

PT Bank Central Asia Tbk

9M21 Results

21 October 2021

Agenda

Macroeconomy & banking industry highlights

- BCA 9M21 performance overview
- Sustainability finance and ESG
- Corporate updates
- Share data, ratings & awards

Economic highlights

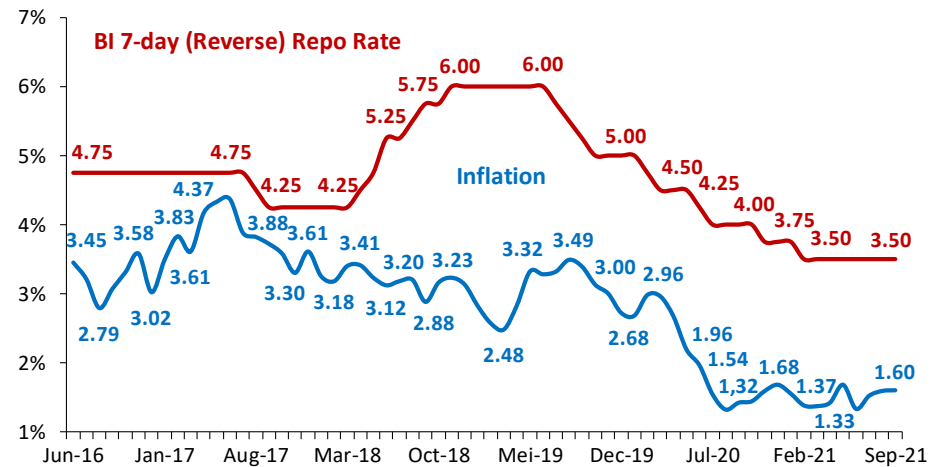
- The sharp decline in Indonesia's Covid cases bodes well for its economic recovery as mobility improves.
- Vaccination continues to increase, where in certain regions such as Jakarta and Bali have reached close to 100%, ready for re-opening.
- Commodity prices are trending up - particularly coal and CPO - driven by global shortage, that props up Indonesia's trade surplus.
- Despite benign inflation, risks in financial markets related to the Fed tapering and fears of global stagflation, continue constraining BI to cut rate further.

	Q3-20	Q3-21
Real GDP	-3.49%	7.07%*
CPI	1.42%**	1.60%**
BI 7-D Rate	4.00%	3.50%
USD/IDR	14,675	14,375
CA (% of GDP)	0.39%	-0.77%*

Source: Bank Indonesia

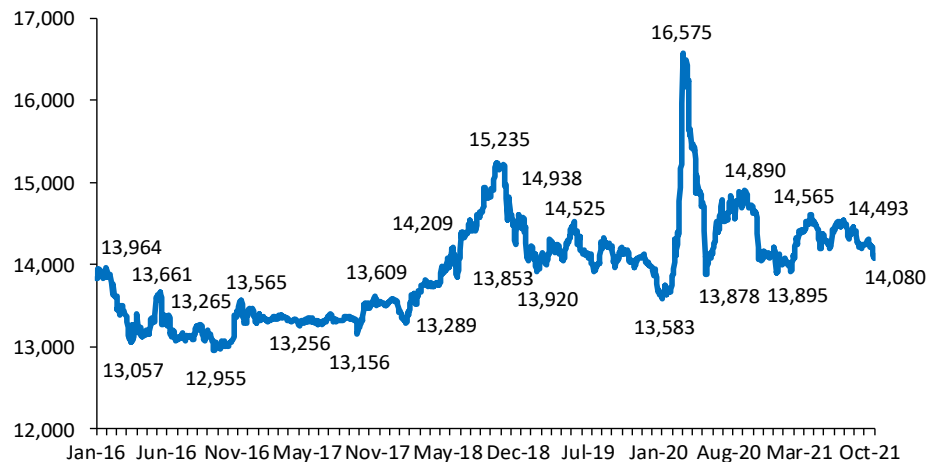
*) Q2-21 number **) Sep YoY

Inflation and BI Rates (%)



Source: Bank Indonesia

Rupiah/USD



Source: Bloomberg

Banking sector: recovery on track

- Loan outstanding grew positive 0.5% YoY or 1.5% YtD, supported by working capital and consumer lending.
- Government continues stimulus to boost demand in mortgage and automotive.
- Deposits rose 4.5% YtD from CA that increased 17.9% YoY or 9.8% YtD.
- Liquidity remained ample. LDR stood at 80.2%.
- Manageable NPL ratio of 3.3%, due to OJK relaxation policy.
- CAR stayed solid at 24.6%.

Banking Sector Financial Summary

(Rp trillion)	Jul-20	Dec-20	Jul-21	ΔYoY	ΔYtD
Total Assets	8,726	9,178	9,412	7.9%	2.6%
Total Loans	5,536	5,482	5,564	0.5%	1.5%
Third Party Funds	6,308	6,665	6,966	10.4%	4.5%
CASA	3,550	3,861	4,101	15.5%	6.2%
Current Accounts	1,571	1,687	1,852	17.9%	9.8%
Savings Accounts	1,979	2,174	2,249	13.6%	3.5%
Time Deposits	2,758	2,805	2,865	3.9%	2.1%
Net Profit	71.3	104.7	78.2	9.7%	n.a
NIM	4.4%	4.4%	4.6%	20bp	20bp
LDR	88.1%	82.5%	80.2%	-790bp	-230bp
NPL	3.2%	3.2%	3.3%	10bp	10bp
CAR	23.0%	23.9%	24.6%	160bp	70bp

Source: OJK

Agenda

- Macroeconomy & banking industry highlights



BCA 9M21 performance overview

- Sustainability finance and ESG
- Corporate updates
- Share data, ratings & awards

CASA grew strongly. Loan growth turned positive

(Rp billion)	Sep-20	Sep-21	ΔYoY	Jun-21	Sep-21	ΔQoQ	ΔYtD
Total Assets	1,003,638	1,169,296	16.5%	1,129,497	1,169,296	3.5%	8.7%
Secondary Reserves & Marketable Securities	355,671	456,294	28.3%	442,839	456,294	3.0%	11.8%
Loans (Consol)	581,851	605,874	4.1%	593,585	605,874	2.1%	2.9%
Loans (Consol) & Corp. Bonds	602,828	630,230	4.5%	617,580	630,230	2.0%	3.3%
Third Party Funds	780,678	923,736	18.3%	895,238	923,736	3.2%	9.9%
CASA	596,558	721,799	21.0%	697,075	721,799	3.5%	12.1%
Current Accounts	205,424	263,375	28.2%	248,237	263,375	6.1%	14.6%
Savings Accounts	391,134	458,424	17.2%	448,838	458,424	2.1%	10.7%
Time Deposits	184,120	201,936	9.7%	198,163	201,936	1.9%	2.6%
Equity	179,029	197,815	10.5%	187,370	197,815	5.6%	7.2%

Resilient operating income and PPOP

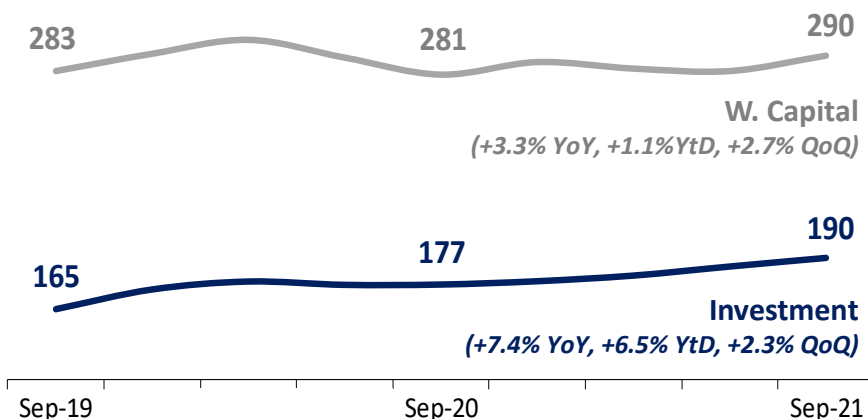
(Rp billion)	9M-20	9M-21	ΔYoY	1Q-21	2Q-21	3Q-21	ΔQoQ
Operating Income	55,895	57,606	3.1%	19,086	19,402	19,118	-1.5%
Net Interest Income	40,803	42,156	3.3%	14,132	14,146	13,878	-1.9%
Non Interest Income	15,092	15,451	2.4%	4,954	5,256	5,240	-0.3%
Fees and Commissions	9,607	10,688	11.2%	3,433	3,673	3,581	-2.5%
Trading Income	3,234	1,731	-46.5%	523	483	725	50.1%
Others	2,250	3,031	34.7%	998	1,100	934	-15.1%
Operating Expenses	22,088	21,184	-4.1%	7,231	6,993	6,960	-0.5%
Manpower	10,926	10,026	-8.2%	3,727	3,251	3,048	-6.3%
General & Administrative	11,162	11,158	0.0%	3,504	3,742	3,912	4.6%
PPOP (Pre-Provision Operating Profit)	33,807	36,422	7.7%	11,855	12,409	12,158	-2.0%
Provision	(9,129)	(7,649)	-16.2%	(3,254)	(3,292)	(1,103)	-66.5%
Net Profit	20,035	23,199	15.8%	7,040	7,416	8,743	17.9%

