

Corporate Presentation

PT Bank Central Asia Tbk

FY 2019 Results

Jakarta, 20 February 2020

Agenda

Macro-economy & Banking Industry Highlights

- *Macro-economy*
- *Banking Industry Highlights*

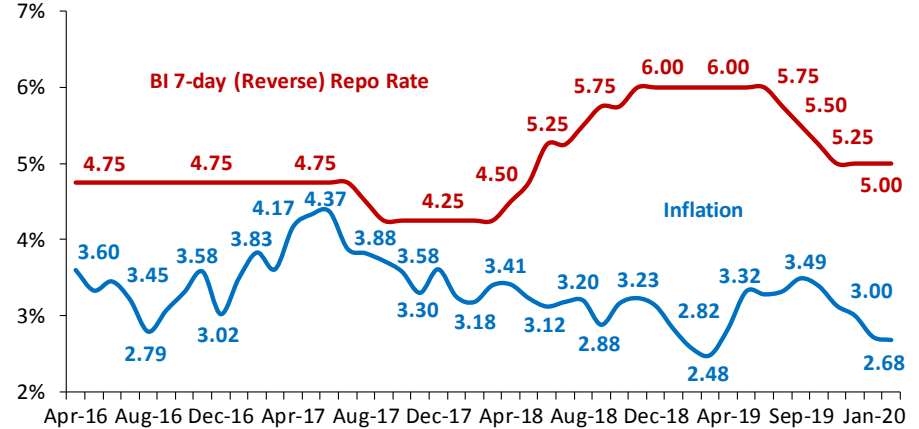
BCA FY19 Performance Overview

- *Financial Highlights*
- *Loans*
- *CASA, Transaction Banking & Digital Channels*
- *Profitability*
- *Sustainability Finance & ESG*
- *Corporate Updates*

Moderate growth in Indonesia macro economy

- Global economic growth remained slow. Phase 1 US - China trade deal provides some optimism
- BI reduced its benchmark rate by 100 bps in total throughout 2019. Indonesia GDP growth came in at 5.0% in 2019
- Inflation remained benign at 2.7% in Dec-19. Exchange rate is well supported at current level
- BI expects Indonesia GDP growth at 5.1-5.5% level in 2020
 - Coronavirus outbreak further cut global GDP growth expectation in 1Q20. Indonesia might face unstable trade flow with China
 - Exports of Indonesia’s major commodities are expected to remain weak
 - Cautious on volatility of emerging market portfolio fund flow and domestic mutual fund redemption

Inflation and BI Rates (%)



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

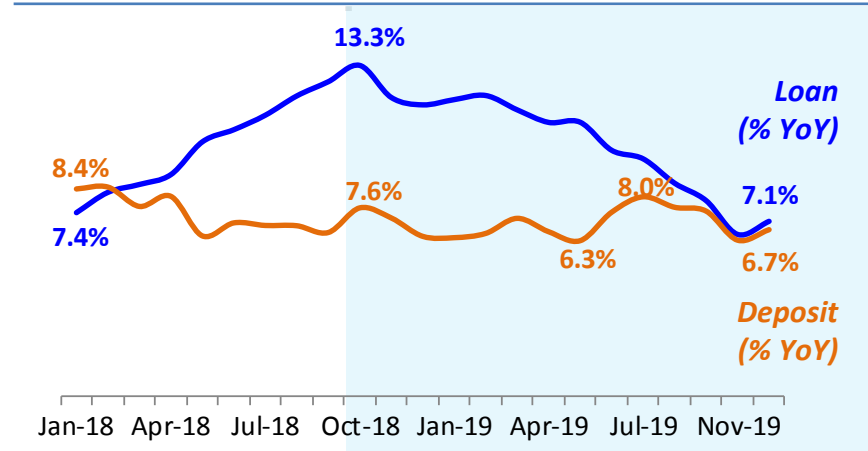
Rupiah/USD



Source: Bloomberg

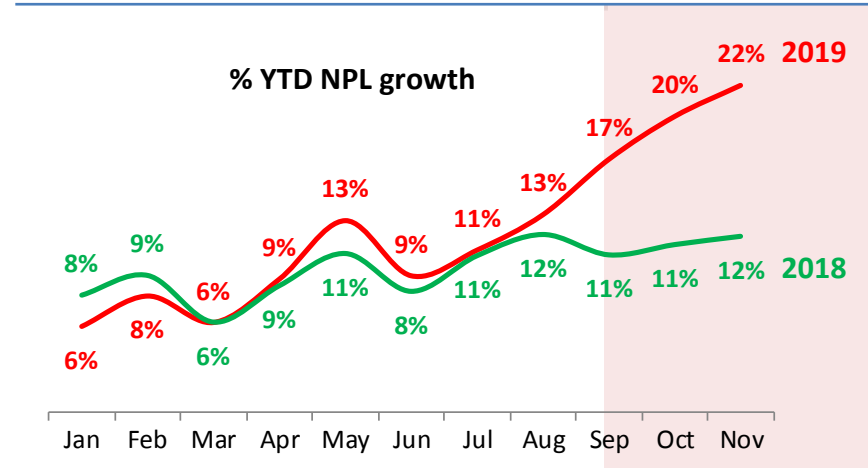
Banking sector saw declining loan demand, higher nominal NPL

Sector: slowing loan growth



Source: Financial Services Authority (OJK)

Sector: higher sector NPL growth (% YTD)



Source: Financial Services Authority (OJK)

Banking Industry Financial Summary (Rp trillion)

	Nov-18	Dec-18	Nov-19	ΔYTD	ΔYoY
Total Assets	7,878	8,068	8,411	4.2%	6.8%
Total Loans	5,160	5,295	5,524	4.3%	7.1%
Third Party Funds	5,573	5,630	5,948	5.6%	6.7%
CASA	3,106	3,140	3,325	5.9%	7.1%
Current Accounts	1,366	1,315	1,458	10.9%	6.7%
Savings	1,740	1,825	1,867	2.3%	7.3%
Time Deposits	2,467	2,490	2,623	5.3%	6.3%
Net Profit	136.0	150.0	143.2	na	5.3%
NIM	5.1%	5.1%	4.9%	-20bp	-20bp
LDR	93.2%	94.8%	93.5%	-130bp	30bp
NPL	2.7%	2.4%	2.8%	40bp	10bp
CAR	23.3%	23.0%	23.8%	80bp	50bp

Source: Financial Services Authority (OJK)

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Balanced growth of loans and CASA

(Rp billion)	Dec-17	Dec-18	Sep-19	Dec-19	ΔQoQ	ΔYoY
Total Assets	750,320	824,788	893,594	918,989	2.8%	11.4%
Secondary Reserves	109,682	99,380	132,081	118,684	-10.1%	19.4%
Marketable Securities & Gov't Bonds (> 1 year)	67,116	69,844	75,849	85,310	12.5%	22.1%
Loans	480,768	551,155	585,491	603,743	3.1%	9.5%
Third Party Funds	585,571	634,928	683,053	704,791	3.2%	11.0%
CASA	444,309	483,933	513,884	532,013	3.5%	9.9%
Current Accounts	151,575	167,268	179,735	185,722	3.3%	11.0%
Savings	292,734	316,665	334,149	346,291	3.6%	9.4%
Time Deposits	141,262	150,995	169,169	172,778	2.1%	14.4%
Equity	131,402	151,753	167,982	174,143	3.7%	14.8%

