

# PT Bank Central Asia Tbk

# FY21 Results

27 January 2022

# Agenda

## **Macroeconomy & banking industry highlights**

- BCA FY21 performance overview
- Sustainability finance and ESG
- Share data, ratings & awards

# Economic highlights

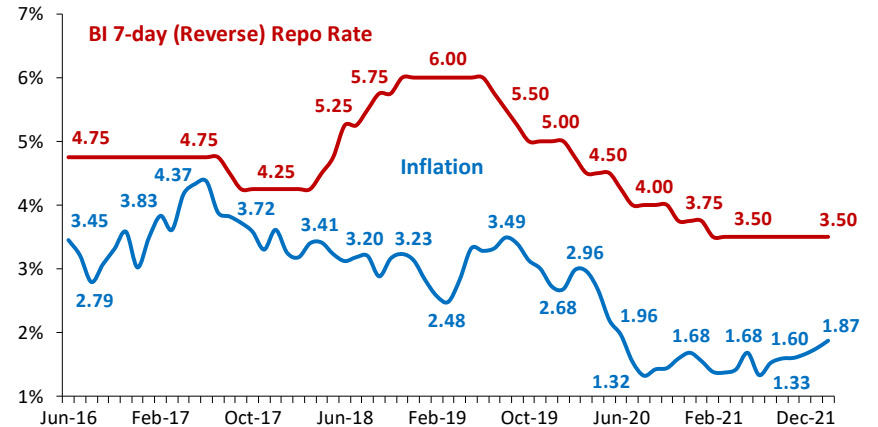
- Strong recovery in Q4-21 owing to post-Delta pent-up demand and export windfall from strong commodity prices.
- Omicron a concern due to rapid spread, but combo of low hospitalization/mortality rates, herd immunity, and vaccination should reduce impact towards mobility.
- Inflation remains mild (1.87%) compared to global, but may rise in 2022 as the economy recovers.
- Bank Indonesia is expected to start normalizing policy in the H2-2022, in line with tighter global monetary policy outlook. Strong trade surplus remains a buffer against capital outflow risk.

	Q4-20	Q4-21
Real GDP	-2.19%	3.51%*
CPI	1.68%**	1.87%**
BI 7-D Rate	4.00%	3.50%
USD/IDR	14,050**	14,263**
CA (% of GDP)	-0.42%	0.17%*

Source: Bank Indonesia

\*) Q3-21 number \*\*) Dec YoY

## Inflation and BI Rates (%)



Source: Bank Indonesia

## Rupiah/USD



Source: Bloomberg

# Banking sector: growth continues

- Loans expanded 3.2% YoY, supported by working capital and consumer lending.
- Liquidity remains ample: Deposits rose 9.4% YoY, LDR at 78.3%.
- Gov't stimulus in 2021 amounting to Rp 659 T, boosting deposit growth and demand for auto loans/mortgages. Stimulus reduced to Rp 451 T, auto incentives to continue in 2022.
- Transaction activity grew strongly alongside recovery (BCA Consumer Txn Index\* +30.0% YoY, BCA Business Txn Index\* +19.1%). Also in line with industry data (RTGS +35.7% YoY, clearing +23.2%).
- Asset quality remains stable, NPL ratio at 3.2%. OJK restructuring relaxation policy is extended to Mar-23.
- CAR stood at 25.3%.

\* Source: BCA Big Data

## Banking Sector Financial Summary

(Rp trillion)	Oct-20	Dec-20	Oct-21	ΔYoY	ΔYtD
<b>Total Assets</b>	<b>9,074</b>	<b>9,178</b>	<b>9,824</b>	<b>8.3%</b>	<b>7.0%</b>
<b>Total Loans</b>	<b>5,480</b>	<b>5,482</b>	<b>5,658</b>	<b>3.2%</b>	<b>3.2%</b>
<b>Third Party Funds</b>	<b>6,620</b>	<b>6,665</b>	<b>7,245</b>	<b>9.4%</b>	<b>8.7%</b>
CASA	3,753	3,861	4,355	16.1%	12.8%
Current Accounts	1,701	1,687	2,037	19.7%	20.8%
Savings Accounts	2,051	2,174	2,318	13.0%	6.7%
Time Deposits	2,867	2,805	2,890	0.8%	3.0%
<b>Net Profit</b>	<b>92.6</b>	<b>104.7</b>	<b>118.0</b>	<b>27.4%</b>	<b>n.a</b>
NIM	4.4%	4.4%	4.6%	20bp	20bp
LDR	83.1%	82.5%	78.3%	-480bp	-420bp
NPL	3.2%	3.1%	3.2%	0bp	10bp
CAR	23.8%	23.9%	25.3%	150bp	140bp