Key Ratios

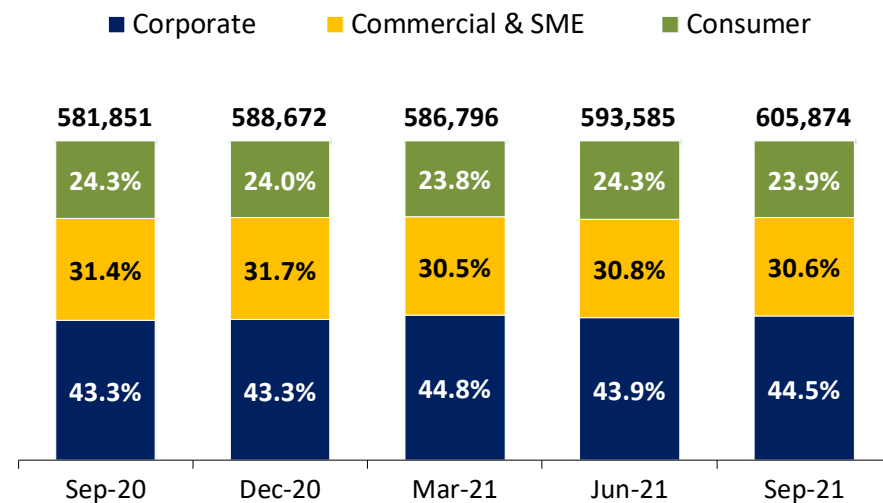
Bank Only	9M-20	9M-21	ΔYoY	2Q-21	3Q-21	ΔQoQ
NIM	5.8%	5.2%	-0.6%	5.2%	5.0%	-0.2%
COC	1.8%	1.7%	-0.1%	2.6%	0.8%	-1.8%
Risk Adjusted NIM	4.0%	3.5%	-0.5%	2.6%	4.2%	1.6%
CIR	37.4%	33.3%	-4.1%	33.5%	31.4%	-2.1%
ROA	3.4%	3.5%	0.1%	3.2%	4.2%	1.0%
ROE	16.9%	18.7%	1.8%	17.5%	22.7%	5.2%
CAR	24.7%	26.2%	1.5%	25.3%	26.2%	0.9%
LDR	69.5%	62.0%	-7.5%	62.4%	62.0%	-0.4%
RIM	71.0%	63.7%	-7.3%	64.0%	63.7%	-0.3%
NSFR	161.3%	179.9%	18.6%	178.5%	179.9%	1.4%
LCR	358.1%	386.8%	28.7%	388.1%	386.8%	-1.3%
NPL - gross	1.9%	2.4%	0.5%	2.4%	2.4%	0.0%
NPL Coverage	243.5%	231.3%	-12.2%	230.6%	231.3%	0.7%
LAR ex. Restr. Covid	4.6%	5.6%	1.0%	5.8%	5.6%	-0.2%
LAR with Restr. Covid	18.5%	17.1%	-1.4%	19.1%	17.1%	-2.0%
LAR Coverage with Restr. Covid & off B/S	28.4%	35.1%	6.7%	32.0%	35.1%	3.1%

Loans and corporate bonds grew 4.5% YoY

Business Loans (Rp tn) - Consolidated



Loan Composition (Rp bn) - Consolidated



Loan Breakdown (Rp bn) - Consolidated

	Sep-20	Dec-20	Sep-21	ΔYoY	ΔYtD
Corporate	251,999	255,124	269,891	7.1%	5.8%
Commercial & SME	182,724	186,805	185,446	1.5%	-0.7%
Consumer	141,663	141,174	144,674	2.1%	2.5%
- Mortgage	89,309	90,150	95,079	6.5%	5.5%
- Vehicles	38,576	36,869	35,648	-7.6%	-3.3%
- 4 Wheeler	36,949	35,387	33,948	-8.1%	-4.1%
- 2 Wheeler	1,628	1,482	1,701	4.5%	14.8%
- C.Cards & Others	13,778	14,155	13,946	1.2%	-1.5%
Sharia Financing	5,465	5,569	5,863	7.3%	5.3%
Total O/S Loans	581,851	588,672	605,874	4.1%	2.9%
Total Facilities	840,388	842,802	872,337	3.8%	3.5%
Corp. Bonds	20,977	21,680	24,356	16.1%	12.3%
Loans + Corp. Bonds	602,828	610,352	630,230	4.5%	3.3%

Virtual expo: tapping demand momentum in retail segment



>300 Developers

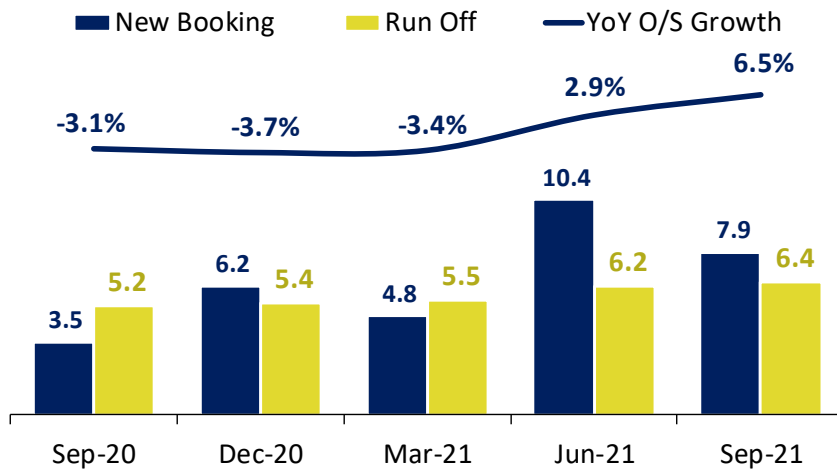


>170 Property agents



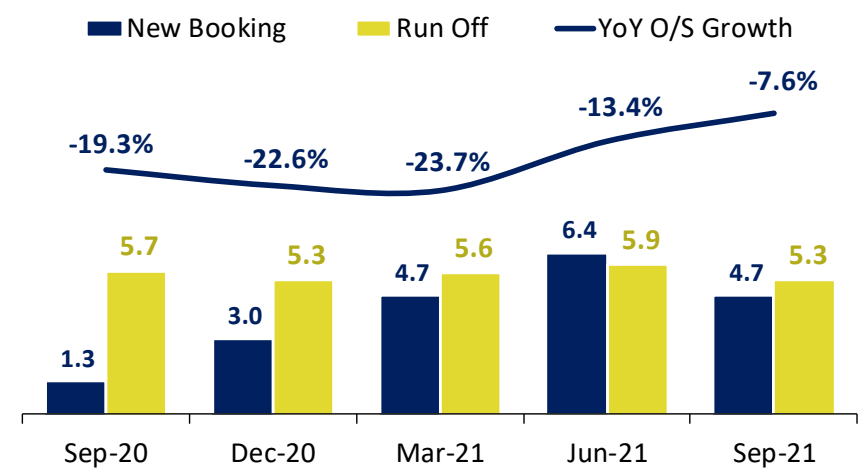
17 Car brand partners

Quarterly Mortgage New Booking & Run Off (Rp tn)



