



# **Corporate Data**

# Organization Structure

As of 31 December 2013

GENERAL MEETING OF SHAREHOLDERS

BOARD OF DIRECTORS

PRESIDENT DIRECTOR

Corporate Secretary

Internal Audit

Asset & Liability Committee (ALCO)

Credit Policy Committee

Credit Committee

Risk Management Committee

Information Technology Steering Committee

Employee Relations Committee

CORPORATE BANKING DIRECTOR

INDIVIDUAL BANKING DIRECTOR

RETAIL & COMMERCIAL BANKING DIRECTOR

METRO BANKING DIRECTOR

REGIONAL & OPERATION STRATEGY DIRECTOR

Corporate Banking  
Corporate Banking Branch  
Treasury  
International Banking

Consumer Finance  
Wealth Management  
Individual Banking Marketing Support  
Individual Banking Business Support

Retail & Commercial Banking  
Cash Management  
Transaction Services Development

Procurement and Facilities Management  
Network and Regional Planning  
Metro Banking Services (Greater Jakarta & Surabaya)

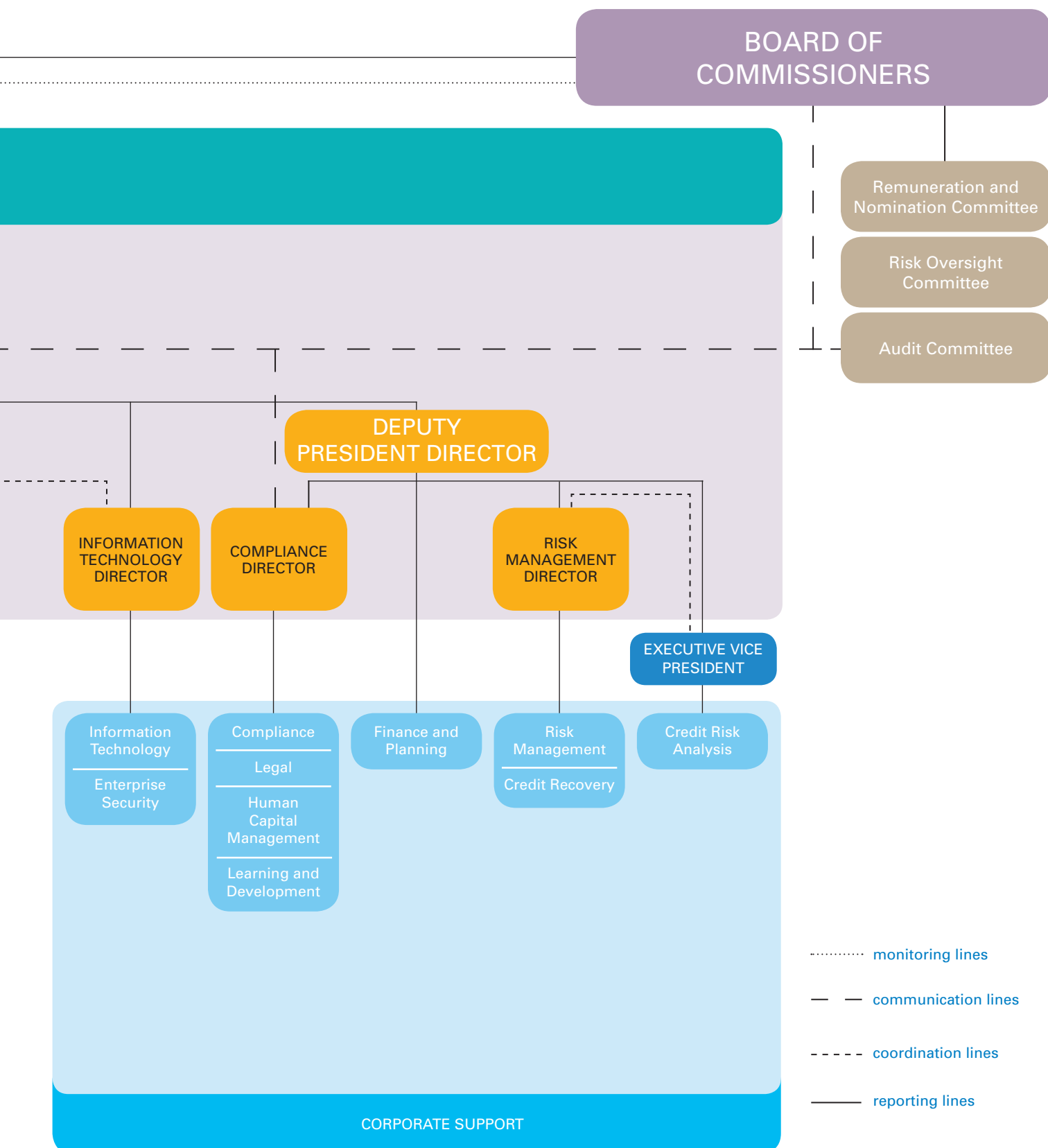
Domestic Payment Services  
Electronic Banking Services  
International Banking Services  
Operation Strategy and Development  
Regional Offices Services (Outside Greater Jakarta & Surabaya)

CORPORATE BANKING SBU

INDIVIDUAL BANKING SBU

BRANCH BANKING SBU

**Note:**  
For information on the names and positions of the members of BCA's Board of Commissioners, Board of Directors and Executives, please refer to page 481-483.



# Board of Commissioners Profile



**Djohan Emir Setijoso**  
President Commissioner

Djohan Emir Setijoso (aged 72) has been the President Commissioner of BCA since August 25, 2011. Previously, he served as President Director of BCA from 1999 to 2011, with the latest responsibility for General Coordination, Internal Audit Division, Financial Control and Corporate Affairs. Prior to joining the Bank, he held various positions at Bank Rakyat Indonesia from 1965 to 1998 with the last position as Managing Director; and President Commissioner of Inter Pacific Bank from 1993 to 1998. Aside from serving as the President Commissioner of BCA, he is actively involved in various organizations, among others as a Member of the Daily Board of the Indonesian Employers Association (APINDO) and Honorary Board of the Indonesian Issuers Association (AEI) since 2011, and Member of the Advisory Board of the Indonesian Banks Association (Perbanas) since 2009. He graduated from the Bogor Institute of Agriculture.



**Tonny Kusnadi**  
Commissioner

Tonny Kusnadi (aged 66) has been a Commissioner of BCA since June 25, 2003. Prior to joining BCA, he was a Director at PT Cipta Karya Bumi Indah, a property development and construction company, from 2001 to 2002, after previously serving as a Commissioner. His earlier managerial positions included President Director of PT Sarana Kencana Mulya, an electronic distributor, from 1999 to 2001 and Chief Manager of Corporate Banking for PT Bank Central Asia from 1992 to 1998. He was also a General Manager at PT Tamara Indah, an engineering and general supplier company, from 1988 until 1992 and General Manager at PT Indomobil, a leading Indonesian automotive company, in 1987. He graduated in Mechanical Engineering from the University of Brawijaya, Malang.



