

Corporate Presentation

PT Bank Central Asia Tbk 1H20 Results

27 July 2020

Agenda

Macroeconomy & banking industry highlights

- BCA 1H20 performance overview
- Sustainability Finance and ESG
- Corporate Updates
- Responses to Covid-19

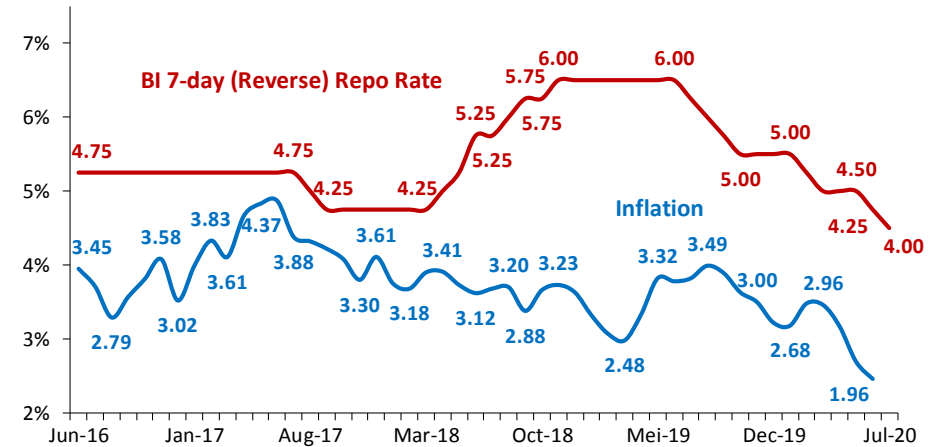
Economic highlights

- Saw some bottoming up trend in June from a low base in April – May 2020
 - Monthly import picked up, +28% MoM while auto sales increased 2.6x MoM
- The picked up was reflected in BI retail survey index with narrower declining YoY trend (- 14% YoY in June vs -26% YoY in May20, -15% YtD).
- Government set a total stimulus of Rp 697 Tn (4.8% of GDP). A substantial amount of stimulus is allocated for social assistance and business incentives to spur demand.
- BI’s forex reserves remained solid, despite the volatility of portfolio fund flow. Issuance of USD sovereign bond and returned capital flow have stabilized FX rate since May 2020.
- Benign inflation and stable FX rate paved the path towards rate cuts.

	FY19	FY20 Govt / BI Estimates
Real GDP	5.0%	-0.4 to +2.3%
CPI	2.7%	2-4%
BI 7-D Rate	5.00%	na
USD/IDR	13,866	14,900 – 15,300
CA (% of GDP)	-2.7%	-1.2 to -1.7%

Source: Bank Indonesia
Analysts Meeting 1H20

Inflation and BI Rates (%)



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

Rupiah/USD



Source: Bloomberg

Banking sector: Covid-19 effects kicked in, but Government measures were rolled out to contain immediate risks



- As of Apr 2020, the sector saw flat YtD loan growth with corporate as the main driver, while third party funds grew 2.2%.
- Policy rate cuts led to lower interest rate on the sector deposits and loans in the first half of 2020.
- Sector liquidity remained intact with LDR stood at 92.2% in Apr20. BI rolled out several measures to secure liquidity:
 - lowering reserve requirement
 - bonds purchase program, and
 - provision of 1.5% interest incentive for reserve requirements placement starting Aug 20. The Interest incentive will generate additional ~Rp100 tn of liquidity in the sector.
- Major banks have reported slower restructuring pattern in recent month.
- A number of measures were launched to support loan recovery and disbursement :
 - OJK relaxation for loan restructuring
 - Interest rate subsidies and loan guarantee scheme for SME & Micro.
- Solid capitalization and high coverage provide buffer in containing systemic risk.

Banking sector Financial Summary

(Rp trillion)	Apr-19	Dec-19	Apr-20	ΔYoY	ΔYtD
Total Assets	8,120	8,563	8,649	6.5%	1.0%
Total Loans	5,306	5,617	5,610	5.7%	-0.1%
Third Party Funds	5,670	5,999	6,128	8.1%	2.2%
CASA	3,083	3,411	3,476	12.7%	1.9%
Current Accounts	1,336	1,466	1,549	16.0%	5.7%
Savings Accounts	1,747	1,945	1,927	10.3%	-0.9%
Time Deposits	2,587	2,588	2,652	2.5%	2.5%
Net Profit	49.9	156.5	50.5	1.20%	na
NIM	4.9%	4.9%	4.6%	-30bp	-30bp
LDR	94.3%	94.4%	92.2%	-210bp	-220bp
NPL	2.6%	2.5%	2.9%	30bp	40bp
CAR	23.2%	23.4%	22.1%	-110bp	-130bp

Source: OJK

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- Macroeconomy & banking industry highlights



BCA 1H20 performance overview

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CASA growth drives robust liquidity position

(Rp billion)	Jun-19	Dec-19	Mar-20	Jun-20	ΔYoY	ΔYtD	ΔQoQ
Total Assets	870,457	918,989	972,930	975,076	12.0%	6.1%	0.2%
Secondary Reserves	115,673	118,684	128,435	159,638	38.0%	34.5%	24.3%
Gov't Bonds (> 1 year) & Other Marketable Securities	88,106	85,310	129,936	148,131	68.1%	73.6%	14.0%
Loans	565,232	603,743	612,164	595,136	5.3%	-1.4%	-2.8%
Third Party Funds	673,872	704,791	741,023	761,604	13.0%	8.1%	2.8%
CASA	510,410	532,013	568,526	575,974	12.8%	8.3%	1.3%
Current Accounts	172,644	185,722	202,204	195,020	13.0%	5.0%	-3.6%
Savings Accounts	337,766	346,291	366,322	380,954	12.8%	10.0%	4.0%
Time Deposits	163,462	172,778	172,497	185,630	13.6%	7.4%	7.6%
Equity	159,684	174,143	171,711	169,274	6.0%	-2.8%	-1.4%

Strong PPOP balanced out higher loan provision

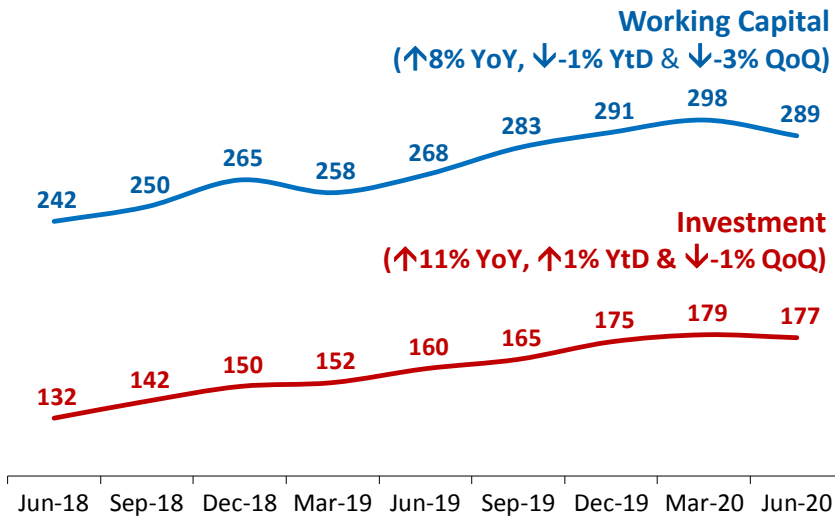
(Rp billion)	1H19	1H20	ΔYoY	1Q20	2Q20	ΔQoQ
Operating Income	34,242	37,779	10.3%	19,581	18,198	-7.1%
Net Interest Income	24,631	27,248	10.6%	13,682	13,566	-0.8%
Non Interest Income	9,611	10,531	9.6%	5,899	4,632	-21.5%
Fees and Commissions	6,495	6,608	1.7%	3,462	3,146	-9.1%
Trading Income	1,372	2,195	60.0%	1,482	713	-52.0%
Others	1,744	1,728	-0.9%	955	773	-19.1%
Operating Expenses	(15,649)	(16,248)	3.8%	(9,474)	(6,774)	-28.5%
Personnel Expenses	(7,905)	(8,409)	6.4%	(5,624)	(2,785)	-50.5%
General & Administrative Expenses	(7,744)	(7,839)	1.2%	(3,850)	(3,989)	3.6%
PPOP (Pre-Provision Operating Profit)	18,593	21,531	15.8%	10,107	11,423	13.0%
Provision	(2,447)	(6,541)	167.3%	(2,179)	(4,362)	100.2%
Net Profit	12,862	12,240	-4.8%	6,581	5,659	-14.0%
EPS – year to date (Rp)	522	496	-4.8%	267	230	-14.0%

