks, Heavy Equipment, Machinery Breakdown

Auto Financing:

Motorcycle Ownership Loan (KPM), Motorcycle Loan (KSM), Used Motorcycle Loan (KMB), Used Car Loan (KMS)

Investment and collaboration Services

Securities Brokerage Dealer and Underwriter for Issuance of Securities

Health Insurance:

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

Heritage:

BCA Life Heritage Protection, BCA Life Proteksi Jiwa Optima










Accident Protection:

b-SAVE Accident Protection

Digital Banking Solutions

Information on Subsidiaries

As of 31 December 2021

Company Name	Share Ownership	Type of Business
PT BCA Finance 	PT Bank Central Asia Tbk : 99.576% BCA Finance Limited : 0.424% Total : 100%	Auto Financing & Multipurpose Financing
BCA Finance Limited 	PT Bank Central Asia Tbk : 100%	Remittance and Money Lending
PT Bank BCA Syariah (BCA Syariah) 	PT Bank Central Asia Tbk : 99.9999% PT BCA Finance : 0.0001% Total : 100%	Sharia Banking
PT Asuransi Umum BCA (BCA Insurance) 	PT Bank Central Asia Tbk : 75% PT BCA Finance : 25% Total : 100%	General Insurance
PT BCA Multi Finance (formerly PT Central Santosa Finance) 	PT Bank Central Asia Tbk : 75% PT BCA Finance : 25% Total : 100%	Auto Financing & Multipurpose Financing
PT Central Capital Ventura (CCV) 	PT BCA : 99.9997% PT BCA Finance : 0.0003% Total : 100%	Venture Capital Company
PT BCA Sekuritas 	PT Bank Central Asia Tbk : 90% Chandra Adisusanto : 10% Total : 100%	Securities Brokerage Dealer and Underwriter for Issuance of Securities
PT Asuransi Jiwa BCA (BCA Life) 	PT Bank Central Asia Tbk : 90% Chandra Adisusanto : 10% Total : 100%	Life Insurance
PT Bank Digital BCA (formerly Bank Royal) 	PT Bank Central Asia Tbk : 99.9999% PT BCA Finance : 0.0001% Total : 100%	Banking

Brief Profile	Total Assets (in billion Rupiah)	Company Address	Operational Status
PT BCA Finance was established in 1981 and currently provides vehicle financing, particularly 4-wheeler. BCA became a major shareholder in 2001.	8,379.5	Wisma BCA Pondok Indah 8 th Fl., Jl. Metro Pondok Indah No. 10 Jakarta 12310 Tel. : (021) 29973100	Operating
BCA Finance Limited was established in 1975, and currently holds a business license as a money lender with a focus on fund remittance services. Since 10 December 2020, PT Bank Interim Indonesia has effectively merged with PT Bank BCA Syariah. BCA owned direct and indirect ownership to 100% in 1996.	930.2	Unit 4707,47/F, The Center, 99 Queen's Road Central, Hong Kong Telp. : (852) 28474249	Operating
PT Bank BCA Syariah (formerly PT Bank UIB) was established in 1991 and currently operates as a sharia bank. BCA owned direct and indirect ownership to 100% in 2009	10,642.2	Jl. Jatinegara Timur No. 72 Jakarta 13310 Telp. : (021) 8505030, 8505035, 8190072	Operating
PT Asuransi Umum BCA (formerly PT Central Sejahtera Insurance) was established in 1988 as an insurance company particularly engaged in general or loss insurance activities. BCA through PT BCA Finance held a 25% shares ownership in 2010 and increased its direct and indirect ownership to 100% in 2013.	2,305.5	Gedung Sahid Sudirman Center 10 th Fl. Unit 10F Jl. Jend. Sudirman Kav.86 Jakarta 10220 Telp. : (021) 27889588	Operating
PT BCA Multi Finance (formerly known as PT Central Santosa Finance/CSF) was established in 2010 and is engaged in motorcycle, car and multipurpose financing. In 2010, BCA owned a 25% stake of the company indirectly through PT BCA Finance. In 2014, the Bank became the majority shareholder with ownership of 45%. In 2017, it increased its direct and indirect ownership to 100%.	1,253.7	WTC Mangga Dua 6 th Fl. Blok CL No. 001 Jl. Mangga Dua Raya No.8 Jakarta 14430 Telp. : (021) 29648200	Operating
PT Central Capital Ventura, was established in 2017 as a venture capital company. BCA owned direct and indirect ownership to 100%.	405.7	Gedung Office 8, 16 th Fl. Unit F SCBD Lot 28 Jl. Jend. Sudirman Kav 52-53 Jakarta 12190	Operating
PT BCA Sekuritas (formerly PT Dinamika Usaha Jaya) was established in 1990 with business lines as securities brokerage and investment bank. BCA became a major shareholder in 2011.	1,263.8	Menara BCA, Grand Indonesia 41 th Fl., Suite 4101 Jl. M.H. Thamrin No.1 Jakarta 10310 Telp. : (021) 23587222	Operating
PT Asuransi Jiwa BCA was established in 2013 as a life insurance company and began its operation in 2014. In 2017, BCA became a direct shareholder in PT Asuransi Jiwa BCA with 90% shares ownership, whereas previously BCA has indirect shareholding through PT BCA Sekuritas and PT Asuransi Umum BCA.	1,930.2	Chaze Plaza 22 nd Fl. Jl. Jend. Sudirman Kav.21 Jakarta 12920 Telp. : (021) 21888000	Operating
PT Bank Digital BCA (formerly PT Bank Royal), engages in commercial banking business with status of Bank BUKU II. BCA owned direct and indirect ownership to 100% in 2019.	5,835.3	The City Tower 11 th Fl. Jl. M.H. Thamrin No.81 Jakarta 10310 Telp. : (021) 50848010	Operating