**Sigit Pramono**  
Independent Commissioner

Sigit Pramono (aged 55) has been an Independent Commissioner of BCA since August 20, 2008. Prior to joining BCA, he was a President Director of Bank Negara Indonesia from 2003 to 2008. He also held various positions in banks and other financial institutions, including President Director of Bank Internasional Indonesia from 2002 to 2003, Senior Vice President of Credit Recovery at Bank Mandiri from 1999 to 2002, Head of Loan Workout Division of Bank Mandiri in 1999, Head of Loan Remedial Division Bank Exim from 1998 to 1999, Head of Loan Syndication Department Bank Exim from 1997 to 1998, Vice President Director of Merincorp (Merchant Investment Corporation) from 1992 to 1997, and Director of Exim Leasing from 1988 to 1992. He graduated in economics from Diponegoro University in 1983 and holds an MBA in International Business Management (1995) from Prasetya Mulya Business School.



### **Cyrillus Harinowo** Independent Commissioner

Cyrillus Harinowo (aged 60) has been an Independent Commissioner since June 25, 2003. He also serves as Independent Commissioner of PT Unilever Indonesia Tbk since 2004. His experience includes twenty five years with Bank Indonesia serving as, among others, Director of the Money Market and Monetary Management Department from 1994 until 1998. He also served as an Alternate Executive Director and Technical Assistance Advisor for the Monetary and Exchange Affairs Department, International Monetary Fund (IMF), Washington from 1998 to 2003. He has experience as a delegation member in meetings for the Inter Governmental Group on Indonesia (IGGI), Consultative Group for Indonesia (CGI), IMF and World Bank. He has held several managerial positions in both governmental and non-governmental institutions, and was Assistant to the Minister of Trade between 1988 and 1989. He is currently a lecturer at several major universities in Jakarta, as well as a speaker and article writer for domestic and international seminars and media. He has written books about Indonesia's public debt in 2002, the IMF in 2004, and "Musim Semi Perekonomian Indonesia" in 2005. He graduated in Accounting from Gadjah Mada University in 1977, holds a Master Degree in Development Economics, Centre for Development Economics, from Williams College, Massachusetts, 1981, and a PhD in Monetary and International Policy from Vanderbilt University, Tennessee, USA, 1985.



### **Raden Pardede** Independent Commissioner

Raden Pardede (aged 53) has been an Independent Commissioner of BCA since May 15, 2006 and a member of the Board of Commissioners since May 6, 2004. He also serves as Independent Commissioner of PT Adaro Energy Tbk. He was President Commissioner of the State Asset Management Company PPA, a post he held from 2008 to 2009, after serving as a Vice President Director of PPA from 2004 to 2008. He has served both in governmental and non-governmental institutions, including as Vice Chairman of the National Economic Committee since 2010, Special Adviser to Minister of Finance from 2008 to 2010, Chairman of Indonesia Financial Stability System Forum from 2007 to 2009, Secretary of Financial Stability System Committee from 2008 to 2009, Chief of Financing for Indonesian Infrastructure Development from 2004 to 2005, Special Adviser to Coordinating Minister for Economic Affairs from 2004 to 2005, Executive Director of PT Danareksa from 2002 to 2004, Deputy Coordinator of the Assistance Team to the Minister of Finance Republic of Indonesia from 2000 to 2004, Chief Economist and Division Head at PT Danareksa from 1995 to 2002, Founder of Danareksa Research Institute in 1995, Consultant for the World Bank from 1994 to 1995, member of the planning staff in the Department of Industry Republic of Indonesia from 1985 to 1990, and Process Engineer at PT Pupuk Kujang Fertilizer Industry in 1985. He is also a guest lecturer at Bandung Institute of Technology, University of Indonesia and Prasetiya Mulya Business School. He graduated in Chemical Engineering from Bandung Institute of Technology (1984) and holds a PhD in Economics (1995) from Boston University, USA.

# Board of Directors Profile



**Jahja Setiaatmadja**  
President Director

Jahja Setiaatmadja (aged 58) has been the President Director of BCA since June 17, 2011. He is responsible for General Coordination, as well as oversight of the Internal Audit Division and Corporate Affairs. Previously, he served as Deputy President Director of BCA from 2005 to 2011, with the latest responsibility for Branch Banking, Treasury, International Banking and Overseas Representative Offices. He was a Director of BCA from 1999 to 2005 and held a variety of managerial positions within the Bank from 1990. Prior to joining BCA, he was Finance Director of Indomobil, a leading Indonesian automotive company, from 1989 to 1990. He held managerial positions at Indonesia's largest pharmaceutical company, Kalbe Farma, during the period of 1980 to 1989 including the position of Finance Director. He started his career as an accountant in 1979 at PriceWaterhouse. He graduated in Accounting from the University of Indonesia.



**Eugene Keith Galbraith**  
Deputy President Director

Eugene Keith Galbraith (aged 61) has been the Deputy President Director of BCA since August 25, 2011 after serving as the President Commissioner from 2002 to 2011. He is responsible for general supervision of the Compliance Director, Chief Risk Officer and Executive Vice President for Credit Risk. He also oversees the Finance and Planning Division and supervises the securities subsidiary, PT BCA Sekuritas. Prior to joining BCA, he served as Vice President Commissioner of PT Bank NISP Tbk from 2000 to 2006, Chairman of Asiawise.com from 1999 to 2001, Managing Director of ABN AMRO Asia from 1996 to 1998, and President Director of HG Asia Indonesia from 1990 until 1996. He also served as an advisor to the Indonesian Ministry of Finance from 1988 to 1990, and as an economic planning advisor in East Nusa Tenggara Province, Indonesia, from 1984 to 1988. He graduated in Philosophy in 1974, holds an M. Phil in Economic History (1978), and a PhD in Anthropology (1983) from Johns Hopkins University, USA.



**Dhalia Mansor Ariotedjo**  
Director

Dhalia Mansor Ariotedjo (aged 56) was appointed as a Director of BCA on June 5, 2001. She is responsible for the Corporate Banking Division, Treasury Division, International Banking Division and Overseas Representative Offices. She also supervises wholly-owned remittance subsidiary, BCA Finance Limited. Prior to joining BCA, she served Citibank, N.A. in Kuala Lumpur and Jakarta, held several managerial positions, during the period of 1982 to 1992. She worked at Chase Manhattan Jakarta during the period 1992 to 2001 and held various positions including Vice President of Investment Banking Group from 1998 to 2001, Vice President of Corporate Banking Group from 1996 until 1998, and Vice President Head of Financial Institution – Government Sector and Corporate Trust Department from 1992 to 1996. She holds an MBA in Finance from George Washington University, Washington DC, USA.





### **Anthony Brent Elam** Director

Anthony Brent Elam (aged 54) is the Chief Risk Officer of BCA and was appointed to the Board of Directors on May 20, 2002. He is responsible for Enterprise Wide Risk Management and Credit Recovery. Prior to joining BCA, he served as Advisor to the Chairman of the Indonesian Bank Restructuring Agency (IBRA). He previously served as Advisor at PT Bahana Pembinaan Usaha Indonesia, a government-linked financial institution engaged in securities, asset management and venture capital, from 1996 to 2001, as Vice President at Dieng Djaya, a food processing company, from 1994 to 1996, and as Vice President of Citibank from 1986 until 1994. He is a graduate of Georgetown University and holds an MBA in Finance and International Business from New York University, USA.