Solid PPOP on the back of strong top line growth

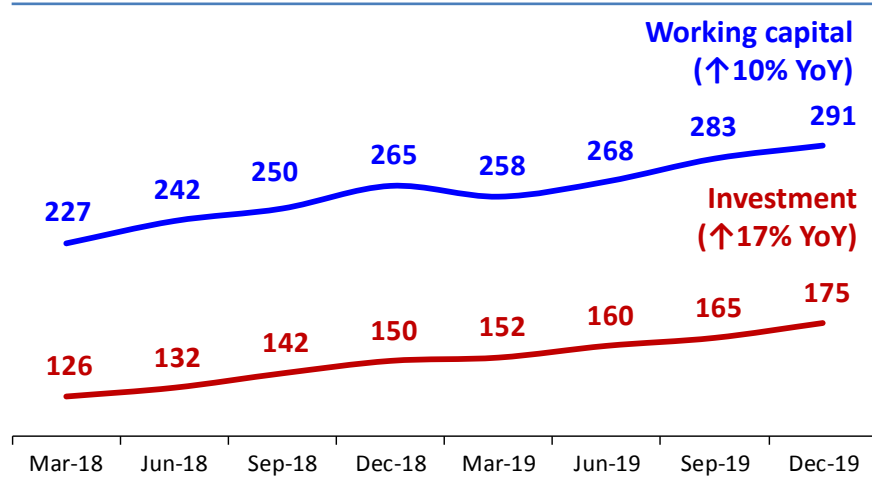
(Rp billion)	1Q19	2Q19	3Q19	4Q19	FY17	FY18	FY19	ΔQoQ	ΔYoY
Operating Income	16,690	17,552	18,196	19,186	56,984	63,036	71,624	5.4%	13.6%
Net Interest Income	11,989	12,642	12,800	13,393	41,858	45,336	50,824	4.6%	12.1%
Non Interest Income	4,701	4,910	5,396	5,793	15,126	17,700	20,800	7.4%	17.5%
Fees and Commissions	3,226	3,269	3,518	3,597	10,388	11,998	13,610	2.2%	13.4%
Trading Income	681	691	829	909	1,772	2,762	3,110	9.7%	12.6%
Others	794	950	1,049	1,287	2,966	2,940	4,080	22.7%	38.8%
Operating Expenses	(8,084)	(7,565)	(6,958)	(8,136)	(25,192)	(27,653)	(30,744)	16.9%	11.2%
Personnel Expenses	(4,596)	(3,309)	(2,331)	(2,672)	(11,037)	(11,807)	(12,909)	14.6%	9.3%
General & Administrative Expenses	(3,488)	(4,256)	(4,627)	(5,464)	(14,155)	(15,846)	(17,835)	18.1%	12.6%
PPOP (Pre Provision Operating Profit)	8,606	9,987	11,238	11,050	31,792	35,383	40,880	-1.7%	15.5%
Provision	(982)	(1,465)	(1,050)	(1,095)	(2,633)	(2,677)	(4,591)	4.3%	71.5%
Profit before Tax	7,624	8,522	10,188	9,955	29,159	32,706	36,289	-2.3%	11.0%
Net Profit	6,062	6,800	8,059	7,644	23,310	25,855	28,565	-5.1%	10.5%
EPS – year to date (Rp)	246	522	849	1,159	945	1,049	1,159	na	10.5%

Financial metrics remained sound

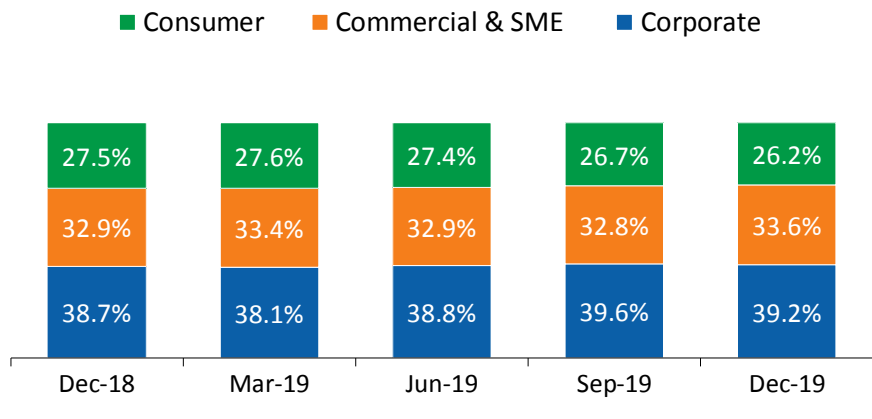
Bank Only	Dec-17	Dec-18	Mar-19	Jun-19	Sep-19	Dec-19	ΔYoY
NIM	6.2%	6.1%	6.2%	6.2%	6.2%	6.2%	10bp
CIR	44.4%	44.3%	50.0%	46.2%	43.8%	43.7%	-60bp
BOPO	58.6%	58.2%	65.2%	62.6%	59.8%	59.1%	90bp
COC	0.4%	0.5%	0.6%	0.7%	0.8%	0.8%	30bp
ROA	3.9%	4.0%	3.5%	3.7%	4.0%	4.0%	0bp
ROE	19.2%	18.8%	15.4%	16.8%	18.0%	18.0%	-80bp
CAR	23.1%	23.4%	24.5%	23.6%	23.8%	23.8%	40bp
LDR	78.2%	81.6%	81.0%	79.0%	80.6%	80.5%	-110bp
RIM	na	82.5%	81.9%	80.0%	81.7%	81.6%	-90bp
NSFR	na	154.3%	157.9%	158.3%	155.1%	157.7%	340bp
LCR	na	278.2%	275.7%	276.0%	272.0%	276.3%	-190bp
NPL - gross	1.5%	1.4%	1.5%	1.4%	1.6%	1.3%	-10bp
NPL - net	0.4%	0.4%	0.5%	0.5%	0.6%	0.5%	10bp
Loan at Risk	3.6%	3.7%	4.2%	4.3%	4.3%	3.8%	10bp
Provision / NPL	190.7%	178.7%	171.4%	183.7%	163.8%	189.2%	1,050bp
Provision / Loan at Risk	78.8%	67.3%	60.1%	59.5%	61.3%	65.9%	-140bp

Business segment supported overall loan growth

Business Loans (Consolidated, gross loans, Rp trillion)



Loan Composition (Rp billion)



Note: The remaining contribution came from Sharia financing

Loans Breakdown (Rp billion)

