

Corporate Presentation

PT Bank Central Asia Tbk 9M20 Results

26 October 2020

Agenda

Macroeconomy & banking industry highlights

- BCA 9M20 performance overview
- Sustainability Finance and ESG
- Corporate Updates

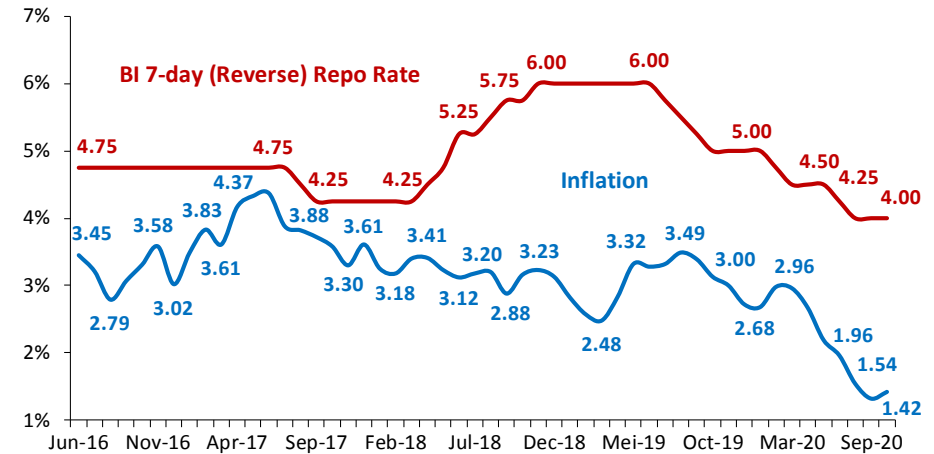
Economic highlights

- Indonesia saw higher export sales, posted highest trade surplus in Sep 2020 compared to previous months while import remained moderate.
- Current account deficit has narrowed with benign inflation.
- Modest capital inflows leads to a cautious monetary policy. BI has maintained its policy rate several times since July 2020 to attract new foreign capital and to safeguard exchange rate.
- Indonesia has secured commitments from several international pharmaceutical companies to procure Covid 19 vaccine.

	FY19	FY20 Govt / BI Estimates
Real GDP	5.0%	-1.7% to -0.6%
CPI	2.7%	< 2%
BI 7-D Rate	5.00%	Na
USD/IDR	13,866	14,400 – 14,800
CA (% of GDP)	-2.7%	-1.5% or better

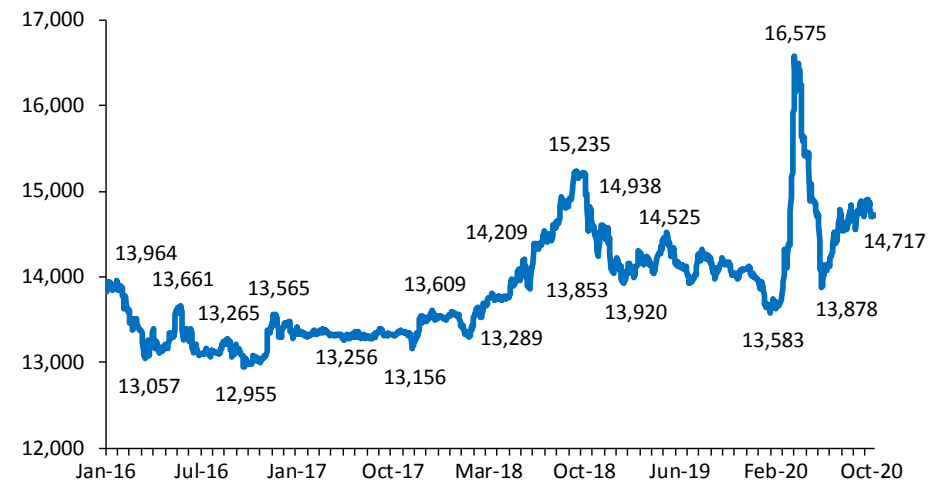
Source: Bank Indonesia

Inflation and BI Rates (%)



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

Rupiah/USD



Source: Bloomberg

Banking sector: Ample liquidity, loan restructuring has eased off

- Sector's liquidity remained intact. Third party funds grew 11.6% YoY or 8.2% YtD. Loans grew 1.0% YoY from investment lending. LDR stood at 85.4% as of August 2020.
- Loan restructuring has shown a stabilized trend in recent months.
- Major banks accelerate digital initiatives, embracing open platform era and offering better efficiencies.
- NPL of 3.2%, contained by OJK relaxation. Solid capitalization and high coverage provide buffer in containing systemic risk.

Banking sector Financial Summary

(Rp trillion)	Aug-19	Dec-19	Mar-20	Jun-20	Aug-20	ΔYoY	ΔYtD
Total Assets	8,245	8,563	8,793	8,670	8,907	8.0%	4.0%
Total Loans	5,465	5,617	5,712	5,549	5,522	1.0%	-1.7%
Third Party Funds	5,812	5,999	6,214	6,260	6,488	11.6%	8.2%
CASA	3,183	3,411	3,543	3,571	3,690	15.9%	8.2%
Current Accounts	1,358	1,466	1,611	1,588	1,677	23.5%	14.4%
Savings Accounts	1,825	1,945	1,932	1,983	2,013	10.3%	3.5%
Time Deposits	2,628	2,588	2,672	2,689	2,798	6.5%	8.1%
Net Profit	104.2	156.5	42.8	62.6	81.4	-21.8%	na
NIM	4.9%	4.9%	4.3%	4.5%	4.4%	-50bp	-50bp
LDR	94.7%	94.4%	92.6%	89.1%	85.4%	-930bp	-900bp
NPL	2.6%	2.5%	2.8%	3.1%	3.2%	60bp	70bp
CAR	23.9%	23.4%	21.7%	22.6%	23.5%	-40bp	10bp

Source: OJK

Agenda

- Macroeconomy & banking industry highlights
- ▶ ***BCA 9M20 performance overview***
- Sustainability Finance and ESG
- Corporate Updates

Stellar CASA growth yielding solid liquidity position

(Rp billion)	Sep-19	Dec-19	Mar-20	Jun-20	Sep-20	ΔYoY	ΔYtD	ΔQoQ
Total Assets	893,594	918,989	972,930	975,076	1,003,638	12.3%	9.2%	2.9%
Secondary Reserves	132,081	118,684	128,435	159,638	200,535	51.8%	69.0%	25.6%
Govt Bonds & Mkt Sec. (>1yr)	75,849	85,310	129,936	148,131	153,258	102.1%	79.6%	3.5%
Loans	585,491	603,743	612,164	595,136	581,851	-0.6%	-3.6%	-2.2%
Third Party Funds	683,053	704,791	741,023	761,604	780,678	14.3%	10.8%	2.5%
CASA	513,884	532,013	568,526	575,974	596,558	16.1%	12.1%	3.6%
Current Accounts	179,735	185,722	202,204	195,020	205,424	14.3%	10.6%	5.3%
Savings Accounts	334,149	346,291	366,322	380,954	391,134	17.1%	12.9%	2.7%
Time Deposits	169,169	172,778	172,497	185,630	184,120	8.8%	6.6%	-0.8%
Equity	167,885	174,043	171,611	169,170	179,029	6.6%	2.9%	5.8%

