

# PT Bank Central Asia Tbk

# 1H21 Results

22 July 2021

# Agenda

## **Macroeconomy & banking industry highlights**

- BCA 1H21 performance overview
- Sustainability Finance and ESG
- Share Data, Ratings & Awards

# Economic highlights

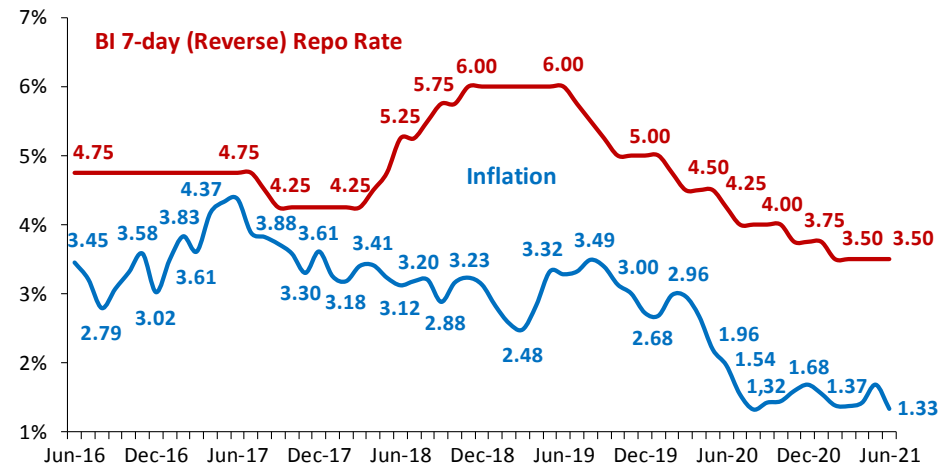
- Fiscal and monetary stimulus continues. Additional allocation of Rp 27 tn to healthcare and social security from business incentives due to rising covid cases.
- Vaccination is progressing well with total vaccination rate of ~ 1 million daily doses. Jakarta vaccination rate more than 70%, whilst the Government is targeting herd immunity by the end of the year.
- Manufacturing PMI numbers improved in June, also contributed by export-oriented manufacturing.
- Inflation remains relatively low, and large trade surpluses have helped to maintain a low current account deficit.
- Limited room for further BI rate cuts due to capital market risks related to tapering by the Fed.

	1H-20	1H-21
Real GDP	-1.26%	-2.07%*
CPI	1.96%**	1.33%**
BI 7-D Rate	4.25%	3.50%
USD/IDR	14,265	14,636
CA (% of GDP)	-1.21%	-0.36%*

Source: Bank Indonesia

\*) Q1-21 number \*\*) June YoY

## Inflation and BI Rates (%)



Source: Central Bureau of Statistics (BPS) and Bank Indonesia

## Rupiah/USD



Source: Bloomberg

# Banking sector: ample liquidity

- Deposits rose 2% YtD from CA that increased 6.1% YtD.
- Liquidity remained ample. LDR stood at 80.8%.
- Loan outstanding was supported by consumer loans that rose 0.7% YtD or 0.3% YoY, first time positive growth since the pandemic.
- Government continues stimulus to boost demand in mortgage and automotive.
- Manageable NPL ratio of 3.2%, due to OJK relaxation policy.
- CAR stayed solid at 24.2%.

## Banking Sector Financial Summary

(Rp trillion)	Apr-20	Dec-20	Apr-21	ΔYoY	ΔYtD
<b>Total Assets</b>	<b>8,649</b>	<b>9,178</b>	<b>9,223</b>	<b>6.6%</b>	<b>0.5%</b>
<b>Total Loans</b>	<b>5,610</b>	<b>5,482</b>	<b>5,482</b>	<b>-2.3%</b>	<b>0.0%</b>
<b>Third Party Funds</b>	<b>6,128</b>	<b>6,665</b>	<b>6,798</b>	<b>10.9%</b>	<b>2.0%</b>
CASA	3,476	3,861	3,968	14.2%	2.8%
Current Accounts	1,549	1,687	1,790	15.6%	6.1%
Savings Accounts	1,927	2,174	2,178	13.0%	0.2%
Time Deposits	2,652	2,805	2,830	6.7%	0.9%
<b>Net Profit</b>	<b>50.5</b>	<b>104.7</b>	<b>44.1</b>	<b>-12.6%</b>	<b>na</b>
NIM	4.6%	4.4%	4.6%	0bp	20bp
LDR	92.2%	82.5%	80.8%	-1,140bp	-170bp
NPL	2.9%	3.1%	3.2%	30bp	10bp
CAR	22.1%	23.9%	24.2%	210bp	30bp

Source: OJK

# Agenda

- Macroeconomy & banking industry highlights



## ***BCA 1H21 performance overview***

- Sustainability Finance and ESG
- Share Data, Ratings & Awards

# Strong CASA franchise continued

(Rp billion)	Jun-20	Jun-21	ΔYoY	Sep-20	Dec-20	Mar-21	ΔQoQ
<b>Total Assets</b>	<b>975,076</b>	<b>1,129,497</b>	<b>15.8%</b>	<b>1,003,638</b>	<b>1,075,570</b>	<b>1,090,382</b>	<b>3.6%</b>
<b>Secondary Reserves &amp; Marketable Securities</b>	<b>308,605</b>	<b>442,839</b>	<b>43.5%</b>	<b>353,793</b>	<b>408,197</b>	<b>435,689</b>	<b>1.6%</b>
<b>Loans (Consol)</b>	<b>595,136</b>	<b>593,585</b>	<b>-0.3%</b>	<b>581,851</b>	<b>588,672</b>	<b>586,796</b>	<b>1.2%</b>
<b>Loans (Consol) &amp; Corp. Bonds</b>	<b>612,221</b>	<b>617,580</b>	<b>0.9%</b>	<b>602,828</b>	<b>610,352</b>	<b>609,975</b>	<b>1.2%</b>
<b>Third Party Funds</b>	<b>761,604</b>	<b>895,238</b>	<b>17.5%</b>	<b>780,678</b>	<b>840,752</b>	<b>849,418</b>	<b>5.4%</b>
<b>CASA</b>	<b>575,974</b>	<b>697,075</b>	<b>21.0%</b>	<b>596,558</b>	<b>643,862</b>	<b>655,845</b>	<b>6.3%</b>
Current Accounts	195,020	248,237	27.3%	205,424	229,821	236,747	4.9%
Savings Accounts	380,954	448,838	17.8%	391,134	414,041	419,098	7.1%
Time Deposits	185,630	198,163	6.8%	184,120	196,890	193,573	2.4%
<b>Equity</b>	<b>169,170</b>	<b>187,370</b>	<b>10.8%</b>	<b>179,029</b>	<b>184,596</b>	<b>178,713</b>	<b>4.8%</b>

# Resilient PPOP

(Rp billion)	1H-20	1H-21	ΔYoY	1Q-20	2Q-20	1Q-21	2Q-21	ΔQoQ
<b>Operating Income</b>	<b>37,578</b>	<b>38,488</b>	<b>2.4%</b>	<b>19,479</b>	<b>18,099</b>	<b>19,086</b>	<b>19,402</b>	<b>1.7%</b>
Net Interest Income	27,248	28,278	3.8%	13,682	13,566	14,132	14,146	0.1%
Non Interest Income	10,329	10,210	-1.2%	5,797	4,533	4,954	5,256	6.1%
Fees and Commissions	6,608	7,106	7.5%	3,462	3,146	3,433	3,673	7.0%
Trading Income	2,195	1,006	-54.1%	1,482	712	523	483	-7.7%
Others	1,527	2,098	37.4%	852	675	998	1,100	10.2%
<b>Operating Expenses</b>	<b>(16,189)</b>	<b>(14,224)</b>	<b>-12.1%</b>	<b>(9,461)</b>	<b>(6,727)</b>	<b>(7,231)</b>	<b>(6,993)</b>	<b>-3.3%</b>
Manpower	(8,512)	(6,978)	-18.0%	(5,678)	(2,834)	(3,727)	(3,251)	-12.8%
General & Administrative	(7,677)	(7,246)	-5.6%	(3,783)	(3,984)	(3,504)	(3,742)	6.8%
<b>PPOP (Pre-Provision Operating Profit)</b>	<b>21,389</b>	<b>24,264</b>	<b>13.4%</b>	<b>10,017</b>	<b>11,372</b>	<b>11,855</b>	<b>12,409</b>	<b>4.7%</b>
Provision	(6,523)	(6,546)	0.4%	(2,166)	(4,357)	(3,254)	(3,292)	1.2%
<b>Net Profit</b>	<b>12,240</b>	<b>14,456</b>	<b>18.1%</b>	<b>6,581</b>	<b>5,659</b>	<b>7,040</b>	<b>7,416</b>	<b>5.3%</b>