Key Ratios

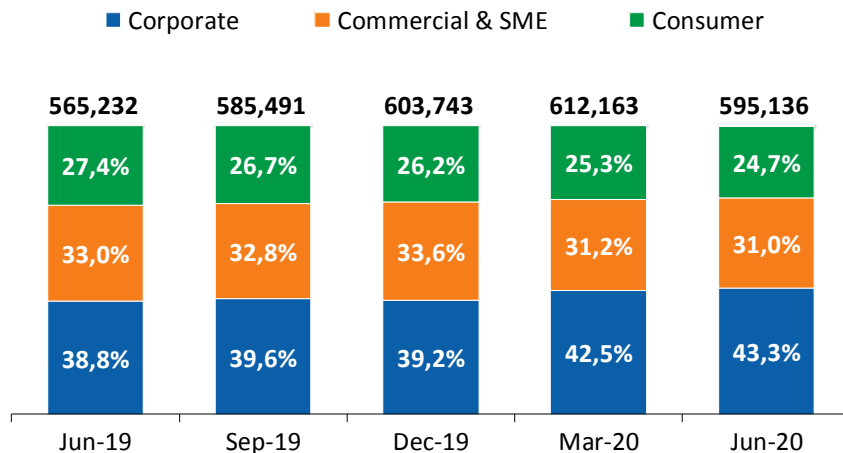
Bank Only	1H19	1H20	ΔYoY	1Q20	2Q20	ΔQoQ
NIM	6.2%	6.0%	-0.2%	6.1%	5.8%	-0.3%
COC	0.7%	1.8%	1.1%	1.1%	2.5%	1.4%
Risk Adjusted NIM	5.5%	4.2%	-1.3%	5.0%	3.3%	-1.7%
CIR	46.2%	43.9%	-2.3%	51.8%	36.1%	-15.7%
BOPO	62.6%	66.6%	4.0%	77.1%	38.4%	-38.7%
ROA	3.7%	3.1%	-0.6%	3.2%	3.1%	-0.1%
ROE	16.8%	15.6%	-1.2%	15.6%	15.7%	0.1%
CAR	23.6%	22.9%	-0.7%	22.5%	22.9%	0.4%
LDR	79.0%	73.3%	-5.7%	77.6%	73.3%	-4.3%
RIM	80.0%	74.4%	-5.6%	78.7%	74.4%	-4.3%
NSFR	158.3%	156.2%	-2.1%	160.8%	156.2%	-4.6%
LCR	276.0%	309.1%	33.1%	290.2%	309.1%	18.9%
NPL - gross	1.4%	2.1%	0.7%	1.6%	2.1%	0.5%
NPL - net	0.5%	1.0%	0.5%	0.6%	1.0%	0.4%
Loan at Risk (LAR)	4.3%	5.3%	1.0%	4.7%	5.3%	0.6%
LAR (incl. Rest Covid Coll.1)	4.3%	15.5%	11.2%	4.7%	15.5%	10.8%
Provision / NPL	183.7%	204.5%	20.8%	229.8%	204.5%	-25.3%
Provision / LAR	59.5%	79.9%	20.4%	78.8%	79.9%	1.1%

Lending distribution across segments

Business Loans (Rp tn) - Consolidated



Loan Composition (Rp bn) - Consolidated



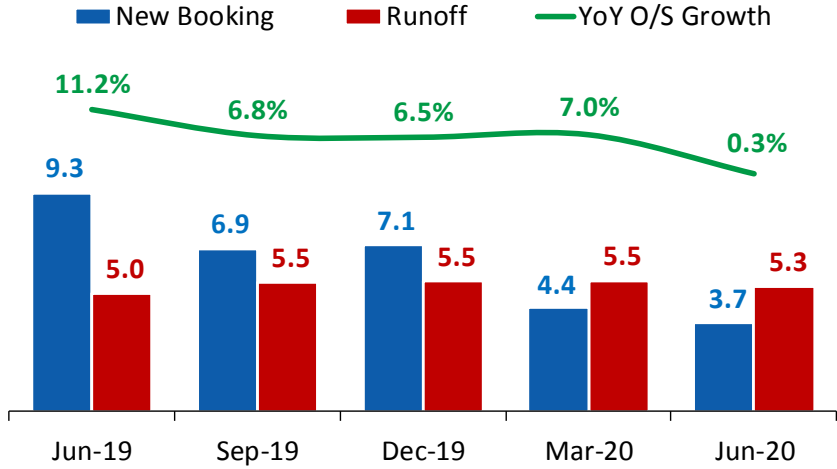
Note: The remaining contribution came from Sharia financing

Loan Breakdown (Rp bn) - Consolidated

	Jun-19	Dec-19	Jun-20	ΔYoY	ΔYtD	ΔQoQ
Corporate	219,161	236,875	257,936	17.7%	8.9%	-0.9%
Commercial & SME	186,340	202,888	184,599	-0.9%	-9.0%	-3.4%
Consumer	154,813	158,335	146,887	-5.1%	-7.2%	-5.2%
- Mortgage	90,705	93,656	91,010	0.3%	-2.8%	-1.6%
- Vehicles	48,189	47,627	42,471	-11.9%	-10.8%	-9.9%
- 4 Wheeler	45,551	45,438	40,619	-10.8%	-10.6%	-9.8%
- 2 Wheeler	2,638	2,189	1,852	-29.8%	-15.4%	-12.5%
- Credit Cards	13,076	14,106	10,641	-18.6%	-24.6%	-14.1%
- Employee	2,843	2,946	2,765	-2.7%	-6.1%	-3.1%
Sharia Financing	4,918	5,645	5,714	16.2%	1.2%	0.6%
Total Outstanding	565,232	603,743	595,136	5.3%	-1.4%	-2.8%
Total Facilities	780,758	822,160	838,679	7.4%	2.0%	-0.1%

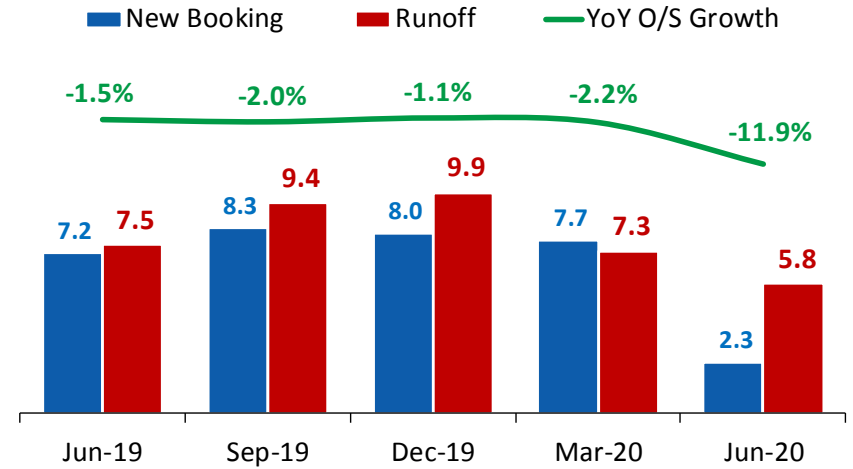
Consumer loans: runoff came higher than new booking

Quarterly Mortgage New Booking & Run Off (Rp tn)