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

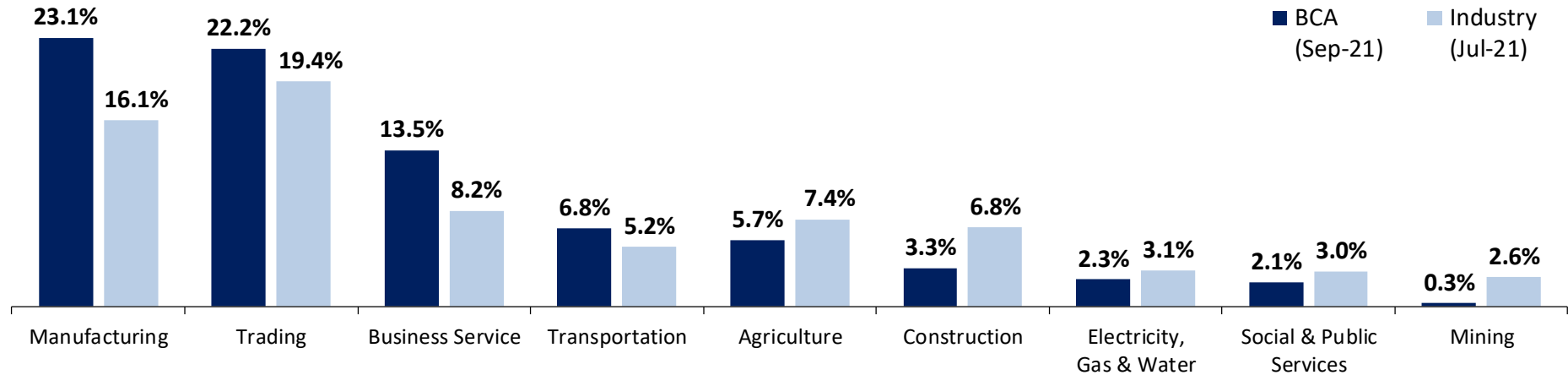
Quarterly Vehicle New Booking & Run Off (Rp tn)



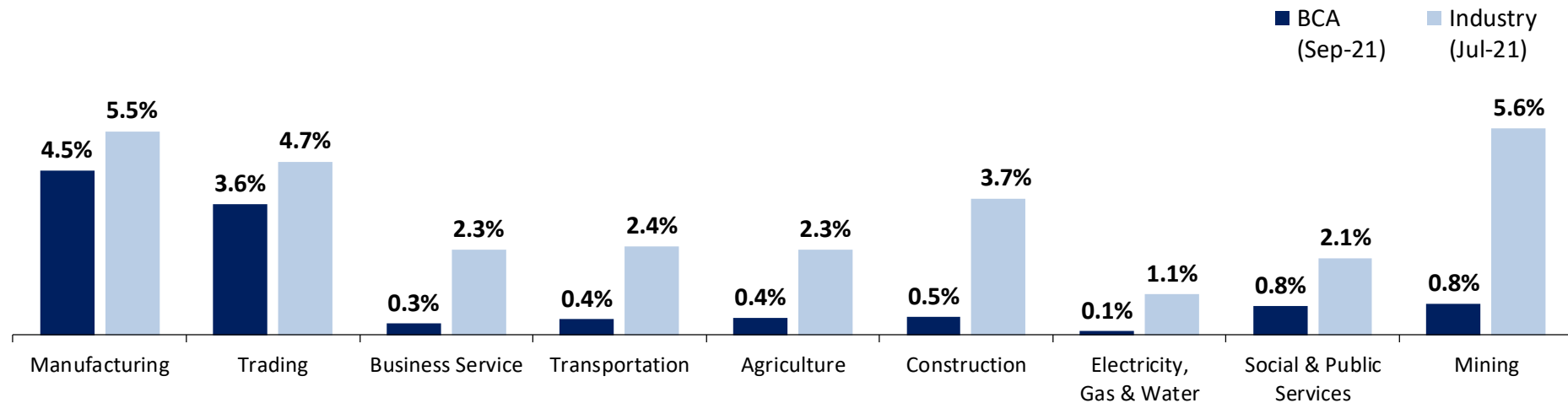
Note: Bank Only runoff and new booking, Consolidated YoY growth

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 turned lower

Loan Quality & Restructured Loans

(Rp tn) - Bank Only

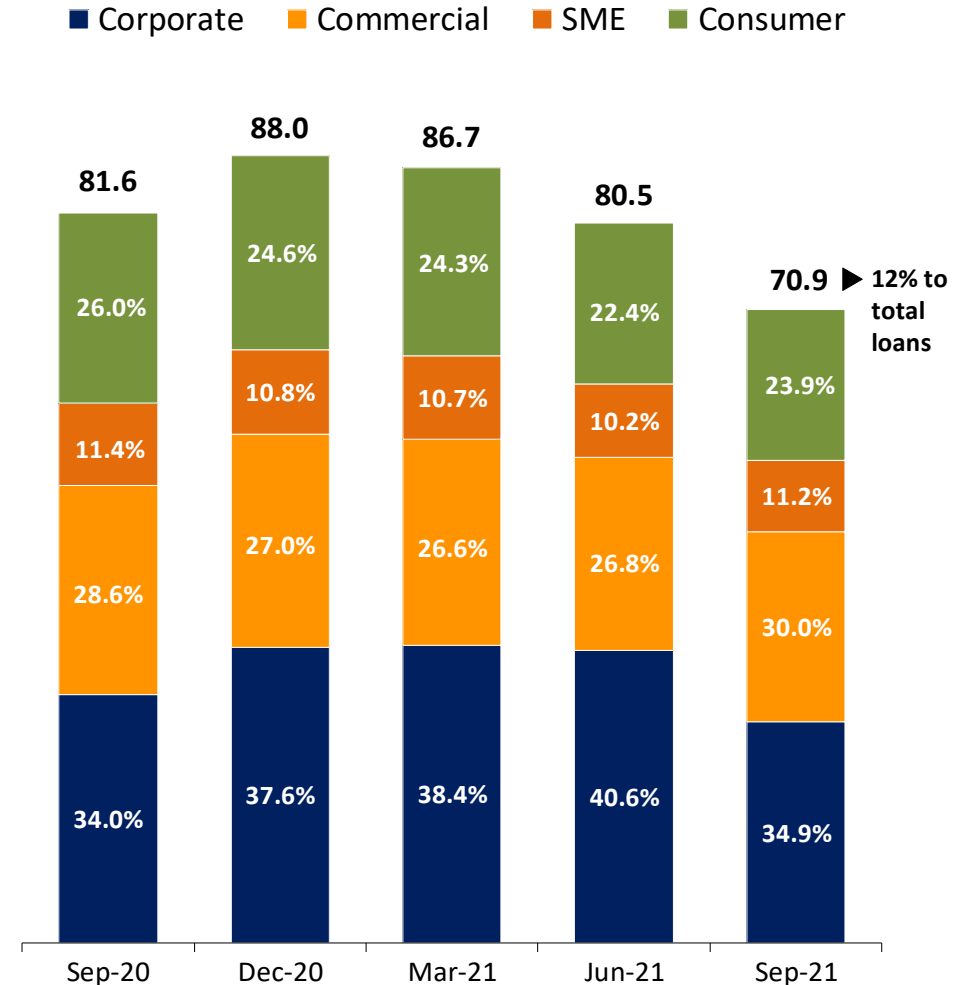
Rp trillion	Sep-20	Dec-20	Sep-21	ΔYoY	ΔYtD	ΔQoQ
Total Loans by Collectability (bank only):						
Current	545.3	555.2	561.1	2.9%	1.1%	2.0%
Special Mention	12.9	10.1	16.3	26.4%	60.7%	0.6%
NPL	11.0	10.3	14.0	26.8%	35.2%	0.8%
Total Loans	569.2	575.6	591.4	3.9%	2.7%	2.0%

Restructured Loans (bank only):

Current	81.6	88.0	70.9	-13.1%	-19.4%	-11.9%
Special Mention	6.0	5.3	10.9	81.0%	106.9%	5.8%
NPL	3.1	4.2	7.1	128.1%	67.7%	2.1%
Total Restruct. Loans	90.7	97.5	88.9	-2.0%	-8.8%	-9.1%
Total LAR	26.2	22.8	33.3	27.1%	45.7%	-1.1%
Total LAR (incl. Covid)	105.5	108.5	101.2	-4.1%	-6.7%	-8.5%
% LAR / Loans	4.6%	4.0%	5.6%	1.0%	1.7%	-0.2%
% LAR (+C-19) / Loans	18.5%	18.8%	17.1%	-1.4%	-1.7%	-2.0%