Quarterly  
YoY +31%

# Key Ratios

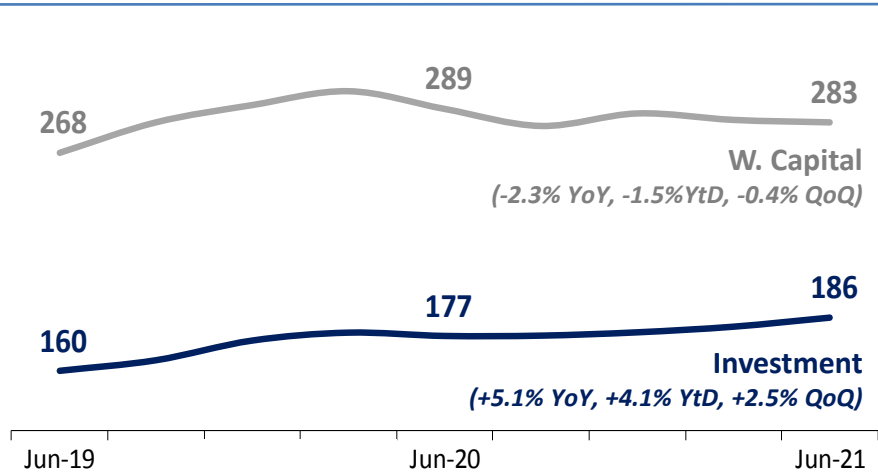
Bank Only	1H-20	1H-21	ΔYoY	1Q-21	2Q-21	ΔQoQ
NIM	6.0%	5.3%	-0.7%	5.3%	5.2%	-0.1%
COC	1.8%	2.2%	0.4%	1.9%	2.5%	0.6%
Risk Adjusted NIM	4.2%	3.1%	-1.1%	3.4%	2.7%	-0.7%
CIR	40.7%	34.4%	-6.3%	35.3%	33.5%	-1.8%
ROA	3.1%	3.1%	0.0%	3.1%	3.2%	0.1%
ROE	15.6%	16.6%	1.0%	15.8% #	18.1%	2.3%
CAR	22.9%	25.3%	2.4%	24.5% #	25.3%	0.8%
LDR	73.3%	62.4%	-10.9%	65.2%	62.4%	-2.8%
RIM	74.4%	64.0%	-10.4%	66.8%	64.0%	-2.8%
NSFR	156.2%	178.5%	22.3%	174.5%	178.5%	4.0%
LCR	309.1%	388.1%	79.0%	398.0%	388.1%	-9.9%
NPL - gross	2.1%	2.4%	0.3%	1.8%	2.4%	0.6%
NPL Coverage	204.5%	230.6%	26.1%	280.8%	230.6%	-50.2%
LAR ex. Restr. Covid	5.3%	5.8%	0.5%	5.0%	5.8%	0.8%
LAR with Restr. Covid	15.5%	19.1%	3.6%	19.4%	19.1%	-0.3%
LAR Coverage with Restr. Covid & off B/S	30.9%	32.0%	1.1%	29.7%	32.0%	2.3%

# After final dividend

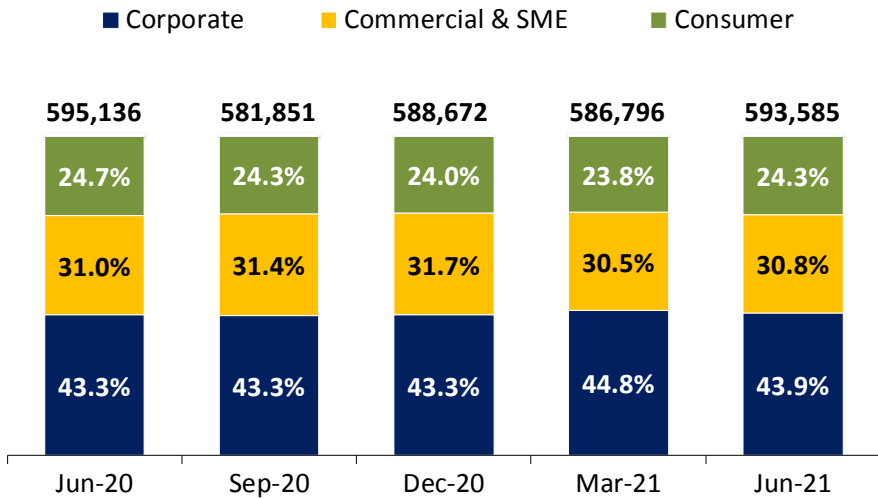


# Loans and corporate bonds grew 1.2% QoQ

## Business Loans (Rp tn) - Consolidated



## Loan Composition (Rp bn) - Consolidated



## Loan Breakdown (Rp bn) - Consolidated

	Jun-20	Dec-20	Jun-21	ΔYoY	ΔQoQ
Corporate	257,936	255,124	260,446	1.0%	-0.8%
Commercial & SME	184,599	186,805	182,787	-1.0%	2.1%
Consumer	146,887	141,174	144,440	-1.7%	3.6%
- Mortgage	91,010	90,150	93,620	2.9%	4.7%
- Vehicles	42,471	36,869	36,780	-13.4%	2.2%
- 4 Wheeler	40,619	35,387	35,151	-13.5%	1.9%
- 2 Wheeler	1,852	1,482	1,629	-12.1%	7.8%
- C.Cards & Others	13,406	14,155	14,041	4.7%	-0.1%
Sharia Financing	5,714	5,569	5,912	3.5%	3.3%
<b>Total O/S Loans</b>	<b>595,136</b>	<b>588,672</b>	<b>593,585</b>	<b>-0.3%</b>	<b>1.2%</b>
<b>Total Facilities</b>	<b>838,679</b>	<b>842,802</b>	<b>853,840</b>	<b>1.8%</b>	<b>3.6%</b>
Corp. Bonds	17,085	21,680	23,995	40.4%	3.5%
<b>Loans + Corp. Bonds</b>	<b>612,221</b>	<b>610,352</b>	<b>617,580</b>	<b>0.9%</b>	<b>1.2%</b>

# Virtual expo to serve retail segment

**5.25%**  
eff.p.a  
Bunga efektif per tahun  
**FIX 3 TAHUN**  
Untuk rumah baru dan second

**KPR BCA ONLINE EXPO**  
1 - 31 Juli 2021

**Guaranteed Insurance**  
Get Insurance

**Promotions**  
Check Promo



>290 Developers

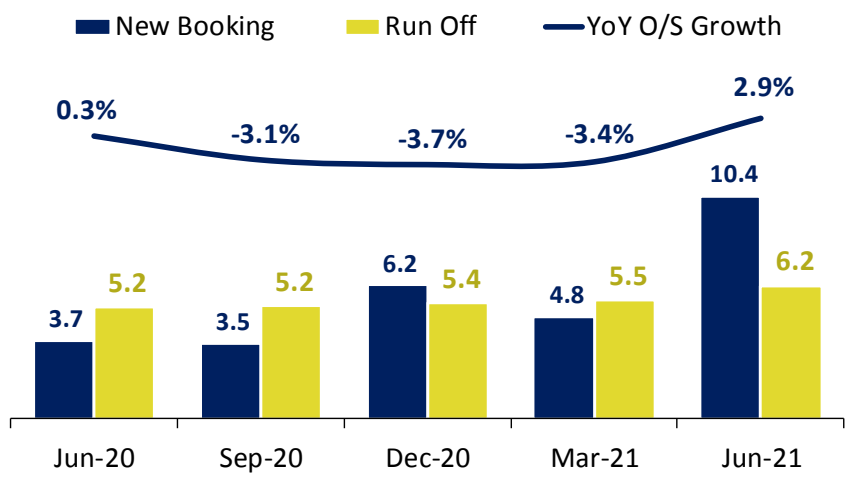


>150 Property agents



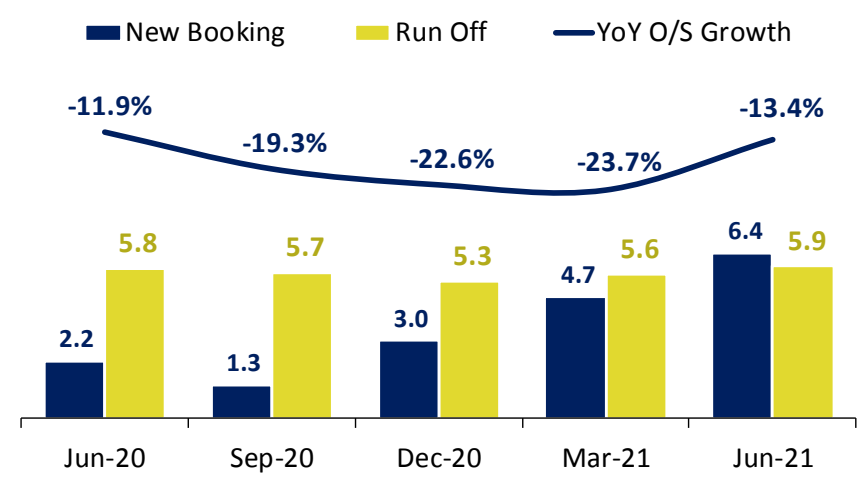
12 Furniture retailers

Quarterly Mortgage New Booking & Run Off (Rp tn)