Source: OJK

# Agenda

- Macroeconomy & banking industry highlights



## ***BCA FY21 performance overview***

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

# Loans grew 8.2% YoY. CASA remained robust

(Rp billion)	Dec-20	Des-21	YoY	Mar-21	Jun-21	Sep-21	QoQ
<b>Total Assets</b>	<b>1,075,570</b>	<b>1,228,345</b>	<b>14.2%</b>	<b>1,090,382</b>	<b>1,129,497</b>	<b>1,169,296</b>	<b>5.0%</b>
<b>Secondary Reserves &amp; Marketable Securities</b>	<b>408,197</b>	<b>476,970</b>	<b>16.8%</b>	<b>435,689</b>	<b>442,839</b>	<b>456,294</b>	<b>4.5%</b>
<b>Loans (Consol)</b>	<b>588,672</b>	<b>636,987</b>	<b>8.2%</b>	<b>586,796</b>	<b>593,585</b>	<b>605,874</b>	<b>5.1%</b>
<b>Third Party Funds</b>	<b>840,752</b>	<b>975,949</b>	<b>16.1%</b>	<b>849,418</b>	<b>895,238</b>	<b>923,736</b>	<b>5.7%</b>
CASA	643,862	767,012	19.1%	655,845	697,075	721,799	6.3%
Current Accounts	229,821	285,640	24.3%	236,747	248,237	263,375	8.5%
Savings Accounts	414,041	481,373	16.3%	419,097	448,838	458,424	5.0%
Time Deposits	196,890	208,937	6.1%	193,573	198,163	201,936	3.5%
<b>Equity</b>	<b>184,596</b>	<b>202,713</b>	<b>9.8%</b>	<b>178,713</b>	<b>187,370</b>	<b>197,815</b>	<b>2.5%</b>

# Net profit rose 15.8% YoY. Resilient operating income

(Rp billion)	FY-20	FY-21	YoY	1Q-21	2Q-21	3Q-21	4Q-21	QoQ
<b>Operating Income</b>	<b>74,757</b>	<b>77,897</b>	<b>4.2%</b>	<b>19,086</b>	<b>19,402</b>	<b>19,118</b>	<b>20,291</b>	<b>6.1%</b>
<b>Net Interest Income</b>	<b>54,547</b>	<b>56,471</b>	<b>3.5%</b>	<b>14,132</b>	<b>14,146</b>	<b>13,878</b>	<b>14,315</b>	<b>3.1%</b>
<b>Non Interest Income</b>	<b>20,210</b>	<b>21,427</b>	<b>6.0%</b>	<b>4,954</b>	<b>5,256</b>	<b>5,240</b>	<b>5,976</b>	<b>14.0%</b>
Fees and Commissions	13,161	14,680	11.5%	3,433	3,673	3,581	3,992	11.5%
Trading Income	3,917	2,437	-37.8%	523	483	725	706	-2.6%
Others	3,132	4,310	37.6%	998	1,100	934	1,278	36.9%
<b>Operating Expenses</b>	<b>29,337</b>	<b>29,434</b>	<b>0.3%</b>	<b>7,231</b>	<b>6,993</b>	<b>6,960</b>	<b>8,250</b>	<b>18.5%</b>
Manpower	13,350	13,487	1.0%	3,727	3,251	3,048	3,461	13.6%
General & Administrative	15,987	15,947	-0.3%	3,504	3,742	3,912	4,789	22.4%
<b>PPOP (Pre-Provision Operating Profit)</b>	<b>45,420</b>	<b>48,464</b>	<b>6.7%</b>	<b>11,855</b>	<b>12,409</b>	<b>12,158</b>	<b>12,041</b>	<b>-1.0%</b>
<b>Provision</b>	<b>(11,599)</b>	<b>(9,324)</b>	<b>-19.6%</b>	<b>(3,254)</b>	<b>(3,292)</b>	<b>(1,103)</b>	<b>(1,675)</b>	<b>51.9%</b>
<b>Net Profit</b>	<b>27,131</b>	<b>31,423</b>	<b>15.8%</b>	<b>7,040</b>	<b>7,416</b>	<b>8,743</b>	<b>8,224</b>	<b>-5.9%</b>