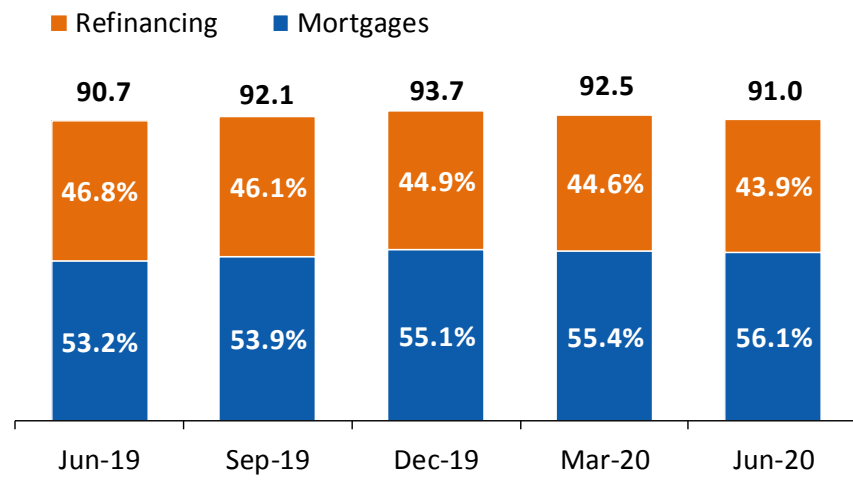
Note: Bank Only runoff and new booking, Consolidated YoY growth

Quarterly Vehicle New Booking & Run Off (Rp tn)



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

Mortgage Composition (Rp tn) - Consolidated



Number of Customers (Bank Only)

Mortgage



111,556
#Customers

- ↑ 1.9% YoY
- ↓ 0.9% YtD
- ↓ 0.7% QoQ

Vehicle (4 & 2 Wheeler)

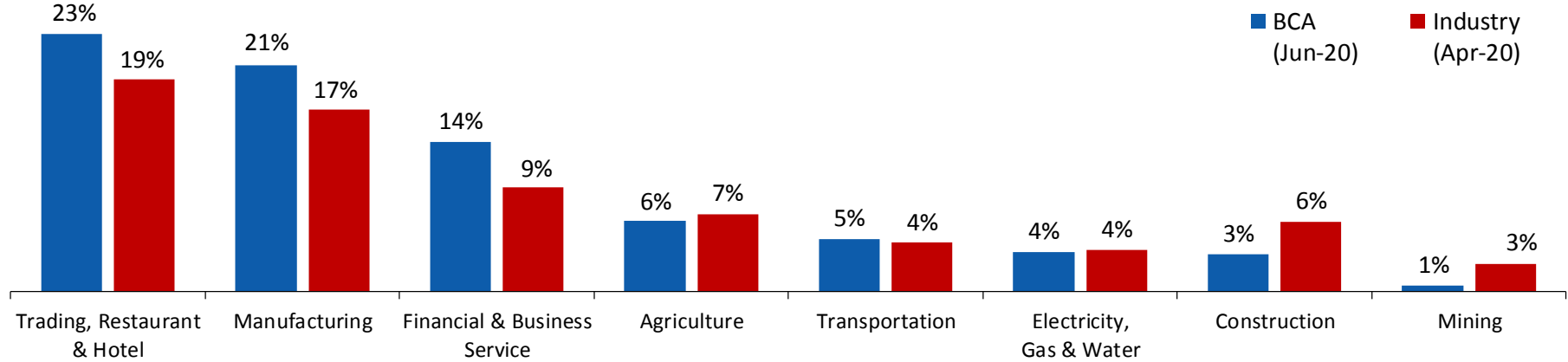


504,239
#Customers

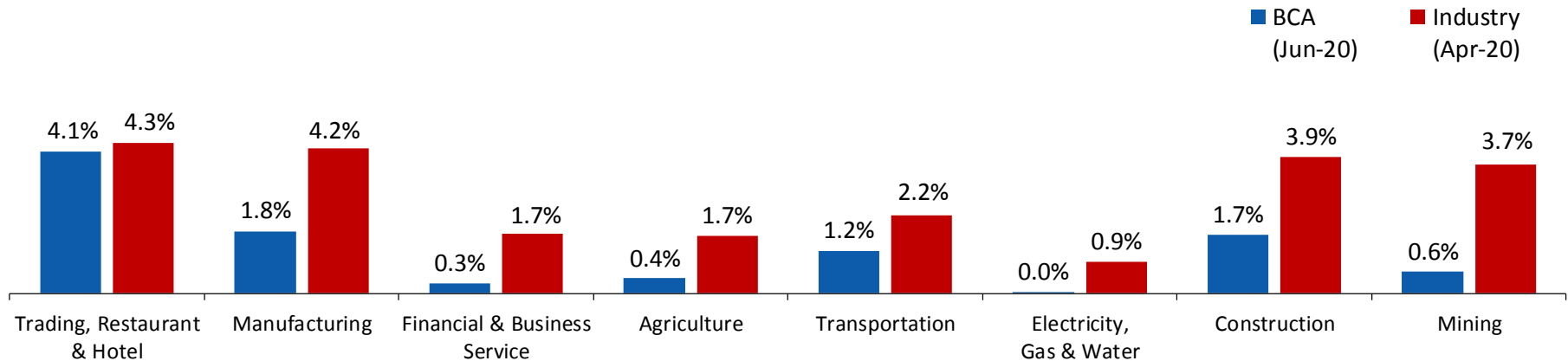
- ↓ 14.7% YoY
- ↓ 16.6% YtD
- ↓ 27.9% QoQ

Diversified and quality loan portfolio

Composition of BCA Business Loans by Sector (%)



BCA Business NPL by Sector (%)



Note: All numbers are based on LBU reporting category

Higher loan restructuring from Covid-19 Impact

Loan Quality & Restructure Loan (Rp tn) - Consolidated

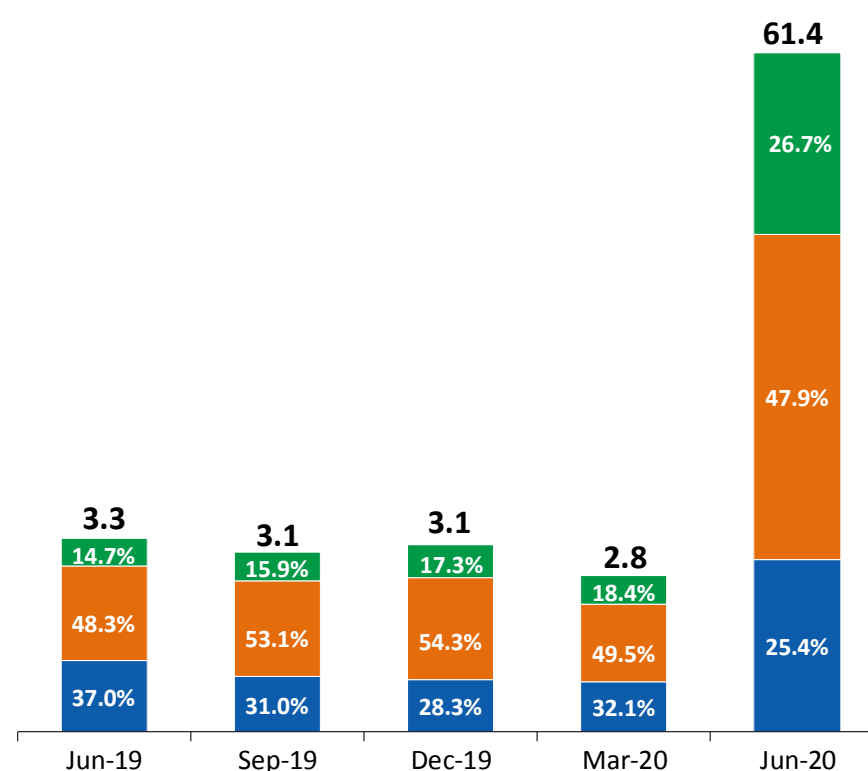
Rp trillion	Jun-19	Dec-19	Mar-20	Jun-20	ΔYtD	ΔQoQ
Loans by Collectability (bank only):						
Current	531.0	568.8	572.6	553.5	-2.7%	-3.3%
Special Mention	12.9	11.6	15.6	16.5	42.7%	6.3%
NPL	7.8	7.9	9.6	12.1	54.1%	26.5%
Total Loans	551.7	588.3	597.7	582.2	-1.0%	-2.6%

Restructured Loans (bank only):

