

Corporate Presentation

PT Bank Central Asia Tbk 1Q20 Results

27 May 2020

Agenda



Macro-economy & banking industry highlights

- BCA 1Q20 performance overview
- Response to Covid-19

Challenging Economic Outlook due to Covid-19 Outbreak

- **Covid-19 outbreak leads to slow domestic activities.** Bank Indonesia estimates 2020 GDP growth of ~ 2%.
 - Longer Covid-19 outbreak (peak beyond Q2 or second wave outbreak) may lead to a risk of negative GDP growth.
- Directly impacted sectors : **tourism, transport, some manufacturing, small/medium businesses. Consumer staples and medical supplies are the least affected.**
- FX rate has begun to stabilize, underpinned by cautious BI's **monetary policy, repo line with Fed and returned capital flow.** Inflation remained benign.
- BI lowered 7-Day (Reverse) repo rate by 50 bps YTD. Various stimulus were launched by Government (Rp405 tr or at ~2.5% of GDP, **modest compared to other countries**).
- The stimulus covers health support, tax incentive & economic stimulus and safety net.

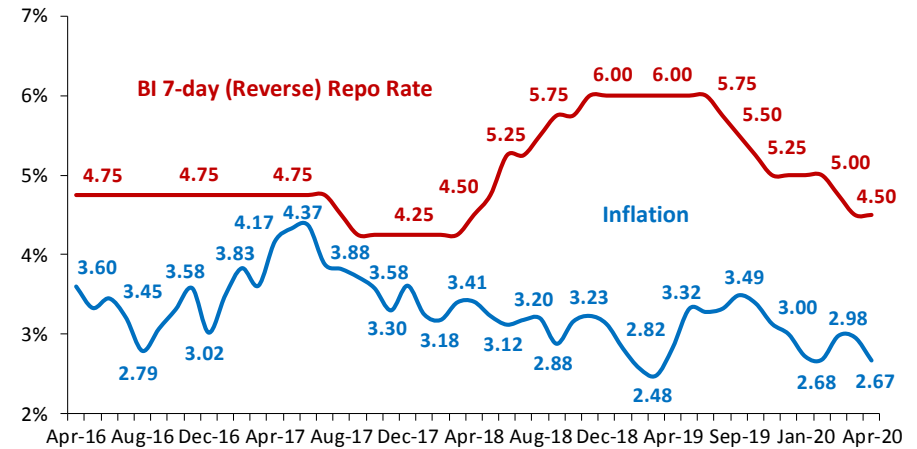
Macro Outlook

	FY19	FY20 BI Estimates
Real GDP	5.0%	2.3%
CPI	2.7%	2-4%
BI 7-D Rate	5.00%	na
USD/IDR	13,866	14,900 – 15,500
CAD (% of GDP)	-2.7%	na

Source: Bank Indonesia

Analysts Meeting 1Q20

Inflation and BI Rates (%)



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

Rupiah/USD



Source: Bloomberg

Banking sector : Expect increasing loan at risk

Performance up to Feb 2020:

- Covid-19 impact has not been reflected in Feb 2020
- Loan growth was 5.9% YoY, third party funds increased 7.8% YoY
- NPL ratio started to climb

Challenges:

- Expect more restructuring proposals across loan segments
- Asset quality is projected to worsen especially in sectors directly impact from C-19
- Risk of loan restructuring spills over to wider economic sectors

Defensive Points:

- Solid banking sector capitalization and sufficient coverage ratios provides buffer to contain systemic risk
- Regulator supports loan restructuring initiatives
- Some regulatory measures are introduced:
 - lower minimum reserve requirement
 - two-step liquidity program from Government to recipient banks via anchor banks

Banking sector Financial Summary

(Rp trillion)	Feb-19	Dec-19	Feb-20	ΔYTD	ΔYoY
Total Assets	7,965	8,563	8,533	-0.4%	7.1%
Total Loans	5,228	5,617	5,538	-1.4%	5.9%
Third Party Funds	5,600	5,999	6,036	0.6%	7.8%
CASA	3,031	3,411	3,350	-1.8%	10.5%
Current Accounts	1,283	1,466	1,458	-0.5%	13.6%
Savings Accounts	1,748	1,945	1,892	-2.7%	8.2%
Time Deposits	2,569	2,588	2,686	3.8%	4.6%
Net Profit	25.4	156.5	27.1	na	6.7%
NIM	4.8%	4.9%	4.8%	-10bp	0bp
LDR	94.1%	94.4%	92.5%	-190bp	-160bp
NPL	2.6%	2.5%	2.8%	30bp	20bp
CAR	23.4%	23.4%	22.3%	-110bp	-110bp

Source: Financial Services Authority (OJK)

Agenda

- Macro-economy & banking industry highlights
- ▶ ***BCA 1Q20 performance overview***
- Response to COVID-19

Strong CASA growth, ample liquidity reserve

(Rp billion)	Mar-19	Dec-19	Mar-20	ΔQoQ	ΔYoY
Total Assets	830,550	918,989	972,930	5.9%	17.1%
Secondary Reserves	108,598	118,684	128,435	8.2%	18.3%
Gov't Bonds (> 1 year) & Other Marketable Securities	79,890	85,310	129,936	52.3%	62.6%
Loans	544,892	603,743	612,164	1.4%	12.3%
Third Party Funds	634,656	704,791	741,023	5.1%	16.8%
CASA	484,840	532,013	568,526	6.9%	17.3%
Current Accounts	165,326	185,722	202,204	8.9%	22.3%
Savings Accounts	319,514	346,291	366,322	5.8%	14.6%
Time Deposits	149,816	172,778	172,497	-0.2%	15.1%
Equity	158,837	174,143	171,711	-1.4%	8.1%

Resilient operating income

(Rp billion)	1Q19	2Q19	3Q19	4Q19	1Q20	ΔQoQ	ΔYoY
Operating Income	16,690	17,552	18,196	19,185	19,581	2.1%	17.3%
Net Interest Income	11,989	12,642	12,800	13,393	13,682	2.2%	14.1%
Non Interest Income	4,701	4,910	5,396	5,792	5,899	1.8%	25.5%
Fees and Commissions	3,226	3,269	3,518	3,597	3,462	-3.8%	7.3%
Trading Income	681	691	829	908	1,482	63.2%	117.6%
Others	794	950	1,049	1,287	955	-25.8%	20.3%
Operating Expenses	(8,084)	(7,565)	(6,958)	(8,136)	(9,474)	16.4%	17.2%
Personnel Expenses	(4,596)	(3,309)	(2,331)	(2,672)	(5,624)	110.5%	22.4%
General & Administrative Expenses	(3,488)	(4,256)	(4,627)	(5,464)	(3,850)	-29.5%	10.4%
PPOP (Pre Provision Operating Profit)	8,606	9,987	11,238	11,049	10,107	-8.5%	17.4%
Provision	(982)	(1,465)	(1,050)	(1,094)	(2,179)	99.2%	121.9%
Net Profit	6,062	6,800	8,059	7,644	6,581	-13.9%	8.6%
EPS – year to date (Rp)	246	522	849	1,159	267	na	8.6%