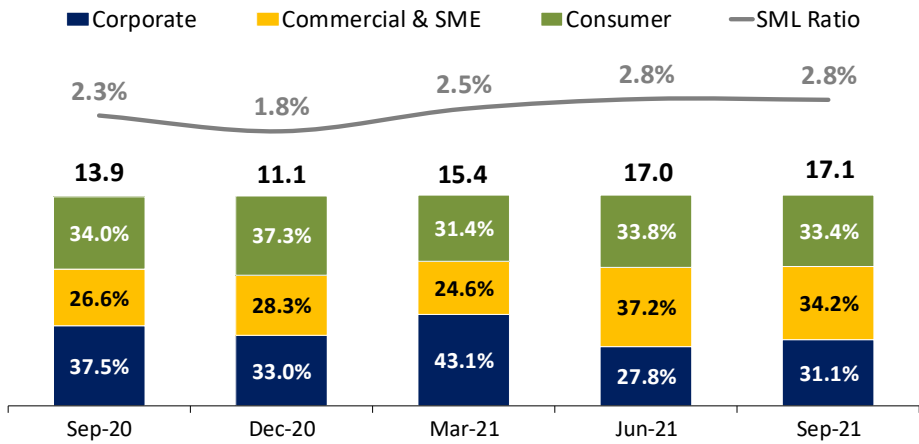
Restructured Loans - Current Category

(Include Covid -19) Rp tn - Bank Only,



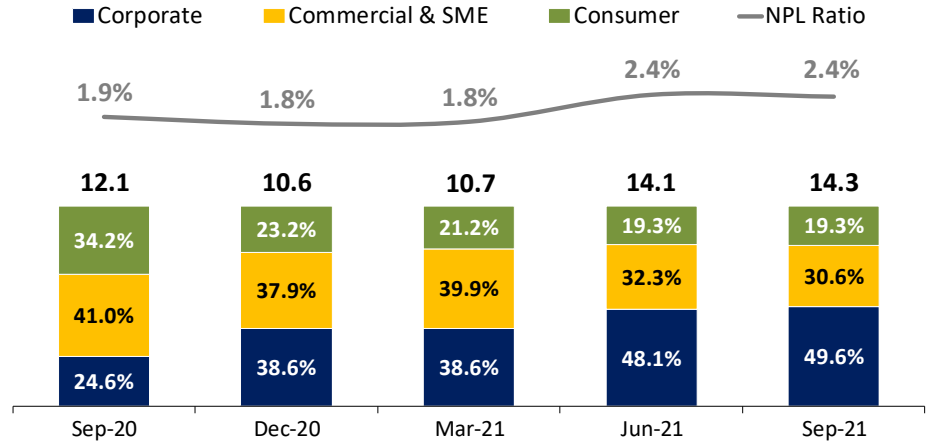
Asset quality and coverage trend

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



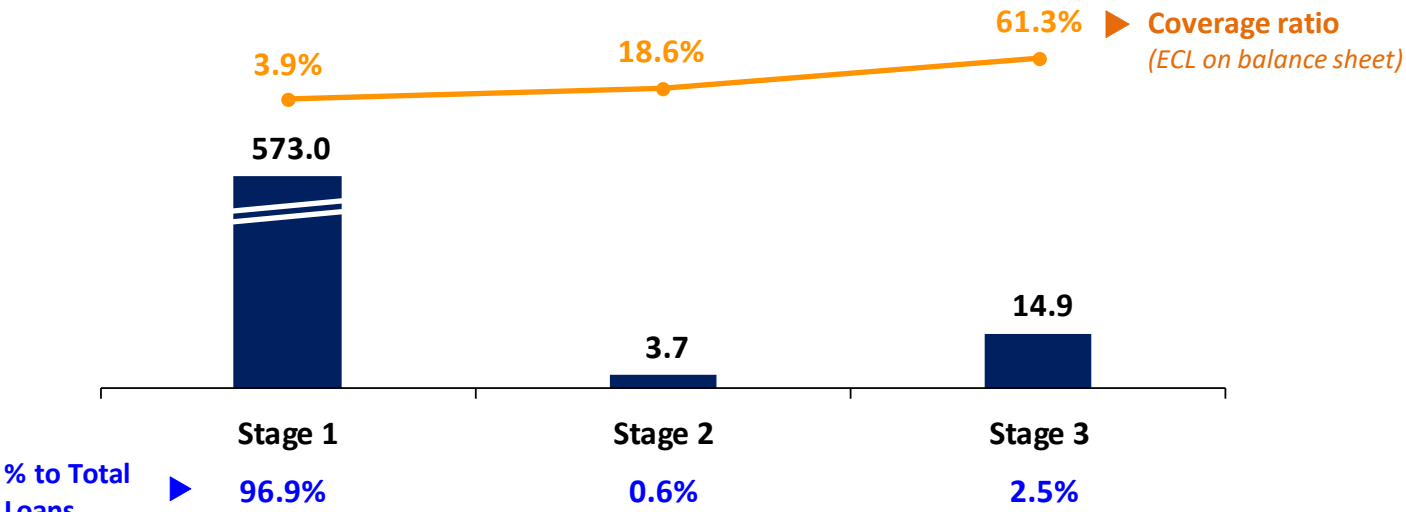
Note: The remaining contribution came from Sharia financing

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



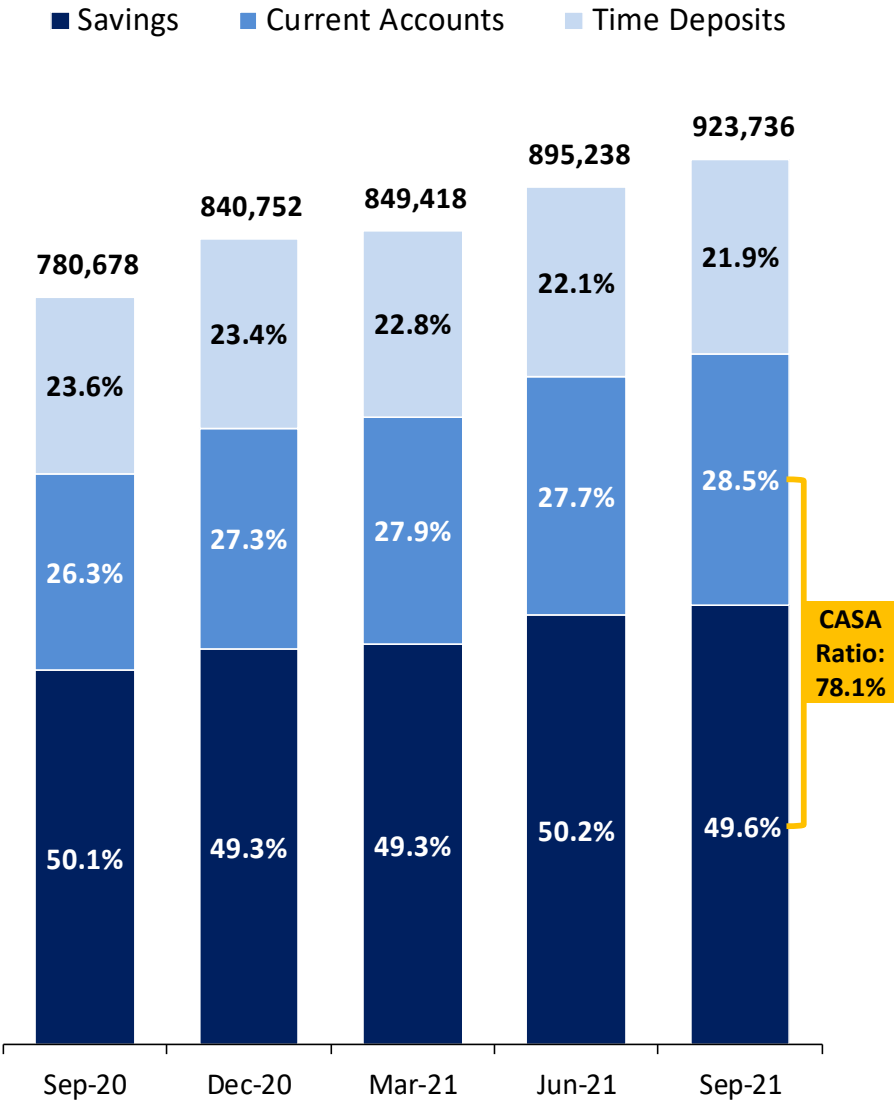
Note: The remaining contribution came from Sharia financing