Note: Bank Only runoff and new booking, Consolidated YoY growth

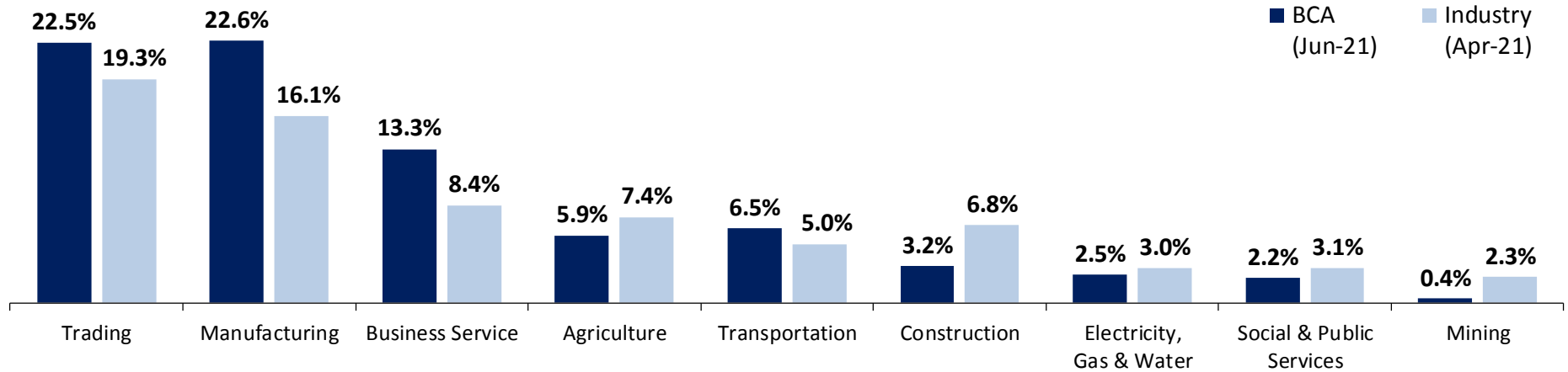
Quarterly Vehicle New Booking & Run Off (Rp tn)



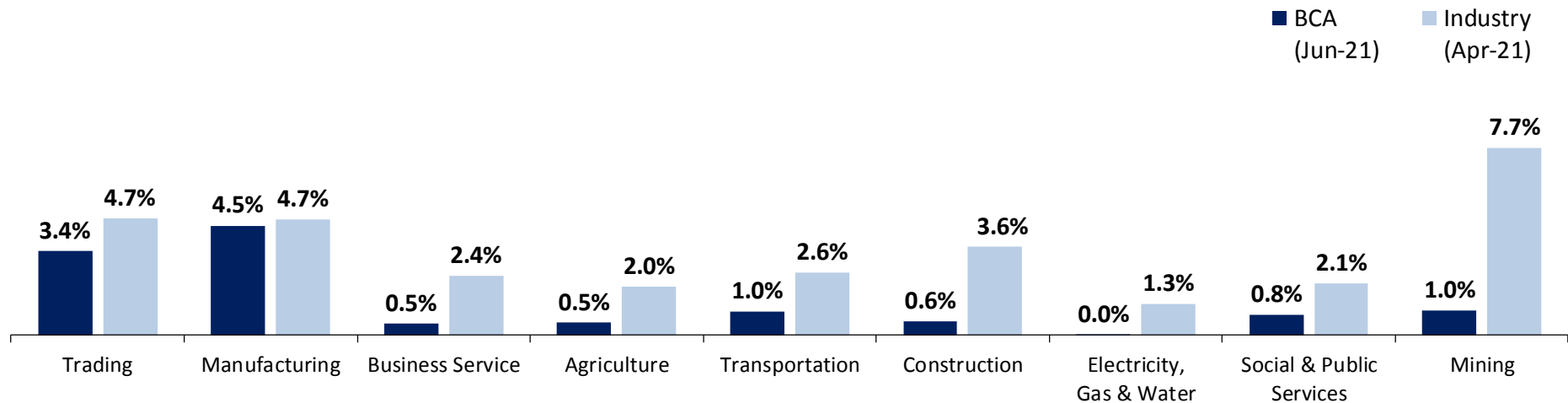
Note: Bank Only runoff and new booking, Consolidated YoY growth

# Diversified loan portfolio with manageable NPL

## Composition of BCA Business Loans by Sector (%)



## BCA Business NPL by Sector (%)



Note: Consolidated numbers based on LBU reporting category

# Covid-19 restructuring dominates LAR

## Loan Quality & Restructure Loan (Rp tn) - Bank Only

Rp trillion	Jun-20	Dec-20	Jun-21	ΔYoY	ΔYtD	ΔQoQ
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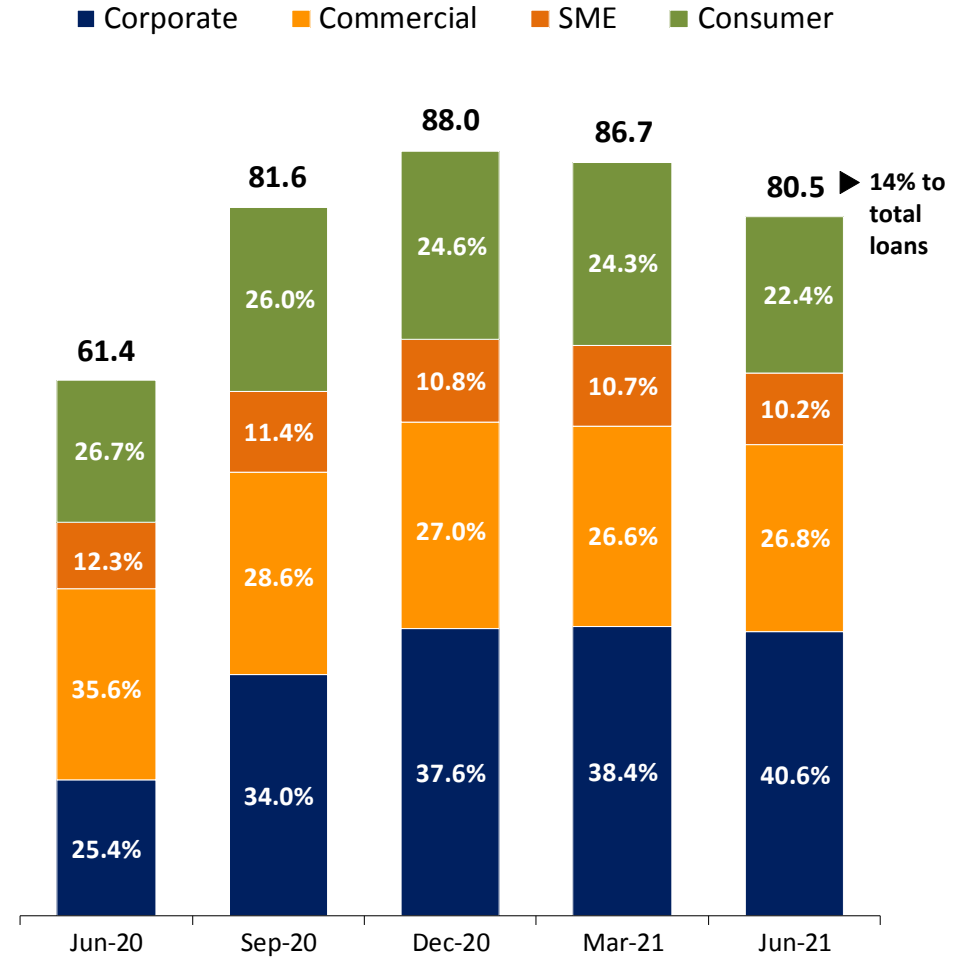
### Total Loans by Collectability (bank only):