### **Suwignyo Budiman** Director

Suwignyo Budiman (aged 63) has been a Director of BCA since May 20, 2002. He is responsible for Branch Banking, comprising the Retail and Commercial Banking Division, Transaction Services Development Division and Cash Management. He also supervises Sharia banking subsidiary, PT BCA Syariah and general insurance subsidiary, PT Asuransi Umum BCA (previously named PT Central Sejahtera Insurance). He started his career as a Systems Analyst at Bank Rakyat Indonesia (BRI) in 1975 and subsequently held various managerial positions including Head of the Technology Division from 1992 to 1995, special staff to the Board of Directors from 1995 to 1996, Head of Palembang Region from 1996 to 1998, and Head of the Operational Division from 1998 until 2000. His last position at BRI was Head of the Central Java Region. He was a member of the Proxy Team of the Board of Directors at BCA from May to July 1998. He holds an MBA degree from the University of Arizona, USA.



### **Subur Tan** Director

Subur Tan (aged 53) has been a Director of BCA since May 20, 2002. He is responsible for the Compliance, Legal, Human Capital Management Division, as well as Learning and Development Division. His BCA career began in 1986 and his managerial experience includes Head of Credit Department at Operational Head Office from 1991 to 1995, Head of Legal Bureau from 1995 until 1999, and Deputy Head of Legal Division from 1999 to 2000. Prior to being appointed to the Board of Directors, he was Head of BCA's Internal Legal Counsel. He completed the Notary Program at University of Indonesia Faculty of Law.



### **Renaldo Hector Barros** Director

Renaldo Hector Barros (aged 73) has been a Director of BCA since February 8, 2008 after serving as an Independent Commissioner from 2003 to 2008. He is responsible for Information Technology and Enterprise Security. Previously, he was an independent consultant specializing in banking systems, operations and information technology. He worked on several consulting projects for BCA between 1991-1997 and 2000-2003, as well as work for Lighthouse Management Consulting, in 2000, and the Bank of the Orient in San Francisco, in 1991. His managerial experience includes Senior Vice President/Chief Operations Officer of United Savings Bank from 1987 to 1990, Vice President of Bank of America Systems Engineering (Base) from 1984 to 1987, and Regional Vice President of the Bank of California from 1967 until 1984. His career began at Crocker National Bank, San Francisco after graduating top of the class in the bank's officer training program. Upon graduating from San Jose State University in 1963, his education in banking and financial industry continued at the Pacific Coast Banking School, Seattle, WA, USA in 1973.



### **Henry Koenaifi** Director

Henry Koenaifi (aged 54) has been a Director of BCA since February 13, 2008. He is responsible for the Individual Banking Business, comprising mortgages, auto loans (four-wheeler and two-wheeler), credit cards and wealth management. He is also in charge of individual banking marketing and business support. He supervises wholly-owned auto-financing subsidiary, PT BCA Finance, as well as two-wheeler business associate, PT Central Santosa Finance. Before joining BCA, he was the President Director of PT BCA Finance from 2000 to 2008. He was appointed by the Indonesian Bank Restructuring Agency (IBRA) as the Head of the Management Team of PT Bank Bali Tbk and as a member of the Managing Team of Bank Jaya from 1999 to 2000. Prior to that, he was the Executive Director of PT Bank Ciputra from 1998 to 1999, and the Commercial Banking Director of PT Bank Tiara Asia from 1997 to 1998. He graduated in Civil Engineering from Parahyangan Catholic University in 1984 and continued his studies in Institut Pengembangan Manajemen Indonesia (IPMI) in 2000. He holds an MBA degree from Monash University, Melbourne, Australia in 2001.





### **Armand Wahyudi Hartono** Director

Armand Wahyudi Hartono (aged 38) was appointed as a Director of BCA on September 14, 2009. He is responsible for Regional Offices Services in areas outside Greater Jakarta and Surabaya. He is also in charge of operation divisions including Domestic Payment Services, Electronic Banking Services, International Banking Services as well as Operation Strategy and Development. He served as Head of Planning and Regional Development of BCA from 2004 to 2009. Prior to joining BCA, he held various managerial positions at PT Djarum from 1998 to 2004 including Finance Director, Deputy Purchasing Director and Head of Human Resources Department. He worked as an Analyst for Global Credit Research and Investment Banking of JP Morgan Singapore from 1997 to 1998. He is a graduate of University of California, San Diego (1996) and holds a Master of Science in Engineering Economic-Systems and Operations Research (1997) from Stanford University, USA.



### **Erwan Yuris Ang** Director

Erwan Yuris Ang (aged 54) has been a Director of BCA since August 25, 2011. He is responsible for Metro Banking Services for areas in Greater Jakarta and Surabaya. He is also in charge of branch support divisions including Logistic and Property as well as Network and Regional Planning. Previously, he served as BCA's Head of Regional Office for Jakarta, Surabaya, Medan and Malang from 2000 to 2011. Prior to his appointment as a Regional Manager, he served as Branch Manager at BCA Bandung from 1995 to 2000 and at BCA Pekanbaru from 1989 to 1995. He was the Head of the Credit Department at BCA Pekanbaru from 1987 to 1989. He joined BCA in 1985 as a trainee in the Medan Branch. He holds a Bachelor degree in law from University Satyagama and obtained a Master degree in Business Law from Trisakti University.

# Audit Committee Profile



**Sigit Pramono**  
Chairman

Sigit Pramono has assumed the position as Chairman of the Audit Committee of PT Bank Central Asia Tbk since 2011. He concurrently serves as Independent Commissioner. More detailed information can be found at the Board of Commissioners profile on page 470.



**Inawaty Handoyo**  
Member

Inawaty Handoyo (aged 62) has been a member of the Audit Committee since November 25, 2008, following 28 years of excellent service at the Internal Audit Division. Prior to joining BCA, she served as Head of Finance at PT Naintex (1976–1980). At present, she remains a lecturer in auditing at Atma Jaya Catholic University and Internal Audit Education Institution (YPIA). In addition, she has been also a member of the Certification Council for Qualified Internal Auditor (DS-QIA) since 2007 and assessor for the banking internal auditor certification program conducted by the Banking Profession Certification Institution (LSPP) under the Indonesian Bankers Association (IBI). Since 2010, she has served as a consultant for several consulting projects held by the Consulting Division of the Internal Audit Education Institution (YPIA), particularly in the area of internal audit, risk management and governance. She holds five professional certifications in auditing, namely QIA (Qualified Internal Auditor), CIA (Certified Internal Auditor), CISA (Certified Information System Auditor), CFSA (Certified Financial Services Auditor), and CRMA (Certification in Risk Management Assurance). She earned a Bachelor degree in Economics from Parahyangan Catholic University in Bandung with a Business/Management major (1976) and Accounting major (1979), and a Master degree in Management from Prasetya Mulya Business School Jakarta (2003).



