



The background of the slide features a low-angle shot of a modern skyscraper with a glass facade, reaching towards a clear blue sky. In the lower portion of the image, a waterfront city scene is visible, with various buildings, greenery, and a body of water in the foreground. A large, semi-transparent blue circle is overlaid on the right side of the image, serving as a backdrop for the text.

Steadfast in an Uncertain Global Environment

2013 was a challenging year for the Indonesian economy. In an environment of global economic uncertainty and slowing domestic economic growth, BCA leveraged off its solid financial position to support the financial needs of its customers and maintain its position as a leading transaction bank in Indonesia.

Customer satisfaction is at the heart of BCA's business strategy. The Bank understands the importance of standing by its customers especially during volatile economic periods. Lending prudence and understanding the needs of its customers were key to remaining steadfast in an uncertain global environment.

Strong Financial Position

The Bank made a number of important decisions for both lending and deposit taking in 2013, including proactive interest rate adjustments as well as adopting more prudent lending guidelines.

A year of close attention to economic and regulatory changes has enabled BCA to sustain a strong liquidity and capital position, maintain asset quality and improve profitability as well as provide steady support for all customers, while preparing BCA to enter 2014 with confidence.

Total Assets

Rp496T

↑ 12.0 % YoY

The largest Indonesian private bank with a market share of approximately 10%.

Loan Portfolio

Rp312T

↑ 21.6 % YoY

With an approximately 9.5% lending market share, BCA was the third largest lender in Indonesia.

Third Party Funds

Rp409T

↑ 10.6 % YoY

78.9% of the Bank's third party funds comprised low cost CASA funds thanks to BCA's strength in transaction banking.

Asset Quality

0.4%

(NPL Ratio – gross)

A high quality loan portfolio was maintained through prudent lending.

Liquidity

Secondary Reserves

13.9%

of Third Party Funds

BCA maintained a strong liquidity position throughout 2013.

Capital Adequacy

15.7%

(CAR Ratio)

Almost all of the Bank's capital was Tier I making for a solid capital position.



Financial Summary*		
	2013	2012
Earnings (in billion Rupiah)		
Net Income**	14,254	11,721
Earnings per Share (in Rupiah)	579	480
Net Interest Income	26,425	21,238
Operational Income other than Interest	7,301	6,376
Performance Measures (%)		
ROA	3.8	3.6
ROE	28.2	30.4
NIM	6.2	5.6
Liquidity (%)		
LDR	75.4	68.6
Efficiency (%)		
Cost Efficiency Ratio	42.9	46.4
Assets (%)		
Loan Growth	21.6	27.0
Earning Assets / Total Assets	87.7	87.8
NPL Ratio	0.4	0.4
Liabilities (%)		
Third Party Funds Growth	10.6	14.5
Current and Savings Accounts to Total Third Party Funds	78.9	80.3
Capital Ratios (%)		
CAR	15.7	14.2
CAR (Tier 1)	14.8	13.3
CAR (Tier 2)	0.9	0.9
Share Price (in Rupiah)	9,600	9,100
Public Ownership (%)	50.8	50.3

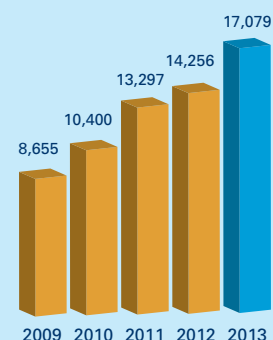
* Financial ratios using parent company data

** Net Income attributable to equity holders of parent entity

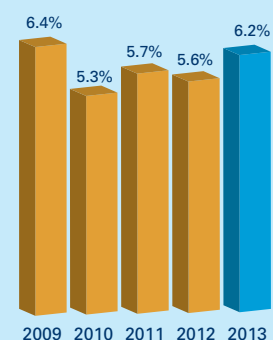
Note: 5-year financial highlights is presented on page 20 - 23

Net Operating Income

(in billion Rupiah)

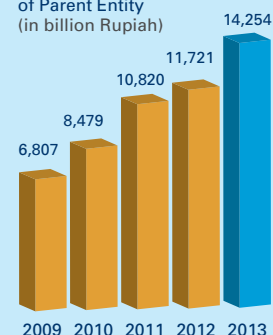


Net Interest Margin (NIM)



Net Income

Attributable to Equity Holders of Parent Entity
(in billion Rupiah)



Maintaining Customers Satisfaction

Though times were challenging with highly volatile markets, maintaining customer satisfaction remained a priority at BCA. Focusing on relationship banking, the Bank stayed committed to providing financial solutions that cater to the everyday transaction banking and borrowing needs of BCA's diverse customer base.

BCA strived to remain steadfast in support of the Bank's valued customers by delivering the best possible services. Recognition of the quality of BCA's products and services is reflected in the number of prestigious awards bestowed on BCA in 2013...

The Asian Banker



**The International
Excellence
in Retail Financial Service
Awards 2013**

**Best Retail Bank in
Indonesia**

AsiaMoney



Best Banks 2013

**Best Domestic Bank in
Indonesia**

Global Finance Magazine



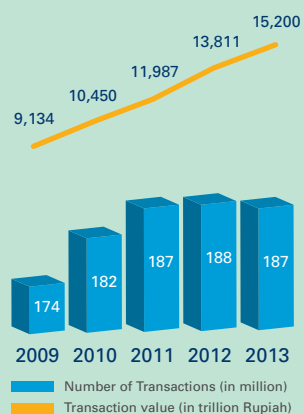
**World's Best Emerging
Markets Banks 2013 in
Asia-Pacific**

**Best Bank in
Indonesia**



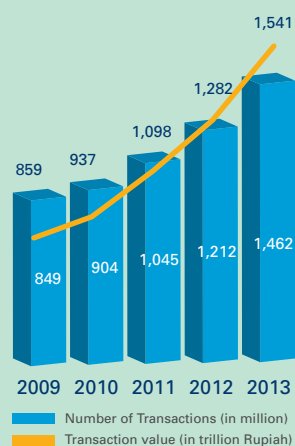
...and the growing volume of customer transactions over the year.

Branch



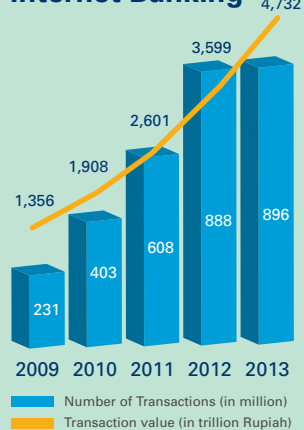
The Bank saw customer preferences shifting to alternative delivery channels, which led to reduced queuing at branches.

ATM



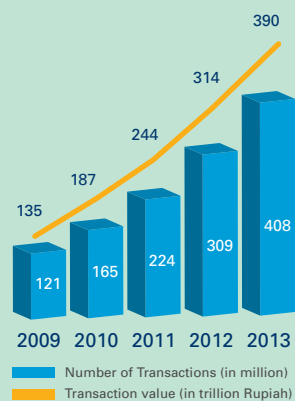
Growth in ATM transactions was in line with the Bank's increased investment in ATM and Cash Deposit Machine (CDM) networks leading to greatly improved customer convenience and banking efficiency.

Internet Banking



Usage of internet banking increased significantly with new technological advances and improved security.

Mobile Banking



Rapid growth in the use of BCA's mobile banking applications.