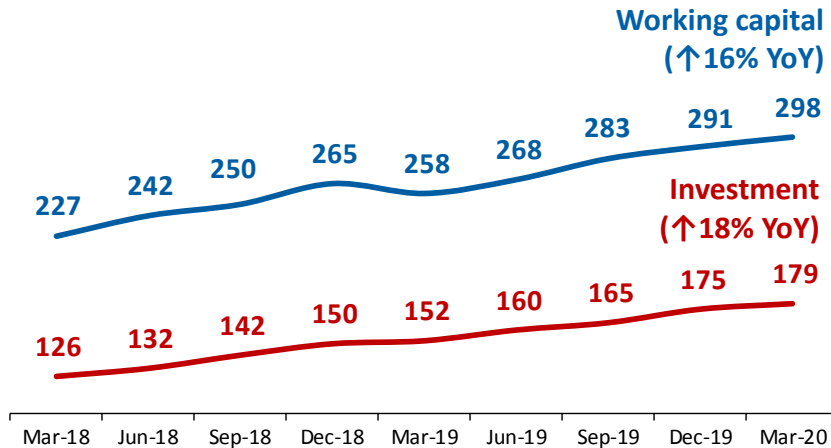
Key Ratios

Bank Only	Mar-19	Dec-19	Mar-20	ΔYTD	ΔYoY
NIM	6.2%	6.2%	6.1%	-10bp	-10bp
COC	0.6%	0.8%	1.1%	30bp	50bp
Risk Adjusted NIM	5.6%	5.4%	5.0%	-40bp	-60bp
CIR	50.0%	43.7%	51.8%	810bp	180bp
BOPO	65.2%	59.1%	77.1%	1,800bp	1,190bp
ROA	3.5%	4.0%	3.2%	-80bp	-30bp
ROE	15.4%	18.0%	15.6%	-240bp	20bp
CAR	24.5%	23.8%	22.5% ^{a)}	-130bp	-200bp
LDR	81.0%	80.5%	77.6%	-290bp	-340bp
RIM	81.9%	81.6%	78.7%	-290bp	-320bp
NSFR	157.9%	157.7%	160.8%	310bp	290bp
LCR	275.7%	276.3%	290.2%	1,390bp	1,450bp
NPL - gross	1.5%	1.3%	1.6%	30bp	10bp
NPL - net	0.5%	0.5%	0.6%	10bp	10bp
Loan at Risk	4.2%	3.8%	4.7%	90bp	50bp
Provision / NPL	171.4%	189.2%	229.8%	4,060bp	5,840bp
Provision / Loan at Risk	60.1%	65.9%	78.8%	1,290bp	1,870bp

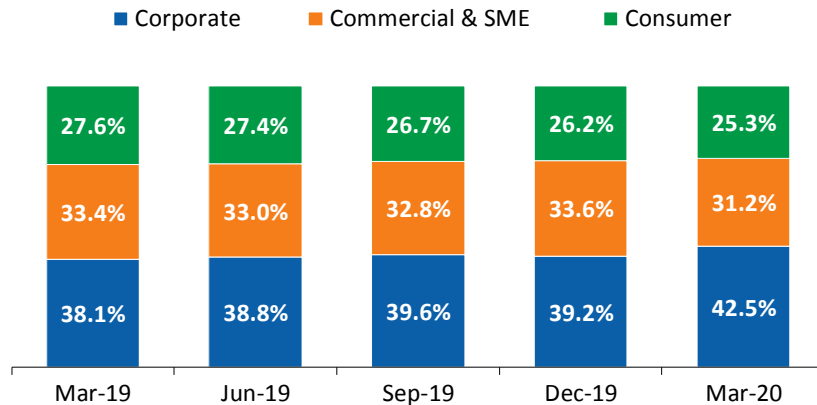
a) Decline in CAR was due to PSAK 71 implementation and the increase in Credit RWA

Lending distribution across segments

Business Loans (Rp trillion)



Loan Composition (Rp billion)



Note: The remaining contribution came from Sharia financing

Loan Breakdown (Rp billion)

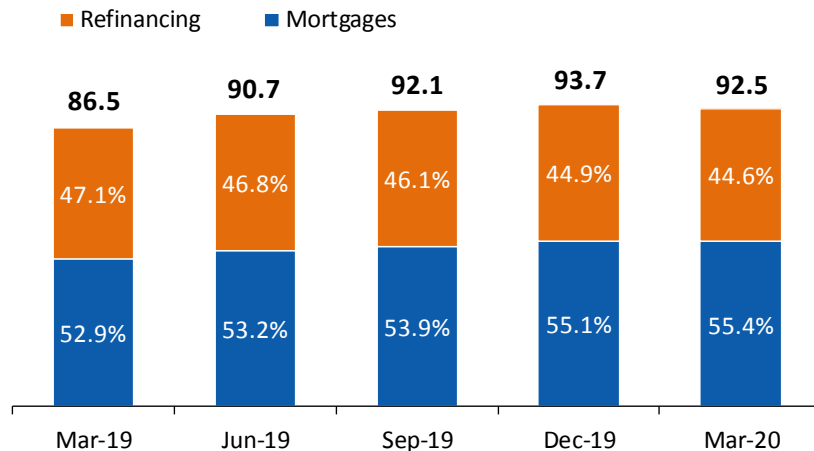
	Mar-19	Dec-19	Mar-20	ΔYTD	ΔYoY
Corporate	207,654	236,875	260,388	9.9%	25.4%
Commercial & SME	182,037	202,888	191,173	-5.8%	5.0%
Consumer	150,462	158,335	154,925	-2.2%	3.0%
Mortgage	86,497	93,656	92,524	-1.2%	7.0%
Vehicles	48,189	47,627	47,153	-1.0%	-2.1%
4 Wheeler	45,163	45,438	45,037	-0.9%	-0.3%
2 Wheeler	3,026	2,189	2,116	-3.3%	-30.1%
Credit Cards	12,876	14,106	12,395	-12.1%	-3.7%
Employee	2,900	2,946	2,853	-3.2%	-1.6%
Sharia Financing	4,739	5,645	5,678	0.6%	19.8%
Total Outstanding	544,892	603,743	612,164	1.4%	12.3%
Total Facilities	758,369	822,160	839,549	2.1%	10.7%