### **Ilham Ikhsan** Member

Ilham Ikhsan (aged 63) has been a member of the Audit Committee since 23 June 2011. Prior to joining BCA, he served at Bank Indonesia for thirty years, most of which time was spent in the Banking Supervisory area. He was the Chief Representative of Bank Indonesia in Singapore (2002-2005) and his final position before retiring from Bank Indonesia was Director of Assets Recovery Special Unit (2005-2008). Leading up to his retirement, he was appointed Finance Director of Bank Indonesia Employee Welfare Foundation or YKK-BI (2008-2010). He graduated with a Bachelor's degree from the Department of Accountancy, Universitas Airlangga in 1978 and obtained his Master of Science degree in Economic Development and International Trade from Colorado State University, USA in 1984.

# Risk Oversight Committee Profile



**Cyrillus Harinowo**  
Chairman

Cyrillus Harinowo has assumed the position as Chairman of the Risk Oversight Committee of PT Bank Central Asia Tbk since 2011. He concurrently serves as Independent Commissioner. More detailed information can be found at the Board of Commissioners profile on page 471.



**Andreas Eddy Susetyo**  
Member

Andreas Eddy Susetyo (aged 53) has been a member of the Risk Oversight Committee since July 21, 2008. Early in his career, he worked at several companies in the field of telecommunications and information technology, including PT Daeng Brothers, PT Swadharma Duta Data, and PT Mitra Info Konsultasi. In 1995, he joined Bank Niaga as Group Head of Information & Technology, and later served as Director in charge of Operations. He next served in Bank Mandiri in the period between 2000 and 2006 where he consecutively served as Head of Information Technology, Executive Vice President (EVP) – Information technology, and Senior EVP – Chief Technology Officer. Since 2006, he has served as member of The Asian Banker Technology Operation Council, and as Senior Advisor with several banks and other domestic and international financial institutions. He finished his Bachelor study at Institut Teknologi Sepuluh November Surabaya in 1984, and obtained a magister degree in Management from Prasetya Mulya Business School in 1994.



**Endang Swasthika Wibowo**  
Member

Endang Swasthika Wibowo (aged 52) has been a member of the Risk Oversight Committee since June 28, 2007. She is an academician and researcher in risk management and banking industry. Previously, she served as Head of the Magister Management Program in Banking at ABFII Perbanas and Trainer of Risk Management (Certified GARP – BSMR), Head of Perbanas Research and Community Development Centre from 2000 to 2006, Advisor of Ecofinbank-Legislation Unit in the People's Representative Council from 2000 to 2005, Commissioner of PT Putera Lintas Kemas, Air Freight Forwarder Co from 2000 to 2004 and Head of Management Department, STIE Perbanas from 1990 to 1993. She graduated in Economics from Indonesian Islamic University, Yogyakarta in 1985 and received her Graduate Diploma in Banking & Finance (1996) as well as her Master Degree in Banking (1998) from Monash University, Australia.

# Remuneration and Nomination Committee Profile



**Raden Pardede**  
Chairman

Raden Pardede has assumed the position as Chairman of the Remuneration and Nomination Committee of PT Bank Central Asia Tbk since 2007. He concurrently serves as Independent Commissioner. More detailed information can be found at the Board of Commissioners Profile on page 471.



**Djohan Emir Setijoso**  
Member

Djohan Emir Setijoso has assumed the position as a member of the Remuneration and Nomination Committee of PT Bank Central Asia Tbk since 2011. He concurrently serves as President Commissioner. More detailed information can be found at the Board of Commissioners Profile on page 470.



**Lianawaty Suwono**  
Member

Lianawaty Suwono (aged 47) has been a member of the Remuneration and Nomination Committee since June 28, 2007. Her career in BCA started in 1991 as a management trainee in the Bank's Management Development Program before being assigned as a Business Analyst (1992-1996) in the Information System Division. She then held various managerial positions, such as Function Head of HR Operations Support (1996-1998), Head of HR Operation System and Support Bureau (1998-1999), Head of Management Development Program Bureau and Head of Career Development Bureau (1999-2000), Head of HR Resourcing and Development Bureau (2000-2002), Deputy of HR Division Head (2002-2006) and as BCA's Division Head of HR, that recently was renamed to Human Capital Management (2006-present). She graduated with a degree in Business Information Computing Systems from San Francisco State University, California, USA.

# Corporate Secretary Profile



## **Inge Setiawati** Corporate Secretary

Inge Setiawati (aged 46) was appointed as the Corporate Secretary of BCA on August 1, 2011. Her career with BCA began in 1990 as a trainee in BCA's Management Development Program. She was then assigned as Head of the Export Import Unit at the Matraman Main Branch Office, Jakarta (1991-1992). Throughout her career, she has occupied a number of managerial positions in several branch offices of BCA, as Head of Sub Branch (1992-1994), Deputy Head of Main Branch (1995-1998), and Head of Main Branches (1998-2011). She obtained her Bachelor degree in Architecture from the Bandung Institute of Technology, and completed her Master degree in Financial Management at the Faculty of Economics, University of Indonesia. She has also received training in law, accounting and corporate secretarial practices.



# Composition of The Board of Commissioners and Directors

As of 31 December 2013

Board of Commissioners	
Djohan Emir Setijoso	President Commissioner
Tonny Kusnadi	Commissioner
Sigit Pramono	Independent Commissioner
Cyrillus Harinowo	Independent Commissioner
Raden Pardede	Independent Commissioner

Board of Directors	
Jahja Setiaatmadja	President Director
Eugene K. Galbraith	Deputy President Director
Dhalia Mansor Ariotedjo	Corporate Banking Director
Anthony Brent Elam	Risk Management Director
Suwignyo Budiman	Retail and Commercial Banking Director
Subur Tan	Compliance Director
Renaldo Hector Barros	Information Technology Director
Henry Koenafi	Individual Banking Director
Armand Wahyudi Hartono	Regional and Operation Strategy Director
Erwan Yuris Ang	Metro Banking Director