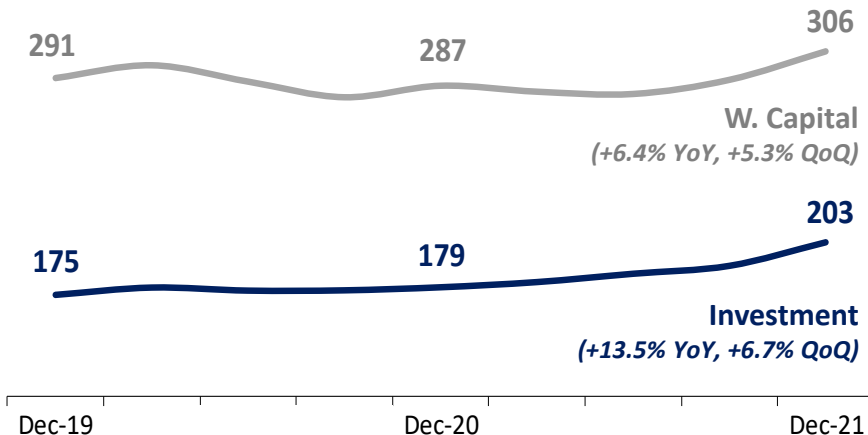
# Key Ratios

Bank Only	FY-20	FY-21	ΔYoY	3Q-21	4Q-21	ΔQoQ
NIM	5.7%	5.1%	-0.6%	5.0%	4.9%	-0.1%
COC	1.7%	1.6%	-0.1%	0.8%	1.1%	0.3%
Risk Adjusted NIM	4.0%	3.5%	-0.5%	4.2%	3.8%	-0.4%
CIR	37.4%	34.9%	-2.5%	31.4%	39.4%	8.0%
ROA	3.3%	3.4%	0.1%	4.2%	3.2%	-1.0%
ROE	16.5%	18.3%	1.8%	22.7%	16.9%	-5.8%
CAR	25.8%	25.7%	-0.1%	26.2%	25.7%	-0.5%
LDR	65.8%	62.0%	-3.8%	62.0%	62.0%	0.0%
RIM	67.2%	63.7%	-3.5%	63.7%	63.9%	0.2%
NSFR	169.9%	178.7%	8.8%	179.9%	178.7%	-1.2%
LCR	379.2%	405.1%	25.9%	403.5%	405.1%	1.6%
NPL - gross	1.8%	2.2%	0.4%	2.4%	2.2%	-0.2%
NPL Coverage	260.9%	240.0%	-20.9%	230.2%	240.0%	9.8%
LAR with Restr. Covid	18.8%	14.6%	-4.2%	17.1%	14.6%	-2.5%
LAR Coverage with Restr. Covid & off B/S	28.1%	39.0%	10.9%	35.1%	39.0%	3.8%