Limited growth in mortgages

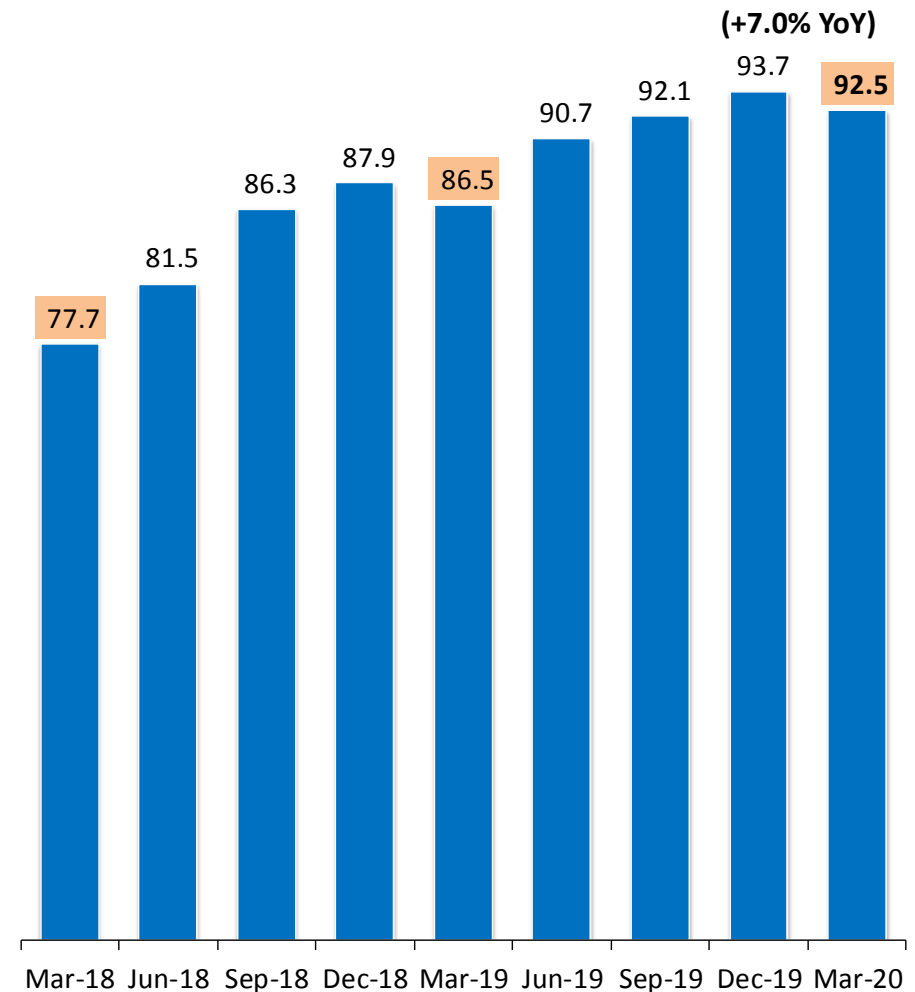
Mortgage Portfolio

	Mar-19	Dec-19	Mar-20	ΔYtD	ΔYoY
# Customers Accounts	106,463	112,525	112,377	-0.1%	5.6%
Total O/S (Rp bn)	86,497	93,656	92,524	-1.2%	7.0%
Avg. Loan O/S (Rp mn)	812	832	823	-1.1%	1.4%

Mortgage Composition (Rp trillion)

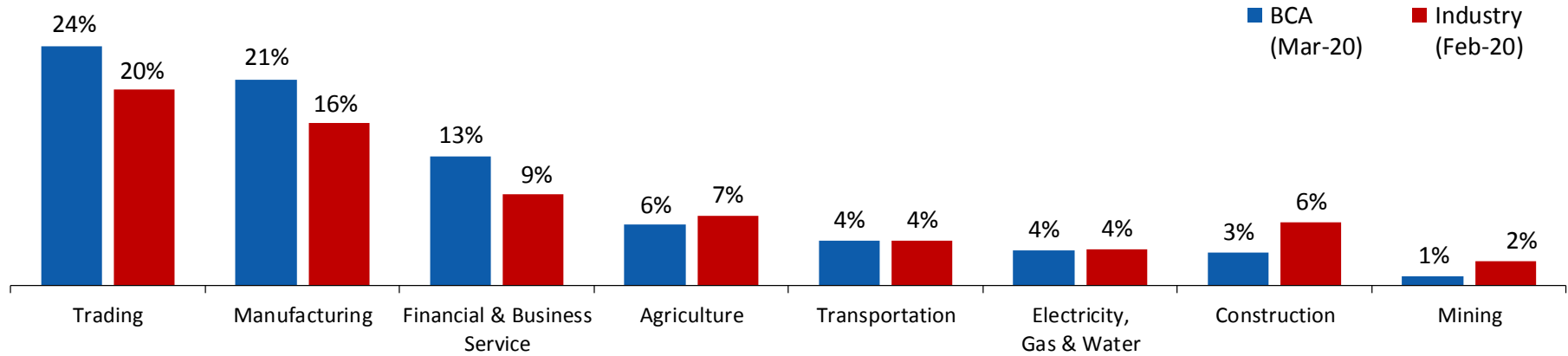


Total Mortgage Portfolio (Rp trillion)

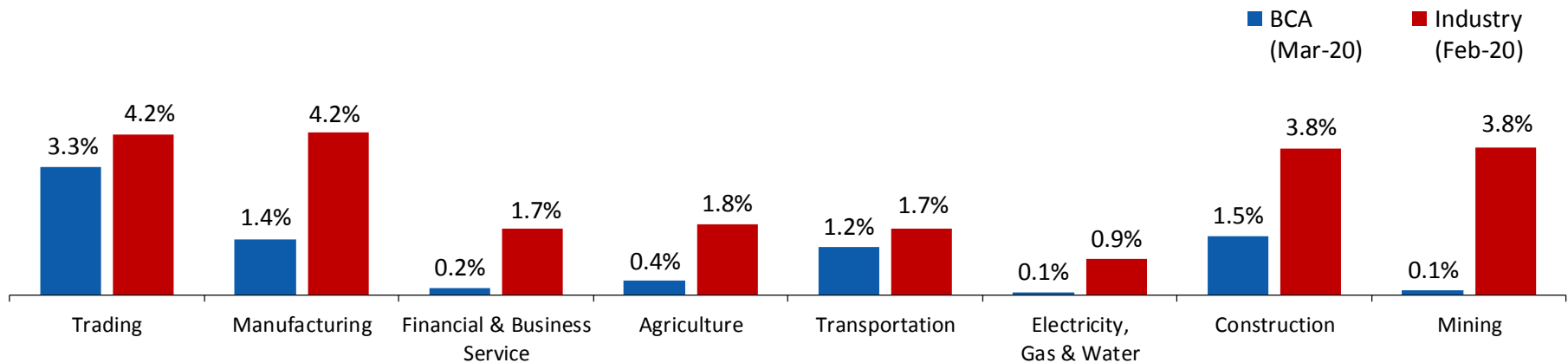


Diversified and quality loan portfolio

Composition of BCA Business Loans by Sector (%)



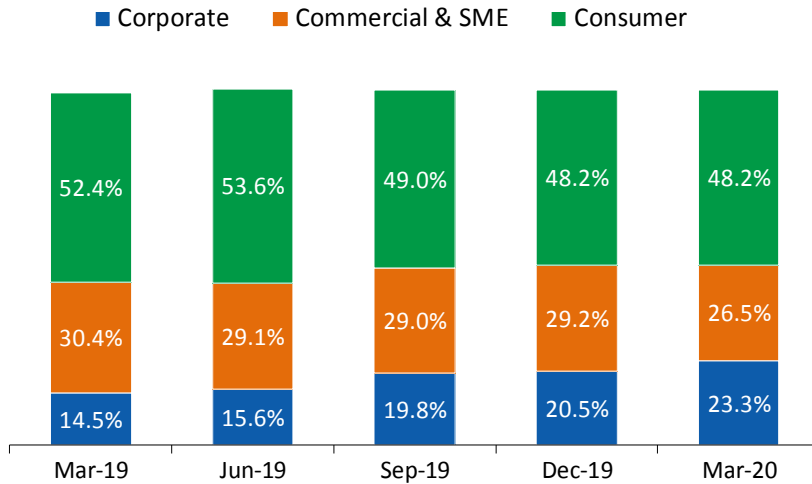
BCA Business NPL by Sector (%)



Note: Based on LBU reporting category

Increasing loan loss coverage to anticipate higher credit risk

Special Mention Composition (% of Total SML)

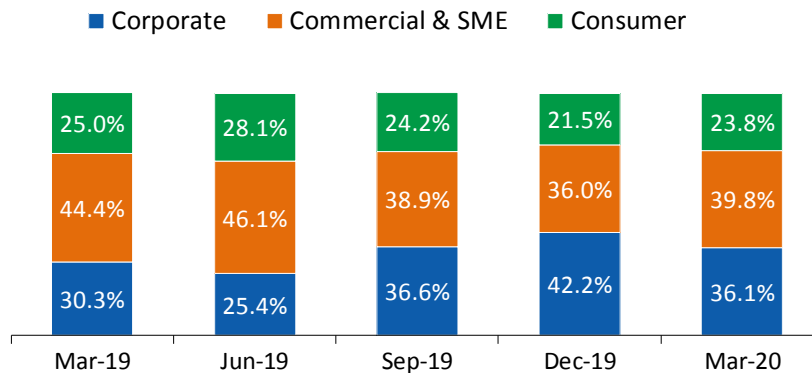


Loan Quality & Restructure Loan (Rp billion)