Capital Market Supporting Institution

As of 31 December 2021

Public Accounting

KAP Tanudiredja, Wibisana, Rintis & Rekan
(a member firm of the PwC global network)

WTC 3

Jl. Jend. Sudirman Kav. 29-31

Jakarta 12920, Indonesia

Tel. (62-21) 5099 2901, 3119 2901

Fax. (62-21) 5290 5555, 5290 5050

Website: www.pwc.com/id



Trustee

BCA Continuous Subordinated Bonds I
Phase I 2018

(Seri A & B)

PT Bank Rakyat Indonesia (Persero) Tbk

Investment Services Division

Jl. Jend. Sudirman Kav. 44-46

Jakarta 10210, Indonesia

Tel. (62-21) 251 0244, 251 0254,

251 0264, 251 0269, 251 0279

Fax. (62-21) 250 0065, 250 0077



Share Registrar

PT Raya Saham Registra

Gedung Plaza Sentral, 2nd Floor

Jl. Jend. Sudirman Kav. 47-48

Jakarta 12930, Indonesia

Tel. (62-21) 252 5666

Fax. (62-21) 252 5028

Website: www.registra.co.id



Notary

Christina Dwi Utami, S.H., M.Hum, M.Kn

Jl. K.H. Zainul Arifin No.2

Jakarta Barat 11140, Indonesia

Tel. (62-21) 634 5668

Fax. (62-21) 634 5666



Securities Rating Agency

Fitch Ratings Ltd

30 North Colonnade, Canary Wharf,
London E14 5GN

Tel. (44-20) 3530 1000

Fax. (44-20) 3530 1000

Website: www.fitchratings.com



Law Firm Consultant

Hadiputranto, Hadinoto & Partners

Pacific Century Place, Level 35

Sudirman Central Business District Lot 10

Jl. Jend. Sudirman Kav. 52-53

Jakarta 12190, Indonesia

Tel. (62-21) 2960 8888

Fax. (62-21) 2960 8999



PT Fitch Ratings Indonesia

DBS Bank Tower, 24th Floor, Suite 2403

Jl. Prof. Dr. Satrio Kav. 3-5

Jakarta 12940, Indonesia

Tel. (62-21) 2988 6800

Fax. (62-21) 2988 6822

Website: www.fitchratings.com

PT Pemeringkat Efek Indonesia (PEFINDO)

