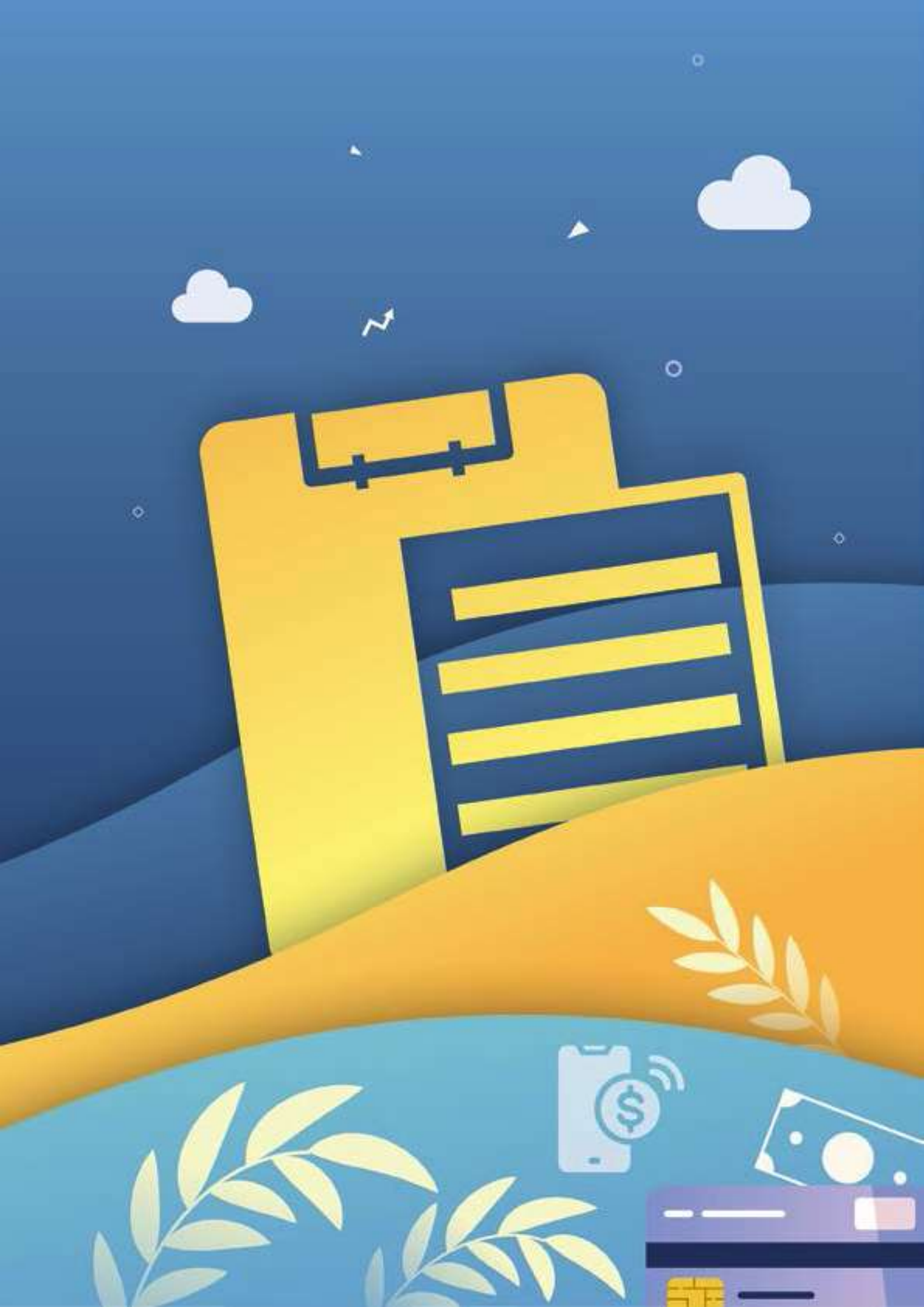


Highlights





Quality Financing

Financing Growth at All-Segment



Financing Portfolio

Rp **9,013.6** billion



18.8% YoY



RPIM (Macroprudential
Inclusive Financing Ratio)

28.7%

Sustainable Business
Activities (SBA) Financing

Rp **2,712.0** billion



4.7% YoY

30.1% of the total financing

Asset Quality Recovery



Financing at Risk

6.3%

better than 13.0% in 2022



NPF

1.04%



(0.38%) YoY
(1.42% in 2022)