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



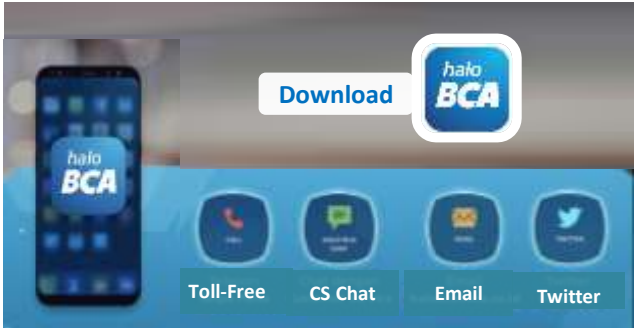
Standout transaction banking franchise as the pillar of robust CASA

Third Party Fund Composition (Rp bn) - Consolidated



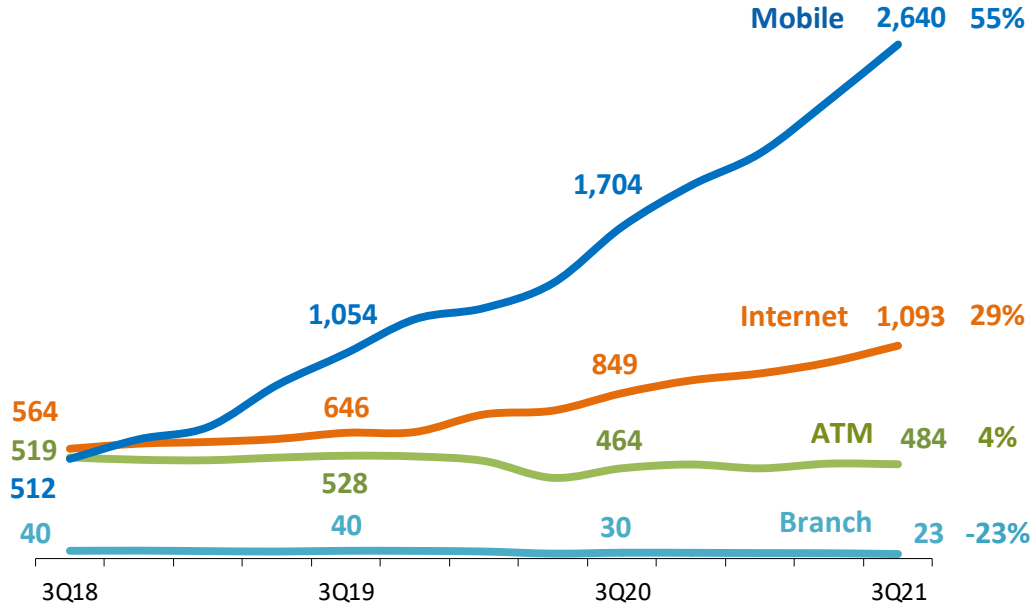
Third Party Funds (Rp bn) - Consolidated

	Sep-20	Dec-20	Sep-21	ΔYoY	ΔYtD	ΔQoQ
CASA	596,558	643,862	721,799	21.0%	12.1%	3.5%
Current Accounts	205,424	229,821	263,375	28.2%	14.6%	6.1%
Savings Accounts	391,134	414,041	458,424	17.2%	10.7%	2.1%
Time Deposits	184,120	196,890	201,936	9.7%	2.6%	1.9%
Third Party Funds	780,678	840,752	923,736	18.3%	9.9%	3.2%
CASA Ratio	76.4%	76.6%	78.1%	1.7%	1.5%	0.2%



Digital transactions: exponential growth

Transaction Volume - Quarterly (million)



Transactions Value - (Rp tn)

	9M20	9M21	ΔYoY	2Q21	3Q21	ΔQoQ
Branch Banking	9,213	9,413	2.2%	3,227	3,090	-4.2%
ATM	1,493	1,573	5.4%	534	533	-0.2%
Internet Banking	8,101	10,834	33.7%	3,586	3,833	6.9%
Mobile Banking	1,891	2,851	50.8%	931	1,068	14.7%

Note: Mobile Banking including myBCA

Avg. Trx Vol

136%
in 3 years

API trx vol.

5.6x
in 2 years

No. of Cust. Accts.

48%
in 3 years

Avg. Online Acct. Open / Day

115%
YoY

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

Expanding ecosystem and collaborations to boost online transactions



Download my BCA

BCA ID
single access to all accounts in one app

5 Yr account history

Download merchant BCA

#Seamless solutions for merchants

blu
#BCAdigital

1 bluSaving for 10 purposes

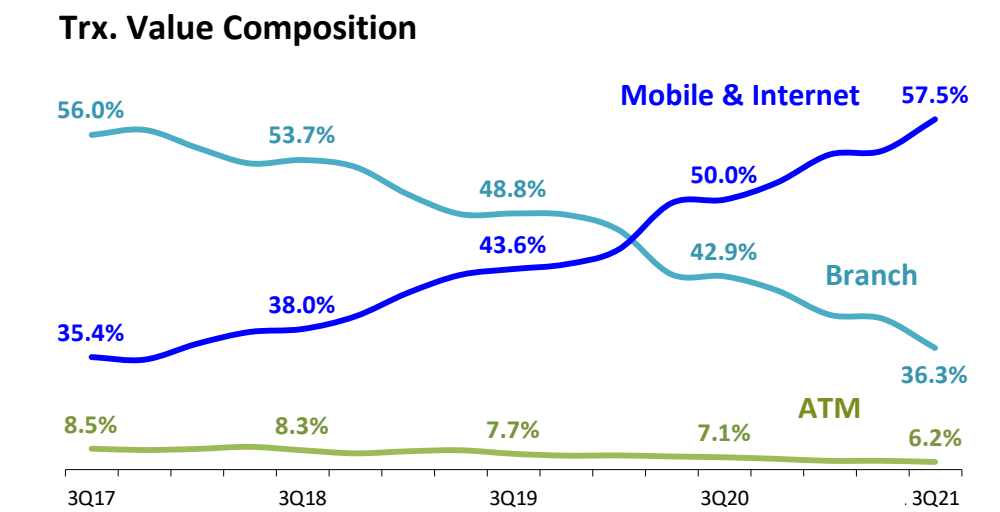
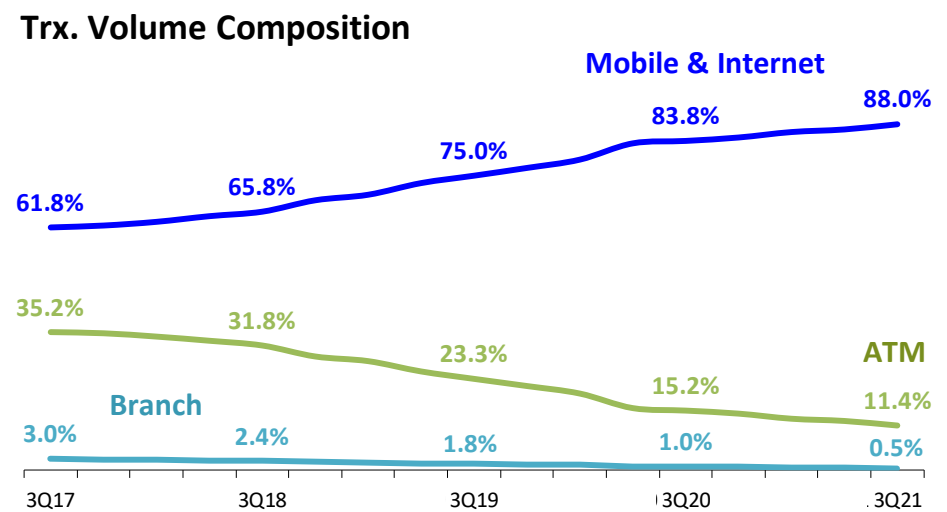
Buy VR
Shoes
Skateboard