PPOP growth buffers loan provisioning

(Rp billion)	9M19	9M20	ΔYoY	1Q20	2Q20	3Q20	ΔQoQ
Operating Income	52,080	55,894	7.3%	19,479	18,099	18,317	1.2%
Net Interest Income	37,431	40,803	9.0%	13,682	13,566	13,554	-0.1%
Non Interest Income	14,649	15,091	3.0%	5,797	4,533	4,763	5.1%
Fees and Commissions	10,013	9,607	-4.1%	3,462	3,146	3,000	-4.6%
Trading Income	2,201	3,234	47.0%	1,482	712	1,040	46.1%
Others	2,435	2,250	-7.6%	852	675	723	7.1%
Operating Expenses	(22,303)	(22,087)	-1.0%	(9,461)	(6,727)	(5,899)	-12.3%
Personnel Expenses	(10,516)	(10,925)	3.9%	(5,678)	(2,834)	(2,413)	-14.9%
General & Administrative Expenses	(11,787)	(11,162)	-5.3%	(3,783)	(3,984)	(3,485)	-10.5%
PPOP (Pre-Provision Operating Profit)	29,776	33,807	13.5%	10,017	11,372	12,418	9.2%
Non Op. Income (Expense) - Net	61	18	-70.2%	77	48	(106)	n.a
Provision	(3,503)	(9,129)	160.6%	(2,166)	(4,357)	(2,606)	-40.2%
Net Profit	20,921	20,035	-4.2%	6,581	5,659	7,795	37.8%

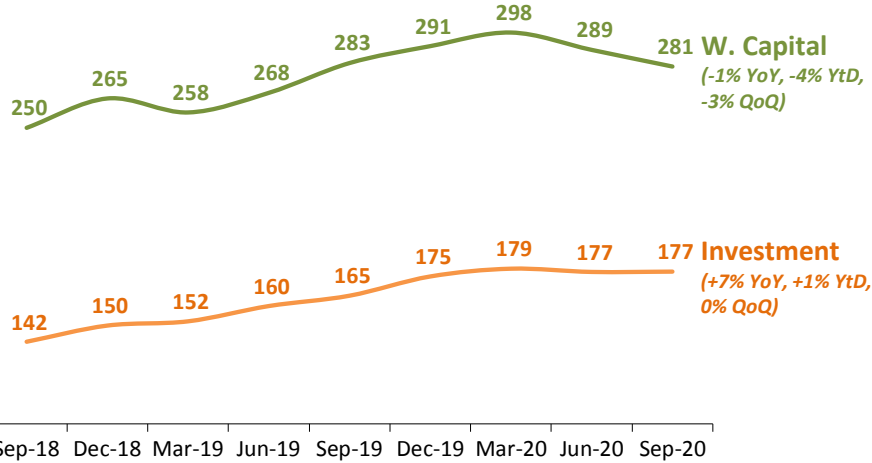
Key Ratios

Bank Only	9M19	9M20	ΔYoY	1Q20	2Q20	3Q20	ΔQoQ
NIM	6.2%	5.8%	-0.4%	6.1%	5.8%	5.6%	-0.2%
COC	0.8%	1.8%	1.0%	1.1%	2.5%	1.8%	-0.7%
Risk Adjusted NIM	5.4%	4.0%	-1.4%	5.0%	3.3%	3.8%	-0.5%
CIR	43.8%	39.8%	-4.0%	51.8%	35.9%	32.1%	-3.8%
ROA	4.0%	3.4%	-0.6%	3.2%	3.1%	3.9%	0.8%
ROE	18.0%	16.9%	-1.1%	15.6%	15.7%	19.3%	3.6%
CAR	23.8%	24.7%	0.9%	22.5%	22.9%	24.7%	1.8%
LDR	80.6%	69.6%	-11.0%	77.6%	73.3%	69.6%	-3.7%
RIM	81.7%	71.0%	-10.7%	78.7%	74.4%	71.0%	-3.4%
NSFR	155.1%	161.3%	6.2%	160.8%	156.2%	161.3%	5.1%
LCR	273.9%	358.1%	84.2%	290.2%	309.1%	358.1%	49.0%
NPL - gross	1.6%	1.9%	0.3%	1.6%	2.1%	1.9%	-0.2%
NPL Coverage	163.8%	243.5%	79.7%	229.8%	204.5%	243.5%	39.0%
LAR ex. Restr. Covid	4.3%	4.6%	0.3%	4.7%	5.3%	4.6%	-0.7%
LAR with Restr. Covid	4.3%	18.5%	14.2%	4.7%	15.5%	18.5%	3.0%
LAR Coverage with Restr. Covid & off B/S	61.3%	28.4%	-32.9%	89.3%	31.1%	28.4%	-2.7%

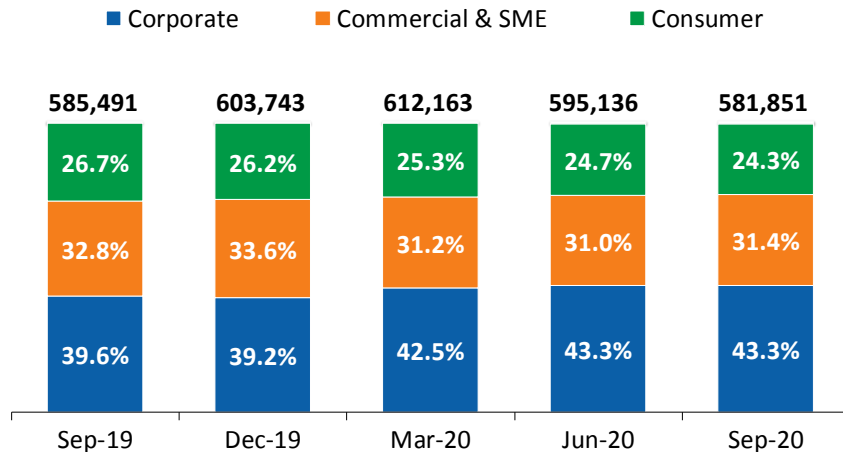
- LAR: Loan at Risk
- LAR coverage with off B/S started in 2020

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

	Sep-19	Dec-19	Sep-20	ΔYoY	ΔYtD	ΔQoQ
Corporate	231,996	236,875	251,999	8.6%	6.4%	-2.3%
Commercial & SME	192,154	202,888	182,724	-4.9%	-9.9%	-1.0%
Consumer	156,293	158,335	141,663	-9.4%	-10.5%	-3.6%
- Mortgage	92,138	93,656	89,309	-3.1%	-4.6%	-1.9%
- Vehicles	47,828	47,627	38,576	-19.3%	-19.0%	-9.2%
- 4 Wheeler	45,483	45,438	36,948	-18.8%	-18.7%	-9.0%
- 2 Wheeler	2,345	2,189	1,628	-30.6%	-25.6%	-12.1%
- Credit Cards	13,418	14,106	10,929	-18.5%	-22.5%	2.7%
- Employee	2,909	2,946	2,849	-2.1%	-3.3%	3.0%
Sharia Financing	5,048	5,645	5,465	8.3%	-3.2%	-4.4%
Total Outstanding	585,491	603,743	581,851	-0.6%	-3.6%	-2.2%
Total Facilities	803,855	822,160	840,388	4.5%	2.2%	0.2%

Consumer loans offered through virtual events

Mortgage - KPR Online Expo



- ~60 Developers
- 200+ Projects
- Major visitors came from Jabodetabek and Malang
- 76% were Gen Y and younger <44 y.o.