Solid Capital and Liquidity



Capital Adequacy Ratio (CAR)

34.8%



Financing to Deposit Ratio (FDR)

82.3%

Reliable Digital Transactions

Development of the Online Account
Opening Feature

268,062

accounts opened online

Mobile Banking
User Growth

373,753 users

 **267.6% YoY**

Mobile Banking Transactions

9.9 million transactions

 **67.6% YoY**

66%

customer transactions through
Mobile & Internet Banking

Mobile Banking Transaction

Rp **15,529.9**
billion

 **32.3% YoY**

Performance Achievements in 2023

Total Assets

Rp**14,471.7**
billion

 **14.2%** YoY

Net Income

Rp**153.8**
billion

 **30.8%** YoY

Equity

Rp**3,082.5**
billion

 **Rp151.7** billion (5.2% YoY)

Third-Party Funds

Rp**10,949.5**
billion

 **15.5%** YoY

Growth in the number
of customers

170.1% YoY

CASA

38.1%



Financial Performance Highlights

In billion Rupiah, unless stated otherwise

Description	2023	2022	2021	2020	2019	Growth 2022-2023
Total assets	14,471.7	12,669.9*	10,642.3	9,720.3	8,634.4	14.2%
Total earning assets	14,434.8	12,679.1*	10,269.3	9,342.0	8,010.0	13.8%
Placements with Bank Indonesia	1,056.6	935.4	1,138.2	2,436.9	1,537.8	80.1%
Marketable securities	4,288.9	4,110.9	3,103.5	1,229.6	966.9	4.3%
Financing	9,013.6	7,585.9*	6,248.5	5,569.2	5,645.4	18.8%
Total liabilities	11,389.2	9,739.0*	7,801.5	6,968.1	6,306.1	16.9%
Third-party funds	10,949.5	9,481.6	7,677.9	6,848.5	6,204.9	15.5%
Current accounts	2,076.1	2,104.0	1,209.5	1,013.0	1,094.3	(1.3%)
Savings accounts	2,096.6	1,556.1	1,373.0	880.1	657.3	34.7%
Time deposit	6,776.8	5,821.6	5,095.3	4,955.4	4,453.4	16.4%
Financing received	-	-	-	-	-	-
Total equity	3,082.5	2,930.9	2,840.8	2,752.1	2,328.3	5.2%

Note:

*) Restatement due to changes in accounting treatment in 2023

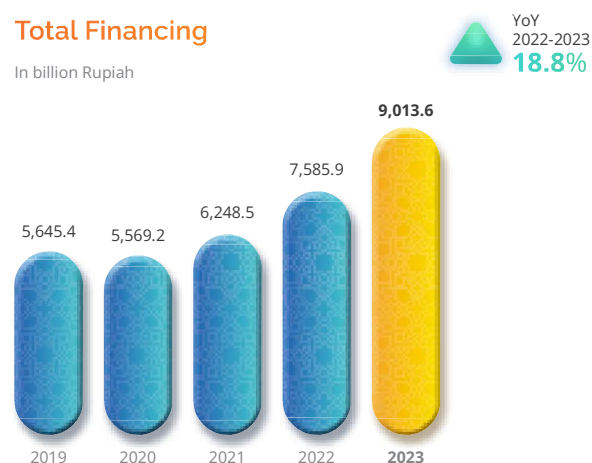
Total Assets

In billion Rupiah



Total Financing

In billion Rupiah



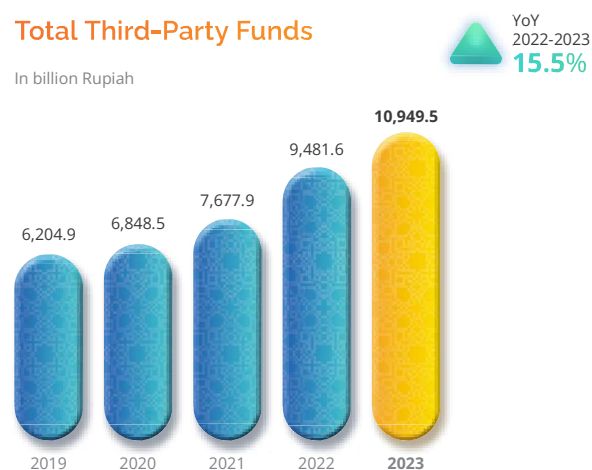
Total Liabilities

In billion Rupiah



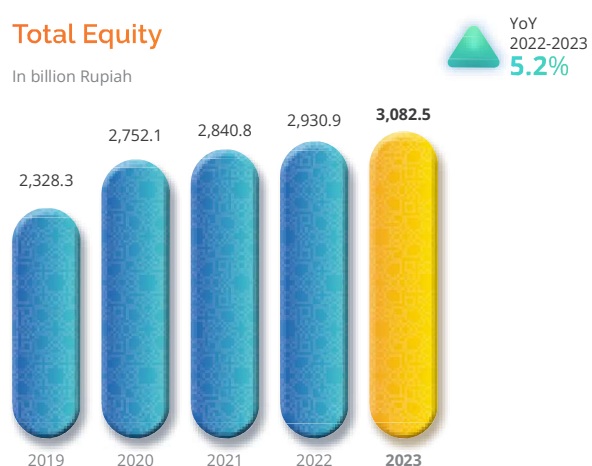
Total Third-Party Funds

In billion Rupiah



Total Equity

In billion Rupiah



Financial Performance Highlights

Comprehensive Profit and Loss

In billion Rupiah, unless otherwise stated

Description	2023	2022	2021	2020	2019	Growth 2022-2023
The Bank's share in profit sharing/Operating income	658.3	588.4	478.0	402.8	319.2	11.9%
Income after distribution of profit sharing, fees and bonuses	613.8	563.3	454.3	368.2	326.3	9.0%
Other operating income	70.7	54.6	44.7	29.0	53.2	29.4%
Operating expenses	410.6	254.2	212.5	189.1	188.5	61.5%
CKPN	57.9	212.2	169.5	109.4	66.6	(72.7%)
Operational income	216.0	151.4	117.0	98.7	85.4	42.6%
Income before tax	191.4	146.2	107.5	92.6	83.3	30.9%
Net income	153.8	117.6	87.4	73.1	67.2	30.8%
Comprehensive income (expenses)	(2.1)	(27.5)	1.2	21.3	(0.2)	92.3%
Comprehensive profit (loss)	151.7	90.1	88.6	94.4	67.0	68.3%
Profit (loss) attributable to the owners of the parent entity	151.7	90.1	87.4	73.1	67.2	68.3%
Operating profit before CKPN expenses	249.3	358.5	277.0	202.0	152.0	(30.5%)
Comprehensive income attributable to owners of the parent entity	151.7	90.1	88.6	94.4	67.0	68.3%
Number of Shares Outstanding (in full amount)	2,255,183,207.0	2,255,183,207.0	2,255,183,207.0	2,255,183,207.0	1,996,300.0	-
Profit (loss) per share (in full Rupiah)*	68.2	52.1	38.8	32.4	33.7	30.8%

*) In 2020, BCAS conducted a stock split and issued new shares in the context of a business combination so that the nominal value of shares from Rp1,000,000 per share to Rp1,000 per share. The data presented in this section is the Earnings (loss) per share with a nominal value of Rp1,000 per share.