Equity Tower, 30th Floor

Sudirman Central Business District Lot 9

Jl. Jenderal Sudirman Kav. 52-53

Jakarta 12190, Indonesia

Tel. (62-21) 5096 8469

Fax. (62-21) 5096 8468

Website: www.pefindo.com

Awards and Certifications



AWARDS

Date	Name of Award	Organizer	Category/Rank	
Corporate				
Feb	5	INDONESIA GCG AWARD VI 2021	Economic Review	1 st The Best Indonesia GCG Award 2021 Category Public Company Bank BUKU IV
	9	Infobank 4 th Satisfaction Loyalty Engagement Awards 2021	Infobank Magazine	Rank II in Category of Satisfaction Index 2021, Rank III in Category of Marketing Engagement Index 2021, Rank IV BEST OVERALL SLE 2021
Mar	31	Indonesia Digital Innovation Awards 2021	Warta Ekonomi	The Most Innovative Conventional Bank for The Marvelous Digital Banking Features Accessibility in Category: Banking
	31	PR Indonesia Awards 2021 (PRIA)	PR Indonesia	Most Popular National Private Company in Printed Media 2020
Apr	28	Indonesia Most Acclaimed Companies Awards 2021	Warta Ekonomi	Indonesia Most Acclaimed Company 2021 in Category of Banking
		Brand Finance Banking 500 2021	Brand Finance	2 nd Place on Top 10 Strongest Banking Brands (AAA+ rating)
May	6	Infobank SMEs Finance Awards 2021	Infobank Magazine	BCA as the Recipient of SMEs Finance Award in the Category of Companies with Core Capital of Above Rp30 trillion - Buku IV
	31	The 12 th IICD Corporate Governance Award 2021	IICD	Top 50 Big Capitalization Public Listed Company
		Forbes' List of The World's Best Bank 2021	Forbes	#2 in Indonesia (Top 10 Best Bank in Indonesia)
		Forbes' List of Global 2000 2021	Forbes	#436 Global 2000: #1604 Sales, #342 Profit, #479 Assets, #320 Market value
Jun	15	15 th Financial Institution Awards 2021	Alpha Southeast Asia	Best Bank in Indonesia
	24	Indonesia Millennial's Brand Choices Awards 2021	Warta Ekonomi	PT Bank Central Asia Tbk as Best Millennial's Brand Choices, Category of Private Bank
	29	18 th Infobank Banking Service Excellence Awards 2021	Infobank Magazine	Special Award BSE Award 2021 Rising Star, Rank I Best Overall Performance
		FinanceAsia's Country Awards	FinanceAsia	Best Bank in Indonesia

Awards and Certifications - continued

AWARDS				
Date	Name of Award	Organizer	Category/Rank	
Corporate				
Jul	14	Euromoney Awards for Excellence 2021	Euromoney Magazine	Best Bank in Indonesia
	27	Emiten Expose & Awards 2021	Berita Satu Media	Best Issuer in the Banking Sector
	28	Indonesia Financial Top Leader Awards 2021	Warta Ekonomi	Best Leader for Business Resilience Through Business Innovation – Market Segmentation, Business Expansion and Product Development (Category of Bank Buku IV)
	29	ABF Wholesale Banking Award 2021	Asian Banking & Finance	API Project of The Year
Aug	19	Indonesia Millennial Women Brand Choice Awards 2021	Herstory - Warta Ekonomi	Bank BCA in the Category of Private Bank as Best Millennial Women Brand Choice 2021 with Outstanding Products and Services Innovation
	24	Investor Award : Best Bank 2021	Berita Satu Media	Best Bank in 2021 in the Category of Commercial Banks with Core Capital above Rp30 Trillion
	25	Indonesia Best Bank Award 2021	Warta Ekonomi	Indonesia Best Bank 2021 with Outstanding Financial Health and Corporate Performance: Prominence Banking Digitalization, (Category: BUKU 4 with total assets over 500 trillion)