	Mar-19	Dec-19	Mar-20	ΔYTD	ΔYoY
Current	524,350	582,698	585,016	0.4%	11.6%
Special Mention	12,573	13,002	17,360	33.5%	38.1%
Performing Loans	536,923	595,700	602,377	1.1%	12.2%
Substandard	1,153	1,347	1,744	29.5%	51.3%
Doubtful	1,436	742	1,044	40.7%	-27.3%
Loss	5,380	5,954	6,999	17.6%	30.1%
NPL	7,969	8,043	9,787	21.7%	22.8%
Total Loans	544,892	603,743	612,164	1.4%	12.3%
NPL Ratio - gross	1.5%	1.3%	1.6%	30bp	10bp
NPL Ratio - net	0.5%	0.5%	0.6%	10bp	10bp
Restruct - Current	3,134	3,145	2,837	-9.8%	-9.5%
Restruct. Loans*	7,874	9,148	8,986	-1.8%	14.1%
% Restruct / Loans*	1.5%	1.6%	1.5%	-10bp	0bp
% LAR / Loans*	4.2%	3.8%	4.7%	90bp	50bp

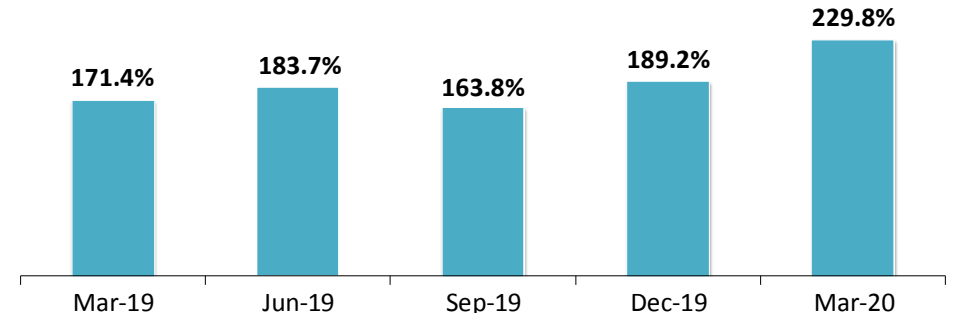
* Bank Only

NPL Composition (% of Total NPL)



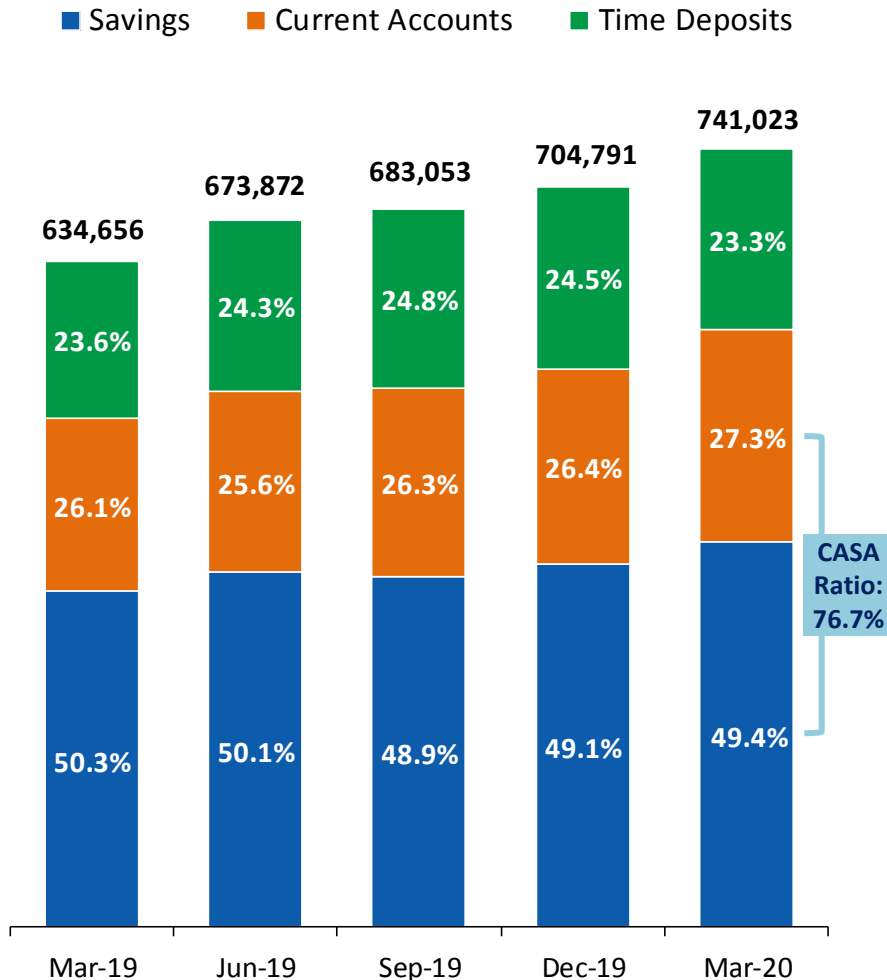
Note: The remaining contribution came from Sharia financing

Loan Provision / NPL (Bank Only)



CASA inflow driven by robust transaction banking franchise

Third Party Fund Composition (Rp billion)



Third Party Funds (Rp billion)

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CASA	484,840	532,013	568,526	6.9%	17.3%
Current Accounts	165,326	185,722	202,204	8.9%	22.3%
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Time Deposits	149,816	172,778	172,497	-0.2%	15.1%
Third Party Funds	634,656	704,791	741,023	5.1%	16.8%

#WorkFromHome #BankingFromHome
Transaksi mudah, tanpa keluar rumah
Mendukung anjuran pemerintah berkegiatan di rumah, BCA senantiasa melayani transaksi perbankan Nasabah melalui BCA Mobile dan KIRBCA