Bunga Spesial KPR BCA
Berlaku hingga 30 Okt 2020
Tanpa Minimum Tenor | Berlaku untuk rumah baru & second

Fix 3 Tahun
5,88%
eff.pa

KPR BCA # Cust: 110.2k

KKB BCA Virtual Autoshow

BCA VIRTUAL AUTOSHOW

BUNGA SPECIAL KKB BCA

3,29% TENOR 1 THN

2 thn 3,99%
3 thn 4,19%
4 thn 4,49%

KKB BCA # Cust: 498k

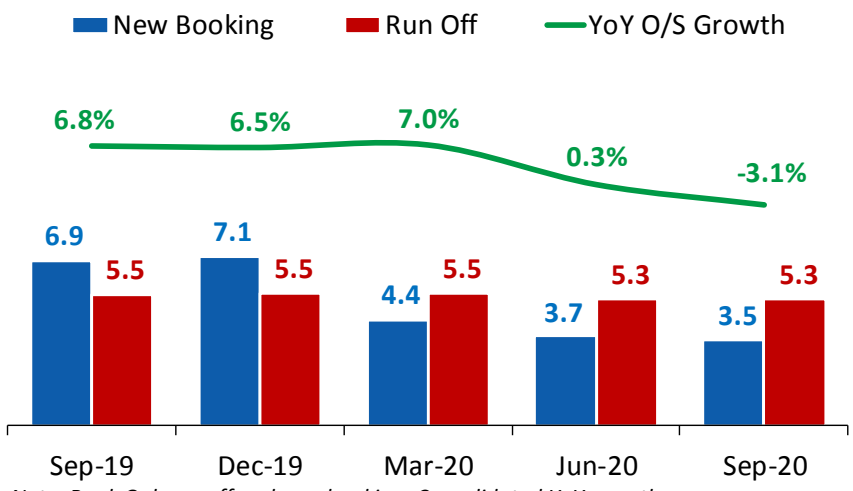


Mulai dari **DP 20%**

PAKET PEMBIAYAAN

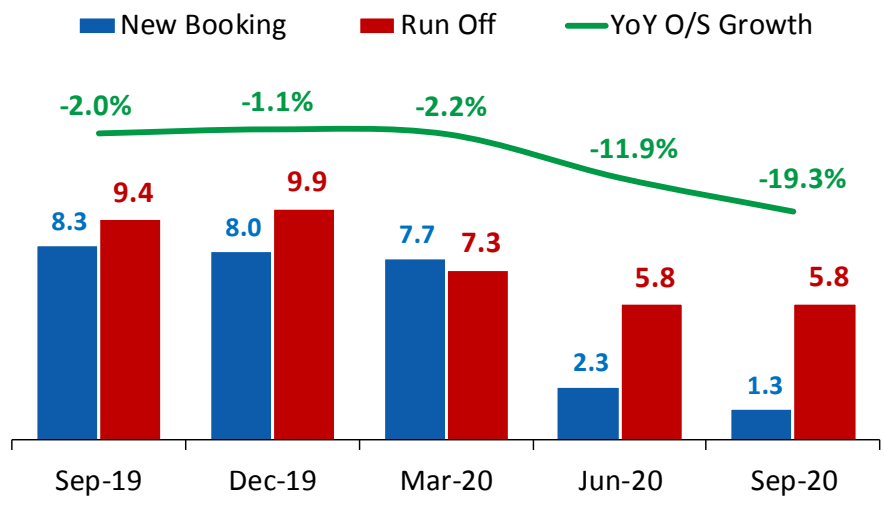
MOBIL BARU

Quarterly Mortgage New Booking & Run Off (Rp tn)



Note: Bank Only runoff and new booking, Consolidated YoY growth
Analyst Meeting 9M-20

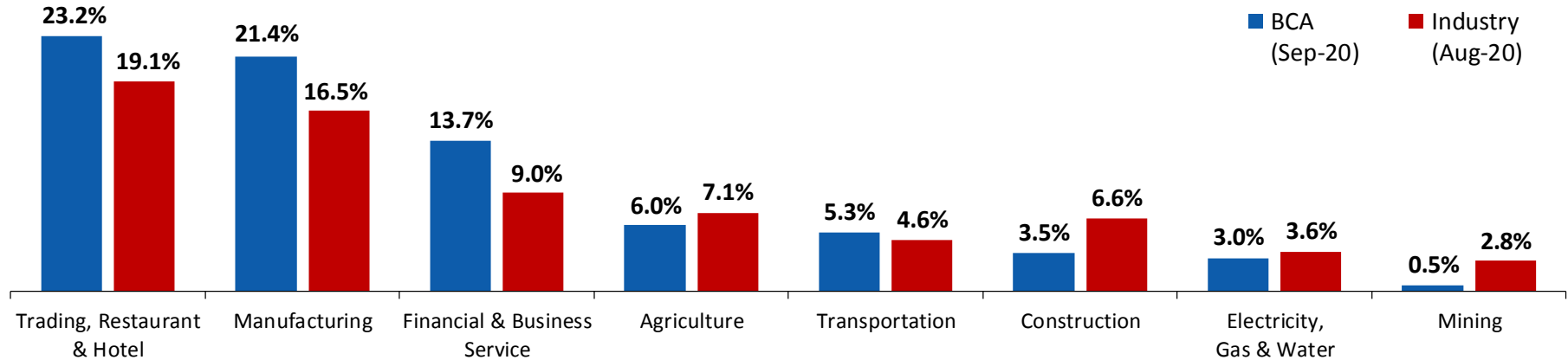
Quarterly Vehicle New Booking & Run Off (Rp tn)



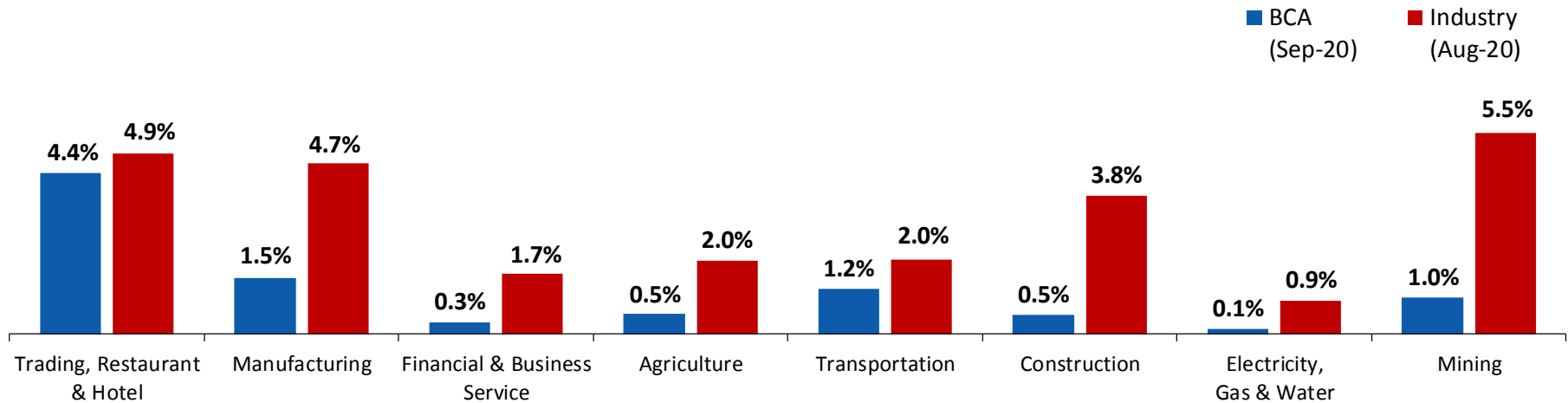
Note: Bank Only runoff and new booking, Consolidated YoY growth
PT Bank Central Asia Tbk 10

Diversified loan portfolio with manageable NPL

Composition of BCA Business Loans by Sector (%)



BCA Business NPL by Sector (%)