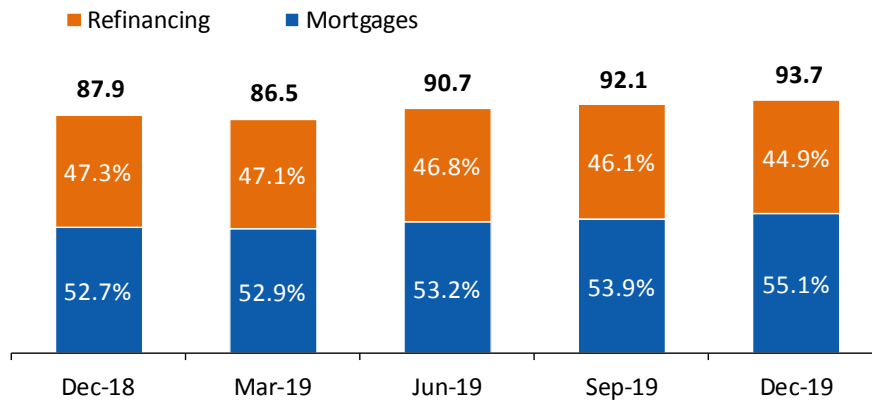
	Dec-17	Dec-18	Dec-19	ΔYoY
Corporate	176,998	213,274	236,875	11.1%
Commercial & SME	159,389	181,107	202,888	12.0%
Consumer	140,190	151,874	158,334	4.3%
Mortgage	78,466	87,901	93,656	6.5%
Vehicles	47,369	48,153	47,627	-1.1%
4 Wheeler	42,957	44,812	45,438	1.4%
2 Wheeler	4,412	3,341	2,189	-34.5%
Credit Cards	11,528	12,893	14,106	9.4%
Employee	2,827	2,927	2,946	0.6%
Sharia Financing	4,191	4,900	5,645	15.2%
Total Outstanding	480,768	551,155	603,743	9.5%
Total Facilities	669,489	753,604	822,160	9.1%

Modest mortgage growth amid slow property sector

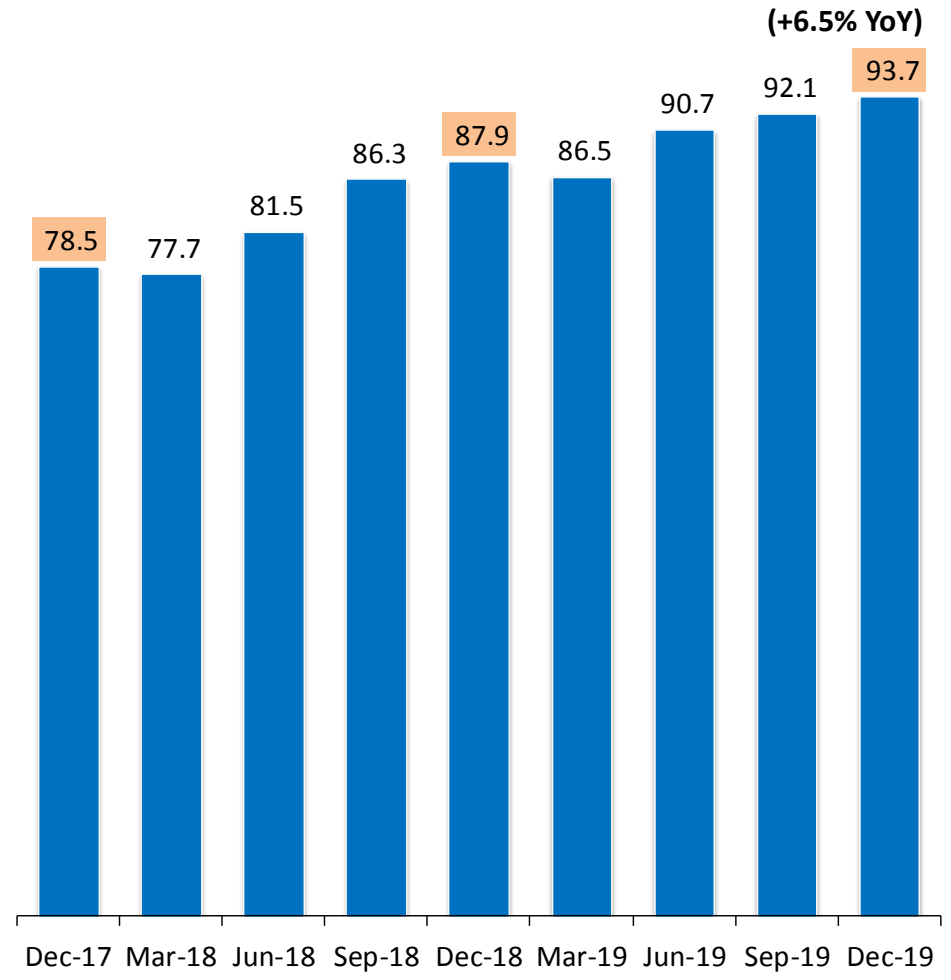
Mortgage Portfolio

	Dec-17	Dec-18	Dec-19	ΔYoY
# Customers Accounts	102,665	107,079	112,525	5.1%
Total Outstanding (Rp bn)	78,466	87,901	93,656	6.5%
Avg. Loan Outstanding (Rp mn)	764	821	832	1.3%

Mortgage Composition (Rp trillion)

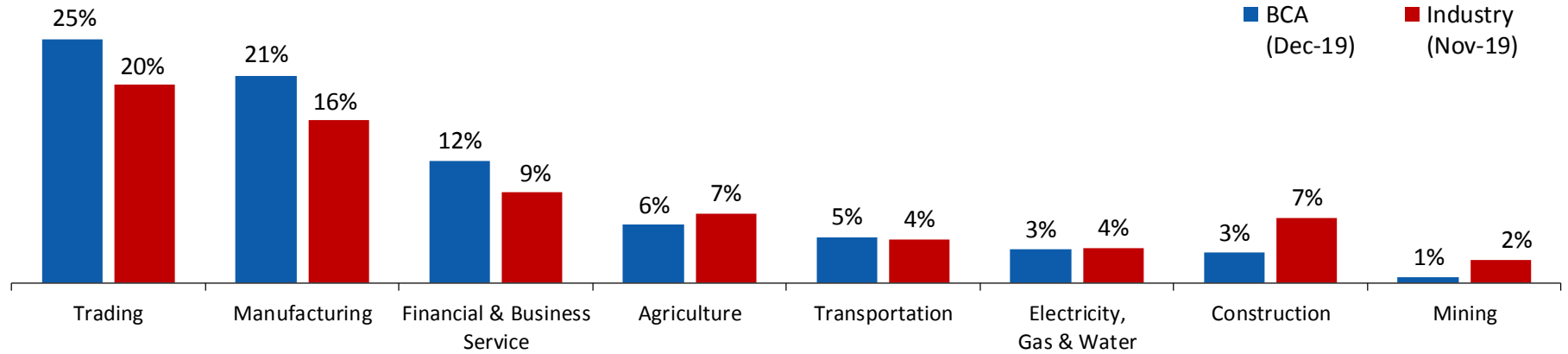


Total Mortgage Portfolio (Rp trillion)