Digital bank app of a subsidiary

Lifestyle Attractions Events Voucher Donations Zakat

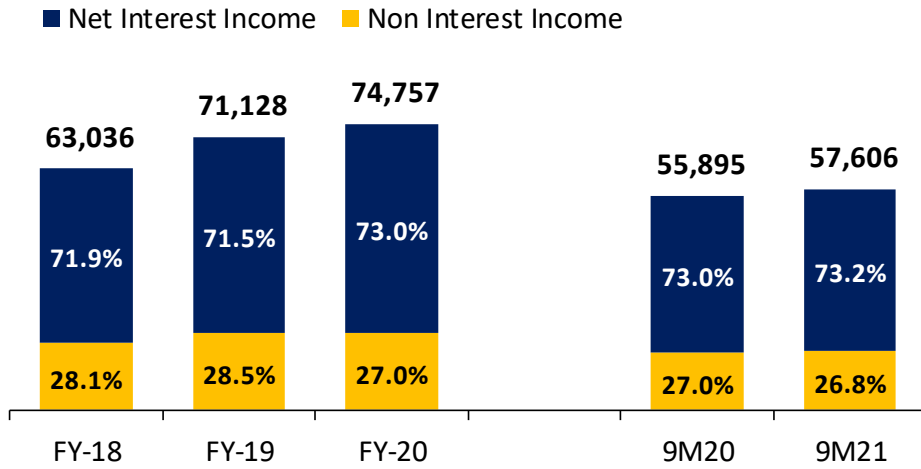
New merchant registration Dashboard transaction monitoring Transaction Reporting

Rising the bar for mobile & internet channels

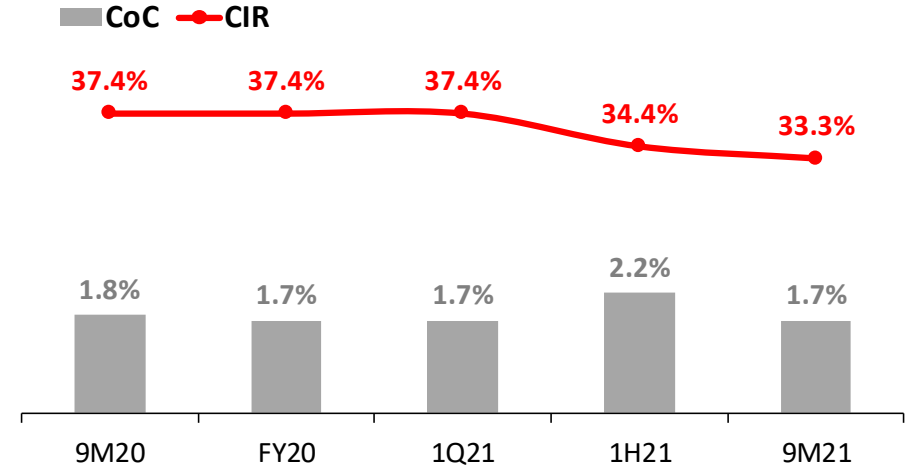


Profitability trend

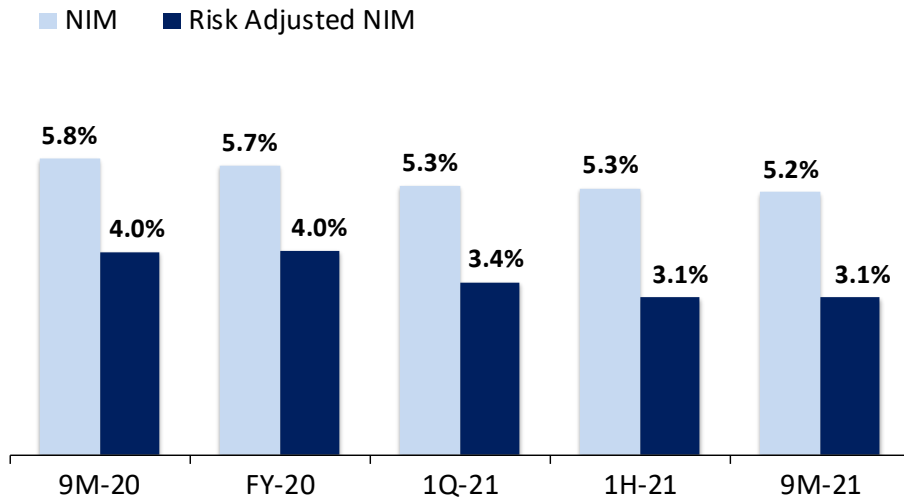
Operating Income (Rp bn) - Consolidated



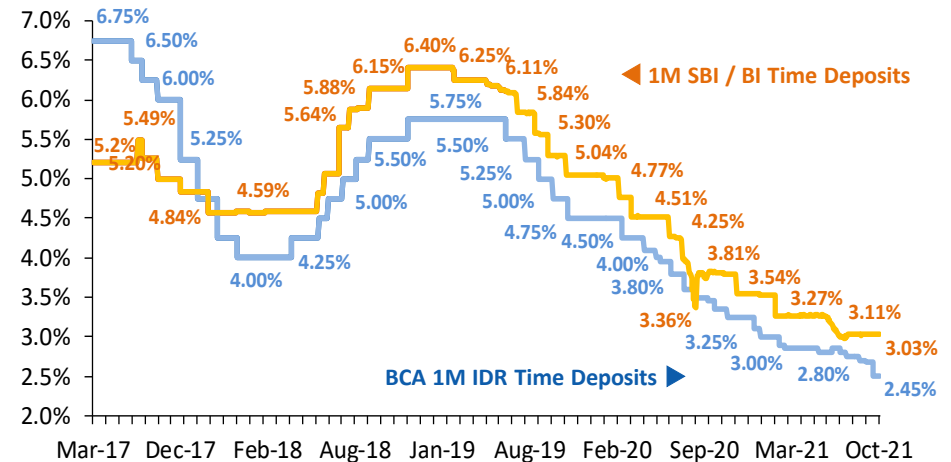
Cost to Income (CIR), Cost of Credit (CoC) - % YtD Bank Only



NIM, Risk Adj. NIM YtD - Bank Only



Interest Rate*



* Maximum interest rate offered

Agenda

- Macroeconomy & banking industry highlights
- BCA 9M21 performance overview



Sustainability finance and ESG

- Corporate updates
- 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

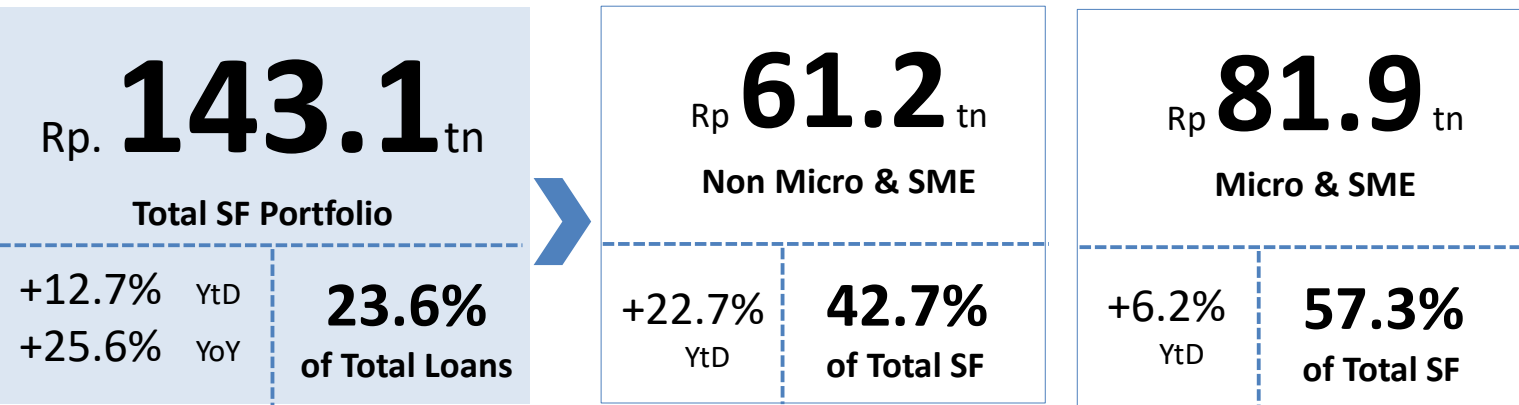
UN SDG
(Sustainable
Development
Goals)