Note: Consolidated numbers based on LBU reporting category

Covid-19 restructuring dominates LAR

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

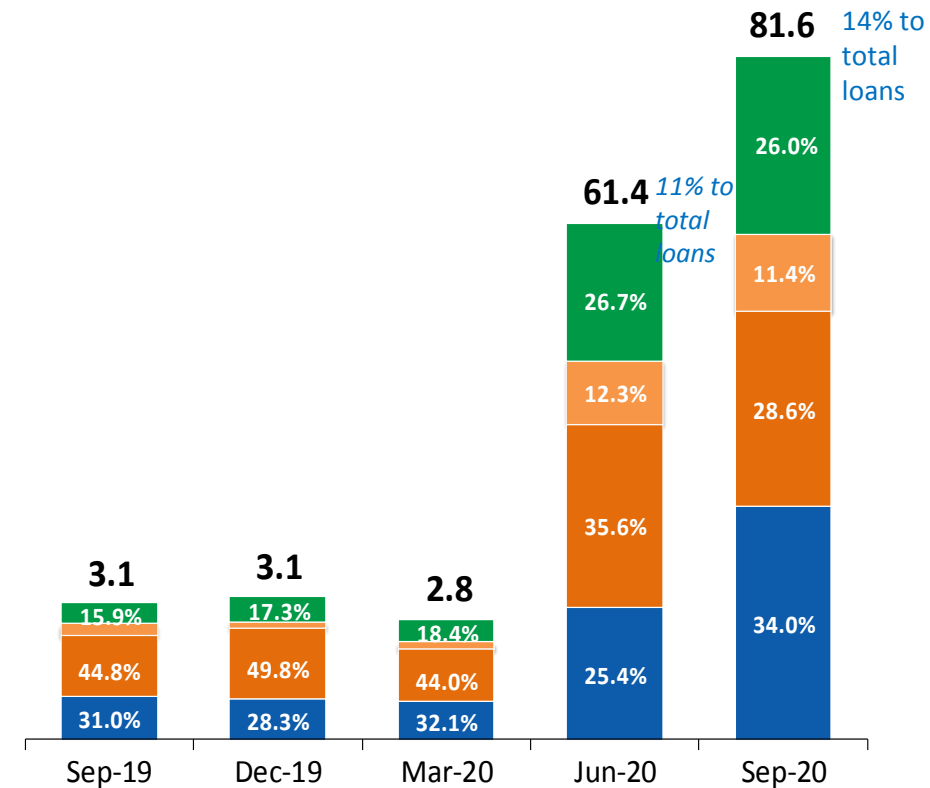
Rp trillion	Sep-19	Dec-19	Jun-20	Sep-20	ΔYtD	ΔQoQ
Total Loans by Collectability (bank only):						
Current	549.1	568.8	553.5	545.3	-4.1%	-1.5%
Special Mention ^{a)}	12.3	11.6	16.5	12.9	11.2%	-22.1%
NPL ^{b)}	9.2	7.9	12.1	11.0	39.8%	-9.3%
Total Loans	570.6	588.3	582.2	569.2	-3.2%	-2.2%

Restructured Loans (bank only):

Current	3.1	3.1	61.4	81.6	2,494%	32.9%
Covid ^{c)}	-	-	59.0	79.3	n.a	34.4%
Non Covid ^{d)}	3.1	3.1	2.4	2.3	-27.4%	-3.9%
Special Mention	2.9	3.4	4.9	6.0	78.7%	21.5%
NPL	2.8	2.6	3.0	3.1	17.6%	3.3%
Total Restruct. Loans	8.9	9.1	69.3	90.7	891.4%	30.8%
Total LAR (e) = (a + b + d)	24.7	22.6	31.0	26.2	15.8%	-15.7%
Total LAR (incl. Covid) (f) = (e + c)	24.7	22.6	90.0	105.5	366.5%	17.1%
% LAR / Loans	4.3%	3.8%	5.3%	4.6%	0.8%	-0.7%
% LAR (incl. C-19) / Loans	4.3%	3.8%	15.5%	18.5%	14.7%	3.1%

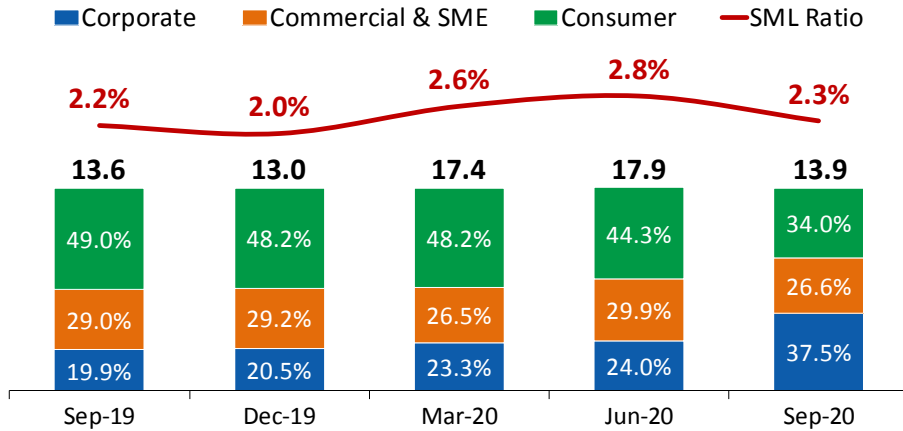
Current Restructure - include Covid -19, (Rp tn) - Bank Only

■ Corporate ■ Commercial ■ SME ■ Consumer



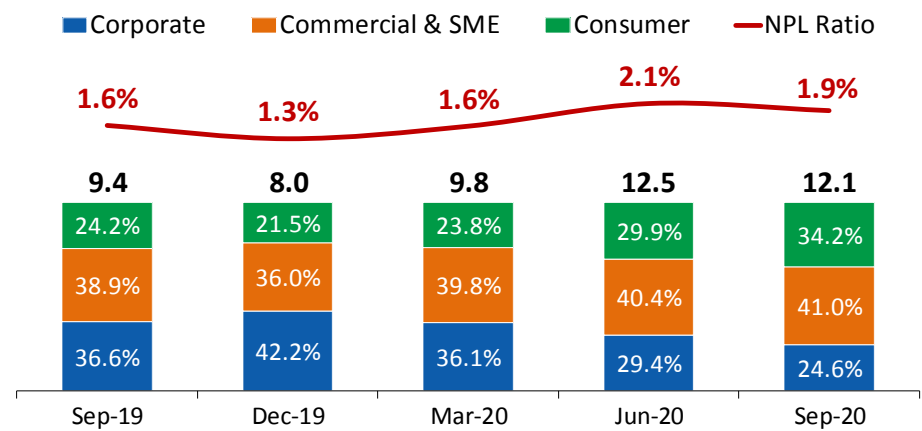
Asset quality and coverage trend

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



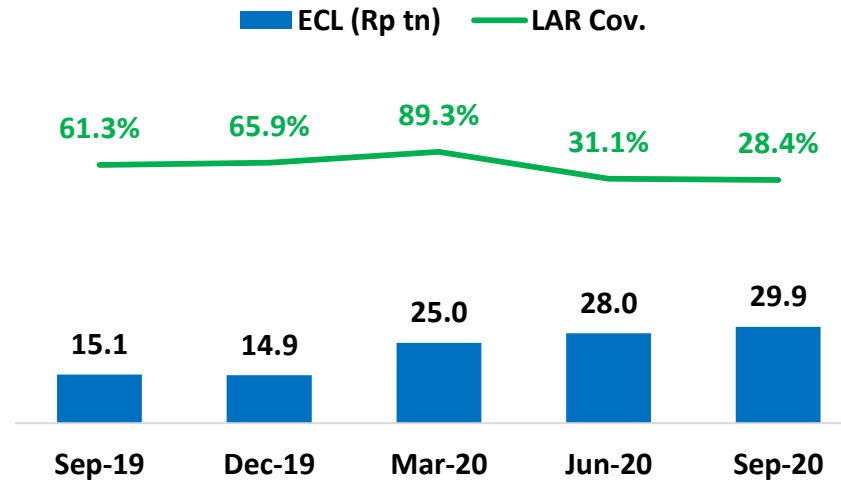
Note: The remaining contribution came from Sharia financing

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



Note: The remaining contribution came from Sharia financing

ECL and Coverage % - Bank Only



Note: ECL with off B/S starts in 2020. LAR incl. Covid restru coll. 1.