Current	553.5	555.2	549.9	-0.7%	-1.0%	0.1%
Special Mention	16.5	10.1	16.2	-2.0%	59.8%	13.9%
NPL	12.1	10.3	13.8	14.1%	34.1%	31.8%
<b>Total Loans</b>	<b>582.2</b>	<b>575.6</b>	<b>579.9</b>	<b>-0.4%</b>	<b>0.7%</b>	<b>1.0%</b>

### Restructured Loans (bank only):

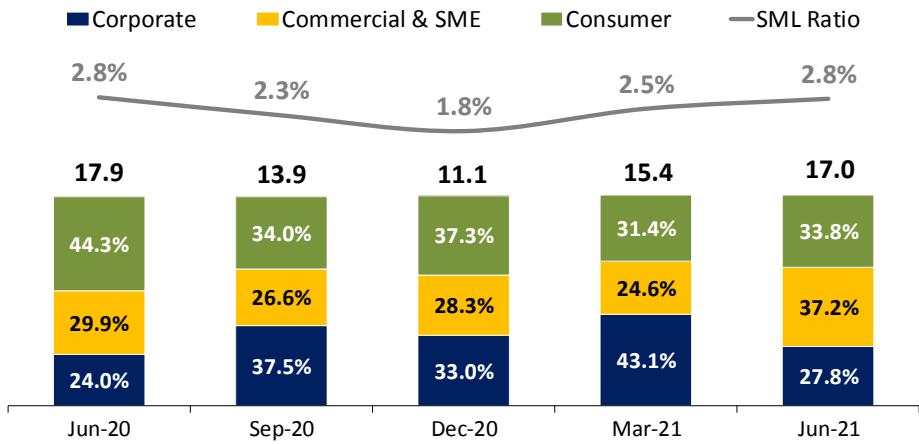
Current	61.4	88.0	80.5	31.2%	-8.5%	-7.2%
Special Mention	4.9	5.3	10.3	108.0%	95.7%	36.5%
NPL	3.0	4.2	6.9	130.7%	64.2%	43.7%
<b>Total Restruct. Loans</b>	<b>69.3</b>	<b>97.5</b>	<b>97.7</b>	<b>41.0%</b>	<b>0.3%</b>	<b>-1.4%</b>
Total LAR	31.0	22.8	33.6	8.3%	47.3%	16.7%
Total LAR (incl. Covid )	90.0	108.5	110.6	22.8%	1.9%	-0.8%
<b>% LAR / Loans</b>	<b>5.3%</b>	<b>4.0%</b>	<b>5.8%</b>	<b>0.5%</b>	<b>1.8%</b>	<b>0.8%</b>
<b>% LAR (+ C-19) / Loans</b>	<b>15.5%</b>	<b>18.8%</b>	<b>19.1%</b>	<b>3.6%</b>	<b>0.2%</b>	<b>-0.4%</b>

## Current Restructure - include Covid -19, (Rp tn) - Bank Only



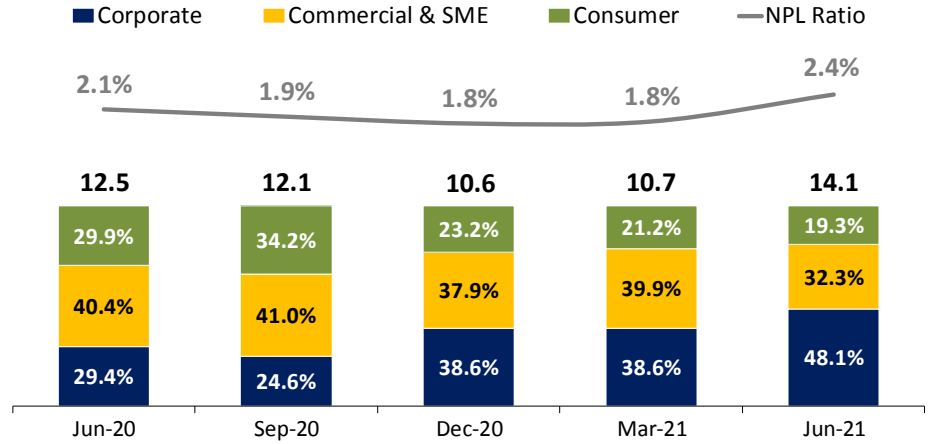
# Asset quality and coverage trend

**Special Mention Composition** (% of Total SML, Rp tn) - Consolidated



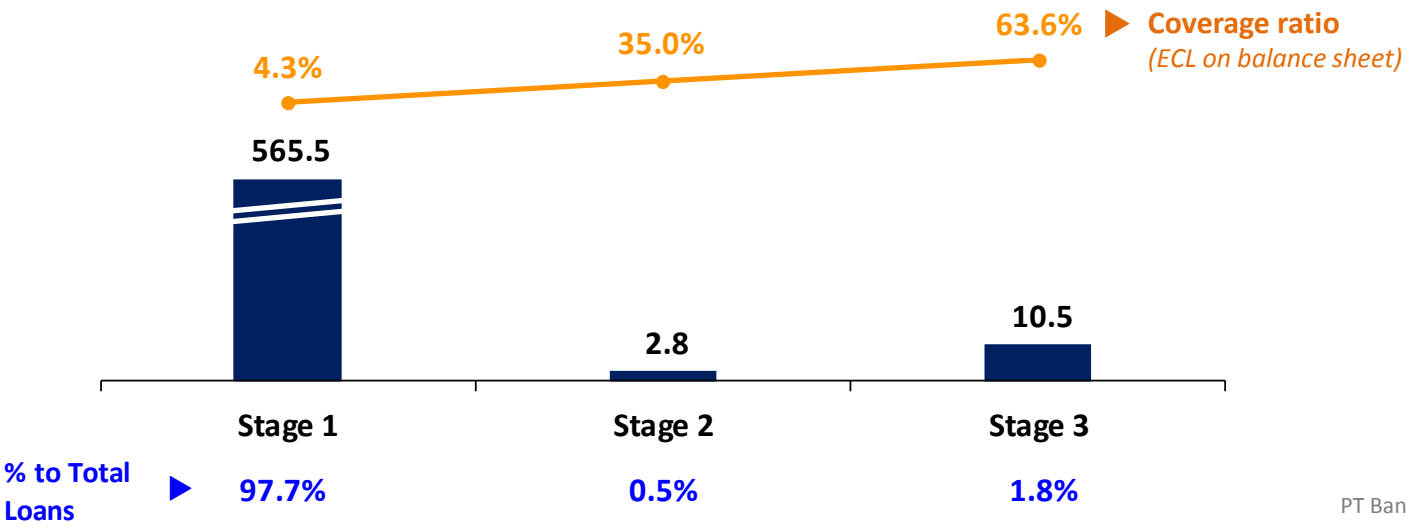
Note: The remaining contribution came from Sharia financing

**NPL Composition** (% of Total NPL, Rp tn) - Consolidated



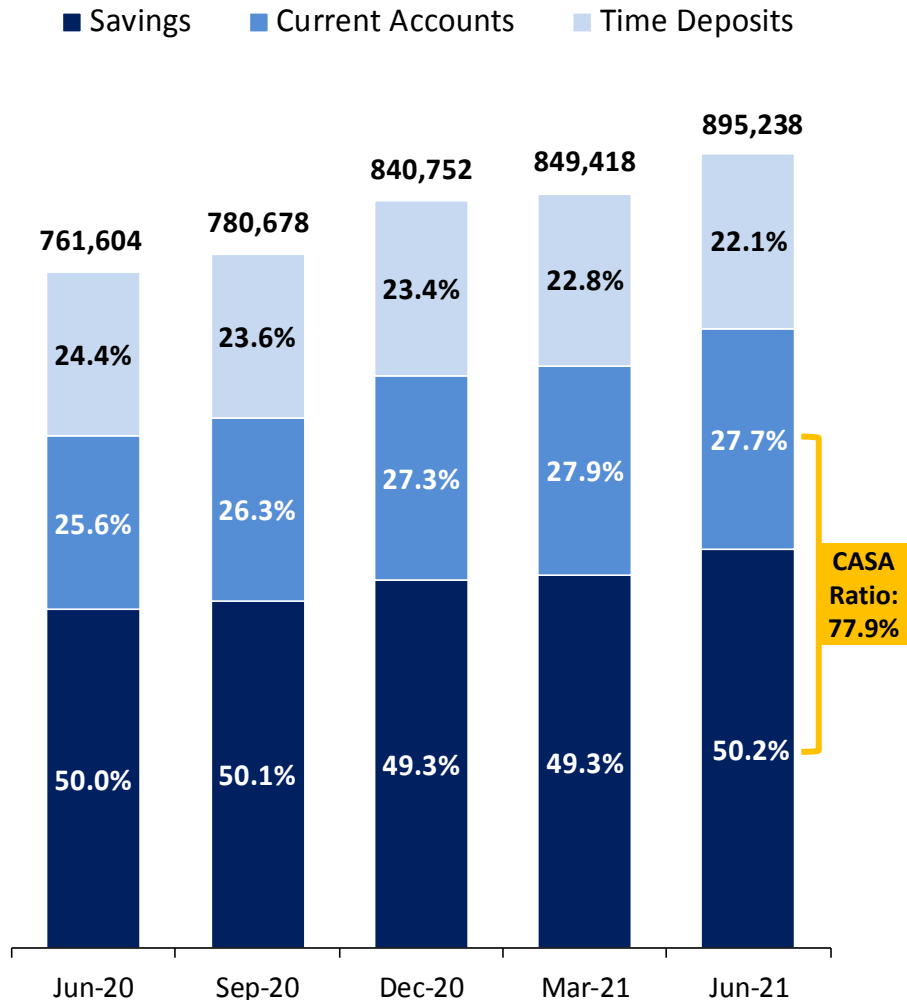
Note: The remaining contribution came from Sharia financing