Current	3.3	3.1	2.8	61.4	1851%	2063%
Covid - 19	-	-	-	59.0	n.a	n.a
Non Covid -19	3.3	3.1	2.8	2.4	-24.5%	-16.3%
Special Mention	2.6	3.4	4.0	4.9	47.0%	22.9%
NPL	2.1	2.6	2.1	3.0	13.9%	41.3%
Total Restruct. Loans	8.1	9.1	9.0	69.3	657.7%	671.4%
Total LAR	24.0	22.6	28.0	31.0	37.3%	10.9%
Total LAR (incl. Covid - 19)	24.0	22.6	28.0	90.0	298.2%	221.8%
% LAR / Loans	4.3%	3.8%	4.7%	5.3%	1.5%	0.7%
% LAR (incl. C-19) / Loans	4.3%	3.8%	4.7%	15.5%	11.6%	10.8%

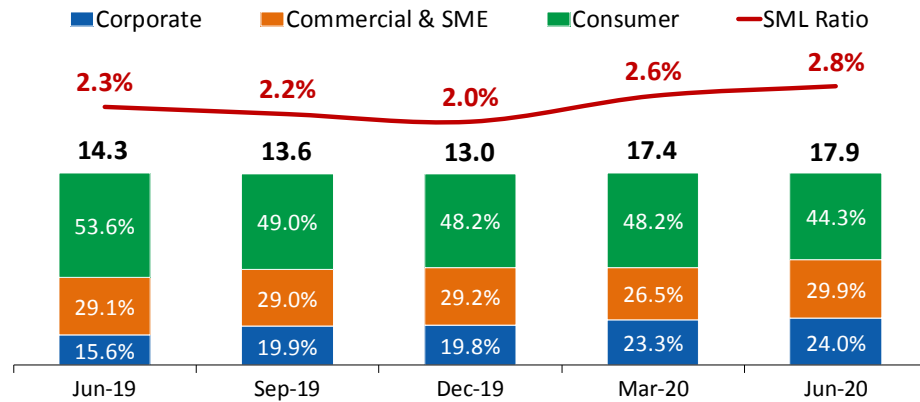
Current Restructure - include Covid -19, (Rp tn) – Bank Only

■ Corporate ■ Commercial & SME ■ Consumer

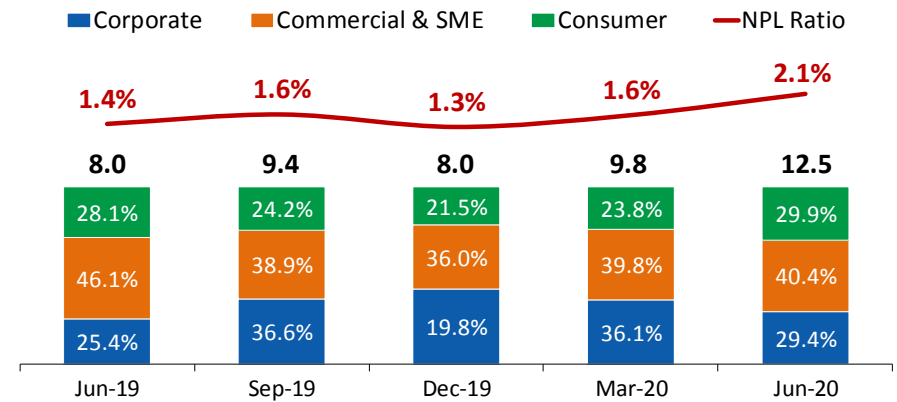


Asset quality and coverage trend

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

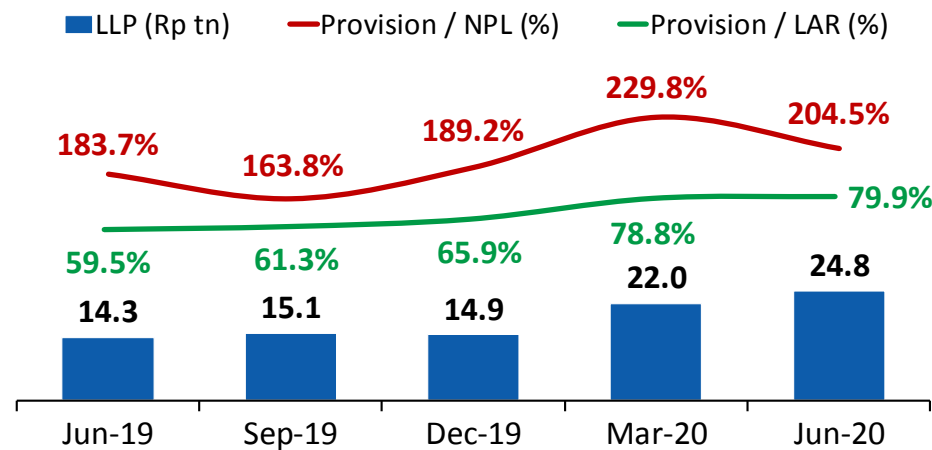


NPL Composition (% of Total NPL, Rp Tn) - Consolidated



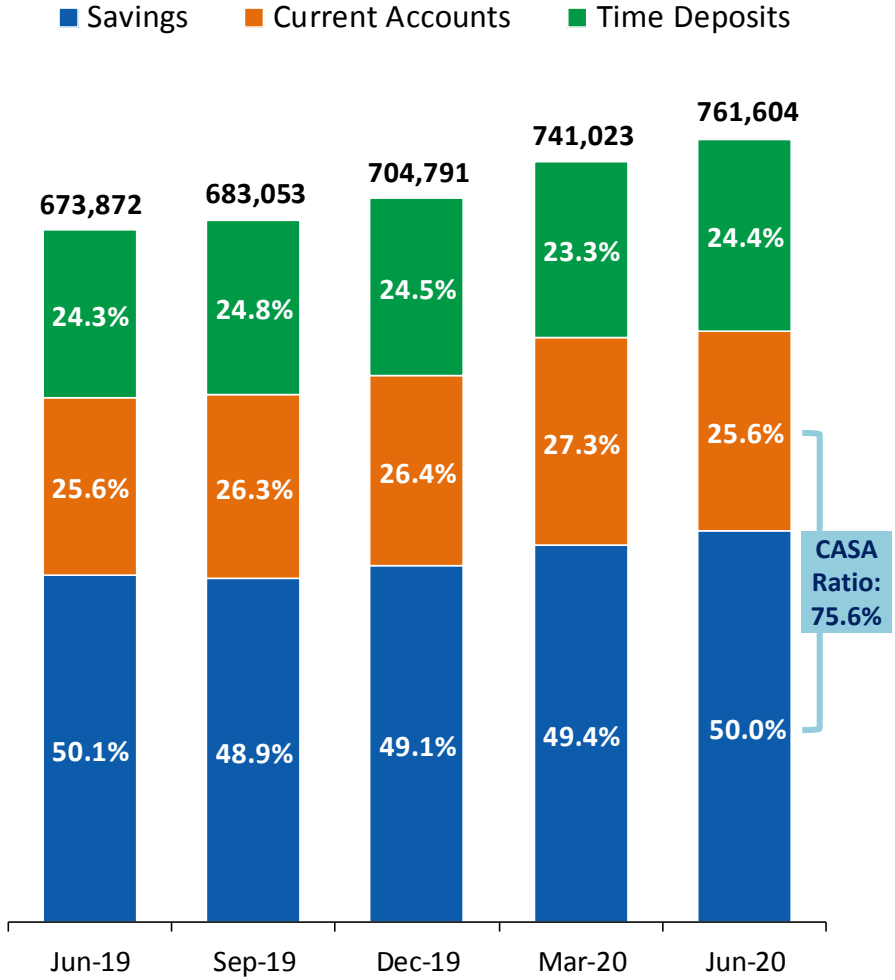
Note: The remaining contribution came from Sharia financing