Sep	7	26 th Infobank Awards 2021	Majalah Infobank	Diamond Trophy ('Very Good' Rating Performance in the Last 20 Years), The Strongest Performance Bank, The Most Consistent Bank with The Highest Score During Six Year, The Most Efficient Bank, The Best Bank in Credit Assets Quality
	9	Indonesia Customer Service Quality Award (ICSQ) 2021	SWA Magazine	'Excellent' Rating for Category Commercial Bank
	9	Marketeers OMNI Brands of the Year 2021	Markplus Inc	OMNI Brands of the Year 2021 (Financial Education through DigitalMedia)
	10	Euromoney Global Awards 2021	Euromoney Magazine	World's Best Bank in the Emerging Markets
	14	Top Bank Awards 2021	The Economics	Indonesia Top Bank Awards 2021
	15	Bisnis Indonesia Award 2021	Bisnis Indonesia	Best Bank 2021 in the Category of Foreign Exchange Commercial Banks
	17	Indonesia Human Capital Award VII 2021	Economic Review	The Best of The Best Indonesia Human Capital, status A - Very Excellent
	20	Asiamoney Awards 2021	Asiamoney Magazine	Indonesia's Best Domestic Bank 2021
		Brand Finance Indonesia 100 2021	Brand Finance	Top 10 Most Valuable Brands in Indonesia (3 rd Rank)
Oct	19	Tempo Financial Award 2021	Tempo Magazine	The Best Financial Performance Bank (category : Conventional Bank with Total Asset >100T), The Best Bank in Digital Services (category : Conventional Bank with Total Asset >100T)
	27	Gartner Eye on Innovation Award 2021	Gartner	Winner for RODEST or Integrated Robotic System for Automatic EDC Testing
	28	Indonesia Best Corporate In Pandemic Era Awards 2021	Warta Ekonomi	Best Corporate in Pandemic Era with Outstanding Banking Digitalization (category : Financial Services Industry)
Nov	19	Indonesia Best Financial Brands Award 2021	The Economics	Best Brand Awareness (BUKU IV Bank category), Best Brand Image (BUKU IV Bank Category)
	24	Bank Indonesia Award 2021	Bank Indonesia	Best Supporting Bank for Financial Market Development ; Best Supporting Bank for Forex Market Development (LCS Award)
	25	Indonesia Best Brand Award (IBBA) 2021	SWA Magazine	Best Brand in Private Bank category
	25	DataGovAi 2021 Summit & Awards	Asosiasi Big Data & AI (ABDI)	Best Data Technology, Best Indonesian Private Bank toward World Class Digitalization
	29	Top 20 Financial Institution 2021	The Finance - Infobank	Top 20 Financial Institution 2021
Dec	7	IR Magazine Awards 2021	IR Magazine	Best in Sector Financials (including Real Estate)
	7	Bisnis Indonesia Financial Award 2021	Bisnis Indonesia	The Most Efficient Bank (KBMI 4 category)
	8	Obsession Awards 2021	Mens Obsession Magazine	Best Companies 2021
	14	Indonesia Ministry of Finance Awards	Indonesia Ministry of Finance	Best Performing SUN Main Dealer in 2020, Best Performing SUN Main Dealer in the Secondary Market in 2020, Best Performing Retail SUN Distribution Partner in 2020, Best Performing Retail SBSN Distribution Partner in 2020
	18	EFMA-Accenture Banking Innovation Awards 2021	Accenture	Finalist in Digital Marketing & Sales category (BCA Expoversary), Finalist in Future Workforce category (BCA SPARK)
	21	It Works Top Digital Awards 2021	MSI Group - IT Works Magazine	TOP Digital 2021 5-stars