**Loan Staging** (% of Total Loan per Stage, Rp tn) – Consol excluding sharia & consumer receivables



# Standout transaction banking franchise as the pillar of robust CASA

Third Party Fund Composition (Rp bn) - Consolidated

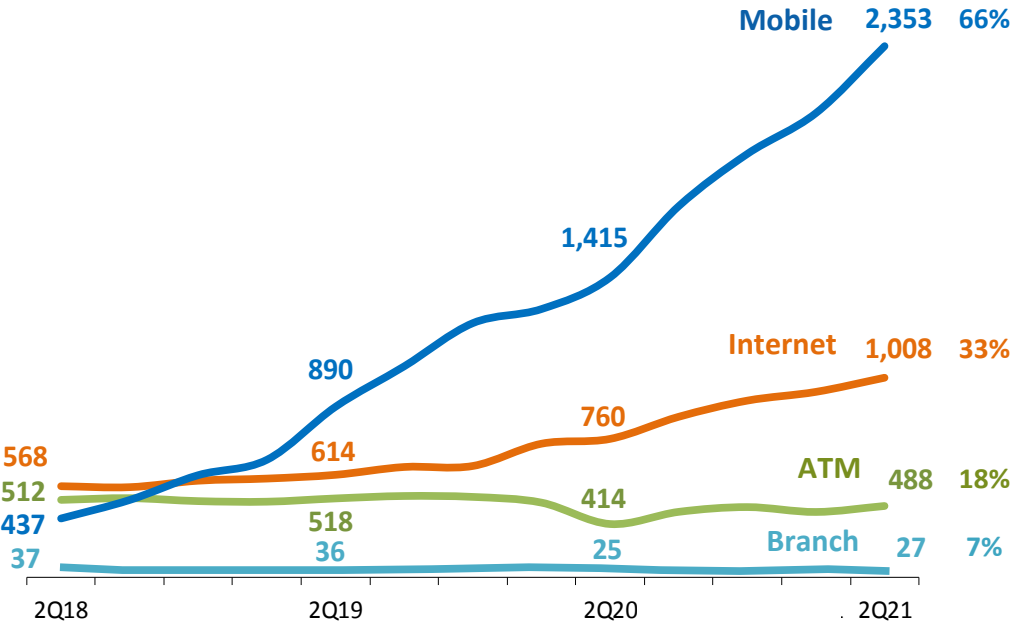


Third Party Funds (Rp bn) - Consolidated

	Jun-20	Dec-20	Jun-21	ΔYoY	ΔYtD	ΔQoQ
<b>CASA</b>	<b>575,974</b>	<b>643,862</b>	<b>697,075</b>	<b>21.0%</b>	<b>8.3%</b>	<b>6.3%</b>
Current Accounts	195,020	229,821	248,237	27.3%	8.0%	4.9%
Savings Accounts	380,954	414,041	448,838	17.8%	8.4%	7.1%
Time Deposits	185,630	196,890	198,163	6.8%	0.6%	2.4%
<b>Third Party Funds</b>	<b>761,604</b>	<b>840,752</b>	<b>895,238</b>	<b>17.5%</b>	<b>6.5%</b>	<b>5.4%</b>
CASA Ratio	75.6%	76.6%	77.9%	2.2%	1.3%	0.7%

# Digital transactions: exponential growth

Transaction Volume - Quarterly (million)



Transactions Value - (Rp tn)

	1H20	1H21	ΔYoY	1Q21	2Q21	ΔQoQ
Branch Banking	6,190	6,323	2.1%	3,096	3,227	4.2%
ATM	996	1,041	4.5%	507	534	5.4%
Internet Banking	5,271	7,001	32.8%	3,414	3,586	5.0%
Mobile Banking	1,197	1,783	49.0%	852	931	9.4%

Avg. Trx Vol

**133%**  
in 3 years

API trx vol.

**4.8x**  
in 2 years

No. of Cust. Accts.

**48%**  
in 3 years

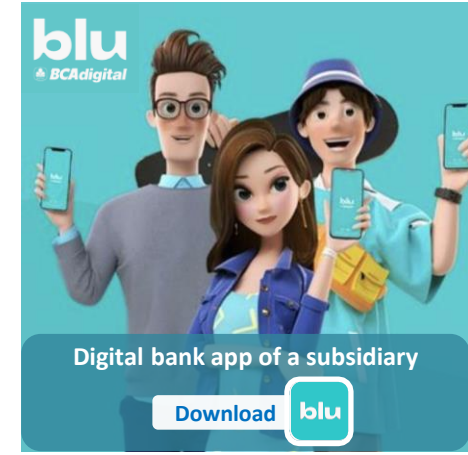
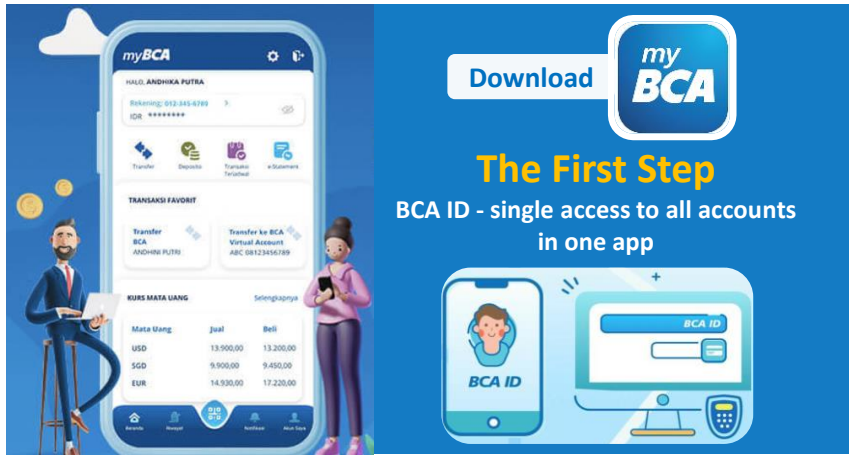
Avg. Online Acct. Open / Day

**153%**  
YoY

Channel: ATM, mobile, internet, branch, Flazz, EDC

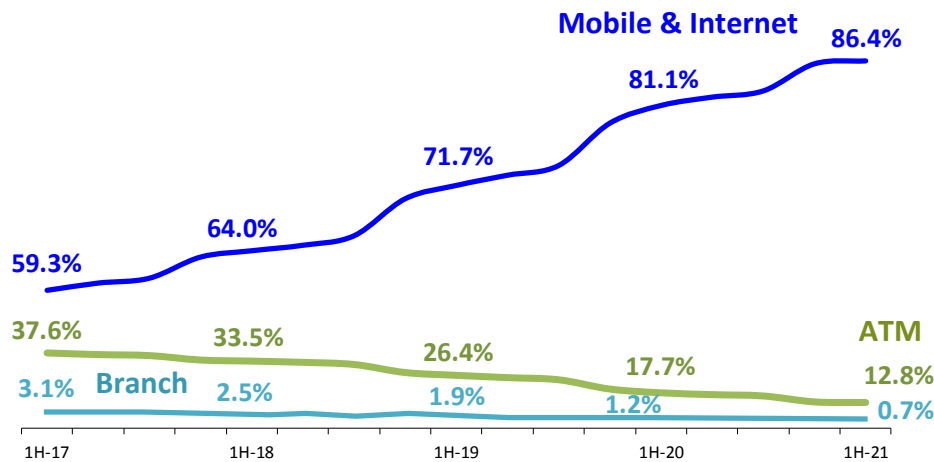
# Expanding ecosystem and collaboration

Continuous innovation, expanding customer base, collaboration with e-commerce & fintech