Loan Loss Provision (LLP) and Coverage % - Bank Only



Strong CASA inflow, robust online channels to serve customers during pandemic

Third Party Fund Composition (Rp bn) - Consolidated



Third Party Funds (Rp bn) - Consolidated

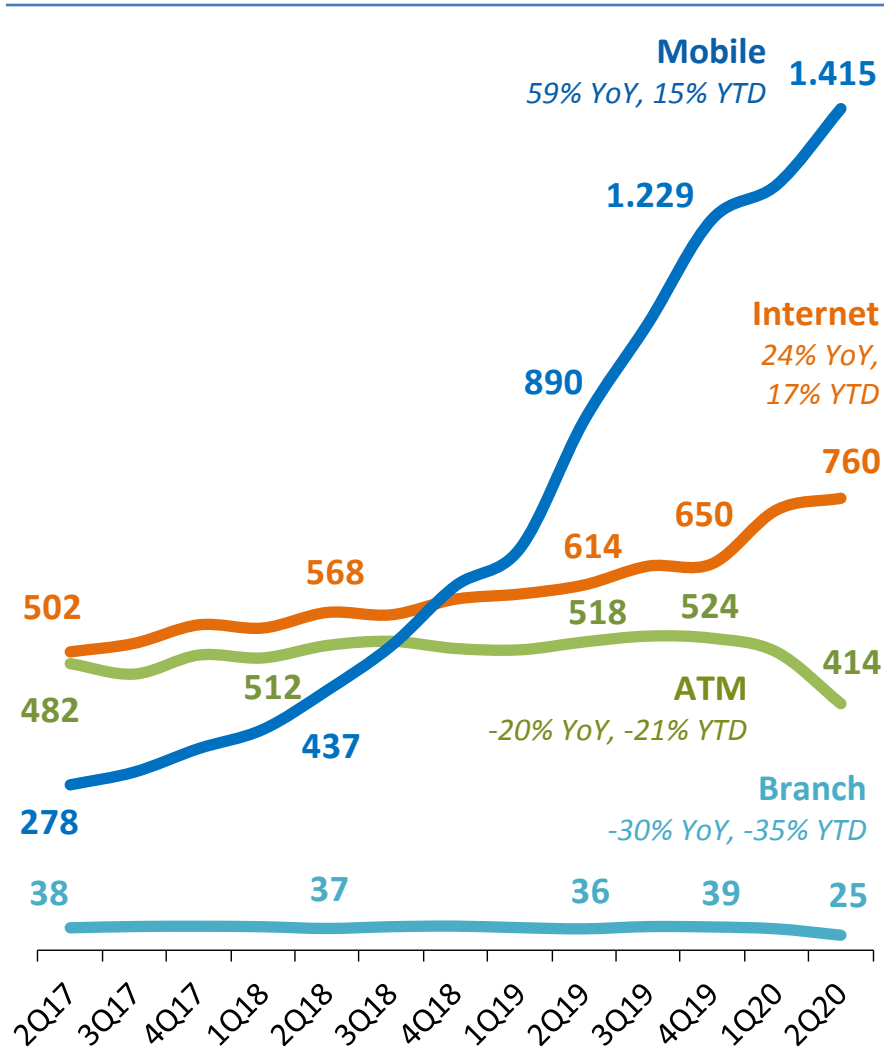
	Jun-19	Dec-19	Mar-20	Jun-20	ΔYoY	ΔYtD	ΔQoQ
CASA	510,410	532,013	568,526	575,974	12.8%	8.3%	1.3%
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Savings Accounts	337,766	346,291	366,322	380,954	12.8%	10.0%	4.0%
Time Deposits	163,462	172,778	172,497	185,630	13.6%	7.4%	7.6%
Third Party Funds	673,872	704,791	741,023	761,604	13.0%	8.1%	2.8%
CASA Ratio	75.7%	75.5%	76.7%	75.6%	-0.1%	0.1%	-1.1%

Well-integrated Channels

- 24/7 Mobile & Internet Banking
- Connected with +1,200 parties via API
- 24/7 World-Class Contact Center
- Total 17,360 ATMs. More than 40% is Cash Recycling Machine (CRM)
- 1,251 Branches
- Wide distribution of EDCs & QRIS connection

Digital platform: rising the bar

Number of Transactions - Quarterly (million)



Transactions Value - (Rp tn)

	1H19	1H20	ΔYoY	1Q20	2Q20	ΔQoQ
Branch Banking	6,933	6,190	-10.7%	3,509	2,681	-23.6%
ATM	1,144	996	-12.9%	549	448	-18.4%
Internet Banking	4,985	5,271	5.7%	2,754	2,517	-8.6%
Mobile Banking	918	1,197	30.4%	621	576	-7.3%

QR Code Standar Pembayaran Nasional

BCA mobile

Continuous feature enhancements in m-BCA

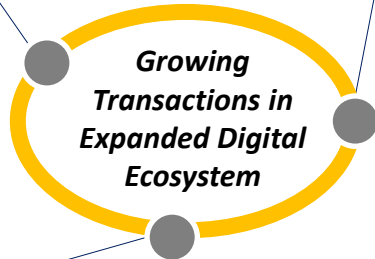
#DibikinSimpel!
Tarik Tunai Tanpa Kartu di ATM BCA Dengan **BCA mobile**

Debit BCA Mastercard Kontrol Transaksi Online
#DibikinSimpel di **BCA mobile**

Growing digital transactions

Growing Customer Base

Online Account Opening via BCA Mobile



Selected 'New Normal' Products

"Payment Link"
BCA online payment gateway



Online Debit for e-commerce



QRIS
QR-based National Payment gateway for offline merchant



Cardless transactions
One-time password via m-BCA for cash deposits & withdrawals at ATMs & branches transactions



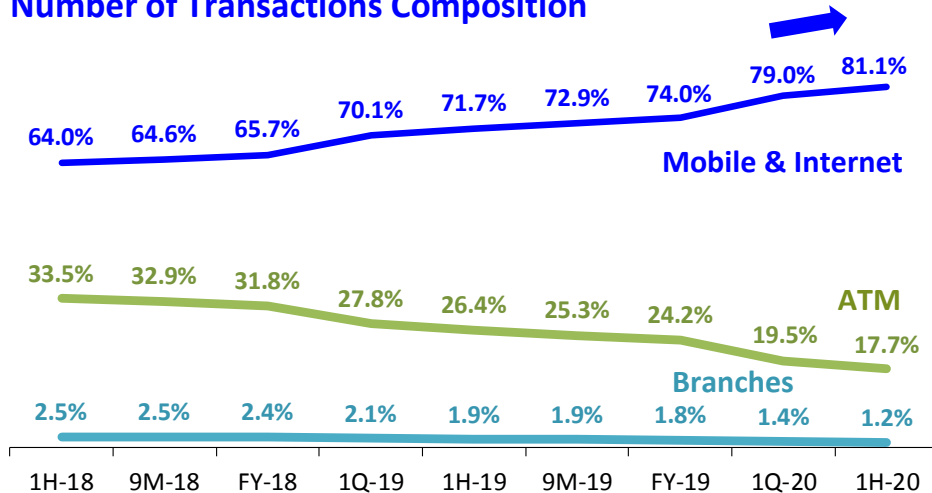
Collaboration & Partnership

Enlarging BCA payment settlement through collaboration with fin-tech & e-commerce players