AWARDS

Date	Name of Award	Organizer	Category/Rank
Products & Services			
Feb	5	Iconomics Marketing Brands Award 2020 Millenials Choice	The Iconomics Category of Savings Brand Tahapan BCA Category of Credit Card Brand BCA Credit Card
	9	Infobank 4th Satisfaction Loyalty Engagement Awards 2021	Infobank Magazine Rank I in Category of Satisfaction Index 2021 Customer Service, Category of Satisfaction Index 2021 Teller, Category of Satisfaction Index 2021 ATM Rank II in Category of Satisfaction Index 2021 Branch, Category of Satisfaction Index 2021 Mobile Banking
Mar	9	JCB Indonesia Award 2021	JCB Indonesia The 3 rd Best of New Card Issuing in Southeast Asian Countries 2020
	25	Indonesia WOW Brand Festive Day 2021	Markplus Inc Gold Champion - Saving Account (Tahapan BCA), Digital Saving & Digital Lounge (myBCA), Credit Card (Kartu Kredit BCA), Internet Banking (KlikBCA), ATM (ATM BCA), Mobile Banking (BCA Mobile), E-Money Card (Flazz) Silver Champion - Call Center (Halo BCA), Mortgage (KPR BCA)
	27	Contact Center Service Excellence Award 2021	Carre – CCSL & Service Excellence Magazine Exceptional - Call Center Priority Banking (Layanan Halo BCA Prioritas), Call Center (BCA Securitas), Call Center Regular Banking (HaloBCA), Call Center Home Ownership Credit Service (HaloBCA), Call Center Personal Loan (HaloBCA), Call Center EDC (HaloBCA), Call Center Platinum Credit Card (HaloBCA), Call Center Regular Credit Card (HaloBCA), Call Center Life dan Health Insurance (HaloBCA Life), Call Center Financing (HaloBCA Finance), Call Center Shariah Banking (HaloBCA Sharia), Call Center Car Insurance (BCA Insurance), E-mail Center BFI (Banking - Finance - Insurance) Halobca@bca.co.id, Twitter BFI (Banking - Finance - Insurance) @HaloBCA Excellence - Online Chat BFI (Banking - Finance - Insurance) Halo BCA Chat
Jun	24	Indonesia Millennial's Brand Choices Awards 2021	Warta Ekonomi BCA Mobile as Best Millennial's Brand Choices (Category of Mobile Banking Services), Flazz as Best Millennial's Brand Choices (Category of E-Money)
	29	18 th Infobank Banking Service Excellence Awards 2021	Infobank Magazine Rank I Internet Banking, Digital Branch, Opening Account via Mobile Application/Mobile Browser, Chatbot, Live Chat, Overall e-Banking, Overall Digital Channel Rank II CRM Rank III Overall Contact Center
Jul	7	Solo Best Brand and Innovation (SBBI) 2-21	Harian Solopos Best Brand in the Category of Bank Savings, Best Brand in the Category of Credit Card
Aug	19	Indonesia Millennial Women Brand Choice Awards 2021	Herstory - Warta Ekonomi Flazz BCA in the Category of E-Money as Best Millennial Women Brand Choice 2021 with Outstanding Products and Services Innovation
Sep	9	Indonesia Customer Service Quality Award (ICSQ) 2021	SWA Magazine Mobile Banking Applications; rate: EXCELLENT, Credit Card; rate: Very Good, Branch Banking Agent; rate: Very Good
Oct	21	The Best Contact Center Indonesia 2021 (TBCCI)	Indonesia Contact Center Association Grand Champion, 30 Platinum, 10 Gold, 7 Silver, 4 Bronze
		Contact Center World (CCW) Asia Pacific Award 2021	Contact Center World Dream Team, 36 Gold, 8 Silver, 7 Bronze, 3 Runner-up
Nov	19	Indonesia Best Financial Brands Award 2021	The Iconomics Best Customer Service Reputation (BUKU IV Bank Category)
	25	Indonesia Best Brand Award (IBBA) 2021	SWA Magazine Best Brand for Credit Card Category
	26	CC-APAC Conference and Awards 2021	Contact Center Associations of Asia Pacific (CC APAC) Platinum Medal on Technology Innovation
	29	Top 20 Financial Institution 2021	The Finance - Infobank Most Popular M-Banking, Most Popular Bank

Awards and Certifications - continued

AWARDS				
Date	Name of Award	Organizer	Category/Rank	
HR				
Apr	28	Humas Resources Awards 2021	Warta Ekonomi	The Best HR Management for the Outstanding Banking Education Programs with Professional and Profound Curriculum
Apr	29	Marcomm & Corcomm Team of The Year 2021	Majalah MIX	Solid Corcomm Team 2021
Sep	7	HR Asia Award 2021	HR Asia	Indonesia's Best Companies to Work for in Asia 1 st Best Company in Organization Capabilities, HRIS & Technology, Corporate Culture 2 nd Best Company in Employee Engagement 3 rd Best Company in Business Innovation
Okt	8	Stellar Workplace Award 2021	Kontan Business & Investment Media	Best Stellar Workplace in Innovative Engagement During Pandemic Category Best Stellar Workplace Award for Large Employer Stellar Workplace Recognition in Employee Commitment & Satisfaction
Nov	17	2021 Stevie Awards for Great Employers	Stevie Award	Achievement in Customer Training – Bronze Winner Achievement in New Employee Onboarding – Bronze Winner Best Results of a Learning Program – Bronze Winner
	26	Indonesia Best Women Empowerment Awards 2021	Herstory - Warta Ekonomi	Best Women Empowerment Initiative with Outstanding Gender-Inclusive Workplace (Banking Industry Category)
Dec	10	Indonesia Best Corporate Sustainability Initiatives & Indonesia Corporate Sustainability Warrior 2021	Majalah SWA	Indonesia Corporate Sustainability Warrior 2021 ; CSR Team Category