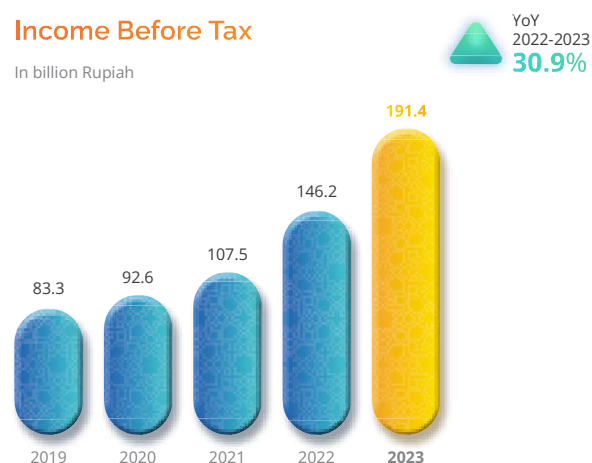
Operating Income

In billion Rupiah



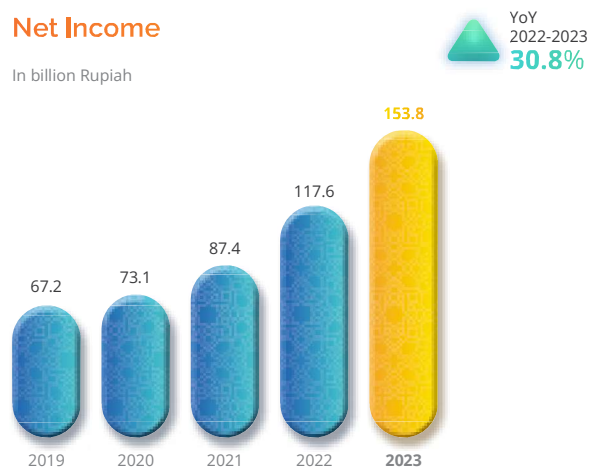
Income Before Tax

In billion Rupiah



Net Income

In billion Rupiah



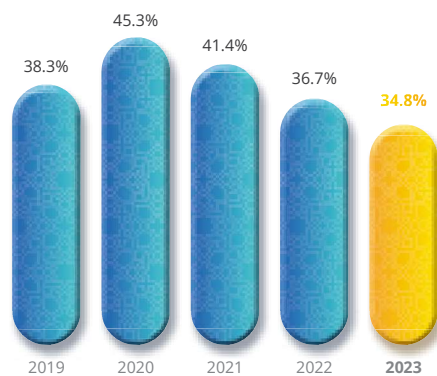
Financial Ratio

Description	2023	2022	2021	2020	2019	Growth 2022-2023
Capital						
Capital Adequacy Ratio (CAR)	34.8%	36.7%	41.4%	45.3%	38.3%	(1.9%)
Fixed Assets to capital	9.3%	7.7%	7.5%	6.6%	7.4%	1.6%
Asset quality						
Non-performing earning assets and non-performing non-earning assets to total earning assets and non-earning assets	0.8%	1.7%	1.4%	0.4%	0.8%	0.1%
Non-performing earning assets to total earning assets	0.7%	0.9%	0.7%	0.3%	0.4%	(0.2%)
CKPN financial assets to earning assets	3.3%	3.9%	2.5%	1.9%	2.0%	(0.7%)
NPF Gross	1.04%	1.42%	1.13%	0.50%	0.58%	(0.38%)
NPF Net	0.00%	0.01%	0.01%	0.01%	0.26%	(0.01%)

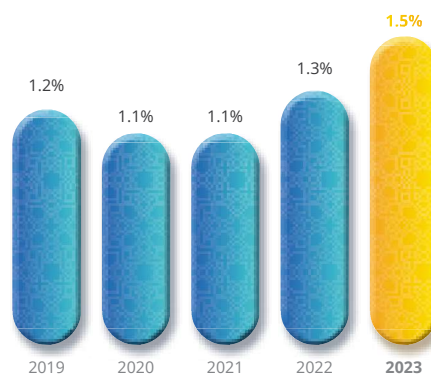
Description	2023	2022	2021	2020	2019	Growth 2022-2023
Profitability						
Return on Asset (ROA)	1.5%	1.3%	1.1%	1.1%	1.2%	0.2%
Return on Equity (ROE)	5.2%	4.1%	3.2%	3.1%	4.0%	1.0%
Net Benefit	4.7%	5.1%	4.9%	4.6%	4.3%	(0.4%)
Net Operating Margin (NOM)	1.7%	1.4%	1.2%	1.2%	1.2%	0.3%
Operating Expenses to Operating Income (BOPO)	78.6%	81.6%	84.8%	86.3%	87.6%	(3.0%)
Cost to Income Ratio (CIR)	60.0%	41.2%	42.8%	69.0%	56.4%	18.9%
Profit/loss to income	20.5%	19.5%	16.2%	16.9%	18.0%	1.0%
Liquidity						
Profit sharing financing to total financing	74.9%	76.5%	73.0%	66.7%	62.0%	(1.7%)
Financing to Deposit Ratio (FDR)	82.3%	80.0%	81.4%	81.3%	91.0%	2.4%
Macroprudential Intermediation Ratio (RIM)	87.7%	95.0%	88.4%	91.1%	92.3%	(7.3%)
Current assets to current liabilities ratio	32.7%	62.9%	73.7%	67.6%	49.2%	(30.2%)
Liabilities to equity ratio	369.5%	332.3%	274.6%	253.2%	270.8%	37.2%
Liabilities to assets ratio	78.7%	76.9%	73.3%	71.7%	73.0%	1.8%
Compliance						
Percentage of BMPD Violation						
• Related parties	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
• Non-related Parties	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Percentage of BMPD Excess						
• Related parties	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
• Non-related Parties	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Reserve Requirement						
• Reserve Requirement - Rupiah	4.0%	6.5%	3.6%	3.1%	4.6%	(2.6%)
• Reserve Requirement - Foreign Currency	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total Net Open Position	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