Update on Covid related restructuring pipeline

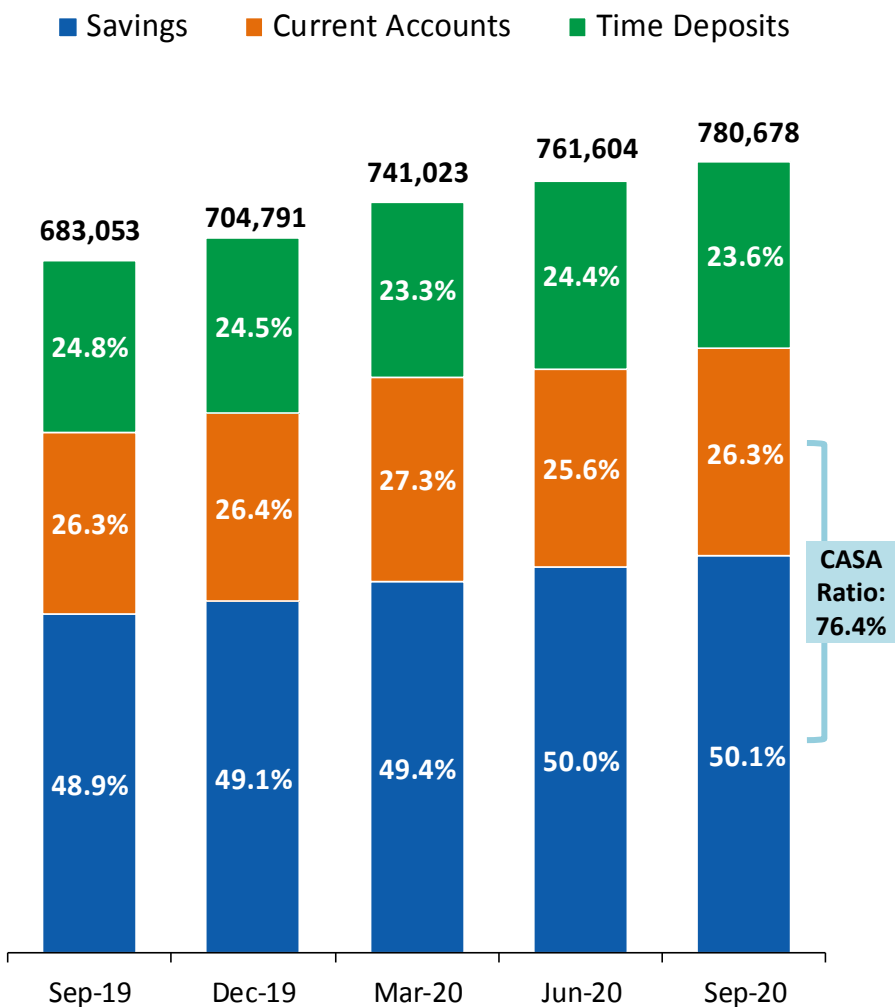
- As of September 20, loan restructuring related to Covid amounted to Rp 79.3 tn (~14% of total loans).
- As of mid October 2020, FY20 outlook amount is estimated to be Rp 107.9 tn (~19% of total loans, ~90.8k borrowers). By the end of the year, 18%-20% of total loans is expected to be restructured due to Covid impact.

Covid Restru Coll. 1 – FY20 Outlook as of Mid Oct20 – Bank Only

	Business Loans	Consumer Loans	Total	
			Amt.	% of Totl.
Rest. – Direct Impact	27.7	-	27.7	4.9%
Rest. - Other Sectors	54.9	25.3	80.2	14.1%
Total (Rp tn)	82.6	25.3	107.9	18.9%
No. of debtors	6,167	84,595	90,762	14.7%

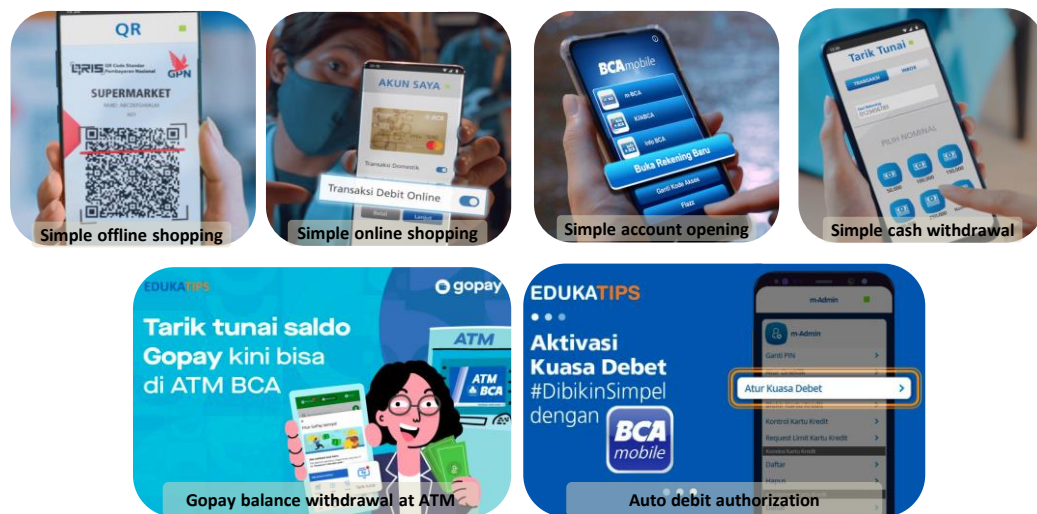
Preeminence in transaction banking translated into robust CASA growth

Third Party Fund Composition (Rp bn) - Consolidated



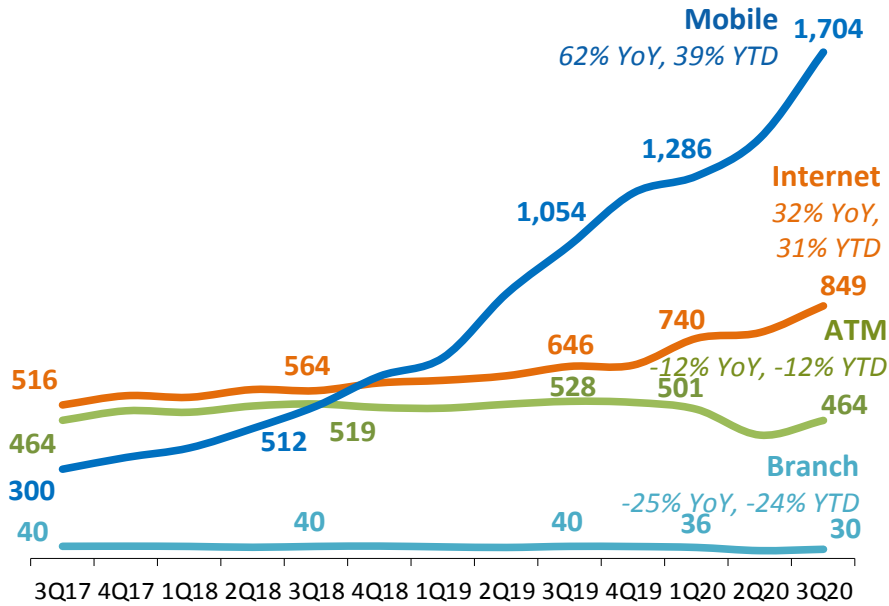
Third Party Funds (Rp bn) - Consolidated

	Sep-19	Dec-19	Jun-20	Sep-20	ΔYoY	ΔYTD	ΔQoQ
CASA	513,884	532,013	575,974	596,558	16.1%	12.1%	3.6%
Current Accounts	179,735	185,722	195,020	205,424	14.3%	10.6%	5.3%
Savings Accounts	334,149	346,291	380,954	391,134	17.1%	12.9%	2.7%
Time Deposits	169,169	172,778	185,630	184,120	8.8%	6.6%	-0.8%
Third Party Funds	683,053	704,791	761,604	780,678	14.3%	10.8%	2.5%
CASA Ratio	75.2%	75.5%	75.6%	76.4%	1.2%	0.9%	0.8%



Unparalleled growth of digital transactions

Transaction Volume - Quarterly (million)



Transactions Value - (Rp tn)

	9M19	9M20	ΔYoY	2Q20	3Q20	ΔQoQ
Branch Banking	10,682	9,213	-13.8%	2,681	3,023	12.8%
ATM	1,733	1,493	-13.8%	448	497	10.9%
Internet Banking	7,782	8,101	4.1%	2,517	2,830	12.4%
Mobile Banking	1,473	1,891	28.4%	576	694	20.5%



Avg. Trx Vol. / Day



No. of Cust. Accts.