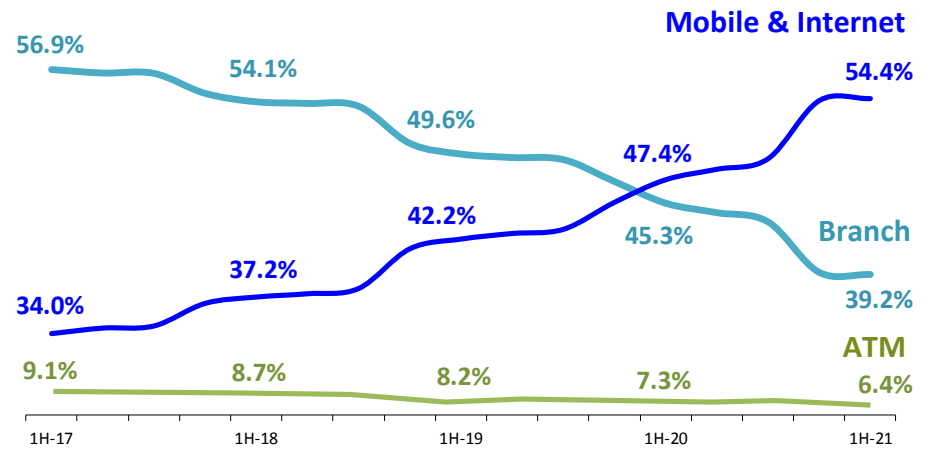


## Rising the bar for mobile & internet channels

Trx. Volume Composition



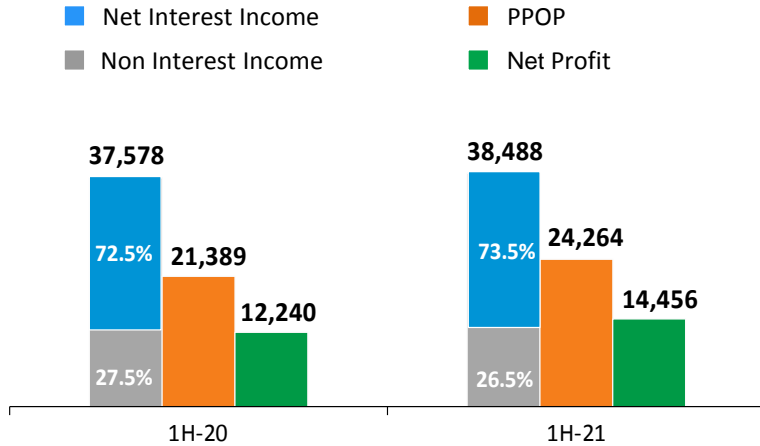
Trx. Value Composition



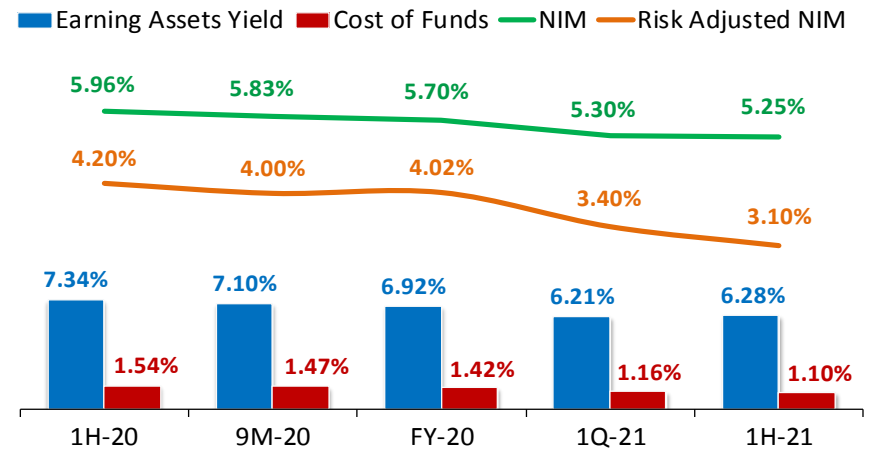


# Profitability trend

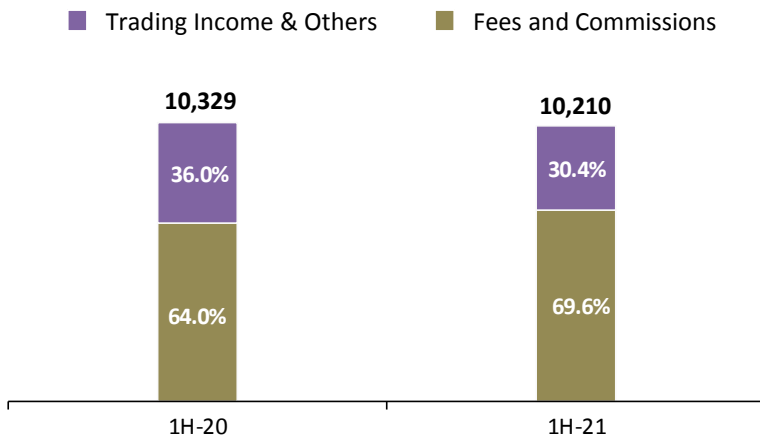
## Profitability (Rp bn) - Consolidated



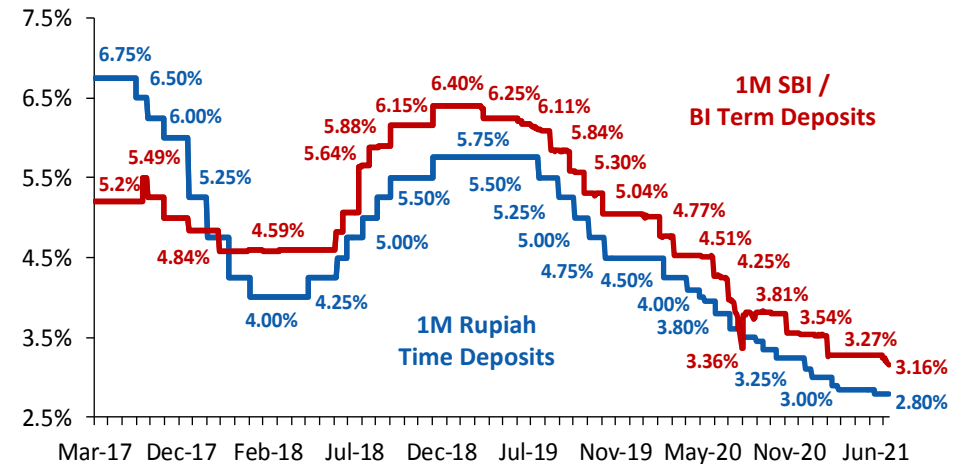
## NIM, Yield and Cost of Funds YtD - Bank Only



## Non Interest Income (Rp bn) - Consolidated



## Interest Rate\*



\* Maximum interest rate offered

# Agenda

- Macroeconomy & banking industry highlights
- BCA 1H21 performance overview
- ▶ ***Sustainability Finance and ESG***
- Share Data, Ratings & Awards

# Sustainability Governance Framework



**BCA**

SUSTAINABLE FINANCE VISION, MISSION, VALUES

## Pillar

Responsible  
Banking

Sustainability  
Culture

Social Value  
Creation

## Scope

- Responsible Financing
- Service Quality & Customer Trust \*
- Technology & Digitalization
- Customer Data Privacy & Security Protection
- Fraud & Financial Crime Prevention

- Fair Operating Practices \*
- Human Rights & Labor Practices \*
- Environment

- Education \*
- Environment, Health, Culture Preservation & Donation \*
- Community Empowerment
- Financial Inclusion & Literacy \*

\*) Reflecting the core subjects of corporate social responsibility

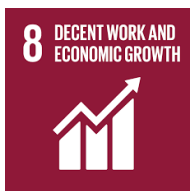
UN SDG reference

No. 7,8,9,13,16

No. 3,4,5,7,8,9,10,13,16

No. 3,4,5,8,9,10,13

**UN SDG**  
(Sustainable  
Development  
Goals)



# Responsible Banking



## Sustainable Finance Portfolio

**Rp. 136.2 Tn**  
 +19.1 % YoY, +7.3 % YTD  
**23.0%** of Tot. Loans

**57.9%** Micro & SME  
**42.1%** Non Micro & SME

- Covering Sustainable Sectors**
- Renewable Energy
  - Energy Efficiency
  - Living Natural Resources Management & Sustainable Land Use
  - Eco-friendly transportation
  - Sustainable Water & Wastewater Management
  - Eco-efficient Product
  - Environmentally Friendly Building
  - **Micro SME** for national development