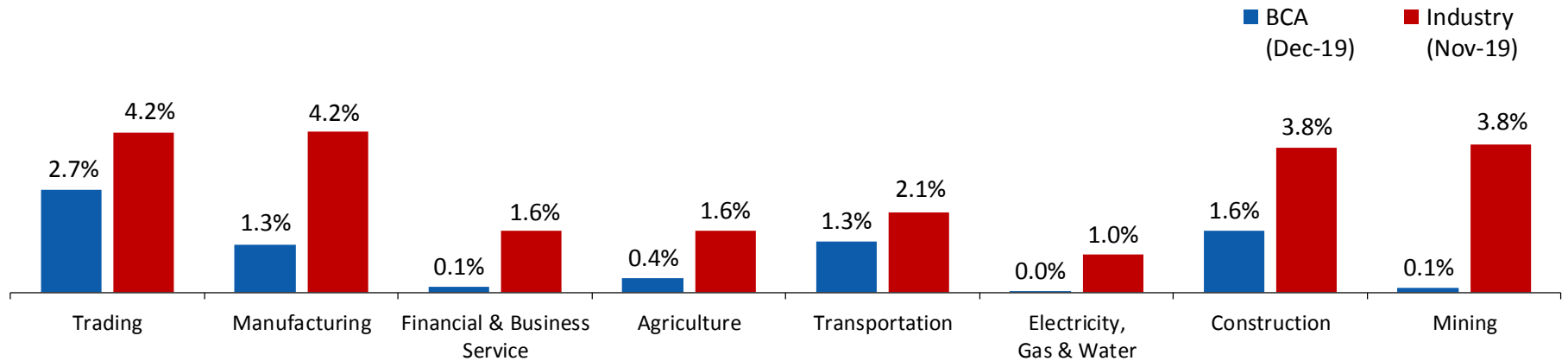


Diversified and quality loan portfolio

Composition of BCA Business Loans by Sector (%)

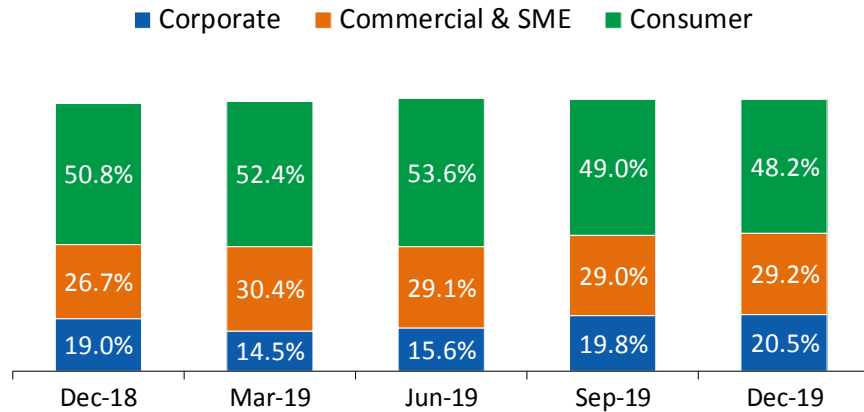


BCA Business NPL by Sector (%)

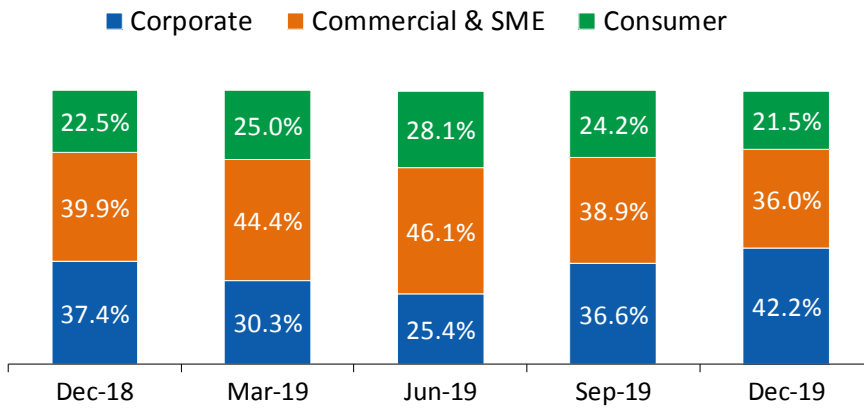


Ample Loan loss coverage

Special Mention Composition (% of Total SML)



NPL Composition (% of Total NPL)

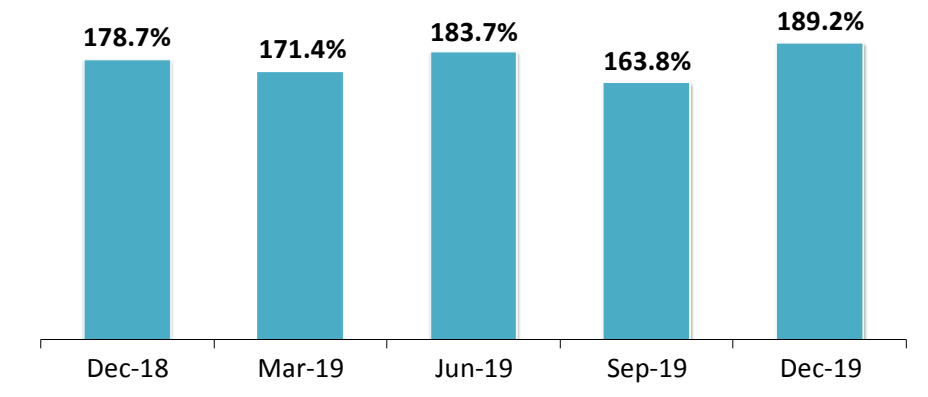


Note: The remaining contribution came from Sharia financing

Loan Quality (Rp billion)