AWARDS				
Date	Name of Award	Organizer	Category/Rank	
ESG & CSR				
Apr	22	Bisnis Indonesia Corporate Social Responsibility Award (BISRA) 2021	Bisnis Indonesia	Gold Champion in Corporate Social Responsibility Program, kategori Perusahaan Publik
Apr	22	Top CSR Award 2021	TopBusiness Magazine	TOP CSR Awards 2021 #Star5, Top CSR Awards 2021 in Special Category of CSR Program in COVID-19 Pandemic Mitigation
May	5	CSR Brand Equity Awards 2021	The Economics	The Company's Excellence in Building CSR Brand Equity
Jun	14	CLSA Ratings - Indonesia ESG	CLSA	Top 10 ESG Champion
Jul	14	Indonesia Corporate Social Responsibility Awards 2021	Warta Ekonomi	Best CSR with Outstanding Program in Improving Community Welfare (Sector: Finance, Subsector: BUKU 4 Bank)
Aug	27	Indonesia CSR Award IV 2021	Economic Review	The Best of The Year CSR of the Year, kategori Finance Company, 1st Best of the Best CSR of the Year, kategori Bank Buku IV
Oct	27	ESG Disclosure Award 2021	Berita Satu Media	Rating Comitment CCC
Nov	30	Foundation for International Humas Rights Reporting Standards (FIHRRST)	Foundation for International Humas Rights Reporting Standards (FIHRRST)	Rank A+ for Public Company with Best 2020 Sustainability Report
Dec	10	Indonesia Best Corporate Sustainability Initiatives & Indonesia Corporate Sustainability Warrior 2021	SWA Magazine	Indonesia Corporate Sustainability Initiatives 2021; Category: Creative Philanthropy (PPBP & PPTI BCA Scholarship), Creating Shared Value (Tourism Village & MSME Community Development)

AWARDS

Date	Name of Award	Organizer	Category/Rank	
Individual				
Jan	20	Indonesia Most Powerful Women 2020	Warta Ekonomi	Inspirative Women Leader for Managing Digital Payment Systems for Customer Financial Solution (Ms. Vera Eve Lim)
Mar	31	Iconomics Inspiring Women 2021	The Iconomics	For the contribution in making BCA as the Leading Digital Bank (Ms Vera Eve Lim)
Apr	22	Top CSR Awards 2021	Majalah TopBusiness	Top Leader on CSR Commitment 2021 (Mr. Jahja Setiaatmadja)
May	31	The 12 th IICD Corporate Governance Award 2021	IICD	Best Responsibility of The Boards (Mr. Jahja Setiaatmadja)
Aug	27	Indonesia CSR Award IV 2021	Economic Review	The Best Indonesia CSR Senior Leader 2021 (Ms. Inge Setiawati)
Sep	7	26 th Infobank Awards 2021	Infobank Magazine	Best CEO (Mr. Jahja Setiaatmadja)
	17	Indonesia Human Capital Award VII 2021	Economic Review	Best of the Best Indonesia Humas Capital Director (Ms. Lianawaty Suwono)
Oct	29	Indonesia Best Corporate Secretary Awards 2021	The Iconomics	The Best Corporate Secretary (Mr. Raymon Yonarto)
Nov	19	Indonesia Best Financial Brands Award 2021	The Iconomics	Most Famous CEO in Commercial Bank Category (Mr. Jahja Setiaatmadja)
	29	Top 20 Financial Institution 2021	The Finance - Infobank	Best CFO (Bank Category) to Ms. Vera Eve Lim
	30	Businessperson of The Year 2021	Fortune Indonesia Magazine	Businessperson of The Year 2021 (Mr. Jahja Setiaatmadja)
Dec	7	Bisnis Indonesia Financial Award 2021	Bisnis Indonesia Financial Award 2021	Best CEO in Banking Industry (Mr. Jahja Setiaatmadja)
	10	The 7 th JAMBORE PR Indonesia 2021	PR Indonesia	Most Popular Leader in Social Media 2021 (Mr. Jahja Setiaatmadja)
	10	Indonesia Best Corporate Sustainability Initiatives & Indonesia Corporate Sustainability Warrior 2021	SWA Magazine	Indonesia Corporate Sustainability Warrior 2021; Category: CSR Top Leader to Mr. Jahja Setiaatmadja
	14	Infobank Top 100 CEO 2021	Infobank Magazine	CEO of The Year 2021 (Mr. Jahja Setiaatmadja), Bankers of The Year 2021 (Mr. Armand Hartono)
	14	CNBC Indonesia Awards 2021	CNBC Indonesia	The Most Inspiring Leader in Banking Transition (Mr. Jahja Setiaatmadja)
	16	Indonesia Most Admired CEO 2021	Warta Ekonomi	Outstanding Leadership in Developing Banking Digitalization (Conventional Bank Category) to Mr. Jahja Setiaatmadja
	21	It Works Top Digital Awards 2021	MSI Group - IT Works Magazine	TOP Leader on Digital Implementation 2021 (Mr. Jahja Setiaatmadja)
	23	Indonesia Leaders Award (ILA) II 2021	Economic Review	The Best Indonesia Leaders 2021 (Mr. Jahja Setiaatmadja)