CAR

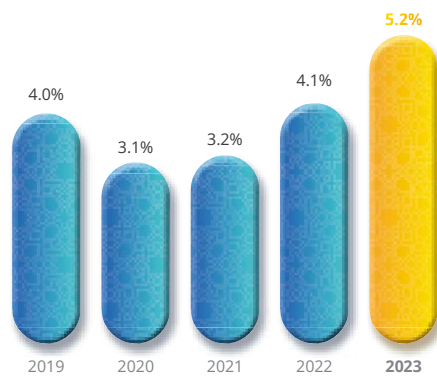
in percentage (%)

**ROA**

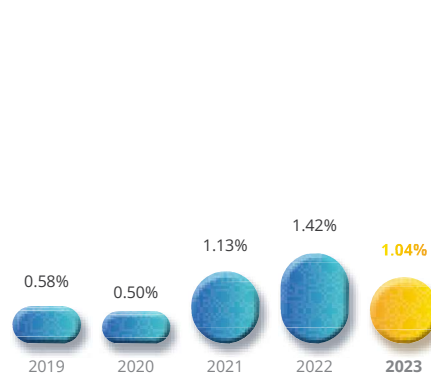
in percentage (%)

**ROE**

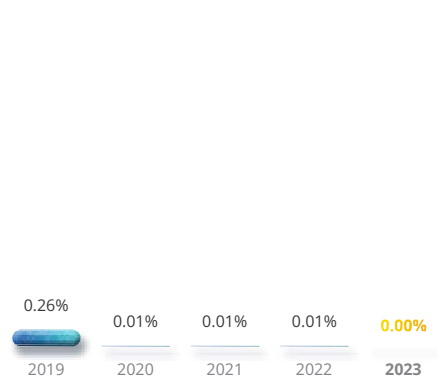
in percentage (%)

**NPF Gross**

in percentage (%)

**NPF Net**

in percentage (%)



Non-Financial Operational Highlight

Description	2023	2022	2021	2020	2019	Growth 2022-2023
Office Network	76	73	73	69	67	4.1%
Employee (Leadership-level Officers excluded)	944	823	757	755	723	14.7%
• Permanent employee	618	519	496	495	446	19.1%
• Contract employee	153	143	119	86	108	7.0%
• Outsourced employee	173	161	142	174	169	7.5%
Total funding customers	530,839	196,531	144,244	106,356	87,843	170.1%
Total financing customers	11,492	10,378	10,945	12,334	14,095	10.6%

Customers have the opportunity to avail Sharia services, particularly the Hajj Pilgrimage Fund Services (LPS BPIH), which can be accessed through 100 Commercial Bank Sharia Service (LSBU) units at BCA branches spread across Jakarta, West Java, Central Java, and East Java.

Information on Stocks, Bonds, Sharia-Compliant Bonds (Sukuk), Convertible Bonds, and Corporate Action

As of 31 December 2023, BCAS remained a private company and had not offered its shares to the public on any exchange, including the Indonesian Stock Exchange. As a result, no information on the following can be disclosed:

1. The number of registered shares;
2. Market capitalization;
3. The highest, lowest, and closing share prices;
4. Trading volume.

Likewise, BCAS did not take any corporate actions, such as mergers, consolidations, takeovers, share buybacks, bond buybacks, and stock splits, in 2023.

As of 31 December 2023, BCAS did not have bonds, sukuk, or convertible bonds issued on the capital market. Therefore, there is no information to disclose regarding the following:

1. The number of bonds/sukuk/convertible bonds in circulation (outstanding);
2. The interest/return rate;
3. The due date;
4. The bond/sukuk ratings.