Avg. Online Acct. Open / Day



Cardless cash withdrawal trx vol.

↑ 41%

from pre-pandemic

↑ 40%

in 3 years

↑ 3.3x

in 9 months

↑ 7.9x

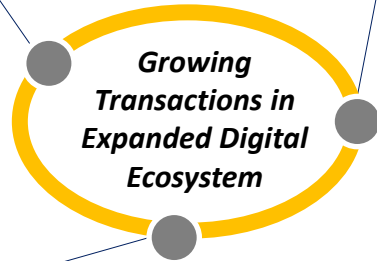
in 2 years

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

Digital platform: the new normal

Growing Customer Base

Online Account Opening via BCA Mobile



Selected 'New Normal' Products

"Payment Link"
BCA online payment gateway



Online Debit for e-commerce



Collaboration & Partnership

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



QRIS
QR-based National Payment gateway for offline merchant

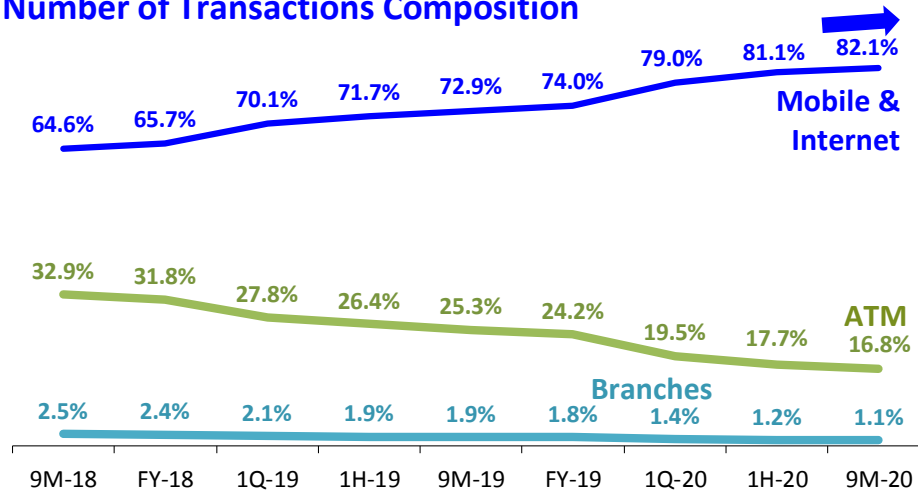


Cardless transactions
One-time password via m-BCA for cash deposits & withdrawals at ATMs & branches transactions