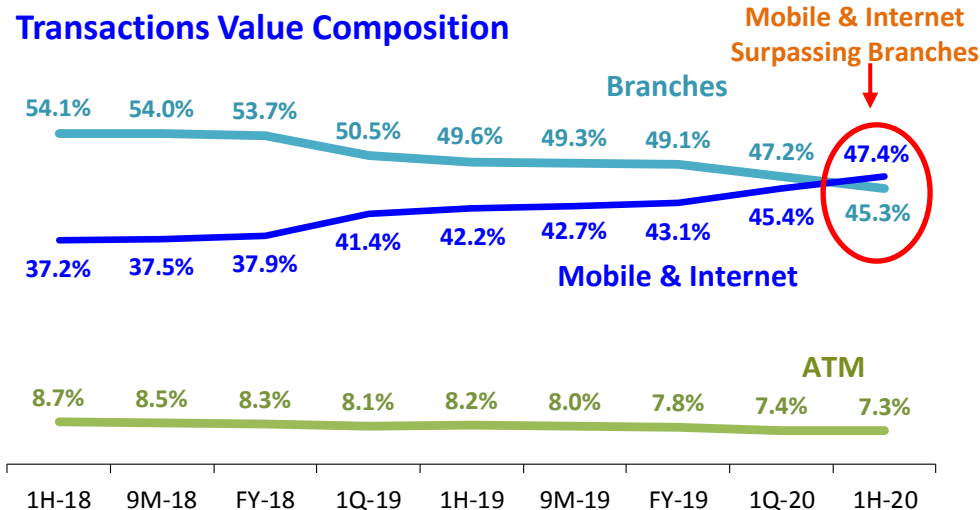


Digital Channel Investment Value Creation

Number of Transactions Composition

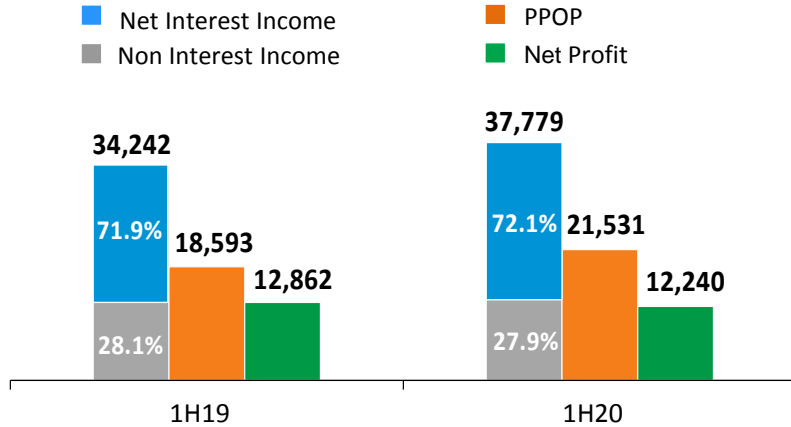


Transactions Value Composition

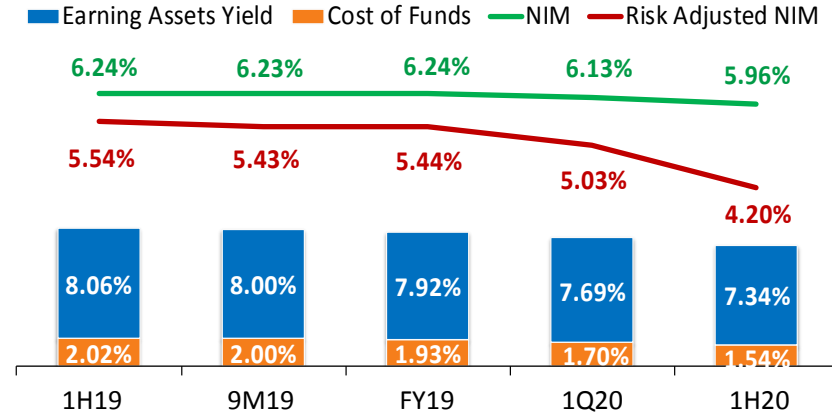


Profitability trend

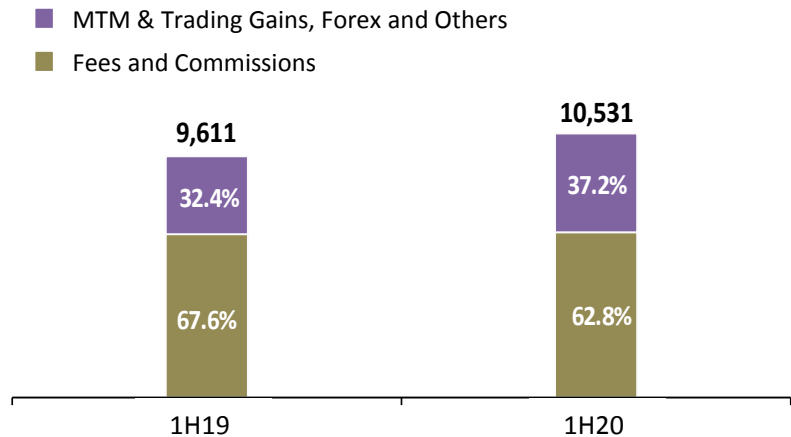
Profitability (Rp bn) - Consolidated



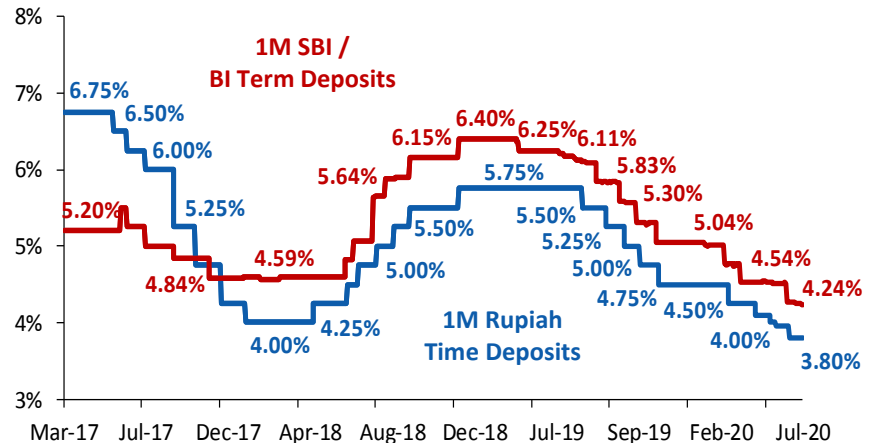
NIM, Yield and Cost of Funds YtD - Bank Only



Non Interest Income (Rp bn) - Consolidated



Interest Rate*



* Maximum interest rate offered

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Sustainability Finance and ESG

- Corporate Updates
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Sustainability Governance Framework



BCA

SUSTAINABLE FINANCE VISION, MISSION, VALUES



*) Reflecting the core subjects of corporate social responsibility

Achievements of Sustainability Governance



MSCI ESG RATINGS **A**

CCC	B	BB	BBB	A	AA	AAA
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Last update: June 2nd, 2020

Rank 1 of Top 10 Constituents MSCI Indonesia Index

FTSE4Good

Rank 2 of Top 10 Constituents FTSE4Good ASEAN Stars Index

KEHATI
INDONESIAN BIODIVERSITY FOUNDATION

Constituent of Sustainable Investment (SRI) KEHATI Index

2019 Sustainability Report certified by SR ASIA

Embracing A NEW JOURNEY

Brand Finance

1

2020 : 91.6 AAA+ +0.6
2019 : 91.0 AAA+

Selamat untuk BCA sebagai

The world's strongest banking brand with a Brand Strength Index (BSI) score of 91.6 out of a 100 and an elite AAA+ rating"

Sumber: CG Expert Indonesia, 2020

CONGRATULATIONS

BCA masuk dalam Top 10 Emiten Indonesia yang masuk dalam kategori ASEAN Asset Class (dengan nilai 101.93)

ASEAN Assets Class
(Scoring 97.5 Points and Above)

Forbes

THE LIST: THE WORLD'S BEST BANKS

Top 10 Best Banks in Indonesia

- 01 Bank Central Asia
- 02 DBS
- 03 HSBC Holdings
- 04 BTPN - Bank Tabungan Pensiunan Nasional
- 05 Bank Negara Indonesia
- 06 Bank Rakyat Indonesia (BRI)
- 07 Bank Mandiri
- 08 Mandiri Syariah
- 09 Jenius
- 10 BNI Syariah

BCA Satu-Satunya Brand dari Indonesia Yang Masuk Dalam

Top 100 Most Valuable Global Brands 2020

Achievements of Responsible Banking Pillar



Responsible Financing



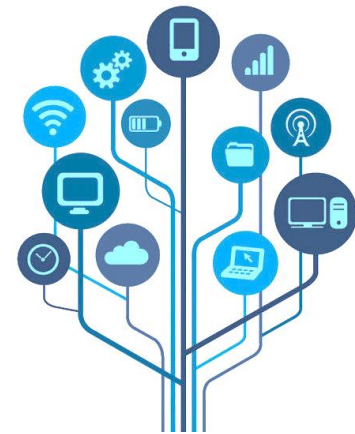
Rp. 114.4 T (↑10% YoY)
Commitment on Sustainable Financing (as of 1H-20)

Service Quality & Customer Trust



Index (scale 1 – 5)
 • **4.67** CE Index
 • **4.86** BSQ Index
99.84%
 Complain Resolved
 by Halo BCA
(as of 2019)

Technology & Digitalization



5.1 bn
(↑35% YoY)
 digital banking transactions
6,000 daily
(599,473)
 Online account opening
(as of 1H-20)

Data Privacy & Fraud Prevention



Internal Capacity Building, through compulsory e-learning

Achievements of Sustainability Culture Pillar



Fair Operating Practices



Policy of Partner's Compliance

No child labor, no forced labor, implementing occupational health & safety

Human Rights & Labor Practices



#CaringOurEmployee during Covid-19 pandemic

Assistance for employees and implement health protocols as advised by the regulators

The Environment



Climate Change Action

- **7,930 kWh** electricity reduction, using solar panels at 2 main branches
- Environment awareness & campaign via IG BCA Semua Beres



Achievement of Social Value Creation Pillar



SYNRGY - BCA's commitment in supporting Indonesia's digital economy from upstream to downstream.