# Senior Officers

As of 31 December 2013

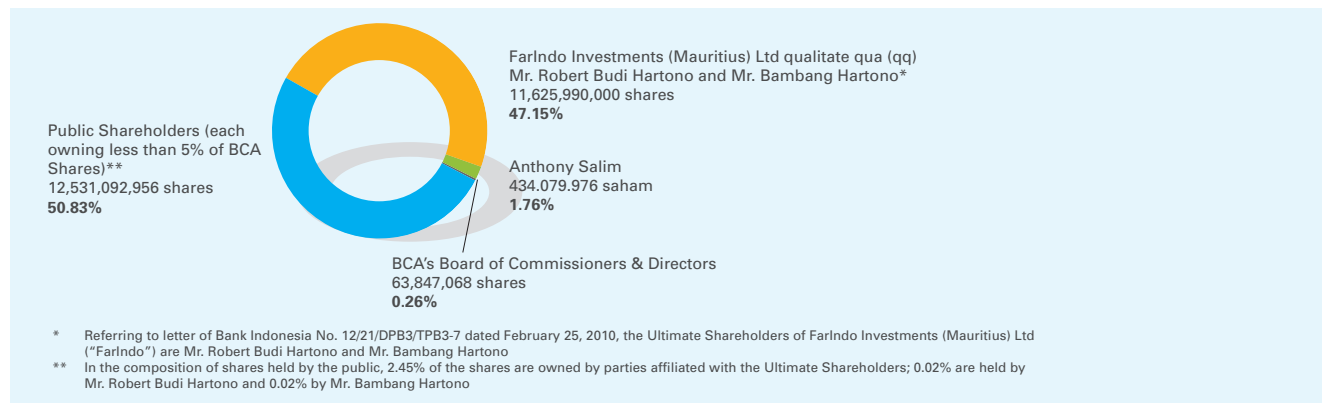
Name	Position
Gunawan Budi Santoso	Head of Regional Office I, Bandung
Ratna Yanti	Head of Regional Office II, Semarang
Freddy Suliman	Head of Regional Office III, Surabaya
Frengky Chandra Kusuma	Head of Regional Office IV, Denpasar
Ismail Basri	Head of Regional Office V, Medan
Darmawan	Head of Regional Office VI, Palembang
Iwan Senjaya	Head of Regional Office VII, Malang
Eva Agrayani, Tjong	Head of Regional Office VIII, Pondok Indah, Jakarta
Susanto Angkawinata	Head of Regional Office IX, Matraman, Jakarta
Honggo Djojo	Head of Regional Office X, KPO Asemka, Jakarta
Liston Nainggolan	Head of Regional Office XI, Balikpapan
Haryono Wongsonegoro	Head of Regional Office XII, Wisma Asia, Jakarta
Antonius Widodo Mulyono	Division Head Commercial and SME Business
Arif Singgih Halim Wijaya	Head of Compliance
Budi Sutrisno	Division Head Logistic and Building
Chen Lin Andrew	Head of Credit Risk Analysis Group
Daniel Hendarto	Head of Network and Regional Planning
Deddy Muljadi Hendrawinata	Head of Credit Risk Analysis Group
Djulijanto Liong	Head of Credit Risk Analysis Group
Edmund Tondobala	Division Head International Banking
Eduard Guntoro Purba	Head of Risk Management
Edy Gunawan	Head of Credit Risk Analysis Group
Endra Halim	Head of Core Application Management
Grace Putri Aju Dewijany	Head of Credit Risk Analysis Group
Gunawan Prayogo	Head of Corporate Banking Group
Hermanto	Head of Legal Group
Herwandi Kuswanto	Head of Wealth Management
Ignatius Djulianto Sukardi	Head of Enterprise Security
Iman Sentosa	Head of Database Application Management
Ina Suwandi	Division Head Funding and Services Development
Inge Setiawati	Corporate Secretary
Jacobus Sindu Adisuwono	Division Head Internal Audit
Joanes Justira Gunawan	Head of Electronic Banking Services
Kho Vincentius Chandra Khosasih	Head of Core Application Management
Kristian Marbun	Head of Corporate Banking Group

Name	Position
Lanny Budiati	Head of Global Trade and Payment Services
Lay Susiana Santoso	Head of Corporate Finance Group
Lena Setiawati	Division Head Learning and Development
Lianawaty Suwono	Division Head Human Capital Management
Lilik Winarni	Division Head Operation Strategy and Development
Lim Handoyo	Head of Menara BCA Corporate Branch Office
Linus Ekabranko Windoe	Division Head Treasury
Lukman Hadiwijaya	Head of Delivery Channel and Middleware Application Management
Mathilda Simon	Head of Consumer Credit
Mira Wibowo	Head of Marketing Consumer Card Group
Nur Hermawan Thendean	Head of Infrastructure and Service Delivery Management
Raymon Yonarto	Division Head Finance and Corporate Planning
Rickyadi Widjaja	Head of Credit Risk Analysis Group
Rudy Susanto	Executive Vice President of Credit Risk Analysis
Rusdianti Salim	Head of Cash Management
Santoso	Head of Consumer Card Business Group
Sri Indrajanti Dewi	Head of Corporate Banking Group
Sugito Lie	Head of Information Technology Management Office
Sunandar Suryajaya	Head of Domestic Payment Services
Theresia Endang Ratnawati	Head of Legal Group
Tjahjadi Sufrapto	Head of Credit Risk Analysis Group
Trisno Herman Dinijanto	Head of Individual Banking Business Support
Ugahary Yovvy Chandra	Head of Individual Banking Marketing Support
Wira Chandra	Head of Corporate Banking Group
Andy Untono	Adviser to the Board

# Shareholders Information

## BCA Shareholders Composition and Percentage of Ownership

As of 31 December 2013



## FarIndo Investments (Mauritius) Ltd. Ownership Structure

As of 31 December 2013

FarIndo Investments (Mauritius) Ltd is owned by Alaerka Investments Limited, which controls 92.18% of its shares (with the balance of 7.82% in the form of Treasury Stocks). Alaerka Investments Limited is 100% owned by Brolonna Investment Limited, the ownership of which is jointly held by Mr. Bambang Hartono (49% of total shares) and Mr. Robert Budi Hartono (51% of total shares).

## Group of Largest Shareholders

As of 31 December 2013

No	Shareholders	Number of Shares (in millions)	%
1	UOB Kay Hian Private Limited for FarIndo Investment	11,126.0	45.13
2	UBS AG Zurich Client Omnibus No.2	1,200.0	4.87
3	UOB Kay Hian Nominees Pte Ltd for United Overseas Bank Limited (Account No.352-903-114-7)	1,154.3	4.68
4	HSBC-Singapore Branch Private Banking Division	961.9	3.90
5	GSI-73752	685.3	2.78
6	LGT BK (Singapore) LTD/CLT TST AC Spore	662.3	2.69
7	Credit Suisse AG Singapore Sub-Acc FarIndo Investments (Mauritius) Limited - 2023904005	500.0	2.03
8	Credit Suisse AG SG TR A/C CL Russel Inv Hldng Ltd-2023904150	498.5	2.02
9	JPMCB-Franklin Templeton Investment Funds -2157804087	479.5	1.94
10	Bank Julius Baer & Co Ltd, Singapore S/A Anthoni Salim	434.1	1.76
11	Credit Suisse AG Singapore Trust Account Client PT Tricipta Mandhala Gumilang - 2023904042	262.7	1.07
12	Credit Suisse AG Singapore Trust Account Client PT Caturwiratna Sumapala - 2023904041	252.4	1.02
13	BBH Boston S/A Vangrd Emg Mkts Stk Inf	241.0	0.98
14	Credit Suisse AG Singapore Trust A/C Clients - 2023904000	207.9	0.84
15	GIC S/A Government of Singapore	197.9	0.80
16	UBS AG Singapore Non-Treaty Omnibus Account - 2091144090	194.0	0.79
17	BNYM SA/NV As Cust of Employees Provident Fund - 2039844119	181.4	0.74
18	Citibank Singapore S/A BK Julius Baer & Co Ltd-Client A/C	155.7	0.63
19	Bank Julius Baer and Co Ltd, Singapore Branch	151.7	0.62
20	JP Morgan Chase Bank Re Abu Dhabi Investment Authority - 2157804030	145.7	0.59

Source: Indonesian Central Securities Depository (KSEI)