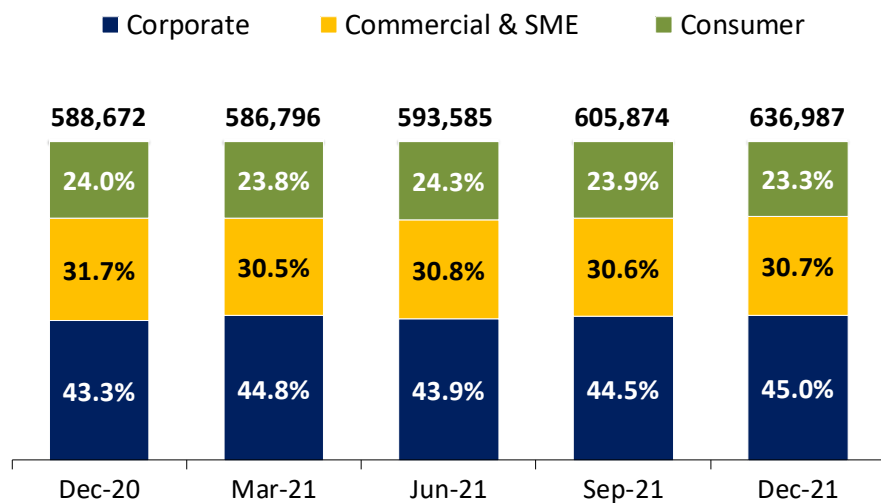


# Growth momentum across all segments

## Business Loans (Rp tn) - Consolidated



## Loan Composition (Rp bn) - Consolidated

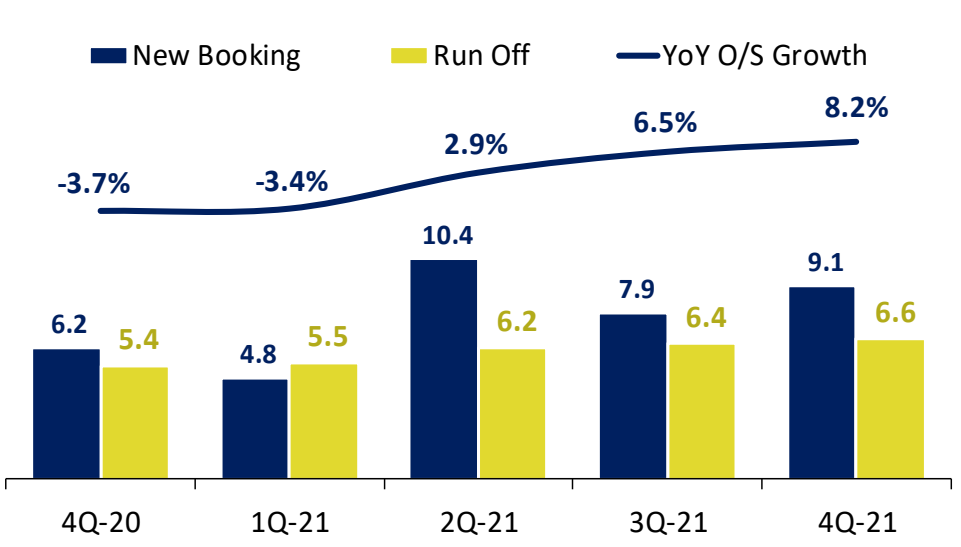


## Loan Breakdown (Rp bn) - Consolidated

	Dec-20	Sep-21	Dec-21	ΔYoY	ΔQoQ
Corporate	255,124	269,891	286,503	12.3%	6.2%
Commercial & SME	186,805	185,446	195,828	4.8%	5.6%
Consumer	141,174	144,674	148,408	5.1%	2.6%
- Mortgage	90,150	95,079	97,531	8.2%	2.6%
- Vehicles	36,869	35,648	35,981	-2.4%	0.9%
- C.Cards & Others	14,155	13,946	14,896	5.2%	6.8%
Sharia Financing	5,569	5,863	6,248	12.2%	6.6%
<b>Total O/S Loans</b>	<b>588,672</b>	<b>605,874</b>	<b>636,987</b>	<b>8.2%</b>	<b>5.1%</b>
<b>Total Facilities</b>	<b>842,802</b>	<b>872,337</b>	<b>911,088</b>	<b>8.1%</b>	<b>4.4%</b>
Corp. Bonds	21,680	24,356	26,359	21.6%	8.2%
<b>Loans + Corp. Bonds</b>	<b>610,352</b>	<b>630,230</b>	<b>663,346</b>	<b>8.7%</b>	<b>5.3%</b>

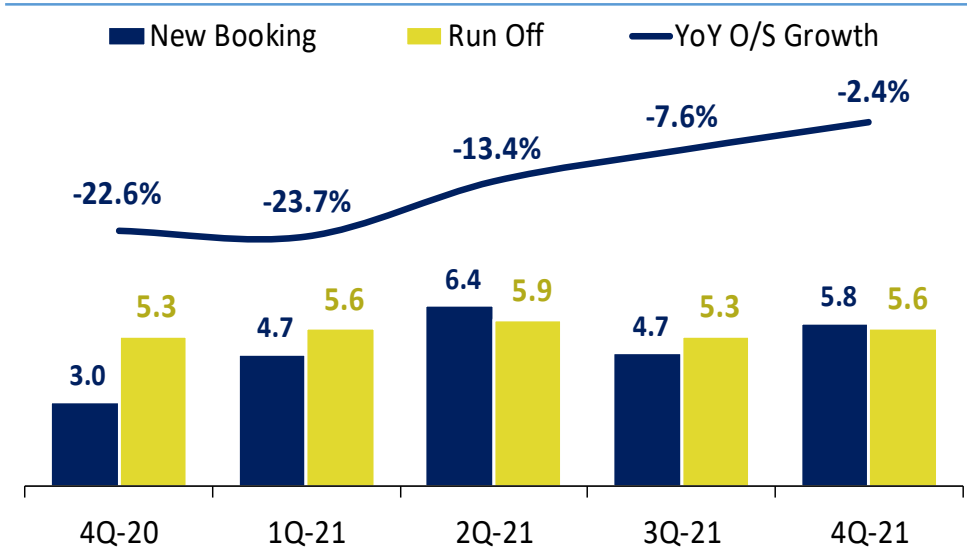
# Mortgage new booking exceeds pre-pandemic level

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

**KPR BCA ONLINE EXPO**  
DIPERPANJANG HINGGA 11.11.2021  
4.5% off p.a  
FIX 3 TAHUN  
>170 Property agents  
>300 Developers