- The downstream (via **SYNERGY Accelerator**) → develop startup ecosystem.
- The upstream (via **SYNRGY Academy**) → provide scholarship for digital talent.



Binar Connect Online Session

Learn Writing to Improve Critical Thinking

Friday, July 17th 2020 | 18.30 (GMT+7)

Speaker:
Soni Triantoro
Executive Producer
Narasi TV

Online. Public. Free.
Register now:
bit.ly/bcasynergy_bincon7

Binar Connect Online Session

The Art of Negotiation to Win Business Deals

Wednesday, July 1st 2020 | 16.00 (GMT+7)

Speaker:
Novega Ghufon
Co-founder
HOOKspace

Online. Public. Free.
Register now:
bit.ly/bcasynergy_bincon6

Rp. 55 bn donation of protective equipment for healthcare workers/communities

26,559 financial literacy participants

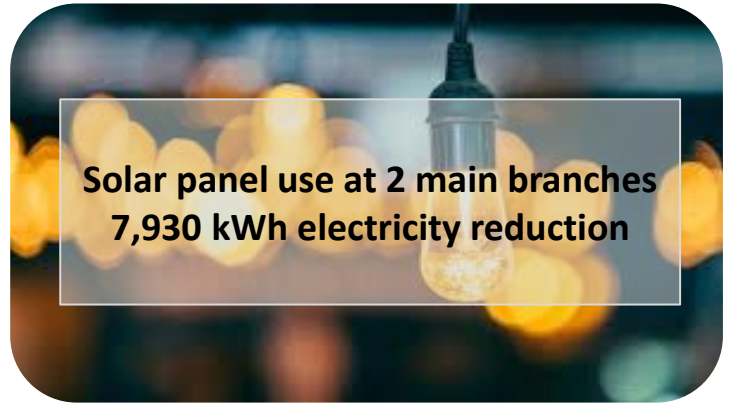
5,359 participants in **181 digital courses**, providing quality education for employees & trainees

Selected pro-Earth actions

Nurturing The Earth, Inherit The Future

Environment is no one's property to destroy; it's everyone's responsibility to protect. – Mohith Agadi

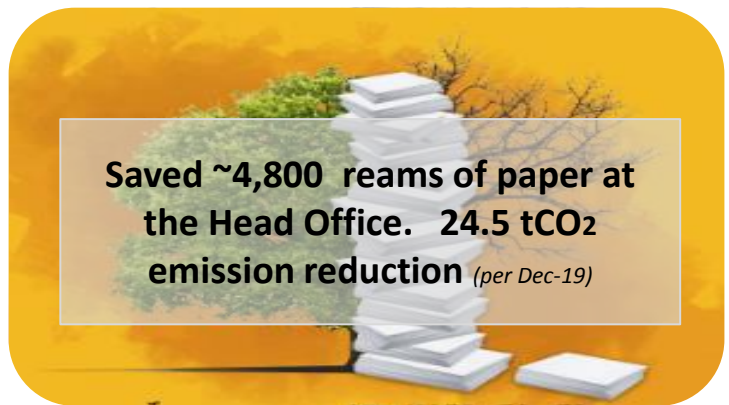
Energy Saving



Water Conservation



Going Paperless



Waste Management





Promoting healthy lifestyle

“The most pleasant things in the midst of difficult times are good health and adequate sleep” Knute Nelson



Live Streaming Events to Support Employees' Wellbeing

LIVE BAKOR SENI
Workout From Home. Calling all insan BCA to join and workout together.
Join our live session via IG Live!

- DANCE** - Jumat, 8 Mei 2020 | 18.00 - 20.00
- ASI ZUMBA** - Sabtu, 9 Mei 2020 | 18.00 - 17.00
- ASI COMBAT** - Minggu, 10 Mei 2020 | 18.00 - 17.00

May 2020
Bakor Seni LIVE

Talkshow bersama
Dr. Thomas Charyadi, Sp. OG
Perempuan Sehat Di Tengah Pandemi
Sabtu, 16 Mei 2020
13.00 - 14.00 WIB
Moderator: Hana Mero Efriyani

Live di Instagram @BCAsensuBeres

Bukangan BCA untuk Pemoangan Berkelanjutan Indonesia

May 2020
Talkshow: “Perempuan Sehat”
120 Unique Viewers

SEHAT DI TENGAH PANDEMI
Booster imun dengan gerakan-gerakan yoga sederhana dan olah pernapasan untuk kesehatan mental selama di rumah.

BASIC YOGA WITH HENDRI TAKE
Senin, 1 Juni 2020 | 9.00 - 16.00 WIB
Live IG @BCAsensuBeres

Jun 2020
Basic Yoga
209 Unique Viewers

Healthy Core, Healthy Spine
A strong core and a flexible spine helps you sit, stand and walk comfortably and without pain. In this hour we'll work on every area of the body to leave you feeling tall and refreshed, ready to seize the weekend!

Pilates with Sharon Koe
Saturday, June 13, 2020 | 9.00 - 10.00 WIB
Live IG @BCAsensuBeres

Host by Ketut Wijaya

Jun 2020
Pilates

SUMBER: CORPORATE COMMUNICATION

Agenda

- Macroeconomy & banking industry highlights
- BCA 1H20 performance overview
- Sustainability Finance and ESG
- ▶ ***Corporate Updates***
- Responses to Covid-19

Digital Innovations



Launched Payment Link – BCA E-Commerce Payment Gateway

- A payment solution for merchants to accept online payment without the need to develop a separate payment website.
- The preferred option for higher ticket size transactions during the pandemic.
- Connects with ~900 merchants and offers customer flexibility to use both debit or credit card as source of funds.

- **QRIS** is connected to ~163,000 merchants, handling more than 670,000 transactions in the first half of 2020.
- QRIS is the preferred payment option for smaller ticket size, accessible to BCA Mobile and Sakuku users.

This block contains promotional graphics for QRIS and Sakuku. On the left is the GPN logo. In the center, a blue box contains the text 'KEMUDAHAN PEMBAYARAN MENGGUNAKAN QRIS QR Code Standar Pembayaran Nasional'. To the right, another graphic says 'KINI BAYAR BELANJA LEBIH MUDAH DARI BCA Mobile' above a smartphone displaying a QR code. On the far right is the Sakuku app icon.

- Launched BCA Debit Mastercard online transactions capabilities.
- Continue to promote **#BankingFromHome** to provide greater flexibility through e-channels transactions.

Acquisitions

- Ongoing acquisition process of Rabobank Indonesia. Preliminary regulatory approval has been obtained. Shareholders approval through EGMS is scheduled on 30 July 2020.
- Expect for completion in 2H 2020.