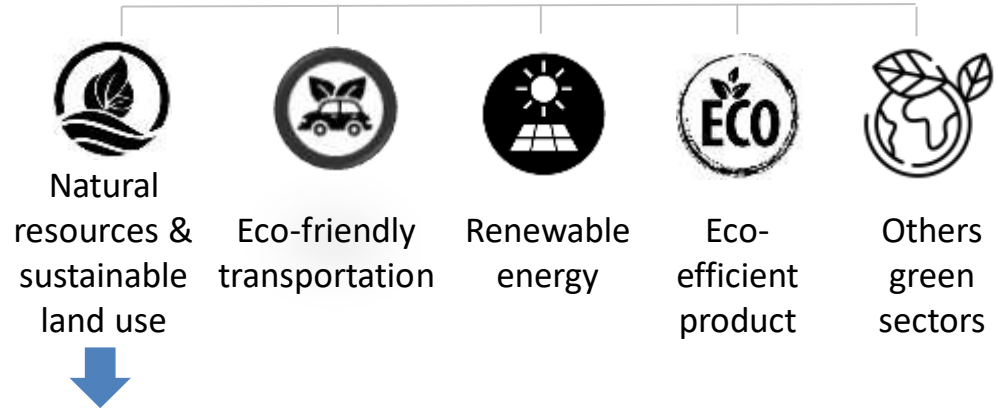
Responsible Banking



Sustainable Finance Portfolio



Consumer financing for solar panel installation



	2020	Q3-21
# Company	48	51
ISPO	36	37
RSPO	20	22

Certified Palm Oil financing

BCA "Bangga Lokal Kolaborasi"
 Program invites Indonesian MSMEs to be passionate and innovative to promote their signature products.
500 local brands have joined 'BCA Bangga Lokal'



Digitalization



Online account opening reached ~4.4 mn accounts, since 2Q19 launch
 More than 50% contribution to new accounts YtD



Merchant Apps BCA, digital solution for business customers

Data Security - Digitalization - Customer Trust



Strengthen security system, increase reliability

PCI DSS 3.2.1 certification for BCA data center (global data security)

ISO 20000-1:2018 for IT service management

ISO 9001:2015 for Network data center, IT quality assurance & contact center

ISO 27001:2013 for Network data center & data center operation

ISO 20000-1:2011 for network data center & incident management



Security Monitoring Center, monitor threats & attacks against BCA's IT systems



Machine Learning & AI, early detection of data traffic anomalies in the BCA network & database



2,488 Business Owner joined the webinar



Campaign to protect our customers from any theft

Secured digital transactions promote customer trust



1,200 CS Digital Machines
Self service machine for customer service transaction



Halo BCA mobile apps
Integrated customer service channels for call, chat, email & Twitter



> 1 Billion customer transaction hits

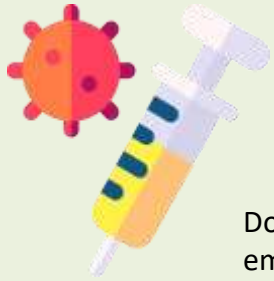


> 1 Million BCA Investor Fund Account (RDN)

Social Value Creation



Covid-19 Assistance



> 95%
Employee vaccinated

> 150,000
Doses of vaccine were given to employees, family members & communities

Rp47.1 bn total funds for Covid-19 assistance to the community through 'Bakti BCA'

Smart Solution



18 universities, **20** schools, 'Bakti BCA' Scholarship Program



Financial literacy & inclusion
935 students
at 'Bakti BCA' assisted schools

Excellent Business Solution



10 winners from 4 categories
have been selected by 'BCA Desa Wisata' tourism award in 2021
Total prizes Rp600 million + development supported by BCA

Sinergy Solution



Awarding 7 best thesis
Preserving Indonesian culture through Nusantara Award



Orang Utan goes to school - Kalimantan
Raise awareness the importance of supporting Orang Utan conservation

Promoting Sustainability Culture



Human Rights & Good Labor Practices



Promoting Gender Equality & Diversity

Total Employee



Senior Management
(Senior VP to Executive VP)



Vice President
(Assistant VP to VP)



.... Continue to educate employee through various means:

- Zoom webinar (8 batch)
- COP (community of Practice) (8 batch)
- Instagram BCA Semua Beres
- E-Learning (165 modules)
- Regular & Non Regular Training (333 classrooms)



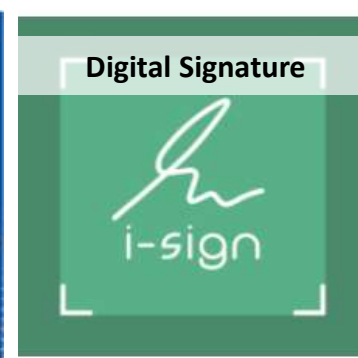
The Environment

Publish The Environmental Policy

BCA commitment to pay attention to & manage the environmental impact of its business



Green Lifestyle Awareness for All Employees



Achievements of Sustainability Governance



MSCI Indonesia Index

Rank 1 of Top 10 Constituents



CCC	B	BB	BBB	A	AA	AAA
-----	---	----	-----	---	----	-----

Last update: 21 Jun 21

FTSE4Good ASEAN 5 Index

Rank 3 of Top 10 Constituents



Last update: 30 Sep 21

(SRI) KEHATI Index

Constituent of Sustainable Investment



Period: Jul - Nov 2021

IDX ESG LEADERS Index

1 of 30 Public Company Listed



Period: 15 Sep 2021 – 14 Mar 2022

Euromoney



Jul 2021

Best Bank in Indonesia

Brand Finance



Sep 2021

Rank 3 Most Valuable Brands in Indonesia

HR Asia



Sept 2021

Indonesia's Best Companies to Work for in Asia

Agenda

- Macroeconomy & banking industry highlights
- BCA 9M21 performance overview
- Sustainability finance and ESG
- ▶ ***Corporate updates***
- Share data, ratings & awards

Corporate updates

Stock Split

- BCA obtained EGMS approval for stock split on 23 September 2021, with ratio of 1 : 5. The shares trading with new nominal value started from 13 October 2021.

	Before	After
Nominal value per share	Rp 62,50	Rp 12,50
No. of outstanding shares	24.655.010.000	123.275.050.000

Capital increase at subsidiary Bank BCA Digital

- BCA increased the capital level of its subsidiary, PT Bank Digital BCA to Rp 4 tn from Rp 1.3 tn previously.
- The subsidiary rolled out its digital bank apps namely 'blu' in July 2021.

Agenda

- Macroeconomy & banking industry highlights
- BCA 9M21 performance overview
- Sustainability finance and ESG
- Corporate updates



Share data, ratings & awards

BCA share performance & rating

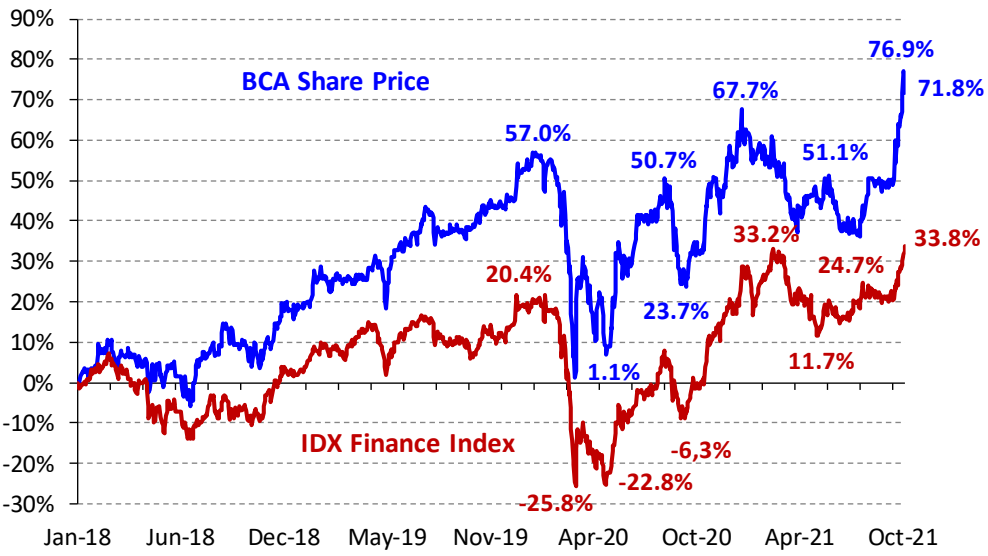
BCA Shareholding Structure (as of 30 September 2021)