### Note:

Several of the listed institutions act as custodians for shareholders

# FarIndo Investments (Mauritius) Limited & Subsidiaries Financial Statement

## Consolidated Statement of Financial Position As at 31 December 2013 and 2012

	31 December 2013 000 USD	31 December 2012 000 USD
<b>ASSETS</b>		
<b>Current assets</b>		
Cash	1,338,056	1,146,940
Current accounts with Bank Indonesia	2,898,034	3,511,932
Current accounts with other banks	423,094	585,907
Placements with Bank Indonesia and Other Banks	1,006,906	2,989,216
Financial assets held for trading	101,772	149,588
Bills receivable	216,338	201,991
Investment securities	3,977,596	4,908,733
Securities purchased under agreements to resell	3,373,555	3,574,241
Loans receivable	25,199,600	26,225,405
Sharia financing	115,516	103,691
Net investment in finance leases	14,999	10,816
Consumer financing receivables	429,691	465,610
Acceptance receivables	528,708	800,516
Deferred tax assets - net	146,220	95,435
<b>Total current assets</b>	<b>39,770,085</b>	<b>44,770,021</b>
<b>Non-current assets</b>		
Fixed assets	611,341	664,725
Goodwill on consolidation	26,026	26,026
Other assets	539,390	650,099
<b>Total non-current assets</b>	<b>1,176,757</b>	<b>1,340,850</b>
<b>TOTAL ASSETS</b>	<b>40,946,842</b>	<b>46,110,871</b>
<b>LIABILITIES AND EQUITY</b>		
<b>Current liabilities</b>		
Deposits from customers	33,610,720	38,376,111
Sharia deposits	20,554	24,156
Deposits from other banks	271,244	241,782
Financial liabilities held for trading	9,328	5,029
Acceptance payables	373,003	605,882
Debt securities issued	257,424	261,660
Current tax liabilities	22,680	22,475
Borrowings	41,163	13,283
Obligation for post-employment benefits	289,715	296,183
Accruals and other liabilities	473,997	583,205
<b>Total current liabilities</b>	<b>35,369,828</b>	<b>40,429,766</b>
<b>Temporary syirkah fund</b>	<b>118,644</b>	<b>106,766</b>
<b>Equity</b>		
Stated capital	550,000	550,000
Treasury stock	(327,395)	(327,395)
Differences from translation of foreign currency financial statements	(767,250)	(263,606)
Unrealized (losses)/gains on available-for-sale financial assets	(13,180)	44,577
Difference in values from restructuring transaction of entities under common control	-	(5,781)
Retained earnings-Appropriated	39,035	33,966
Retained earnings-Unappropriated	3,215,908	2,693,271
<b>Attributable to the owners of the parent</b>	<b>2,697,118</b>	<b>2,725,032</b>
<b>Non-controlling interests</b>	<b>2,761,252</b>	<b>2,849,307</b>
<b>Total Equity</b>	<b>5,458,370</b>	<b>5,574,339</b>
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>40,946,842</b>	<b>46,110,871</b>

Mauritius, 11 March 2014

Chandra Adisusanto  
Director

## Consolidated Statement of Profit or Loss And Comprehensive Income For the years ended 31 December 2013 and 2012

	31 December 2013 000 USD	31 December 2012 000 USD
<b>REVENUE</b>		
Interest and sharia income	3,144,145	3,191,885
Fee and commission income	578,675	602,773
Net trading income	47,676	66,822
Other operating income	43,190	35,188
Non operating income	67,584	47,566
<b>Total revenue</b>	<b>3,881,270</b>	<b>3,944,234</b>
<b>EXPENSES</b>		
Personnel expenses	629,550	680,107
General and administrative expenses	678,589	714,042
Other operating expenses	42,954	28,156
Interest and sharia expense	720,104	844,991
Fee and commission expense	1	195
Impairment losses on financial assets	184,857	55,102
<b>Total expenses</b>	<b>2,256,055</b>	<b>2,322,593</b>
<b>PROFIT BEFORE TAX</b>	<b>1,625,215</b>	<b>1,621,641</b>
<b>TAXATION</b>		
Current	(364,387)	(347,149)
Deferred	37,960	19,239
<b>PROFIT FOR THE YEAR</b>	<b>1,298,788</b>	<b>1,293,731</b>
<b>PROFIT FOR THE YEAR ATTRIBUTABLE TO :</b>		
Equity holders of the parent entity	607,706	609,399
Non-controlling interests	691,082	684,332
	<b>1,298,788</b>	<b>1,293,731</b>
<b>PROFIT FOR THE YEAR</b>	<b>1,298,788</b>	<b>1,293,731</b>
<b>OTHER COMPREHENSIVE INCOME</b>		
Differences from translation of foreign currency financial statements	(1,144,161)	(266,614)
Unrealized (losses)/gains on available-for-sale financial assets	(57,757)	(5,294)
<b>TOTAL COMPREHENSIVE INCOME FOR THE YEAR</b>	<b>96,870</b>	<b>1,021,823</b>
<b>TOTAL COMPREHENSIVE INCOME ATTRIBUTABLE TO :</b>		
Equity holders of the parent entity	46,305	461,220
Non-controlling interests	50,565	560,603
	<b>96,870</b>	<b>1,021,823</b>

## Consolidated Commitments and Contingencies As at 31 December 2013 and 2012

	31 December 2013 000 USD	31 December 2012 000 USD
<b>COMMITMENTS</b>		
<b>Committed receivables:</b>		
Borrowing facilities received and unused	132,666	156,275
Derivatives purchase position	262,221	626,802
	<b>394,887</b>	<b>783,077</b>
<b>Committed liabilities:</b>		
Unused credit facilities to customers		
- Committed	9,367,860	11,092,243
- Uncommitted	883,656	777,596
Unused credit facilities to other banks		
- Committed	62,814	97,706
Letters of Credit facilities granted to customers	716,178	775,257
Derivatives selling position	411,124	810,426
	<b>11,441,632</b>	<b>13,553,228</b>
<b>CONTINGENCIES</b>		
<b>Contingent receivables:</b>		
Bank guarantees received	1,869	5,323
Interest receivables on non-performing loans	10,805	8,966
	<b>12,674</b>	<b>14,289</b>
<b>Contingent liabilities:</b>		
Bank guarantees issued to customers	877,902	874,694
	<b>877,902</b>	<b>874,694</b>

# Information on Subsidiaries

As of 31 December 2013

Company Name	Company Address	Direct and Indirect Share Ownership	
PT BCA Finance	Wisma BCA Pondok Indah Lantai 2, Jl. Metro Pondok Indah No. 10 Jakarta 12310 Tel. : (021) 29973100	100%	
BCA Finance Limited	Room 3211-3215, Jardine House 1 Connaught Place, Central, Hong Kong Tel. : (852) 28474388	100%	
PT Bank BCA Syariah	Jl. Jatinegara Timur No. 72 Jakarta 13310 Tel. : (021) 8505030, 8505035, 8190072	100%	
PT BCA Sekuritas	Menara BCA, Grand Indonesia Lantai 41, Suite 4101 Jl. M.H. Thamrin No. 1 Jakarta 10310 Tel. : (021) 23587222	75%	
PT Asuransi Umum BCA (BCA Insurance)	Gedung WTC Mangga Dua Lantai 3A Blok CL 003 Jalan Mangga Dua Raya Kav. 8 Jakarta 14430 Tel. : (021) 29986200	100%	

**Note:**

In January 2014, BCA acquired 45% shares of PT Central Santosa Finance. Following the completion of the shares purchase, BCA registered a 70% ownership in PT Central Santosa Finance directly and indirectly. BCA owned 25% indirectly through wholly owned subsidiary PT BCA Finance.