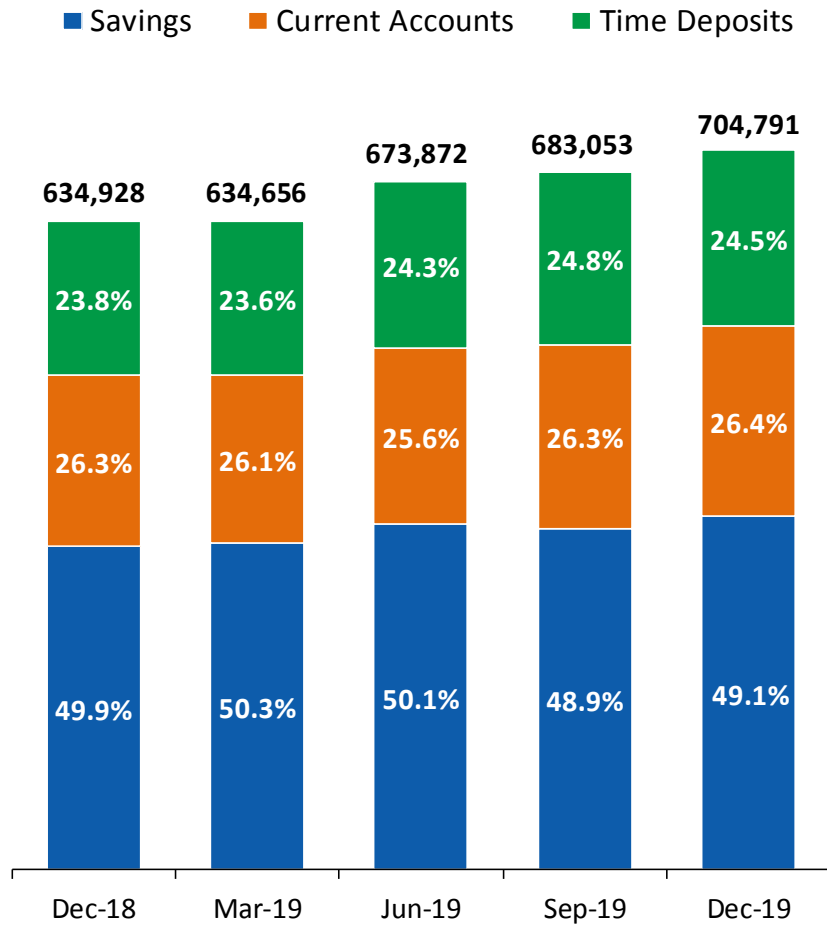
	Dec-17	Dec-18	Dec-19	ΔYoY
Current	465,797	532,475	582,698	9.4%
Special Mention	7,859	10,968	13,002	18.5%
Performing Loans	473,656	543,443	595,700	9.6%
Substandard	2,018	1,702	1,347	-20.9%
Doubtful	738	1,220	742	-39.2%
Loss	4,356	4,790	5,954	24.3%
NPL	7,112	7,712	8,043	4.3%
Total Loans	480,768	551,155	603,743	9.5%
NPL Ratio - gross	1.5%	1.4%	1.3%	-10bp
NPL Ratio - net	0.4%	0.4%	0.5%	10bp

Loan Provision / NPL (Bank Only)



Sustainable CASA growth, underpinned by strong transaction banking franchise

Third Party Fund Composition (Rp billion)



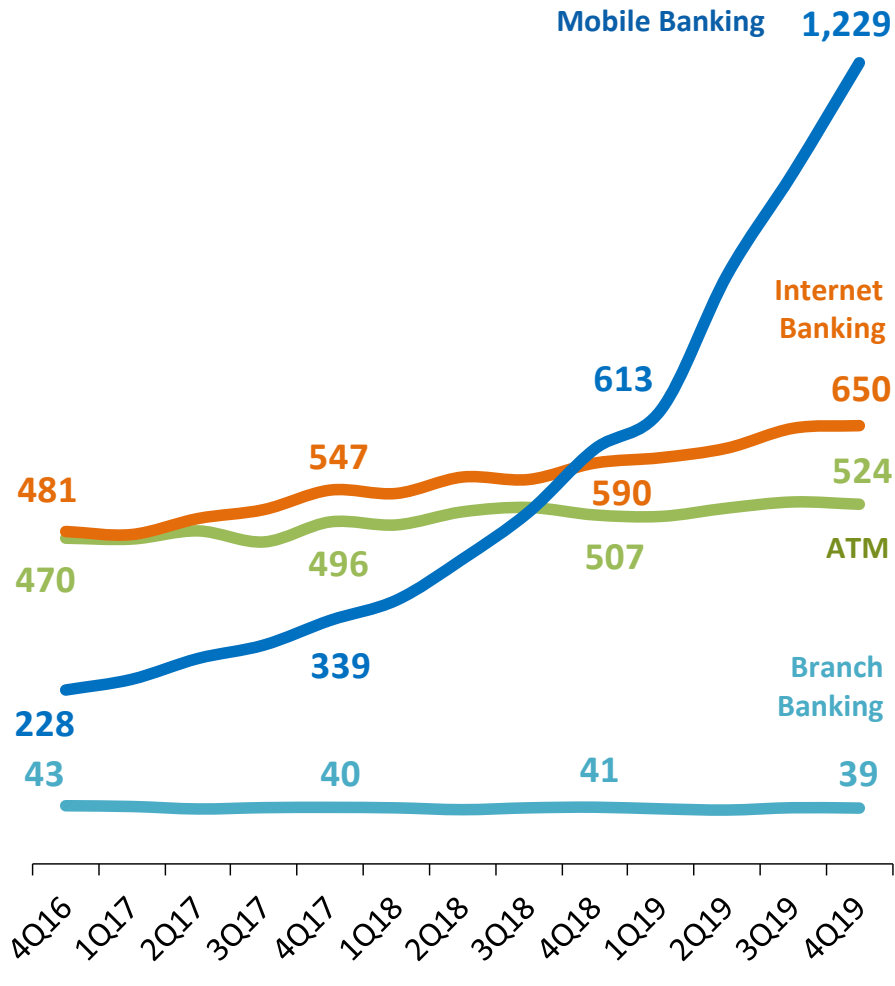
Third Party Funds (Rp billion)

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Robust growth in e-channel transactions

Number of Transactions - Quarterly (million)



Transactions Value - (Rp trillion)

	FY17	FY18	FY19	YoY
Branch Banking	14,131	14,866	14,586	-1.9%
ATM	2,178	2,303	2,322	0.8%
Internet Banking	7,694	9,107	10,701	17.5%
Mobile Banking	970	1,389	2,089	50.4%



Our recent digital initiatives

Customer Retention, Experience Enrichment

▶ Cardless transaction



- Flazz top up
- Cardless cash deposit & withdrawal

▶ QRku



▶ Welma wealth mgt. apps



▶ Halo BCA video conf.