	Number of Shares	Ownership Percentage
PT Dwimuria Investama Andalan *	67,729,950,000	54.94%
Public**	55,545,100,000	45.06%
Total	123,275,050,000	100.00%

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 BBCA vs IDX Finance Index

(Relative price up to 18 Oct 2021 against 1 Jan 2018)



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

- 1 Market Cap **BCA: Rp928 tn (18 Oct 21)**
"The Largest in Indonesia"
- CAGR **BCA Share Price: 16.8%**
(4 Years: Oct-17 to Oct-21)
- CAGR **IDX Finance Share Price: 10.5%**
(4 Years: Oct-17 to Oct-21)

Awards and recognitions - 2021

Best Bank



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



Best Bank in Indonesia



World's Best Bank in the Emerging Markets



Best Bank in Indonesia



Best Domestic Bank 2021



Financial Institution Awards 2021

Best Bank in Indonesia



Top Bank Awards 2021

Indonesia Top Bank



Indonesia Most Acclaimed Company 2021

Winner for Categories: Bank



- Best Bank 2021 for Category Conventional Bank with Core Capital > Rp 30 trillion



Indonesia Best Bank Award 2021

Indonesia Best Bank 2021 with Outstanding Financial Health and Corporate Performance: Prominence Banking Digitalization, (Category: BUKU 4 with total assets over 500 trillion)



26th Infobank Awards 2021

- Diamond Trophy ('Excellent' Rating Performance in the Last 20 Years)
- The Strongest Performance Bank
- The Most Consistence Bank with The Highest Score During 6 Years
- The Most Efficient Bank
- The Best Bank in Credit Assets Quality
- Best CEO



Infobank SMEs Finance Awards 2021

Winner for Categories: BUKU IV Bank

Best Brand



Brand Finance Banking 500 2021

2nd Place on Top 10 Strongest Banking Brands (AAA+ rating)



Brand Finance Indonesia 100 2021

3rd Place on Top 10 Most Valuable Brands in Indonesia



Iconomics Marketing Brands Award 2020 Millenials Choice

Winner for Categories: Savings (Tahapan) and Credit Card



Indonesia Millennial's Brand Choice Awards 2021

- The 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 (SDBI) Award 2021

The Best Brand for Categories: Savings & Credit Card



Indonesia Millennial Women Brand Choice Awards 2021

- The Best Millennial Women Brand Choice 2021 with Outstanding Products and Services Innovation
- Flazz BCA as Best Millennial Women Brand Choice 2021 with Outstanding Products and Services Innovation



Marketeers OMNI Brands of the Year 2021

OMNI Brands of the Year 2021



WOW Brand Festive Day 2021

The Winner for Categories: Savings, Digital Saving & Lounge, CC, Internet Banking, ATM, Mobile Banking, E-Money, Call Center & Mortgage

Digital



Iconomics Inspiring Women 2021

BCA CFO – Contribution to The Organization as The Leading Digital Bank



Indonesia Digital Innovation Awards 2021

The Most Innovative Conventional Bank for The Marvelous Digital Banking Features Accessibility for category: Banking

Customer Service



Indonesia Customer Service Quality Award (ICSQ) 2021

The Winner for Categories:

- Conventional Bank, Mobile Banking App, Credit Card and Branch Banking Agent

Awards and recognitions - 2021

ESG



CLSA Ratings - Indonesia ESG
Top 10 ESG Champion



Period: 17 Mar – 14 Sep 2021

IDX ESG LEADERS Index
1 of 30 Publicly Listed Companies



January 2021

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



February 2021

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



March 2021

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



MSCI Indonesia Index
Rank 1 of Top 10 Constituents



Last update: 30 Jun 21

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

CSR



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



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



Top CSR Awards 2021

- Received 5 star
- Winner for Category COVID-19 management



Indonesia Corporate Social Responsibility Awards 2021

Best CSR with Outstanding Program in Improving Community Welfare



Indonesia CSR Award IV 2021

- The Best of The Year CSR of the Year
- Best of the Best CSR of the Year
- The Best Indonesia CSR Senior Leader 2021

Others



ABF Wholesale Banking Award 2021
API Project of The Year



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



HR Asia Award 2021
Indonesia's Best Companies to Work for in Asia



Emiten Expose & Awards 2021
The Best Issuer in Fin. Sector



Humas Resources Awards 2021

The Best HR Management for the Outstanding Banking Education Programs with Professional and Profound Curriculum



Indonesia GCG Award VI 2021

The Best Indonesia GCG Award 2021 for Category Public Company Bank BUKU IV



JCB Indonesia Award 2021

The 3rd Best of New Card Issuing in Southeast Asian Countries 2020



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



Indonesia Financial Top Leader Awards 2021

The Best Leader for Business Resilience Through Business Innovation – Market Segmentation, Business Expansion and Product Development



Infobank 4th Satisfaction Loyalty Engagement (SLE) Awards 2021

The Best For Categories:

- (1st rank) CS, Teller and ATM
- (2nd rank) Branch & Mobile Banking
- (3rd rank) Marketing Engagement Index
- (4th rank) Best Overall SLE



Indonesia Human Capital Award VII 2021

- The Best of The Best Indonesia Human Capital, Organization Capabilities, HRIS & Technology, Corporate Culture, Employee Engagement, Business Innovation and Humas Capital Director



Stellar Workplace Award 2021

- Best Stellar Workplace in Innovative Engagement During Pandemic, Workplace Award for Large Employer and Stellar Workplace Recognition in Employee Commitment & Satisfaction

DISCLAIMER

This Presentation has been prepared by PT Bank Central Asia Tbk (“BCA”) for information purposes only. This Presentation including any information, estimation and/or projections contained herein or provided by BCA in any other written or verbal communication (the “Information”) does not constitute a commitment or recommendation or advice by BCA. This Presentation does not purport to contain all of the Information that may be required or desirable to evaluate all of the factors that might be relevant to a recipient considering investing in BCA and any recipient hereof should conduct its own investigation and analysis in order to make an independent determination of the suitability and consequences of entering into or participating in any investment or transaction related to BCA. Under no circumstances is this Information to be used or considered as an offer to sell, or a solicitation of an offer to buy, a participating interest or any security or a recommendation that a recipient hereof should enter into or participate in any transaction related to BCA, buy or sell any participating interest or security, or otherwise make any investment decision.

BCA reserves the right to amend, update or replace all or any part of the Information at any time but shall not be under any obligation to provide any recipient of this Presentation with any notice of such amended, updated or replacement information or to correct any inaccuracies herein which may become apparent. By accepting, receiving and/or viewing this Information Presentation, the recipient hereby acknowledges and agrees that neither BCA nor any of its subsidiaries, its affiliates, employees, directors, commissioners, representatives or advisors make any guarantee, representation, warranty or undertaking, express or implied, as to the fairness, accuracy, reliability, correctness, reasonableness or completeness of the Information. Therefore, neither BCA nor its subsidiaries, affiliates, employees, directors, commissioners, representatives or advisors shall have any liability arising from or in connection with any Information provided by BCA (whether written or verbal communication. No reliance should be placed on such Information.

BCA, its subsidiaries, affiliates, employees, directors, commissioners, representatives or advisors will not be liable for any losses and/or damages in connection with the use of this report and/or any action taken in reliance upon the whole or any part of the content of this Presentation. Nothing in this Presentation should be construed as legal, tax, financial, business or investment advice. By attending the meeting where the Presentation is made, or by accepting and viewing/reading this Presentation, you acknowledge and agree to the above disclaimer and/or limitations in this Presentation.



Always by your side

Thank You