Type of Business	Brief Profile	Operational Status
Consumer Financing, Finance Leasing and Factoring	PT BCA Finance was established in 1981 and currently provides vehicle financing, particularly 4-wheeler or more.	Operating
Money Lending - Remittance	BCA Finance Limited was established in 1975, and currently holds a business license as a money lender with a focus in fund remittance services.	Operating
Sharia Banking	PT Bank BCA Syariah (formerly PT Bank UIB) was established in 1991 and currently operates as a sharia bank.	Operating
Securities Broker, Investment Bank and Investment Manager	PT BCA Sekuritas (formerly PT Dinamika Usaha Jaya) was established in 1990 with business lines as securities brokerage, investment bank, and investment management.	Operating
General Insurance	PT Asuransi Umum BCA (formerly PT Central Sejahtera Insurance) was established in 1988 as a general insurance company.	Operating

# Products and Services

As of 31 December 2013

Products and Services	Description
Deposits Accounts	Tahapan
	Tahapan Gold
	TabunganKu
	Giro
	Tapres
	Deposito Berjangka
	BCA Dollar
	Tahapan Xpresi
Transaction Banking Services	Safe Deposit Box
	Transfer
	Remittance
	Collection and Clearing
	Bank Notes
	Traveller's Cheque
	Virtual Account
	Open Payment
	Auto Debit
	Payroll Services
	Cash Pick Up
Electronic Banking	ATM BCA (multifunction, non cash and cash deposits)
	EDC BCA
	Debit BCA
	Tunai BCA
	Flazz
	Self Service Passbook Printer (SSPP)
	EDCBIZZ
	Internet Banking (KlikBCA Individual and KlikBCA Business)
	Mobile Banking (m-BCA)
	BCA KlikPay
	Call Center (Halo BCA)
	Phone Banking (BCA by Phone Business and BCA by Phone Priority)
	SMS Top Up
	BCA Mobile
	SMS BCA
	Push Notification Service by SMS / Email
Cash Management Services	Payable Management / Disbursement
	Receivable Management / Collection
	Liquidity Management
	B2B and B2C
Credit Cards	BCA Card
	BCA Mastercard
	BCA VISA

Products and Services	Description
Bancassurance	Provisa Max / Provisa Platinum Max
	Optishield
	Edusave / Edusave Platinum
	Provisa Syariah / Provisa Platinum Syariah
	Platinum Health
Investment Products	BNP Paribas Ekuitas
	BNP Paribas Pesona
	Danareksa Gebyar Dana Likuid
	Danareksa Gebyar Indonesia II
	Danareksa Proteksi XII
	Nikko Gebyar Indonesia Dua
	Panin Gebyar Indonesia II
	Schroder Prestasi Gebyar Indonesia II
	Schroder Dana Terpadu II
	Schroder 90 Plus Equity Fund
	Schroder Dana Prestasi
	Schroder Dana Prestasi Plus
Credit Facilities	Mortgage Loan
	Vehicle Loan
	Working Capital Loan
	Syndication Loan
	Pre-Export Financing
	Trust Receipt
	Investment Loan
	Distributor Financing
	Supplier Financing
	Dealer Financing
	Warehouse Financing
	Franchise Financing
	Showroom Financing
	Investment Financing
Bank Guarantees	Bid Bond
	Performance Bond
	Advance Payment Bond
	Import Duty Exemption and Refund Centre (P4BM)
Export Import Facilities	Letter of Credit (L/C)
	Negotiation
	Bankers Acceptance
	Bills Discounting
	Documentary Collections
Foreign Exchange Facilities	Spot
	Forward
	Swap
	Other Derivatives

# Branches

As of 31 December 2013

<b>REGION I</b>			
<b>Address :</b> Jln. Asia Afrika 122-124, Lt.4 Bandung 40261 Tel. (022) 4236303		<b>Number of Branches :</b> 11 Main Branches 63 Sub Branches 2 Cash Offices	
<b>Locations:</b>			
Bandung	Cirebon	Majalengka	Sukabumi
Banjar	Garut	Ngamprah	Sumedang
Ciamis	Indramayu	Purwakarta	Tasikmalaya
Cianjur	Karawang	Soreang	
Cimahi	Kuningan	Subang	
<b>REGION II</b>			
<b>Address :</b> Jln. Pemuda 90-92, Lt.4 Semarang 50133 Tel. (024) 3550333		<b>Number of Branches :</b> 13 Main Branches 81 Sub Branches 10 Cash Offices	
<b>Locations:</b>			
Banjarnegara	Karanganyar	Purbalingga	Sragen
Batang	Kebumen	Purwodadi	Sukoharjo
Blora	Kendal	Purwokerto	Tegal
Boyolali	Klaten	Purworejo	Temanggung
Brebes	Kudus	Rembang	Ungaran
Cilacap	Magelang	Salatiga	Wates
Demak	Mungkid	Semarang	Wonogiri
Gombong	Pati	Slawi	Wonosari
Jepara	Pekalongan	Sleman	Wonosobo
Kajen	Pemalang	Sokaraja	Yogyakarta
<b>REGION III</b>			
<b>Address :</b> Jln. Raya Darmo 5, Lt.6 Surabaya 60265 Tel. (031) 5618921		<b>Number of Branches :</b> 13 Main Branches 85 Sub Branches 9 Cash Offices	
<b>Locations:</b>			
Bangkalan	Jombang	Pamekasan	Sumenep
Bojonegoro	Lamongan	Sampang	Surabaya
Gresik	Mojokerto	Sidoarjo	Tuban
<b>REGION IV</b>			
<b>Address :</b> Jln. Hasanudin 58 Denpasar 80119 Tel. (0361) 431012-14		<b>Number of Branches :</b> 13 Main Branches 51 Sub Branches 7 Cash Offices	
<b>Locations:</b>			
Ambon	Kotamobagu	Palopo	Sorong
Bau Bau	Kupang	Palu	Sungguminasa
Bitung	Makassar	Parepare	Tabanan
Denpasar	Manado	Praya	Ternate
Gianyar	Manokwari	Selong	Timika
Gorontalo	Mataram	Semarapura	Tomohon
Jayapura	Mengwi	Singaraja	Watampone
Kendari	Negara		
<b>REGION V</b>			
<b>Address :</b> Jln. Diponegoro 15, Lt.5 Medan 20112 Tel. (061) 4148800		<b>Number of Branches :</b> 13 Main Branches 54 Sub Branches 7 Cash Offices	
<b>Locations:</b>			
Banda Aceh	Bukittinggi	Padang	Tanjung Balai
Bandar Seri Bentan	Dumai	Payakumbuh	Tanjung Balai Karimun
Batam	Kisaran	Pekanbaru	Tanjung Pinang
Bengkalis	Lhokseumawe	Pematang Siantar	Tebing Tinggi
Binjai	Lubuk Pakam	Rantau Prapat	Tembilahan
Bireuen	Medan	Sei Rampah	