Nasabah Bisnis

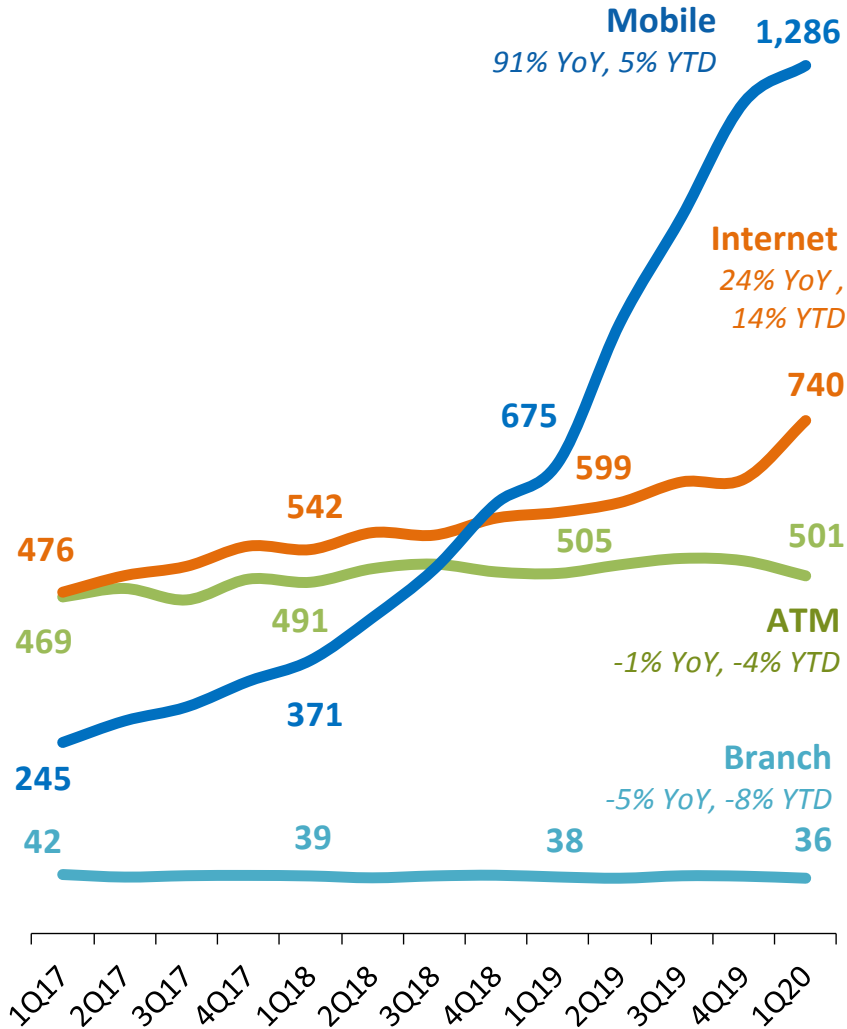
1. Informasi rekening
2. Transfer dana
3. Transfer valas
4. Payroll
5. Pembayaran tagihan
6. Account sweeping
7. Multi transfer (MFTS)
8. BCA virtual account
9. E-billing pajak
10. Informasi ninjaman

Nasabah Individu

1. Buka Tabungan melalui menu Buka Rekening Baru
2. OBK, Transfer Tanpa Nomer Rekening melalui menu QR
3. Chatting sambil Transaksi melalui menu Aktivas BCA Keyboard
4. Blokir Kartu ATM BCA atau Kartu Kredit BCA melalui menu m-Admin
5. Kontrol Kartu Kredit melalui menu m-Admin
6. Aktivasi Kartu Kredit BCA melalui menu m-Admin
7. Membuat/mengubah PIN Kartu Kredit BCA melalui menu m-Admin
8. Transaksi Tanpa Kartu melalui menu Cardless
9. Request Naik Limit Kartu Kredit BCA melalui menu m-Admin
10. Transaksi e-Commerce melalui menu BCA Virtual Account
11. Top Up e-Wallet melalui menu BCA Virtual Account
12. Top Up Flazz berlogo 4222 melalui menu Flazz (Hanya Android)

Going stronger in digital

Number of Transactions - Quarterly (million)



Transactions Value - (Rp trillion)

	1Q19	FY19	1Q20	ΔQoQ	ΔYoY
Branch Banking	3,481	14,586	3,509	-10.1%	0.8%
ATM	558	2,322	549	-6.8%	-1.6%
Internet Banking	2,416	10,701	2,754	-5.7%	14.0%
Mobile Banking	435	2,089	621	1.0%	42.8%

#WorkFromHome #BankingFromHome
Transaksi Mudah, Tanpa Keluar Rumah

Mendukung anjuran pemerintah berkegiatan di rumah, BCA senantiasa melayani transaksi perbankan Nasabah melalui BCA Mobile dan KIRBCA.

Nasabah Individu: BCA Mobile

1. Buka Melayan 24 jam layanan BCA Mobile
2. Saldo, Transfer, Pengisian Rekening, Saldo dan Riwayat
3. Layanan Simpanan Berjangka, Simpanan Berjangka
4. Saldo dan Riwayat Saldo Rekening Tabungan, Rekening Tabungan
5. Saldo dan Riwayat Saldo Rekening Tabungan, Rekening Tabungan
6. Saldo dan Riwayat Saldo Rekening Tabungan, Rekening Tabungan
7. Saldo dan Riwayat Saldo Rekening Tabungan, Rekening Tabungan
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10. Saldo dan Riwayat Saldo Rekening Tabungan, Rekening Tabungan
11. Saldo dan Riwayat Saldo Rekening Tabungan, Rekening Tabungan
12. Saldo dan Riwayat Saldo Rekening Tabungan, Rekening Tabungan

Nasabah Bisnis: KIRBCA Biznet

1. Saldo dan Riwayat Saldo Rekening Tabungan, Rekening Tabungan
2. Saldo dan Riwayat Saldo Rekening Tabungan, Rekening Tabungan
3. Saldo dan Riwayat Saldo Rekening Tabungan, Rekening Tabungan
4. Saldo dan Riwayat Saldo Rekening Tabungan, Rekening Tabungan
5. Saldo dan Riwayat Saldo Rekening Tabungan, Rekening Tabungan
6. Saldo dan Riwayat Saldo Rekening Tabungan, Rekening Tabungan
7. Saldo dan Riwayat Saldo Rekening Tabungan, Rekening Tabungan
8. Saldo dan Riwayat Saldo Rekening Tabungan, Rekening Tabungan
9. Saldo dan Riwayat Saldo Rekening Tabungan, Rekening Tabungan
10. Saldo dan Riwayat Saldo Rekening Tabungan, Rekening Tabungan
11. Saldo dan Riwayat Saldo Rekening Tabungan, Rekening Tabungan
12. Saldo dan Riwayat Saldo Rekening Tabungan, Rekening Tabungan

Informasi selengkapnya dapat menghubungi:
Layanan 24 Jam Halo BCA di telepon 1300088
Ketik #Halobca melalui Whatsapp di 0811 1300 998
www.bca.co.id

Infoin Keluarga
kemudahan

Siapa #WorkFromHome, yuk share kemudahan #BankingFromHome ini sama teman, kerabat, dan orang rumah.

Infoin Bisnis

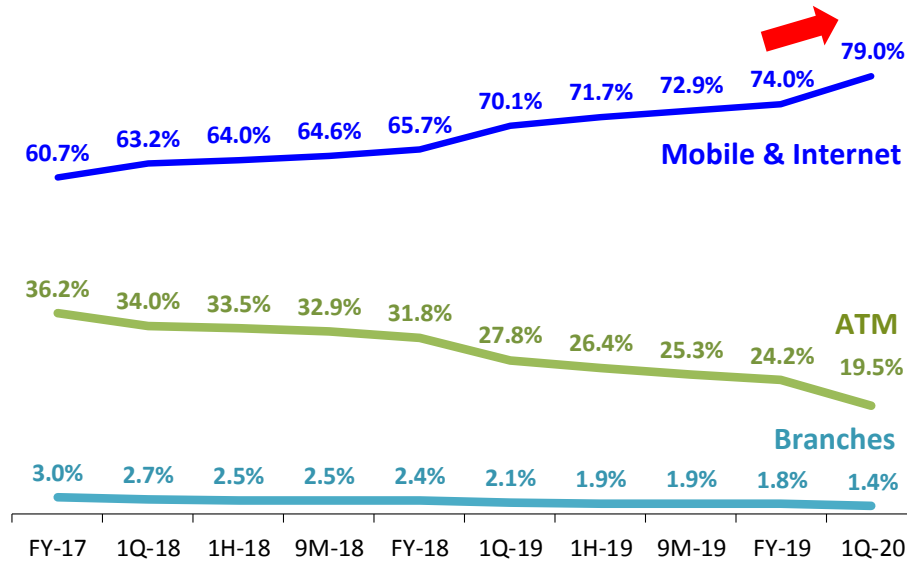
Transfer mudah, aman, dan nyaman. Dapatkan informasi rekening, saldo, dan riwayat transaksi.