▶ BCA Keyboard



Transactions via chatting apps



▶ VIRA

Chat bot - Virtual Assistant

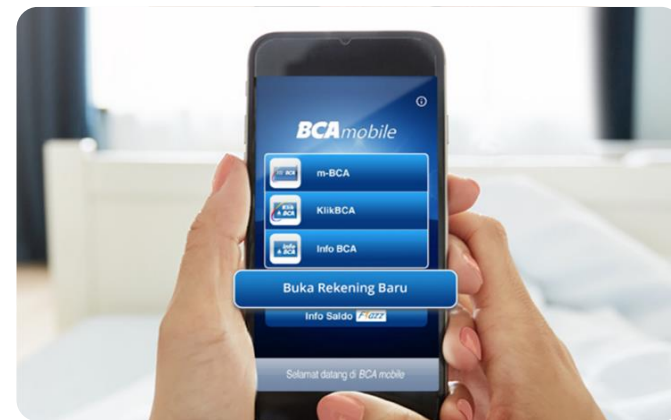


▶ OneKlik e-commerce payment



Customer Acquisition

Online account opening via Mobile BCA



Process Efficiency

Improving process for branches by utilizing machine & mobile apps



e-branch



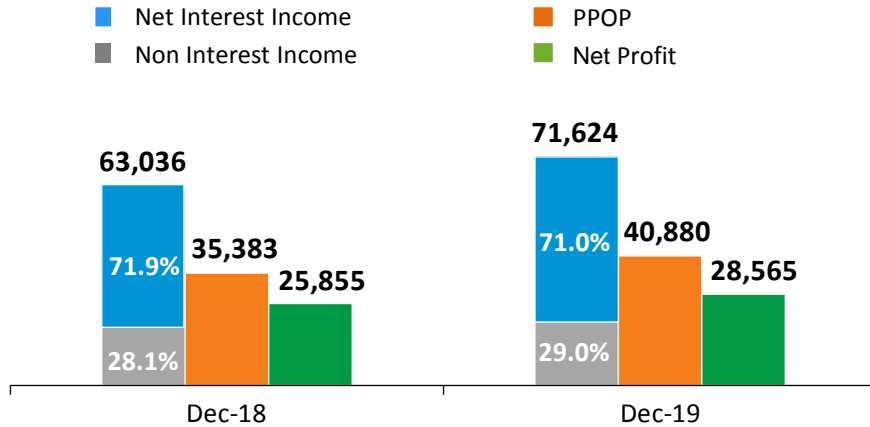
e-service



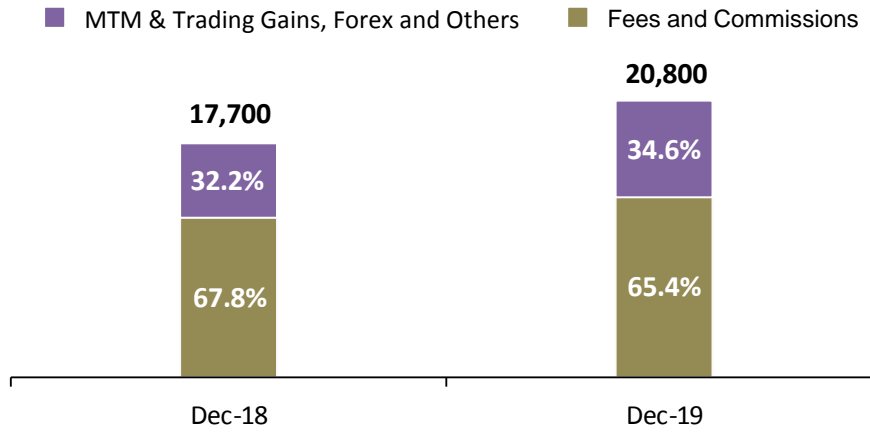
CS digital & STAR teller assisted machines

Delivered strong results in NII and Non NII

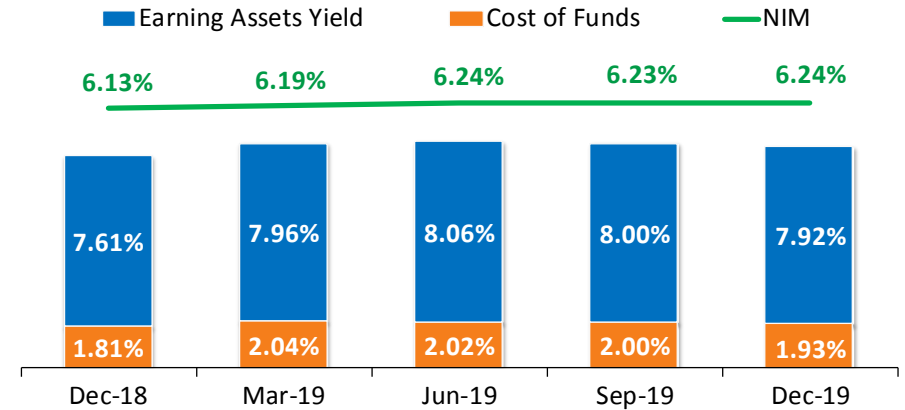
Profitability (Rp billion)



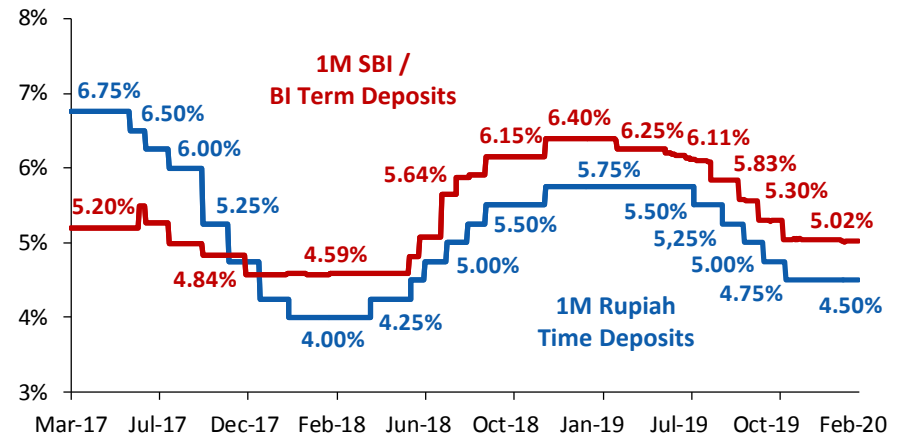
Non Interest Income (Rp billion)



NIM, Yield and Cost of Funds (Bank Only)



Interest Rate*



* Maximum interest rate offered


Sustainability Finance & ESG

Journey of Sustainable Finance

Kick Off 2015

- One of the first movers on Domestic Sustainable Banking
- First publication of Sustainability Report

Ongoing & 2019-2023 Strategic Plan

- Growing Sustainable financing portfolio
- 
 Sustainable Finance Portfolio as of 2019
Rp116.3 tn (↑13.8% YoY)
- Capacity building
- Align structure, governance and SOP



Vision

“To be the bank of choice and a major pillar of the Indonesian economy that aligns with Indonesia’s sustainable development”

Rating & Awards

MSCI
ESG RATINGS



CCC	B	BB	BBB	A	AA	AAA
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Last update: Feb 6, 2020



Rank 1 of Top 10 Constituents
MSCI Indonesia Index



Rank 4 of Top 10 Constituents
FTSE4Good ASEAN Stars Index



Global Green Destination Day 2019 Award
Desa Pentingsari - World's Top 4 Sustainable Tourism Village



Indonesia Sustainable Tourism Award
Green Gold Award - Village Empowerment Bukit Peramun

BCA Commitments to ESG



ENVIRONMENT

- **Energy** saving through promotion of online channels **(+51.5%)** rather than branch banking **(-2.2%)**
- Minimized paper use **(-12.9%)**
- Support green office
- CSR Program 'Bakti BCA'
 - ✓ Planted **20,200** mangrove trees
 - ✓ Promote conservation program for **Orangutan & Sea Turtle**



SOCIAL

- **27.3%** female Directors
- **63.8%** of job promotion was awarded to female employees
- **656** employees participated in ESG related trainings
- **4.67 of 5.00** Gallup Cust. Engagement index
- **99.4%** customer complaints resolved
- CSR Program 'Bakti BCA'
 - ✓ **731** scholarships **(Rp5.4 bn)**
 - ✓ **12** rural villages empowerment
 - ✓ Supported **17** schools
 - ✓ **98,000** people received financial literacy



GOVERNANCE

- Established ESG team in **Aug 2019**
- Set internal Sustainable Finance guidelines
- Submit Sustainable Finance Plan "RAKB" to regulator for 2019-2023

Corporate updates

Acquisitions

- BCA completed the acquisition of Bank Royal Indonesia on 31 October 2019.
- Signed Conditional Sale and Purchase Agreement (CSPA) for the acquisition of Rabobank Indonesia on 11 December 2019. The acquisition is subject to shareholders and regulatory approval.