<b>REGION VI</b>			
<b>Address :</b> Jln. Kapten Rivai 22, Lt.4 Palembang 30129 Tel. (0711) 312244	<b>Number of Branches :</b> 8 Main Branches 40 Sub Branches 13 Cash Offices		
<b>Locations:</b>			
Bandar Lampung	Kepahiang	Martapura	Palembang
Bangko	Koba	Menggala	Pangkal Pinang
Baturaja	Kotabumi	Mentok	Prambumulih
Bengkulu	Kuala Tungkal	Metro	Pringsewu
Curup	Lahat	Muara Bungo	Sungai Liat
Gunung Sugih	Lampung Tengah	Muara Enim	Tanjung Pandan
Jambi	Lubuk Linggau	Pagar Alam	Toboali
			Sekayu
<b>REGION VII</b>			
<b>Address :</b> Jln. Jend.Basuki Rachmat 70-74, Lt.3, Malang 65111 Tel. (0341) 364500	<b>Number of Branches :</b> 11 Main Branches 50 Sub Branches 9 Cash Offices		
<b>Locations:</b>			
Banyuwangi	Kediri	Magetan	Ponorogo
Batu	Kepanjen	Malang	Probolinggo
Blitar	Kertosono	Mejayan	Situbondo
Bondowoso	Kraksaan	Nganjuk	Trenggalek
Jember	Lumajang	Ngawi	Tulungagung
Kanigoro	Madiun	Pasuruan	
<b>REGION VIII</b>			
<b>Address :</b> Wisma BCA Pondok Indah, Lt. 3 Jln. Metro Pondok Indah No.10 Jakarta 12310 Tel. (021) 29973488	<b>Number of Branches :</b> 9 Main Branches 93 Sub Branches 18 Cash Offices		
<b>Locations:</b>			
Bogor	Cibinong	Jakarta (Central, East, North & South)	Tangerang
Depok	Cikarang	Purwakarta	Tangerang Selatan
			Tigaraksa
<b>REGION IX</b>			
<b>Address :</b> Jln. Matraman Raya 14-16, Lt.3 Jakarta 13150 Tel. (021) 8581259	<b>Number of Branches :</b> 10 Main Branches 101 Sub Branches 14 Cash Offices		
<b>Locations:</b>			
Bekasi	Cibinong	Jakarta (Central, East, North & South)	Pondok Gede
Bogor	Cikarang	Karawang	
<b>REGION X</b>			
<b>Address :</b> Jln. Asemka 27-30, Lt.6 Jakarta 11110 Tel. (021) 6901771	<b>Number of Branches :</b> 7 Main Branches 73 Sub Branches 1 Cash Office		
<b>Locations:</b>			
Jakarta (Central, North & West)			
<b>REGION XI</b>			
<b>Address :</b> Jln. Jend. Sudirman 139, Lt.4 Balikpapan 76112 Tel. (0542) 737133	<b>Number of Branches :</b> 7 Main Branches 27 Sub Branches 2 Cash Offices		
<b>Locations:</b>			
Balikpapan	Ketapang	Samarinda	Sintang
Banjar Baru	Mempawah	Sambas	Tanjung
Banjarmasin	Palangkaraya	Sampit	Tanjung Redeb
Batulicin	Pangkalan Bun	Sanggata	Tarakan
Bontang	Pontianak	Singkawang	Tenggarong

## Branches *(continued)*

<b>REGION XII</b>			
<b>Address :</b> Wisma Asia, Lt.8 Jln. S. Parman kav.79, Jakarta 11420 Tel. (021) 5638888		<b>Number of Branches :</b> 12 Main Branches 107 Sub Branches 17 Cash Offices	
<b>Locations:</b>			
Cilegon	Pandeglang	Serang	Tangerang Selatan
Jakarta (Central & West)	Rangkasbitung	Tangerang	Tigaraksa
<b>NON REGION OFFICE</b>			
<b>Address :</b> Menara BCA, Grand Indonesia Lt. 28 Jakarta 10310 Tel. (021) 23588000		<b>Number of Branches :</b> 1 Main Branches	
<b>Locations:</b>			
Jakarta (Central)			
<b>REPRESENTATIVE OFFICE</b>			
<b>Singapore</b> <b>Address :</b> 360 orchard road #06-06A International building Singapore 238869	<b>Hong Kong</b> <b>Address :</b> Suites 3211-3215 Jardine House 1 Connaught Place Central, Hong kong		



# Company General Information

## Name

PT Bank Central Asia Tbk

## Line of Business

Commercial Bank

## Ownership

FarIndo Investments (Mauritius) Ltd  
 qualitate qua (qq) 47.15%  
 Anthony Salim 1.76%  
 Public 51.09%

## Establishment

October 10, 1955

## Legal Basis of Incorporation

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

## Stock Exchange

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

## Listing Date

May 31, 2000

## Share Code

BBCA

## ISIN Code

ID1000109507

## SWIFT Code

CENAIJJA

## Total Employees

21,013

## Headquarters:

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

## Company Website:

[www.bca.co.id](http://www.bca.co.id)  
[www.klikbca.com](http://www.klikbca.com)

## Call Center:

Halo BCA  
 500888

## Corporate Secretary & Public Relations

Menara BCA  
 Grand Indonesia  
 Jl. MH Thamrin No. 1, 22<sup>th</sup> Floor  
 Jakarta 10310  
 Phone (62 21) 2358 8000  
 Fax. (62 21) 2358 8300  
 e-mail: [humas@bca.co.id](mailto:humas@bca.co.id)

## Investor Relations

Menara BCA  
 Grand Indonesia  
 Jl. M.H. Thamrin No. 1, 20<sup>th</sup> Floor  
 Jakarta 10310  
 Phone (62-21) 2358 8000  
 Fax. (62 21) 2358 8339  
 e-mail: [investor\\_relations@bca.co.id](mailto:investor_relations@bca.co.id)

## Public Accountant

Siddharta & Widjaja  
 Wisma GKBI 28, 33<sup>rd</sup> Floor  
 Jl. Jend. Sudirman  
 Jakarta 10210, Indonesia  
 Phone (62-21) 574 2333  
 (62-21) 574 2888  
 Fax (62-21) 574 1777  
 (62-21) 574 2777

## Rating Companies

### Fitch Ratings Singapore Pte Ltd

6 Temasek Boulevard #35-04/05  
 Suntec Tower 4  
 Singapore  
 Phone (65) 6796 7200  
 Website: [www.fitchratings.com](http://www.fitchratings.com)

### Moody's Singapore Pte Ltd

50 Raffles Place #23-06  
 Singapore Land Tower  
 Singapore 048623  
 Website: [www.moodyys.com](http://www.moodyys.com)

## Share Registrar

### PT. Raya Saham Registra

Gedung Plaza Sentral, 2<sup>nd</sup> Floor  
 Jl. Jend. Sudirman Kav. 47-48 Jakarta 12930  
 Phone (62-21) 2525666  
 Fax (62-21) 2525028  
 Website : [www.registra.co.id](http://www.registra.co.id)