**Rp 43.3 Tn**  
 75% of non Micro & SME SF

No. of certifications:

- 37 ISPO (CPO)
- 22 RSPO (CPO)
- 7 FSC (forest)
- 5 PEFC (forest)
- 1 UTZ (coffee / cacao plantation)

Living Natural Resources Management & Sustainable Land Use

### ... continue contributions in Micro & SME segments

**Rp 78.8 Tn**  
 +1.6% YoY  
 +2.1% YTD

57.9 % SF Portfolio

### Micro & SME Financing Program

April 16<sup>th</sup> – May 8<sup>th</sup>, 2021

- >1,700** MSME merchants
- 18,000** Featured products
- 371,513** Visitors

## Customer Data Privacy & Security Protection

- BCA data center received **PCI DSS 3.2.1** certification for global data security
- **ISO 20000-1:2018** for IT service management

Employee education: mandatory e-learning for **DATA PRIVACY**

## Technology & Digitalization

Contactless credit card

**1 BCA ID** to access all accounts

# Promoting Sustainability Culture



## Fair Operating Practices

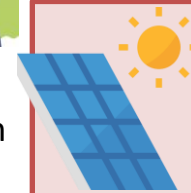


Employee education: mandatory e-learning **ANTI FRAUD AWARENESS**

## Environment



Switching to more efficient **paper type** from 80 gsm to **75 gsm** saving of **9.5 ton paper** or **19.4 tCO2 eq**



**Solar panel** installed in 2 buildings generating **7,153 kWh** of electrical energy or **emission saving of 6.3 tCO2 eq**

## Human Rights & Good Labor Practices

.... *continue employee education on occupational health & safety*

Employee education through various channels:

- Zoom webinar
- Podcast Inspigo
- COP (Community of Practice)
- Instagram BCA Semua Beres

**Online training during Q2-2021**

**Regular Training**

52 classes  
1,664 participants

**E-learning Modules**

139 modules  
125,778 participants

**Non-Regular Training**

375 activities  
12,261 participants

**> 80%**  
Vaccinated employees  
**> 40.000**  
Doses of vaccines are given to employees, family members & communities



# Social Value Creation



## Smart Solution

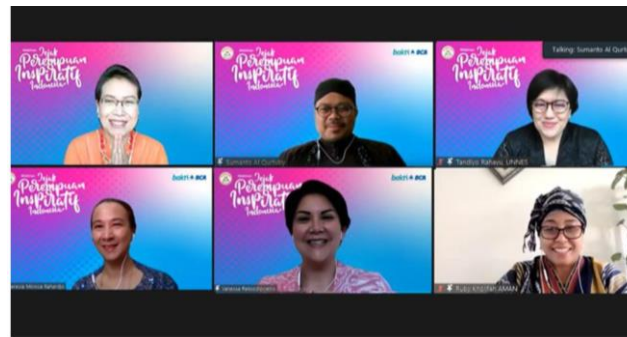
**Financial Literacy Webinar**  
participants:  
**958** students  
**15** universities

**INDONESIAN FUTURE LEADER**  
Pemuda Pemudi Tanggap & Tangguh

Webinar “Indonesian Future Leader”  
**>1,700** students & public participation

**SMART** teacher competition for **20** Bakti BCA targeted schools

## Excellent Business Solution



“Jejak Perempuan Inspiratif Indonesia”, a women empowerment webinar

**DESA WISATA AWARD 2021**

Total Hadiah Hingga **600 Juta\***

Pendaftaran: **13 April - 7 Mei 2021**

**465** Villages from **33** provinces in Indonesia joined **Desa Wisata Award 2021** to compete for prizes & development support by BCA

## Synergy Solution



**5** Orangutans released  
**5** Orangutans rehabilitated  
\*) During Q2 2021



**>Rp630 million** Employee fundraising & BCA donations for communities affected by disasters in Malang & East Nusa Tenggara



## Syngry Academy

**4** Public Webinars

# Achievements of Sustainability Governance



## MSCI Indonesia Index

Ranked 1st of Top 10 Constituents

MSCI  
ESG RATINGS



CCC	B	BB	BBB	<b>A</b>	AA	AAA
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Last update: 04 Jun 21

## FTSE4Good ASEAN 5 Index

Rank 3rd of Top 10 Constituents



FTSE4Good

Last update: 30 Jun 21

## (SRI) KEHATI Index

Constituent of Sustainable Investment



Period: Jul - Nov 2021

## IDX ESG LEADERS Index

1 of 30 Public Company Listed



Period: 17 Mar – 14 Sep 2021

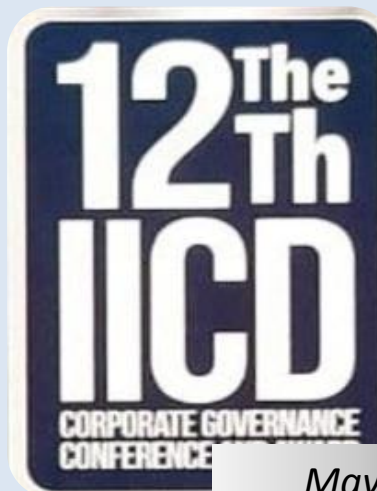
## Top Business



April 2021

- Top CSR Award 2021 **#Star 5**
- Top CSR Award 2021 **Special Category** in handling Covid-19 pandemic

## IICD



May 2021

- Best Responsibility of the Board 2021
- Top 50 Big Capitalization Public Listed Company

## Brand Finance



June 2021

- **2nd Place for the World's Strongest Banking Brand** with rating AAA+ and index score 91.6 of 100

# ***Agenda***

- Macroeconomy & banking industry highlights
- BCA 1H21 performance overview
- Sustainability Finance and ESG



***Share Data, Rating & Awards***



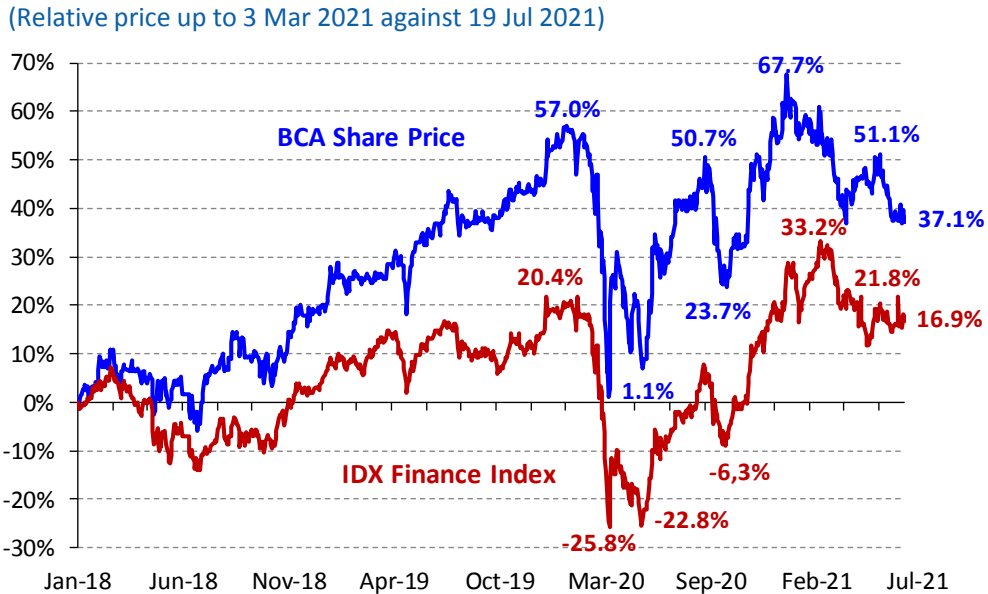
# BCA share performance & rating

## BCA Shareholding Structure (as of 30 June 2021)

	Number of Shares	Ownership Percentage
PT Dwimuria Investama Andalan *	13,545,990,000	54.94%
Public**	11,109,020,000	45.06%
<b>Total</b>	<b>24,655,010,000</b>	<b>100.00%</b>

Note:  
 \* Shareholders of PT Dwimuria Investama Andalan are Mr. Robert Budi Hartono and Mr. Bambang Hartono, therefore the ultimate shareholders of BCA are Mr. Robert Budi Hartono and Mr. Bambang Hartono.  
 \*\* In the composition of Shares held by the public, 2.49% of the shares are owned by parties affiliated with PT Dwimuria Investama Andalan.