Siapa #WorkFromHome, yuk share kemudahan #BankingFromHome ini sama teman, kerabat, dan orang rumah.

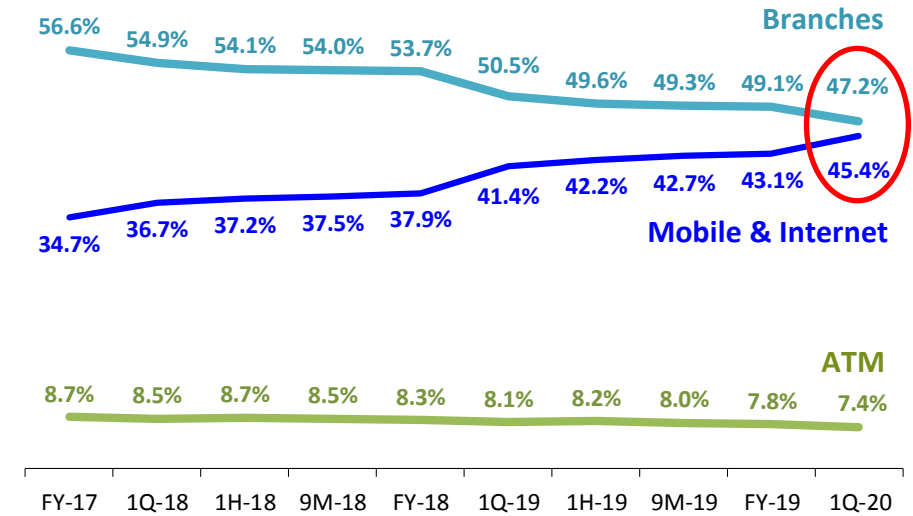
Siapa #WorkFromHome, yuk share kemudahan #BankingFromHome ini sama teman, kerabat, dan orang rumah.

#Fromhome activities boost e-channel transactions

Number of Transactions Composition



Transactions Value Composition

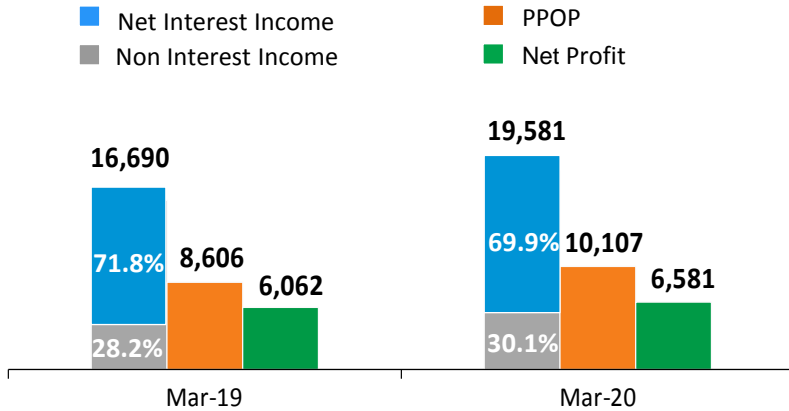


Various from home initiatives delivered encouraging results, online account opening continues to support number of new accounts

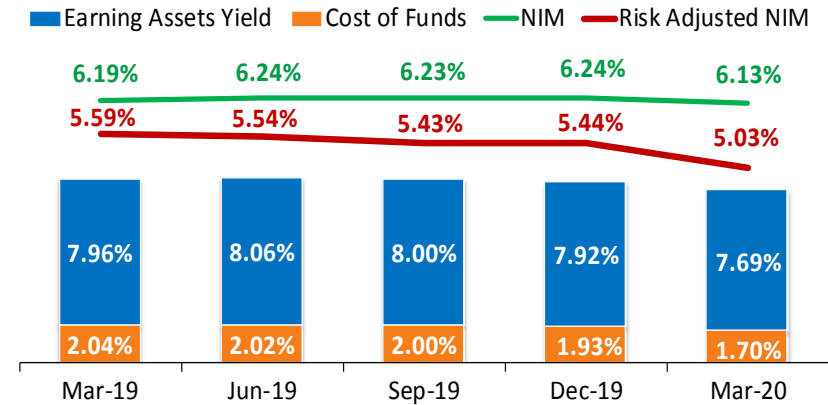
- KlikBCA Individu:** Transfer di KlikBCA Individu Kini Bisa Rp 250 Juta/hari #BankingFromHome
- HaloBCA:** Kini Aktivasi Transaksi Finansial BCA mobile & KlikBCA bisa lewat HaloBCA #BankingFromHome
- DANA OVO:** Top-Up #DiRumahAja BCA Ringankan Biayanya
- Weima:** Cek portofolio investasi saat WFH? Pakai Weima, aplikasi dari BCA.
- Shopee Pay:** ISI SALDO #DIRUMAHAJA DAPATKAN 50.000 BONUS KOIN SHOPEE
- OneKlik:** Mulai Mei 2020, Limit Transaksi OneKlik menjadi maksimal Rp. 3 Juta per hari per kartu ATM dan merupakan limit gabungan di semua merchant OneKlik yang bekerjasama.
- BANKING FROM HOME:** Makin Mantap dengan HaloBCA WhatsApp

Sound NII and Non NII performance

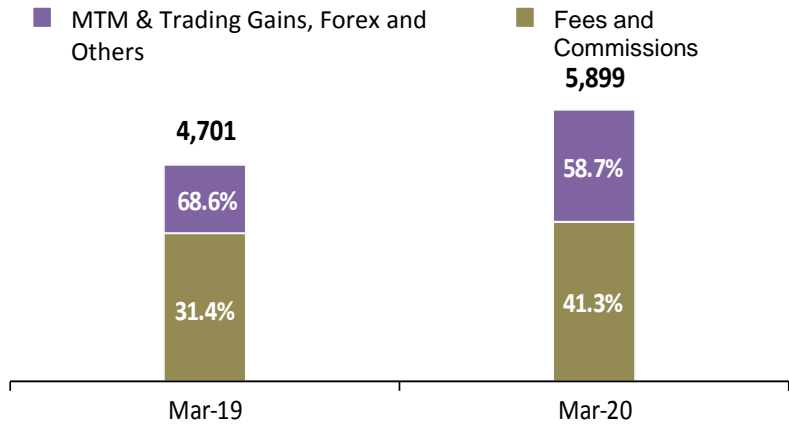
Profitability (Rp billion)



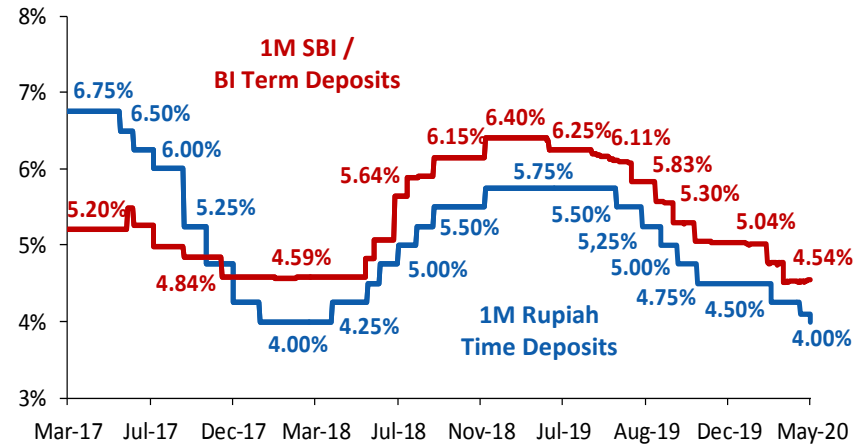
NIM, Yield and Cost of Funds (Bank Only)



Non Interest Income (Rp billion)



Interest Rate*



* Maximum interest rate offered

Our recent digital initiatives

Customer Retention, Experience Enrichment

Cardless transaction



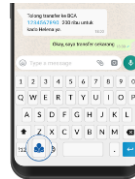
- Flazz top up
- Cardless cash deposit & withdrawal

BCA Debit Mastercard



Online Trx

BCA Keyboard



Transactions via chatting apps

QRIS



OneKlik e-commerce payment



QRku



BCA Halodoc

Online Medical Platform



VIRA

Chat bot - Virtual Assistant



Halo BCA video conf.