BCA share performance & rating

BCA Shareholding Structure (as of 30 June 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%

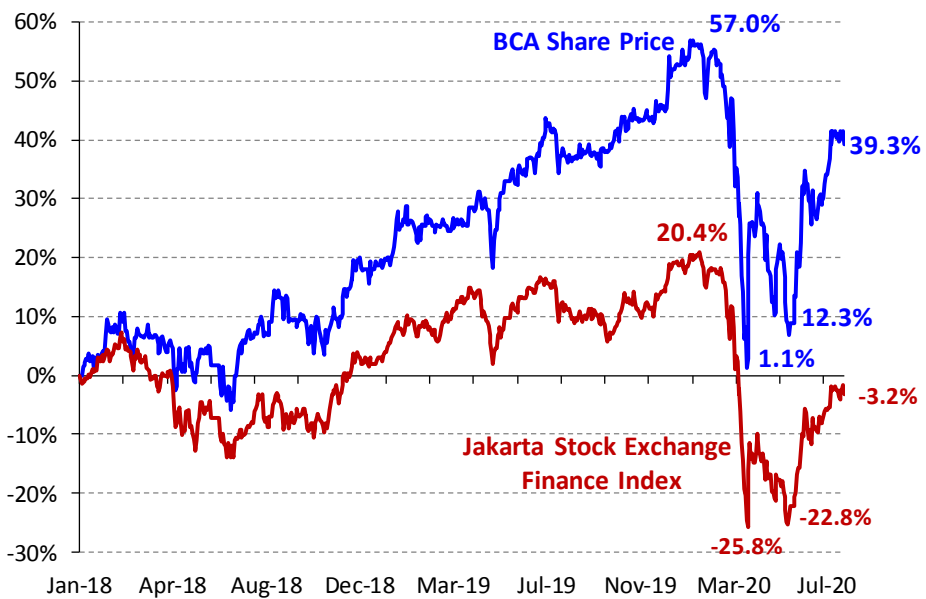
Note:
 * Shareholder of PT Dwimuria Investama Andalan are Mr. Robert Budi Hartono and Mr. Bambang Hartono, therefore ultimate shareholder of BCA are Mr. Robert Budi Hartono and Mr. Bambang Hartono.
 ** In the composition of Shares held by the public, 2.49% of the shares are owned by parties affiliated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

Fitch Ratings

Per 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 BBKA vs JAKFIN Index (31 Dec 2018 – 24 Jul 2020)



- 1** Market Cap **BCA: Rp764tn** (24 Jul 20) "The Largest in Indonesia"
- 2** CAGR **BCA Share Price: 21%** (4 Years: Jul-16 to Jul-20)
- 3** CAGR **JAKFIN Share Price: 1%** (4 Years: Jul-16 to Jul-20)

Agenda

- Macroeconomy & banking industry highlights
- BCA 1H20 performance overview
- Sustainability Finance and ESG
- Corporate Updates



Responses to Covid-19

Update on loan restructuring

- 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 July 2020, BCA had worked on loan restructuring proposals of Rp 116 tn, or accounted for ~20% of total loans, that came from about 121,000 borrowers.

	Business Loans	Consumer Loans	Total	
			Amt.	% of Totl.
Rest. – Direct Impact	33.4	-	33.4	5.7%
Rest. - Other Sectors	50.3	32.3	82.6	14.2%
Total (Rp tn)	83.7	32.3	116.0	~20.0%
No. of debtors	~4,800	~116,000	~121,000	18%

- Restructured loans are estimated to be within the range of 20% - 30% of total lending by year end. Projected total number of borrowers will be 200,000 – 250,000, mostly from vehicle loans.
- As of 30 June 2020, outstanding restructured loans was Rp 69.3 tn, or 12% of total loans.
- Major tasks are aimed at successful recoveries and preserving long term franchise.

Preserve ample liquidity, manage costs, strengthen online channels

Funding and liquidity

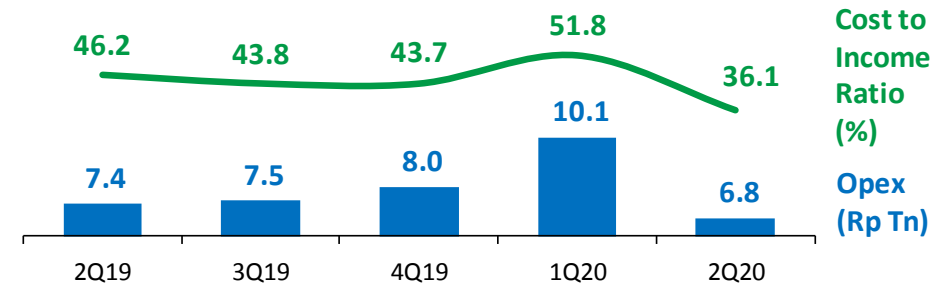
Remained solid

- BCA core funds grew healthily (YtD CASA 8.3%) on the back of strong transaction banking franchise and increased customer base, supported by continuous expansion of digital capabilities.
- Maintaining solid liquidity buffer 46.1% liquidity reserve* of third party funds.
- Additional liquidity via sovereign paper repo and BI lending facility, if required.

Opex Management

Well managed cost

- Opex are in check
- Continued investment in digital is pivotal for the bank's future growth.



Transactions

Opportunity to strengthen online channels



Increase transaction limit:

- Internet Banking: from Rp100 mn to Rp250 mn / day for KlikBCA individu
- Oneklik: from Rp1 mn / acc / merchant to Rp3 mn / ATM card / day



Promote: Non Face-to-Face with #BankingFromHome and cardless transactions

- Online Account Opening: contribute ~37% to number of account growth YoY
- Online transactions with debit card, credit card, fund transfer and virtual accounts
- Card-less ATM withdrawal and deposits grew ~2.5x YoY
- Mobile 'm-BCA' and Internet banking 'klikBCA' gained larger momentum

Various events held through virtual meetings

Hold virtual events as an adaptive Communication Strategy during COVID-19

MAINTAIN RELATIONS WITH MEDIA & REGULATORS



April 2020
RUPS News Release Video



27 May 2020
Analyst Meeting Q1 2020



9 Apr 2020
RUPST BCA



May 2020
Laporan Keuangan Q1 2020
(Infografik & Videografik, Video Liputan Analyst Meeting Q1 2020)

Idul Fitri

Hampers Media
(20-21 Mei 2020)



Video
Silaturahmi

Press Releases



NEW NORMAL



Jun 2020
NEW NORMAL BANKING
video

Virtual Meeting: Hangout with BCA

Virtual Editor Meeting on Webex on July 13th, 2020

Talking Points: New Normal, Digital Services, BCA's Digital Banking Growth, etc.

Attendees: Pemimpin Redaksi / Wakil Pemimpin Redaksi / Redaktur Pelaksana / Redaktur Media



BaktiBCA partnership with Detik to hold a live streaming event covering the "New Normal" lifestyle i.e. health talkshow, yoga

PRE-EVENT

Teaser on IG @bcasemuaberes
Display Banner & Advertorial on Detik Network
Instagram Post on Detik & CNBC
Promoted # on Detik App

D-DAY (7 Jun 2020)

Live Streaming on Detikcom
Instagram Live
Top Banner Live
TVC

POST-EVENT

Advertorial on Detikcom



Instagram
@bcasemuaberes



Display Banner
6,858,765
Impressions



#BaktiBCA on
Detik App
44,542
Page Views



Live Streaming
173,926
Video Plays



Socmed Live
273,192
Impressions



TVC



16 Articles
58,700 Page Views

Various donations from BaktiBCA, Insan BCA



Thank you

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BCA winning awards - 2020

Warta Ekonomi Magazine

Indonesia Digital Innovation Award 2020
 BCA – Innovative Company For Sustainable Digital Banking Experience

Infobank

Top SME Lender 2020
 BCA – Top SME Lender Based on Infobank SME Credit Rating 2020

Iconomics

Indonesian CSR Brand Equity Award 2020
 BCA – for Excellence Corporate Social Responsibility Program in 2020

Marketing Magazine

Indonesia Millenials TOP Brand Award 2019
 BCA – for Categories:

- 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

Infobank

The Best Bank in Mortgage 2020
 BCA – The Best Bank in Mortgage

PR Indonesia

PR Indonesia Award (PRIA) 2020
 BCA – PRIA Winner for Category The Most Famous in Media 2019

Iconomics

Corporate Branding PR Award 2020
 BCA – Award Winner for Category Banking

Investor Magazine

Tokoh Finansial Indonesia 2019
 Jahja Setiaatmadja – Lifetime Achievement Banker 2019

Infobank & Marketing Research Indonesia

Satisfaction Loyalty Engagement Awards 2020
 For Category: Conventional Bank (BUKU 4).

- 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

SWA Magazine & Brand Finance Asia Pacific

Indonesia's Top 100 Most Valuable Brands 2020
 BCA – (4th place)The Most Valuable Indonesian Brand 2020 with Brand Value >US\$2,917mn and AAA+ Rating

Iconomics

Indonesia's Most Popular Digital Finance Brands Award 2020
 BCA – Award Winner (millennials' Choice)

Iconomics

Forbes' List of The World's Best Bank 2020
 BCA – #1 Best Bank in Indonesia

Forbes' List of Global 2000 2020
 BCA – #487 Global 2000

- #1644 in Sales
- #385 in Profit
- #509 in Assets
- #255 in Market Value