Dividend

- Interim cash dividend for 2019 was paid at Rp100 per share (+18% YoY) on 20 Dec 2019
- Cash dividend for financial year 2018 amounted to Rp340 per share, increased 33% YoY. The cash dividend represented dividend pay-out ratio of 32%, compared to 27% in previous year.

New accounting policy, PSAK 71

- Implementation of new accounting policy, PSAK 71 (IFRS 9, related to financial asset impairment), is effective in 2020
- Recorded equity adjustment of Rp5-6 trillion

BCA share performance & rating

BCA Shareholding Structure (as of 31 December 2019)

	Number of Shares	Ownership Percentage
PT Dwimuria Investama Andalan *	13,545,990,000	54.94%
Anthoni Salim	434,079,976	1.76%
Public**	10,674,940,024	43.30%
Total	24,655,010,000	100.00%

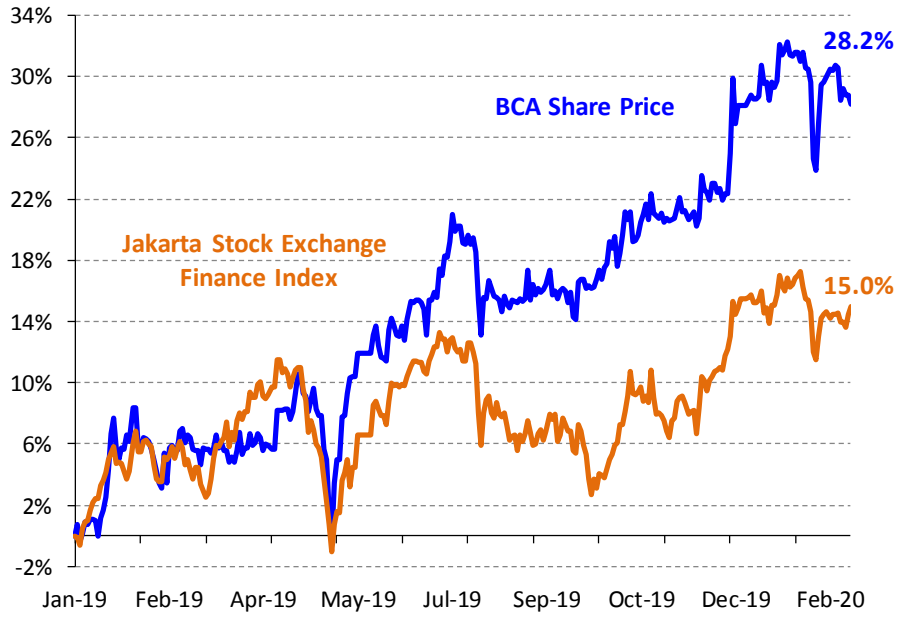
Note:
 * Shareholder of PT Dwimuria Investama Andalan are Mr. Robert Budi Hartono and Mr. Bambang Hartono, therefore ultimate shareholder of BCA are Mr. Robert Budi Hartono and Mr. Bambang Hartono.
 ** In the composition of Shares held by the public, 2.49% of the shares are owned by parties affiliated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

Fitch Ratings

Published on July 2019

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

Performance BBCA vs JAKFIN Index (31 Dec 2018 – 19 Feb 2020)



- Market Cap BCA: Rp825 tn (19 Feb-20)**
"The Biggest in Indonesia"
- CAGR BCA Share Price: 29%**
(3 Years: 2016-2019)
- CAGR JAKFIN Share Price: 19%**
(3 Years: 2016-2019)

BCA winning awards - 2019

FinanceAsia

FinanceAsia Country Awards 2019

- BCA as Best Asian Bank for 4 times in a row since 2016
- BCA as Best Bank in Indonesia

EuroMoney

EuroMoney Awards for Excellence 2019

- BCA was awarded as 'Best Bank' in Indonesia
- BCA received the award for the past 6 years in a row (2014 – 2019)

AsiaMoney

New Year Awards Dinner 2019

BCA – Trade Finance Market Leader in Indonesia (Asian banks only)

Markplus.Inc

Indonesia WOW Brand Award 2018

- Gold Champion Category: ATM, Internet Banking, Call Centre, Mobile Banking & Saving Account
- Silver Champion Category: e-money, Credit Card and Mortgage

Obsession Media Group

Obsession Award 2019

- BCA – Best Private Bank

Service Excellence Magazine & Carre – CCSL

Contact Center Service Excellence Award 2017

Excellent Award:

- Halo BCA – Facebook Customer Service
- Halo BCA Chat – Online Chat Customer Service
- Halo BCA Live Chat – Online Chat Customer Service

Exceptional Award:

- Halo BCA – Categories: Regular Credit Card, Personal Loan, EDC, KPR, Sharia Banking & Automotive Financing
- Halo BCA (BCALife) – life & Health Insurance
- Halo BCA – Twitter Customer Service & Customer Service Email Centers

SWA Magazine & Asosiasi Psikologi Positif Indonesia (ap2i)

Positive Organization Award 2019

BCA – The Most Positive Organization For its Achievement in Implementing Positive Organization Dimensions

TRAS n CO Indonesia, INFO BRAND & IMFocus

Indonesia Digital Popular Brand Award 2019

Is Awarded to BCA – for Categories:

- Kartu Kredit, Internet Banking, Mobile Banking & Call Center in Recognition of Building a Popular Brand Based On Search Engine, Social Media and Website Based

InMA

Indonesia Inhouse Magazine Awards 2019

- InfoBCA – Gold Winner– The Best of Private Company InMA 2019
- InfoBCA – Silver Winner– The Best of Private Company InMA 2019
- InfoBCA – Silver Winner– The Best of E-Magazine Private Company InMa 2019

Ministry of Finance

Taxpayer's Awards and Appreciation 2018

BCA – For the Contribution in Tax Receipts in 2018

Warta Ekonomi Magazine

Indonesia 4° Digital Innovation Award 2019

- BCA - Innovative Company in Quickly Responding to Customer Problems in Digital Financial Services. Category: National Private Foreign-Exchange Commercial Bank

Warta Ekonomi Magazine

Indonesia Millenials top Brand Award 2019

- BCA – as 1st Millenial's Choice in : Bank, Saving Account and Credit Card Category.
- Flazz BCA – 2nd Millenial's Choice in E-Money Category
- KPR BCA – 2nd Millenial's Choice in Home Ownership Loans Category

BCA winning awards - 2019

Infobank & Marketing Research Indonesia



Infobank Better Brand 2019
BCA – Received MRI - Infobank Better Brand 2019 for category Savings