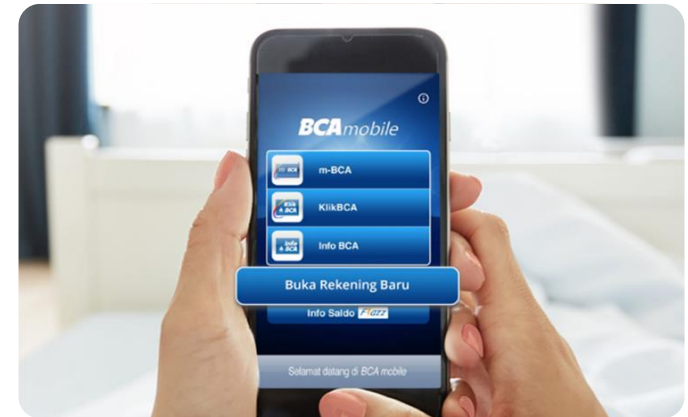


Welma wealth mgt. apps



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

BCA's Commitment to Sustainable Financing:



Rp118.6 tn (↑17% YoY), backed by:
(as of 1Q-20)

- Certified plantation, 20% of total Sustainable Financing portfolio
- Environmentally friendly transportation, 5%
- Renewable energy, 3%
- Eco-efficient product, 2%
- Sustainable water treatment, 1%

ESG Initiatives:

E

ENVIRONMENT

- 2.5 bn digital banking transactions (↑42% YoY), through #BankingFromHome promotion
- Support green office
 - ❖ 3,845 kWh electricity reduction by using solar panels at Wisma Asia II and Gading Serpong Main Branch Office
 - ❖ Participation on earth hour program
 - ❖ Promote green lifestyle for employees

S

SOCIAL

COVID-19 RELATED ISSUES:

Serving Our Customers

- 24/7 Availability
- Financial flexibility for customers facing hardship

Caring Our Employee

- > Rp. 0.5 bn for employee shuttle bus services
- > Rp. 6 bn for employee health amenities

Helping Our Community

- > Rp. 13.48 bn donation of essential personal protective equipment for healthcare workers/communities
- Rp. 1 bn BCA employees donation as solidarity response

COACHING & TRAINING:

- MSME : 15 Lamongan Batik Tulis, MSME in Bekasi area
- Assisted Villages
- 46 SD teachers in G. Kidul Regency, Yogyakarta
- Service Standards, Website 4.0, tour guides training for Wirawisata Goa Pindul, Yogyakarta.

G

GOVERNANCE



Submitted 2019 Sustainability Report certified by SR Asia

Implementing health protocols to mitigate Covid-19 outbreak:

- Split operation site
- Restriction on operating branch
- Work-from-home policy
- Social distancing policy
- Call center Covid-19 for employee

Rating:

MSCI
ESG RATINGS



CCC	B	BB	BBB	A	AA	AAA
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Rank 1 of Top 10 Constituents
MSCI Indonesia Index



Rank 3 of Top 10 Constituents
FTSE4Good ASEAN Stars Index

Corporate updates

Dividend

- Cash dividend for 2019 was amounted Rp555 per share (+63% YoY)
 - Interim cash dividend has been paid at Rp100 per share on 20 Dec 2019
 - Dividend Payout Ratio 48%, up from 32% previously
 - The remaining cash dividend has been paid at Rp455 per share on 11 May 2020 to BCA's register of shareholders as of 22 Apr 2020 (Cum Dividend: 20 Apr 2020 for trading in regular & negotiated market)

Acquisition

- Ongoing acquisition process of Rabobank Indonesia
- The acquisition is subject to shareholders and regulatory approval
- Expect for completion in 2H 2020

Digital Innovation

- Launched BCA Debit Mastercard online transactions capabilities complemented with new features (i.e. limit control, lost card blocking, etc)
- Collaborate with Halodoc, deliver easy access to healthcare
- Promote #BankingFromHome, provide greater flexibility through e-channels transactions

BCA share performance & rating

BCA Shareholding Structure (as of 31 March 2020)

	Number of Shares	Ownership Percentage
PT Dwimuria Investama Andalan *	13,545,990,000	54.94%
Public**	11,109,020,000	45.06%
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.

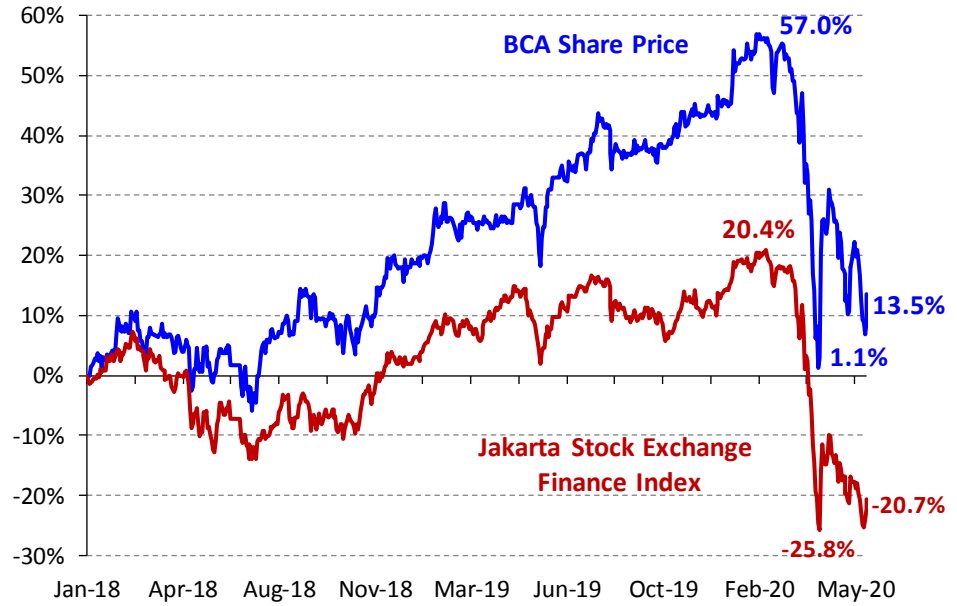
** In the composition of Shares held by the public, 2.49% of the shares are owned by parties affiliated with PT Dwimuria Investama Andalan.