AWARDS

Date	Name of Award	Organizer	Category/Rank	
Subsidiaries				
Finance Category (BCA Finance & BCA MultiFinance) >10 Awards				
Jul		Infobank Multifinance Award 2021	InfoBank	Rate: Very Good, category: Financing Firm with Asset Rp5 T-Rp10 T Titanium Trophy (15 consecutive years)
Dec		Best Performance Multifinance	Bisnis Indonesia	Category of Multifinance Non Go Public Medium-Size (Rp2.5T-Rp10 T)
Dec		Best Multifinance	BeritaSatu/Majalah Investor	Category of Asset Class Rp5 T-Rp10 T
Insurance Category (BCA Life and BCA Insurance) >10 Awards				
		Indonesia WOW Brand 2021 - Best Insurance 2021	MarkPlus, Inc Majalah Investor	Silver Champion Category of Life Insurance with Asset Rp1 T - Rp5 T
		InfoBank Insurance Award 2021	InfoBank	Rate: Very Good, category of Life Insurance with Gross Premium below Rp1 T
		The Finance Top 20 Financial Insitution 2021	InfoBank	The Best Performing General Insurance 2021, category of Gross Premium under Rp1 T
Sharia Category (BCA Syariah) >30 Awards				
Apr	21	World Best Bank 2021	Forbes	World Best Bank 2021, Rank 7th By Country Indonesia
Sep	30	10 th Infobank Sharia Awards 2021	Infobank	10 Years Excellent Financial Performance 2011-2020, Best GCG 2020, The Best Asset Quality Sharia Bank 2020 and The Best Risk Management Sharia Bank 2020
Nov	24	BI Award 2021	Bank Indonesia	Best MSME Supporting Bank
Dec	8	Anugerah Syariah Republika 2021	Republika	Most Efficient Bank
Digital Category (BCA Digital)				
Aug	24	Best Bank Award	Majalah Investor	Best Bank, category of Digital Bank with Large and Loyal Customer Potential
Sep	14	Indonesia Top Bank Award 2021	Iconomics	Best Bank, category of Bank Buku II
Oct	21	CNBC Indonesia Award 2021	CNBC	The Best Future Bank, category of The Best Banking as a Service
Dec	9	Indonesia Gadget 2021	Gizmologi	The Most Favorite Digital Banking

Branches

As of 31 December 2021

REGION I

Address:

Jln. Asia Afrika 122-124, 4th Fl.
Bandung 40261
Tel. (022) 4236303

Number of Branches:

11 Main Branches
79 Sub Branches
8 Mobile Sub Branches

Locations:

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

REGION II

Address:

Jln. Pemuda 90-92, 4th Fl.
Semarang 50133
Tel. (024) 3550333

Number of Branches:

13 Main Branches
111 Sub Branches
10 Mobile Sub Branches

Locations:

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

REGION III

Address:

Jln. Raya Darmo 5, 6th Fl.
Surabaya 60265
Tel. (031) 5618921

Number of Branches:

13 Main Branches
122 Sub Branches
11 Mobile Sub Branches

Locations:

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

REGION IV

Address:

Jln. Boulevard Blok F5 No.5
Makassar 90231
Tel. (0411) 453355

Number of Branches:

13 Main Branches
82 Sub Branches

Locations:

Ambon	Palopo
Bau Bau	Palu
Bitung	Pare Pare
Denpasar	Pinrang
Gianyar	Praya
Gorontalo	Ruteng
Jayapura	Selong
Kendari	Semarapura
Kotamobagu	Sentani
Kupang	Singaraja
Luwuk	Sorong
Makassar	Sungguminasa
Manado	Tabanan
Manokwari	Ternate
Mataram	Timika
Mengwi	Tomohon
Negara	Watampone

REGION V

Address:
Jln. P. Diponegoro 15, 5th Fl.
Medan 20112
Tel. (061) 4155800 / 4575800

Number of Branches:
11 Main Branches
74 Sub Branches

Locations:

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

REGION VI

Address:
Jln. Kapten A. Rivai 22, 4th Fl.
Palembang 30129
Tel. (0711) 312244

Number of Branches:
10 Main Branches
70 Sub Branches
2 Mobile Sub Branches

Locations:

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

REGION VII

Address:
Jln. Jend. Basuki Rachmat 70-74,
3rd Fl., Malang 65111
Tel. (0341) 358500

Number of Branches:
11 Main Branches
61 Sub Branches
3 Mobile Sub Branches

Locations:

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

REGION VIII

Address:
Wisma BCA Pondok Indah, 3rd Fl.
Jln. Metro Pondok Indah No.10
Jakarta 12310
Tel. (021) 29973488

Number of Branches:
11 Main Branches
121 Sub Branches
13 Mobile Sub Branches

Locations:

Cibinong	Purwakarta
Cikarang	Tangerang
Depok	Tangerang Selatan
Jakarta (Pusat, Selatan, Timur & Utara)	Tigaraksa

REGION IX

Address:
Jln. Matraman Raya 14-16, 3rd Fl.
Jakarta 13150
Tel. (021) 8581259

Number of Branches:
13 Main Branches
126 Sub Branches
12 Mobile Sub Branches

Locations:

Bekasi	Depok
Bogor	Jakarta (Pusat, Selatan, Timur & Utara)
Cibinong	Karawang
Cikarang	

Branches - continued

REGION X

Address:

Jln. Pluit Selatan Raya, Komp.
Perkantoran Landmark Pluit
Blok A No. 8, 12th-15th Fl.
Jakarta 14440
Tel. (021) 8581259

Number of Branches:

10 Main Branches
93 Sub Branches
2 Mobile Sub Branches

Locations:

Jakarta (Barat, Pusat & Utara)

REGION XI

Address:

Jln. Jend. Sudirman 139, 4th Fl.
Balikpapan 76113
Tel. (0542) 737133

Number of Branches:

8 Main Branches
44 Sub Branches

Locations:

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

REGION XII

Address:

Wisma Asia I, 8th Fl.
Jln. S. Parman Kav.79
Jakarta 11420
Tel. (021) 5638888

Number of Branches:

12 Main Branches
122 Sub Branches
9 Mobile Sub Branches

Locations:

Cilegon	Serang
Jakarta (Barat & Pusat)	Tangerang
Pandeglang	Tangerang Selatan
Rangkasbitung	Tigaraksa

NON REGION OFFICE

Address:

Menara BCA, Grand Indonesia
28th Fl., Jln. MH Thamrin No. 1
Jakarta 10310
Tel. (021) 23588000

Number of Branches:

1 Main Branches

Locations:

Jakarta (Pusat)

REPRESENTATIVE OFFICE

SINGAPORE
Address:

360 orchard road #06-06A
International building
Singapore 238869

HONG KONG
Address:

360 orchard road #06-06A
International building
Singapore 238869

Information on Company's Website

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

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

Information on The Company's Website

Individual

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



Login

- Login via KlikBCA Individu
- Login via KlikBCA Bisnis
- Open BCA Mobile
- myBCA

Individual Services

- #BankingFromHome
- e-Banking
- Money Transfer
- Customer Service
- Branch Network

Individual Products

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

Promo

- Promo BCA

Webform BCA

Chat

- Halo BCA Chat

About BCA

This section provides detailed information about the company.



Corporate

- Vision, Mission and Values
- BCA Management
- BCA History
- Subsidiaries

Investor

- Stock Information
- Financial Statements & Presentations
- Investor News
- BCA Rating

Governance

- ACGS, GCG Policy and Report
- Company Deed
- Organizational Structure
- Corporate Action
- BCA Whistleblowing
- Other Information

Sustainability

- Commitment to Sustainability
- Sustainable Banking
- Sustainable Culture
- Creating and Giving Value
- Sustainability Report
- Policy & Standards

CSR

- CSR (Bakti BCA)
- Corporate Social Responsibility

Media & Research

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

Business

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



Business Products

- Business Savings
- Business Receivables
- Business Loans
- Business Credit Cards

Business Solutions

- Cash Management

Business Services

- e-Banking Business
- Banking Services
- Treasury and Custodian

BCA eRate Currencies

Chat

- Halo BCA Chat

Career

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



Daily Activities

Career

- Magang Bakti
- BCA Scholarships
- Info & Article

Corporate Secretary & Communications Division

- Corporate Communication
- Investor Relations

Menara BCA - Grand Indonesia 20th Fl.
Jl. M.H. Thamrin No.1, Jakarta 10310, Indonesia

Tel. (62 21) 2358 8000

Fax. (62 21) 2358 8300

E-mail : corcom_BCA@bca.co.id

investor_relations@bca.co.id