Infobank



Infobank Digital Brand Awards 2019
For Conventional Bank Category:

- 1st rank (Overall) – Digital Brand: E-Money, Flazz, BCA Prioritas, Conventional Bank.
- The Best Digital Brand 2014-2018: Debit Card, Time Deposits, KKB, Credit Card, Savings, Wealth Management & Savings

Investor Magazine



Investor Award 2019
BCA – Top Performing Listed Companies 2018 for Market Capitalization > Rp10 trillion

HR Asia



HR Asia Award 2019
BCA – Best Companies to Work for in Asia 2019

Economic Review Magazine



Indonesia Finance Award 2019
BCA – Best in Finance for Sustainable Performance

Infobank



Banking Service Excellence Awards 2019
For Category Commercial Bank

- Best Mobile Banking (1st place)
- Best Digital Lounge (1st place)
- ATM Public Area (1st place)
- Best Opening Account Mobile Application (1st place)
- Best CDM/CRM (2nd place)
- Best CDM/CRM (2nd place)
- Best Digital Banking (4th place)
- Best Overall Performance (4th place)

Investor



Investor Best Bank 2019
The Best Bank in Indonesia for Commercial Bank Category with Capital > Rp30 trillion

Service Excellence Magazine



Service Quality Award 2019
BCA – Received Awards for categories:

- Priority Banking
- Regular Banking
- Platinum Credit Card
- Gold Credit Card
- Silver Credit Card
- Bank for Corporate Customers

Bisnis Indonesia



Omni Brands of the Year 2019
BCA – for Category Commercial Private Bank

Marketeers Magazine



Omni Brands of the Year 2019
BCA – As Omni Brands of the Year for Banking Category

Frontier Consulting Group & Marketing Magazine



Corporate Image Award 2019
BCA – Indonesia's Most Admired Companies – The Best in Building and Managing Corporate Image for National Bank category with Assets > Rp500 trillion

Indonesia Stock Exchange



IDX Channel Innovation Award 2019

- Lifetime Achievement: Jahja Setiaatmadja
- Best Chief Technology Officer: Armand W Hartono

BCA winning awards - 2019

Infobank

Top 10 Most Outstanding People 2019
 Jahja Setiaatmadja – as Top 10 Most Outstanding People

MillwardBrown & WPP

BrandZ Top 50 Most Valuable Indonesian Brands 2019
 BCA recognized as the Most Valuable Brand in Indonesia

Infobank

Infobank Awards 2019

- BCA – The Most Efficiency Bank in Indonesia
- BCA – The Most Value Bank
- BCA – The Best Performance Bank

Think Novate Comm & Pikiran Rakyat

Indonesia Best Issuer Award (IBIA) 2019
 BCA – as Top 20 Companies with Highest Market Capitalization

Property & Bank Magazine

Indonesia Property & Bank Awards 2019

- BCA – Top Leader in Innovative Banking Technology
- Jahja Setiaatmadja – Top Banker of the Year

Marketing Magazine & MediaWave

Social Media Awards 2019
 BCA – Great Performing Brand in Social Media for Category Credit Credit

SWA Magazine

SWA 100 Wealth Added Creator Award 2019

- Indonesia Best Public Companies (1st Rank)
- ASEAN Best Public Companies (1st Rank)
- Indonesia Best Public Companies, Category : Banks (1st Rank)
- ASEAN Best Public Companies , Category : Banks (1st Rank)

Indonesia Contact Center Association

Indonesia Contact Center Association Award 2019
 BCA – Grand Champion (17 Platinum, 9 Gold, 13 Silver dan 6 Bronze)

Asiamoney

The Asiamoney Award 2019

- BCA – Best Domestic Bank
- BCA – Best Digital Bank

Red Hat

Red Hat APAC Innovation Award 2019
 BCA – Winner of Red Hat Innovation award 2019

Infobank

The 11th Corporate Governance Award 2019
 BCA – Best Financial Sector

Center for Entrepreneurship, Change and Third Sector (CECT) Trisakti University

CSA – CECT Sustainability Awards 2019
 BCA – Received the Awards Based on Overall Sustainability Performance

BCA winning awards - 2019

Forbes Indonesia Magazine



Best of the Best Awards 2018
BCA – One of the Top 50 Companies for 2019

Museum Rekor Dunia Indonesia (MURI)



MURI
Museum Rekor-Dunia Indonesia

BCA – Received the award for Owning the Most Amount of Cash Recycling Machine

Bank Indonesia



Bank Indonesia Awards 2019

- BCA – Bank dengan Kepatuhan Pelaporan Terbaik
- BCA – Kepatuhan Pelaporan Keuangan Terbaik

Infobank



Infobank Top 100 Bankers 2019
Jahja Setiaatmadja – Banker of the Year 2019

CNBC Indonesia



CNBC Indonesia Awards 2019
Jahja Setiaatmadja – The Best CEO

Markplus.Inc & Indonesia Marketing Association (IMA)



Marketeers Awards 2019

- Armand Hartono – The Best Marketing Champion 2019
- Armand Hartono – Received Hermawan Kartajaya Prize (Marketeers of the Year Indonesia 2019)

RRI & Iconomics



Financial Awards 2019

- Jahja Setiaatmadja – Top 10 Most Famous Indonesia Financial CEO 2019
- BCA – Brand Awareness, Brand Image, Customer Service Quality, Category : Millennial's Best Brand in Bank BUKU 4

The Finance



Top Financial Institution 2019

- Vera Eve Lim – The Best CFO in Financial Institution 2019
- BCA – The Best Performing Bank 2019 for Category Bank BUKU 4

Investor Magazine



Tokoh Finansial Indonesia 2019
Jahja Setiaatmadja – Lifetime Achievement Banker 2019

Tempo Media Group



Tempo Financial Award 2018

- BCA – The Best Financial Performance Bank
- BCA – The Best Bank in Retail Banking Services
- BCA – The Best Bank in Digital Banking Services
- BCA – The Best Bank in Customer Satisfaction Services
- BCA Flazz – The Best Payment Fintech in Customer Satisfaction Services

ASEAN Business Advisory Council



ASEAN Business Award 2019
BCA – Country Winner in the category Priority Integration Sectors

SWA Magazine



Indonesia Employer of Choice Award
BCA – Indonesia Employer of Choice 2019

BCA winning awards - 2019

Human Resources



HR Excellence Award 2019
BCA – Excellence in Workplace Culture

Indonesia Property Watch



Golden Property Awards 2019

- BCA – Bank of The Year 2019
- Jahja Setiaatmadja – Most Influential Property Figure in Banking

Gallup



Gallup Great Workplace Award 2019
BCA – Received Gallup Great Workplace Award for the third Times

Asosiasi Analisis Efek Indonesia & CSA Research



CSA Awards 2019
BCA – Best Issuer based on Analyst Vote

Contact Center World



Asia Pacific Awards 2019
BCA – Received 17 Gold Award, 8 Silver Award, 1 Bronze Award

Thank you

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