Fitch Ratings

Published on April 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

Performance BBCA vs JAKFIN Index (31 Dec 2018 - 26 May 2020)



- 1** Market Cap **BCA**: Rp**613** tn (26 May 20) "The Biggest in Indonesia"
- CAGR **BCA** Share Price: **18%** (4 Years: May-16 to May-20)
- CAGR **JAKFIN** Share Price: **8%** (4 Years: May-16 to May-20)

Agenda

- Macro-economy & banking industry highlights
- BCA 1Q20 performance overview



Response to COVID-19

Updates on loans

- BCA is processing loan restructuring to suitable applicants across loan segments affected by the Covid-19 outbreak
- Restructuring schemes include tenor extension, deferred principal, deferred principal & interest. Consumer loan Mortgage and Auto restructuring are mostly through tenor extension.
- Any deferred interest will be recognized on cash basis.
- As of mid May 2020, BCA had loan restructuring pipeline of around Rp 65 tn to Rp82.6 trillion, accounted for 10% to 14% of total loans, that came from about 72,000 borrowers or 10% of total borrowers across segments.

	Business Loans	Consumer Loans	Total	
			Amt.	% of Totl.
Rest. – Direct Impact	25.1	-	25.1	4.2%
Rest. - Other Sectors	36.7	20.8	57.5	9.6%
Total (Rp tn)	61.8	20.8	82.6	13.8%
No. of debtors	1,170	70,737	71,907	10.0%

- Restructuring loans are expected to increase in the next few months to an estimated range of 20 - 30% of total loans. Estimated total number of borrowers will be 250,000 – 300,000, mostly from 2W and 4W.
- Major tasks are aimed at successful recoveries and preserving long term franchise.

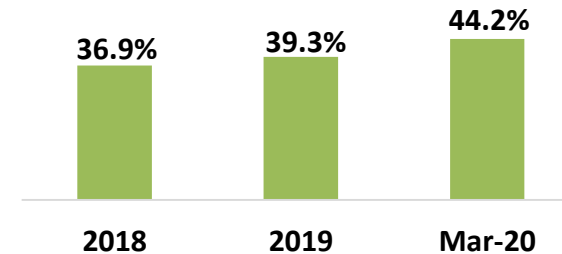
Preserve ample liquidity, strengthen online channels

Funding and liquidity

Remained solid

- BCA core funds remained strong (CASA YTD +7%) despite slow business activities and tighter competition from government bonds issuance
- Maintaining solid liquidity buffer
- Able to expand liquidity position via sovereign paper repo and BI lending facility

Liquidity Reserve Ratio



Liquidity reserve ratio : $(\text{Primary} + \text{Secondary Reserve} + \text{Govt Bonds} > 1 \text{ yr} + \text{Mkt Sec}) / \text{Third Party Funds}$

Transactions

Opportunity to promote online channels



Internet Banking – #BankingFromHome - increase transaction limit to from Rp 100 mn to Rp 250 mn / day for KlikBCA individu



Credit Card, Debit Card

- Lower cash advance interest from 2.25% to 2.0%.
- BCA Debit Card Master use for e-commerce transactions



Mobile Banking – Enhanced features, collaboration with e-wallet, e-commerce players
Top Up OneKlik – Gojek and LinkAja for top up fee, cashback



#Ramadhan DiRumah

Special promo during Ramadhan (*marketplace, fashion, food & beverage*)



Halo BCA Whatsapp enhancement



Cyber Security enhancement in mitigating **cyber crime** as online traffic increases

Government measures in response to Covid-19

Key Issues

Measures taken

Decline in purchasing power & health issue

- Social safety net with budget allocation of Rp 110 Tn
- Worker income tax exemption (PPH 21)
- Large scale social restriction in impacted cities/ provinces
- Budget allocation for health (Rp 75 Tn)

Severe impact on businesses, including MSME

- Support loan restructuring initiatives in all loan segments
- Relaxation on MSME loan quality assessment
- Interest rate subsidies for MSME loans
- Tax incentive with budget allocation of Rp 70 Tr

SOE debts

- State equity participation
- Credit guarantee
- State equity participation in Askrindo & Jamkrindo

Banking sector liquidity disruption

- Under National Recovery Program (PEN), Gov't provides two-step liquidity aid to recipient banks via selected anchor banks
 - Bilateral arrangement between anchor banks vs recipient banks
 - counter party risk assessment & commercial terms
 - Criteria of recipient banks : "sound" assessment by OJK + owns sovereign instruments by not more than 6% of third party funds
- Lower minimum reserve requirements
- BI lending facility backed by SBN repo and high quality credit collaterals

"direct impact to banks"

Government funding and FX Reserve adequacy

- Quantitative Easing, liquidity injection supported by Government fund raising backed by BI as standby purchaser
- Global bonds issuance
- Multilateral lending (i.e. G to G)
- The Fed repo facility

Summary: Our responses to Covid 19 outbreak



Customers

- Provide credit relaxation to customers as needed
- Ensure payment settlement system in seamless operation :
 - #BankingFromHome
 - ATM network
 - Partial operation of branch banking



Operations

- Implement cost discipline & prioritise must have investment
- Activate Business Continuity Plan (BCP)
- Prevent contagious C-19 effect in customer service area and working space
 - Adopt health protocols
 - Follow government social restriction guidance



Employees

- Work from Home policy
- Set policies and supports for Work from Office
 - Hygiene & safe working environment
 - Transportation support
 - Meals allowance
- Guidelines and supports for infected employees if any.



Community

- BaktiBCA program provide aids to the affected communities
 - Rp 13.5 bn aids for masks, APD (personal protective equipment) , ventilator and foods.
 - More than Rp 1 bn donation from BCA employee through “BCA Bersama Melawan C 19”.

Thank you

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BCA winning awards - 2020

<p>Warta Ekonomi Magazine</p>  <p>Perspektif Baru Bisnis & Ekonomi</p> <p>Indonesia Digital Innovation Award 2020 BCA – Innovative Company For Sustainable Digital Banking Experience</p>	<p>Infobank</p>  <p>Top SME Lender 2020 BCA – Top SME Lender Based on Infobank SME Credit Rating 2020</p>	<p>Iconomics</p>  <p>Indonesian CSR Brand Equity Award 2020 BCA – for Excellence Corporate Social Responsibility Program in 2020</p>	<p>Marketing Magazine</p>  <p>Indonesia Millenials TOP Brand Award 2019 BCA – for Categories:</p> <ul style="list-style-type: none"> • Credit Card • Deposits Products • Flazz – Prepaid Card • Halo BCA – Call Center • Klik BCA – Internet Banking • KPR BCA – Mortgage • M-BCA – Mobile Banking • Tahapan BCA – Savings 	<p>Infobank</p>  <p>The Best Bank in Mortgage 2020 BCA – The Best Bank in Mortgage</p>
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<p>PR Indonesia</p>  <p>PR Indonesia Award (PRIA) 2020 BCA – PRIA Winner for Category The Most Famous in Media 2019</p>	<p>Iconomics</p>  <p>Corporate Branding PR Award 2020 BCA – Award Winner for Category Banking</p>	<p>Investor Magazine</p>  <p>Tokoh Finansial Indonesia 2019 Jahja Setiaatmadja – Lifetime Achievement Banker 2019</p>	<p>Infobank & Marketing Research Indonesia</p>  <p>Satisfaction Loyalty Engagement Awards 2020 For Category: Conventional Bank (BUKU 4).</p> <ul style="list-style-type: none"> • 1st places – for Satisfaction, Engagement, • 1st place – Engagement • 1st places – Satisfaction ATM, Fisik & Customer Service • 1st places – Customer Purchase, Customer Influence & SLE INDEX • 2nd places – for Loyalty & Customer Knowledge • 3rd places – Satisfaction Teller, Satpam & Customer Referral
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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)



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