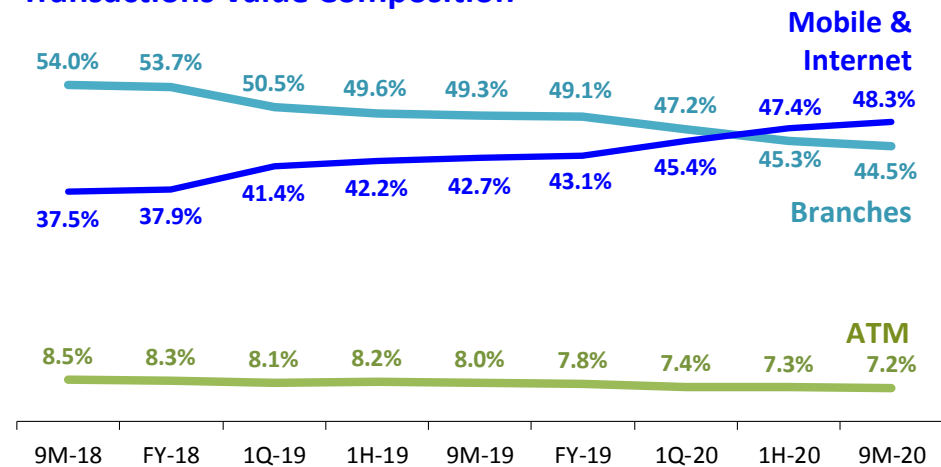


Rising the bar for mobile & internet channels

Number of Transactions Composition

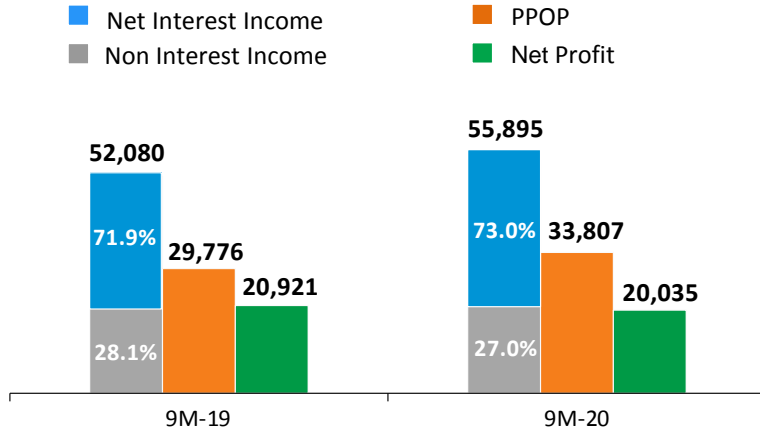


Transactions Value Composition

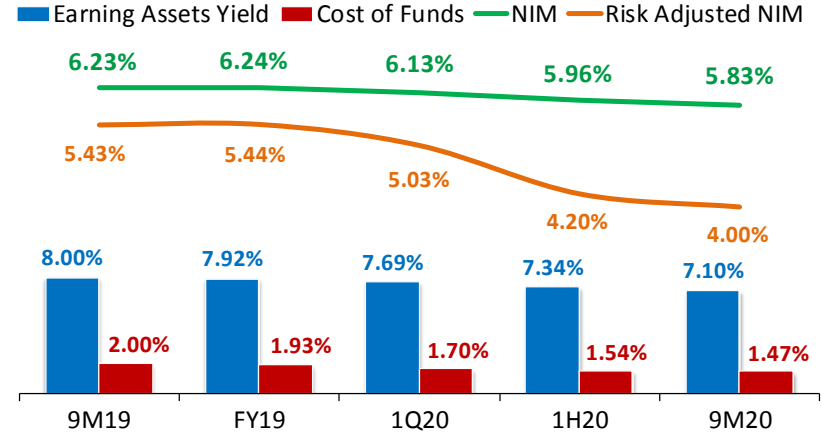


Profitability trend

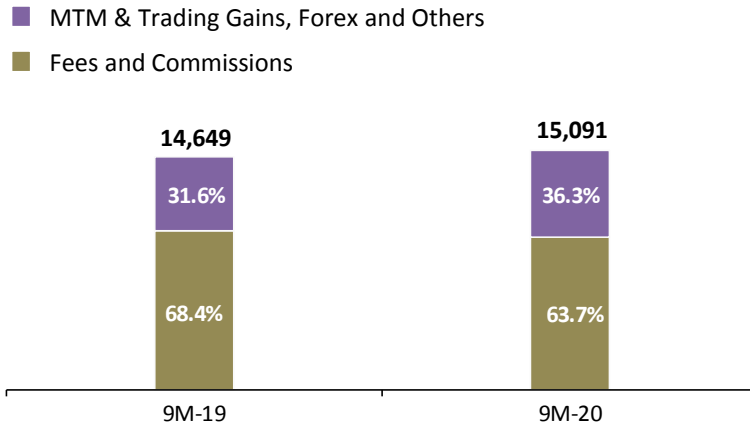
Profitability (Rp bn) - Consolidated



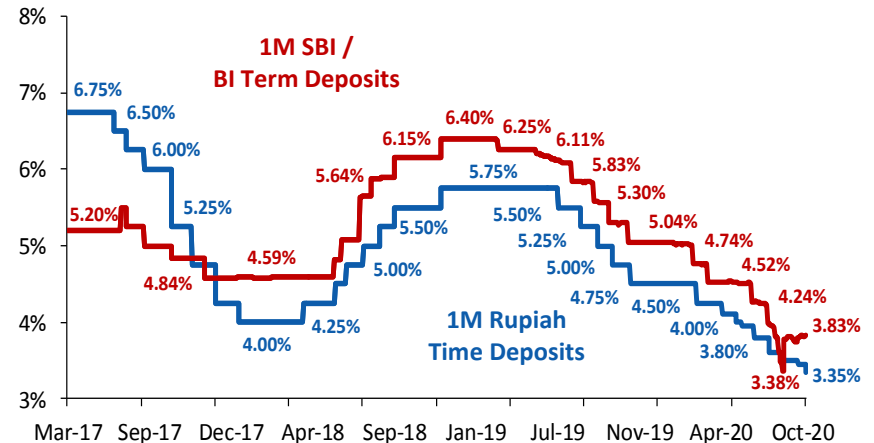
NIM, Yield and Cost of Funds YtD - Bank Only



Non Interest Income (Rp bn) - Consolidated



Interest Rate*



* Maximum interest rate offered

Agenda

- Macroeconomy & banking industry highlights
- BCA 9M20 performance overview
- ▶ ***Sustainability Finance and ESG***
- Corporate Updates

Sustainability Governance Framework

Sustainable Finance Vision, Mission, Values

Pillar

Responsible Banking

Sustainability Culture

Social Value Creation

Scope

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

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

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

*) Reflecting the core subjects of corporate social responsibility

UN SDG reference

No. 7,8,9,13,16

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

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

UN SDG
(Sustainable Development Goals)



Responsible banking



Sustainable Finance Portfolio

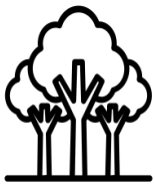
Rp**114.0** Tn
+2.6% YoY

19.6% contribution to
BCA Loan Portfolio

Covering **Sustainable Sectors**

- Renewable Energy
- Energy Efficiency
- Living Natural Resources & Sustainable Land
- Eco-friendly transportation
- Sustainable Water & Waste Water Management
- Eco-efficient Product
- Environmentally Friendly Building

and **Micro SME** for National Development



Living Natural
Resources &
Sustainable Land

Rp**20.7** Tn

18.2% SF Portfolio

No of certifications:

- 46 RSPO/ISPO (CPO)
- 6 FSC
- 2 (coffee / cacao plantation)

BCA's Credit Policy

No Exposure in:



Illegal logging



Forced labor, child
exploitation, human rights
violation



Narcotics productions &
trading



Weapons



Destroying world heritage
sites



Trading protected animals



Violating the rights of local
community



Gambling & money
laundering

Fraud & Financial Crime Prevention

1

Renewal of anti-fraud
declaration policy & integrity
pact



2

Integrity pact campaign to all
employees



3

Oblige employees to update
their integrity pacts



Grooming sustainability culture



Human Rights & Labor Practices



INTERNAL CAPACITY BUILDING (Jan-Sep 2020)

Events	#	# Participants
Virtual classrooms	304	8,519
E-learning modules	118	182,983
Community activities	16	6,083
Sustainable Finance webinar	2	852

The Environment



Continuous Awareness Campaign



12,566 kWh electricity reduction using solar panels (2 offices)



61 offices with LED, eco-friendly AC, sanitary saving water standard



2 offices with building automation system



3 offices, with water recycle system



Energy Saving Program in Menara BCA GI



Wise printing



Reduce plastic waste, bring your own tumbler



Shuttle services inter BCA Premises



Green lifestyle Agent of Change



Social Value Creation

Strong commitment of Corporate Social Responsibilities in education, health, nature conservation, local community empowerment, tourism and digital / financial literacy



Education

Startup Acceleration



Batch 2 & 3 (Feb-Sep 2020)
 253 startup applicants
 22 startup accelerated
 20 startup graduated
 32 webinar (1,070 pax)

IT Talent Scholarship



Batch 1 (Apr-Oct 2020)
 45 students pre booth camp
 37 students main booth camp
 12 webinar (2,336 pax)
 10 workshop (296 pax)

Financial literacy events

56,026 pax (Jan-Sep20)



Collaborations



Jul 2020

Nusantara Cultural Dialogue & Award, with Nusantara Institute & Nusantara Kita Foundation



Aug 2020

International Orangutan Day'20 Global Webinar, with Borneo Survival Foundation (BOSF)

Donations

TOTAL > Rp56 bio



81 public health center (puskesmas) in East Java



Program Nelayan Berseri Laut Berseri



Health masks for 3 provinces (West Java, Central Java & East Java)

Community Empowerment

12 Bakti BCA Assisted Villages



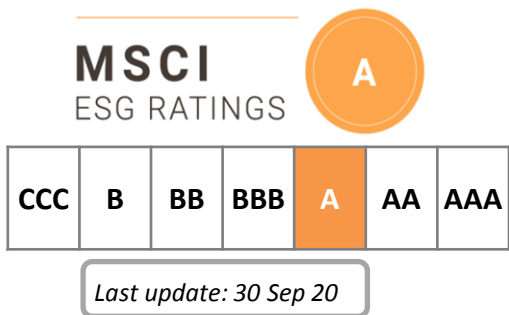
Preparing for the "Next Normal"

- Webinar "Optimizing Digital Promotion", in collaboration with Desa Wisata Institute
- Virtual talk show "Challenges of New Era Villages & CSR to Build The Potential of Tourism Villages", broadcasted via Indonesian Village TV, Village TV Youtube, Kugo Apps & Genflix Live
- Workshop "Digital Marketing 2020: Creative Storytelling"
- Celebrating World Tourism Day, Bakti BCA in collaboration with Desa Wisata Institute held a webinar "Raising Tourism Villages in a New Era"

Achievements of Sustainability Governance



MSCI Indonesia Index
Rank 1 of Top 10 Constituents



FTSE4Good ASEAN Stars Index
Rank 3 of Top 10 Constituents



(SRI) KEHATI Index
Constituent of Sustainable Investment



Forbes – 23 Aug 20
Top 50 Best Companies



HR Asia 2020 – 27 Aug 20
Best Company to Work For in Asia 2020



Statista - 5 Oct 20
Top 10 World's Reputable Banks by Brand Value



Asiamoney – 11 Oct 20
Indonesia's Best Domestic Bank 2020



Agenda

- Macroeconomy & banking industry highlights
- BCA 9M20 performance overview
- Sustainability Finance and ESG



Corporate Updates

Corporate updates

Acquisition to support banking consolidation

- BCA has completed the 100% share acquisition of Bank Interim Indonesia (formerly known as Rabobank Indonesia) at the end of Sep20, with total acquisition value of Rp 643.65 bn.
- BCA plans to expand its sharia business through a proposed merger between Bank Interim Indonesia and BCA Syariah (a wholly owned subsidiary), whereby BCA Syariah will become the surviving entity. The proposed merger is expected to complete in late 2020 or early 2021 subject to regulatory approval.