## Performance BCCA vs IDX Finance Index



## Fitch Ratings

Per December 2020

Description	Rating
Outlook	Stable
Local long-term rating	AA+ (idn)
Issuer default – long-term rating	BBB-
Support rating	3
Issuer default – short-term rating	F3
Support rating	3

## Pefindo Ratings

Per March 2021

Description	Rating
Issuer	idAAA/Stable
Local IDR Sub-debt	idAA

- Market Cap BCA: Rp740 tn (19 Jul 21)**  
"The Largest in Indonesia"
- CAGR BCA Share Price: 12.9%**  
(4 Years: Jul-17 to Jul-21)
- CAGR IDX Finance Share Price: 8.7%**  
(4 Years: Jul-17 to Jul-21)

# Awards and recognitions – 2021

## Best Bank



- BCA – Forbes' List of The World's Best Bank 2021 (#2 in Indonesia)
- BCA – Forbes' List of Global 2000 2021 (#436 Global)



BCA – Best Bank in Indonesia



BCA – Best Bank in Indonesia



**Financial Institution Awards 2021**

BCA – Best Bank in Indonesia



**Indonesia Most Acclaimed Company 2021**  
Winner for Categories: Bank



**Infobank SMEs Finance Awards 2021**  
BCA – is the Winner for Categories: BUKU IV Bank

## Best Brand



**Brand Finance Banking 500 2021**  
BCA – 2<sup>nd</sup> Place on Top 10 Strongest Banking Brands (AAA+ rating)



**Iconomics Marketing Brands Award 2020 Millenials Choice**  
Winner for Categories: Savings (Tahapan) and Credit Card



**WOW Brand Festive Day 2021**  
BCA – is the Winner for Categories: Savings, Digital Saving & Lounge, CC, Internet Banking, ATM, Mobile Banking, E-Money, Call Center & Mortgage



**Indonesia Millennial's Brand Choices Awards 2021**

- BCA as Best Millennial's Brand Choices, for Category Private Bank
- BCA Mobile as Best Millennial's Brand Choices, for Category Mobile Banking Services



**Solo Best Brand and Innovation (SBBI) Award 2021**  
BCA – is the Best Brand for Categories: Savings & Credit Card

## Digital



**Iconomics Inspiring Women 2021**  
BCA CFO – Contribution to The Organization as The Leading Digital Bank

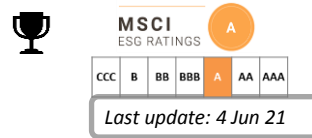


**Indonesia Digital Innovation Awards 2021**  
BCA – The Most Innovative Conventional Bank for The Marvelous Digital Banking Features Accessibility for category: Banking

## ESG



**CLSA Ratings - Indonesia ESG**  
BCA – Top 10 ESG Champion



**MSCI Indonesia Index**  
Rank 1 of Top 10 Constituents



**FTSE4Good ASEAN 5 Index**  
Rank 3 of Top 10 Constituents



**(SRI) KEHATI Index**  
Constituent of Sustainable Investment



**The 12th IICD Corporate Governance Award 2021**

- Best Responsibility of the Board 2021
- Top 50 Big Cap. Public Listed Company



Period: 17 Mar – 14 Sep 2021

**IDX ESG LEADERS Index**  
1 of 30 Publicly Listed Companies



One of Indonesian companies that is included in The Top 2000 **World Benchmark Alliances** List for sustainability achievements



**1<sup>st</sup> The Best, Indonesia GCG Award- VI-2021** for public company, bank book IV category (by Economic Review)



Pentingsari Tourism Village, one of BCA's assisted villages, **awarded as Sustainable Tourism Village** by Ministry of Tourism & Creative Economy

# Awards and recognitions – 2021

## CSR



**CSR Brand Equity Awards 2021**  
 BCA – The Company's Excellence in Building CSR Brand Equity



**Bisnis Indonesia Corporate Social Responsibility Award (BISRA) 2021**  
 BCA – Gold Champion in Corporate Social Responsibility Program, Category Public Company



**Top CSR Awards 2021**

- BCA – Received 5 star
- BCA – Category Penanganan Pandemi COVID-19

## Others



**ABF Wholesale Banking Award 2021**  
 BCA – API Project of The Year



**6th Asia Trusted Life Agents & Advisers Award**  
 BCA – Best Partner of The Year



**Indonesia GCG Award VI 2021**  
 BCA – The Best Indonesia GCG Award 2021 for Category Public Company Bank BUKU IV



**Humas Resources Awards 2021**  
 BCA – The Best HR Management for the Outstanding Banking Education Programs with Professional and Profound Curriculum



**JCB Indonesia Award 2021**  
 BCA – The 3<sup>rd</sup> Best of New Card Issuing in Southeast Asian Countries 2020



**PR Indonesia Awards 2021 (PRIA)**  
 BCA – Most Popular National Private Companies in Print Media 2020



**Infobank 4th Satisfaction Loyalty Engagement (SLE) Awards 2021**

- The Best For Categories:
- (1<sup>st</sup> rank) Customer Service, Teller and ATM
  - (2<sup>nd</sup> rank) Branch & Mobile Banking
  - (3<sup>rd</sup> rank) Marketing Engagement Index
  - (4<sup>th</sup> rank) Best Overall SLE

# Awards and recognitions - 2020

## Best Bank



**Obsession Award 2019**  
BCA – Best Companies 2020



**Bank Indonesia Award 2020**  
BCA – for Category Commercial Private Bank



**5<sup>th</sup> Indonesia Best Banking Award 2018**  
BCA – Bank with “Sangat Sehat” Predicate in Category BUKU IV with Assets > Rp500 trillion



**Best of the Best Awards 2020**

- BCA – Top 50 Companies for 2020 (rank 16)
- BCA – Trifecta Award for Winning 3 Years in a Row



**Infobank Award 2020**  
BCA – With Predicate ‘Excellent’ for Financial Performance in 2019. Category Bank BUKU IV



**Top Bank Award 2020**  
BCA – Receive ‘Platinum’ Predicate in Category BUKU IV  
**Iconomics Emiten Award 2020**  
BCA – BCA Received Awards in Category Finance Sector

## Best Brand



**Top 100 Most Valuable Global Brands 2020**

- BCA recognized as the Most Valuable Global Brand (90<sup>th</sup> rank)
- BCA – Top 10 BrandZ Regional Bank



**Indonesia Financial Award 2020** (Millennial's Choice)  
BCA – is Awarded in: Brand Awareness, Brand Image & Customer Service Quality



**TOP Innovation Choice Award 2020**  
BCA – The Best For:  
• Fitur bagi-bagi m-Banking  
• Welma Apps



**Indonesia Best Brand Award 2020**  
BCA – The Winner for Categories:  
• Credit Card (Platinum)  
• Private Bank

## Digital



- Top Digital 2020 Level Stars 5
- Top Digital Transformation Readiness 2020



**Indonesia IT Award III 2020**  
BCA – Received Platinum Award – 2<sup>nd</sup> Best IT for Public Company



**Indonesia Property & Bank Awards 2020**  
BCA – Best Home Ownership Loan Technology



**3<sup>rd</sup> DataGovAi 2020 Summit and Awards**  
BCA – The Best For: Data Technology & Governance

## ESG



**Indonesia CSR PKBL Award 2020 (Prosperity, Humanity, and Sustainability)**  
BCA – TOP 4 CSR for Indonesia CSR x PKBL Award 2020, Category Finance, Subsector Bank BUKU IV



**Environmental, Social & Governance (ESG) Award 2020**  
The Best For Categories:  
• Issuer LQ 45 - ESG  
• Social Disclosure (S) Banking Sector Issuerr  
• ESG Disclosure Buku IV Bank  
• Environmental Disclosure (E) Buku IV Bank  
• Social (S) Buku IV Bank

## Others



**Indonesia Financial Award 2020**  
Awarded with the category of Combating COVID-19



**Indonesia Customer Experience Award**  
Winner for Categories: Mobile Banking and Credit Card



**Anugerah Inovasi IDX Channel 2020**  
BCA Received Awards in Category Product and Business Model



**Contact Center World (CCW)**  
• Winning world class in 8 consecutive years from 2012-2019  
**Contact Center World (CCW) - Asia Pacific Awards 2020**  
• BCA – Received 11 Gold Award, 4 Silver Award, 2 Bronze Award

# *Thank you*

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