BCA share performance & rating

BCA Shareholding Structure (as of 30 September 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.

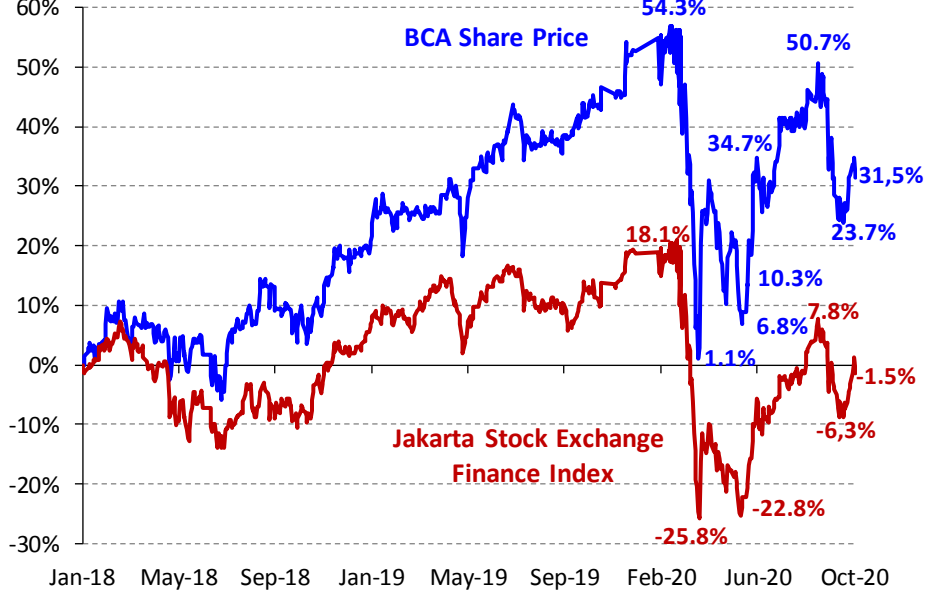
Fitch Ratings

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

(Relative price up to 16 Oct20 against 31 Dec 18)



- 1** Market Cap **BCA**: Rp**710**tn (16 Oct 20) "The Largest in Indonesia"
- CAGR **BCA** Share Price: **17%** (4 Years: Oct-16 to Oct-20)
- CAGR **JAKFIN** Share Price: **9%** (4 Years: Oct-16 to Oct-20)

International recognitions - 2020



Best Bank



ASIAMONEY



- List of The World's Best Bank 2020
- List of Global 2000 in 2020



- **IDC Financial Insights** – 20 Best Bank in Asia Pacific 2020



BCA Brand



- World's Top 10 strongest regional bank, first place in Indonesia (by brand strength index 2020).



Top 100 Most Valuable Global Brands 2020

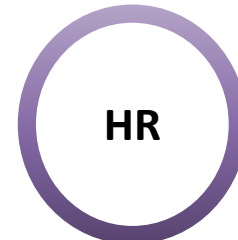
- BCA recognized as the Most Valuable Global Brand (90th rank)
- BCA – Top 10 BrandZ Regional Bank



Halo BCA Call center



Contact Center World (CCW) - Winning world class in 8 consecutive years from 2012 – 2019



HR



HR Asia
ASIA'S MOST AUTHORITATIVE PUBLICATION FOR HR PROFESSIONALS

- Best Company to Work for in Asia 2020



ESG



MSCI ESG RATINGS **A**

CCC B BB BBB **A** AA AAA

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

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>	<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 	<p>SWA Magazine & Brand Finance Asia Pacific</p>  <p>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</p>	<p>Iconomics</p>  <p>Indonesia's Most Popular Digital Finance Brands Award 2020 BCA – Award Winner (millennials' Choice)</p>	<p>Service Excellence Magazine & Marketing Magazine</p> <p>Contact Center Service Excellence Award 2017 Excellent Award:</p> <ul style="list-style-type: none"> • Halo BCA • Halo BCA Life Chat <p>Exceptional Award:</p> <ul style="list-style-type: none"> • Halo BCA – Categories: Regular Banking, Regular CC, Personal Loan, EDC, KPR, Sharia Banking & Automotive Financing • Halo BCA (BCALife) – life & Health Insurance • Halo BCA – Twitter BFI <p>Good Award:</p> <ul style="list-style-type: none"> • Halo BCA – Facebook BFI

BCA winning awards - 2020

<p>Iconomics</p>  <p>20 Pilar Finansial Indonesia Award 2020 BCA – is One of 20 “pilar Finansial Indonesia 2020”</p>	<p>Investor Magazine</p>  <p>Investor Awards 2020 BCA – Top Performing Listed Companies 2020</p>	<p>Infobank & Marketing Research Indonesia</p> <p>Banking Service Excellence Awards 2020 For Category Commercial Bank</p> <ul style="list-style-type: none"> • Best Digital Bank (1st place) • Best Opening Account via Mobile Application (1st place) • Best Digital (1st place) • Best ATM Public Area (2nd place) • Best CRM (2nd place) • Best e-Banking (2nd place) • Best Chatbot (2nd place) • Best Overall Performance (3th place) 	<p>Warta Ekonomi Magazine</p>  <p>Indonesia Financial Top Leader Award 2020 Jahja Setiaatmadja – as Best Leader for Business Sustainability Through Business Innovation - Effectiveness of Digital Acceleration Category State-Private Bank Buku IV</p>	<p>Economic Review Magazine</p>  <p>Indonesia Human Capital Awards (IHCA) VI 2020</p> <ul style="list-style-type: none"> • Lianawaty Suwono – The Best Human Capital Director in Visionary Leader 2020 • Best Human Capital for Bank Company (1st place) • The Best Human Capital of The Year 2020 (2nd place) • The Best in Human Capital Digital Transformation 	<p>SWA Magazine</p>  <p>SWA 100 : Best Listed Company 2020 BCA – 100 Best Listed Company Based on WAI (Wealth Added Index) 2020</p>
---	---	--	--	--	--

<p>Warta Ekonomi Magazine</p>  <p>5th Indonesia Best Banking Award 2018 BCA – Bank with “Sangat Sehat” Predicate in Category BUKU 4 with Assets > Rp500 trillion</p>	<p>Investor Magazine & Berita Satu</p>  <p>Best Bank Awards 2020 The Best Bank in Indonesia for Commercial Bank Category with Capital > Rp30 trillion</p>	<p>IDX Channel</p>  <p>Anugerah Inovasi IDX Channel 2020 BCA Received Awards in Category Product and Business Model</p>	<p>PR Indonesia Magazine</p>  <p>PR Indonesia Most Popular Leader in Social Media 2020 Jahja Setiaatmadja – as the Best CEO of a Private Company</p>	<p>Warta Ekonomi Magazine</p>  <p>Indonesia CSR PKBL Award 2020 (Prosperity, Humanity, and Sustainability) BCA – TOP 4 CSR for Indonesia CSR x PKBL Award 2020, Category Finance, Subsector Bank BUKU 4</p>
---	--	---	---	--

Thank you

DISCLAIMER: This report has been prepared by PT Bank Central Asia Tbk and is circulated for the purpose of general information only. Information is obtained from sources believed to be reliable. No warranty (expressed or implied) is made to the accuracy or completeness of the information. Any projections of future conditions included in this report constitute our judgment as of this date and are subject to change without prior notice. We 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 report.