**KKB BCA TURUN BUNGA**  
2.99%  
Tenor 3 Tahun  
Khusus Mobil Baru  
17 Car brand partners

**KKB BCA DP0%**  
MOBIL KOMERSIAL  
Khusus Debitur BCA terpilih  
Hubungi PIC BCA Anda

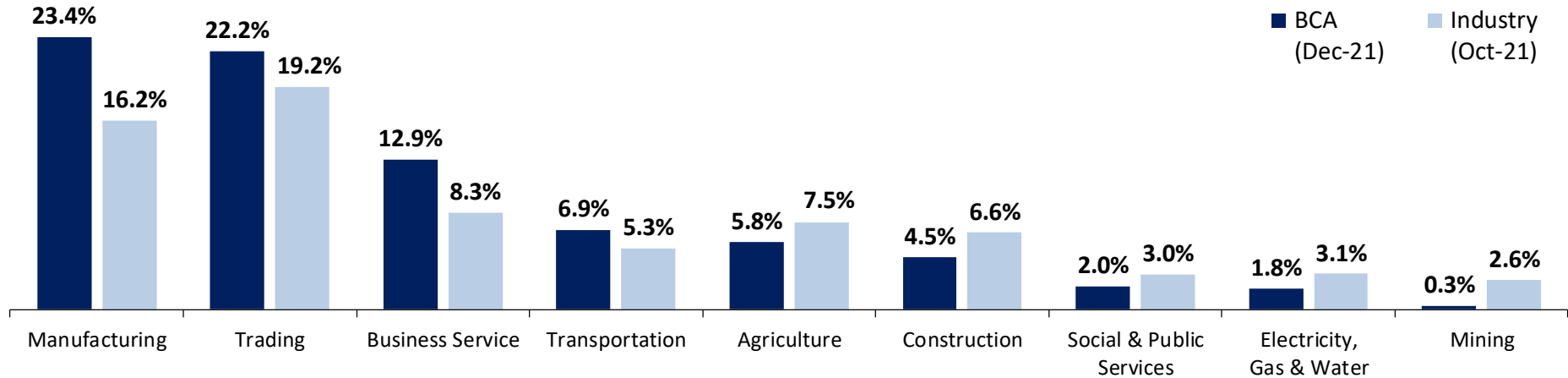
**KKB Refinancing BCA**  
Solusi Dana Tunai dengan BPKB Mobil Anda

**BCA Year End Sale BRATION**  
Nuhun JUARA LOKAL BANGGA LOKAL

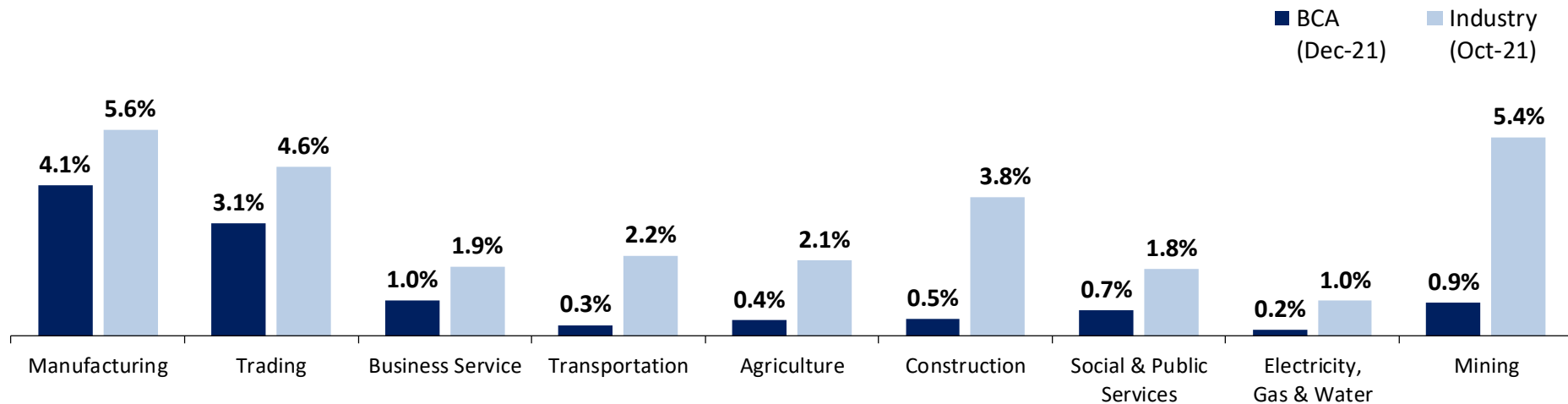
**BAYAR TETAP RINGAN DENGAN CICILAN BCA**

# 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 continued improvements

## Loan Quality & Restructured Loans

(Rp tn) - Bank Only

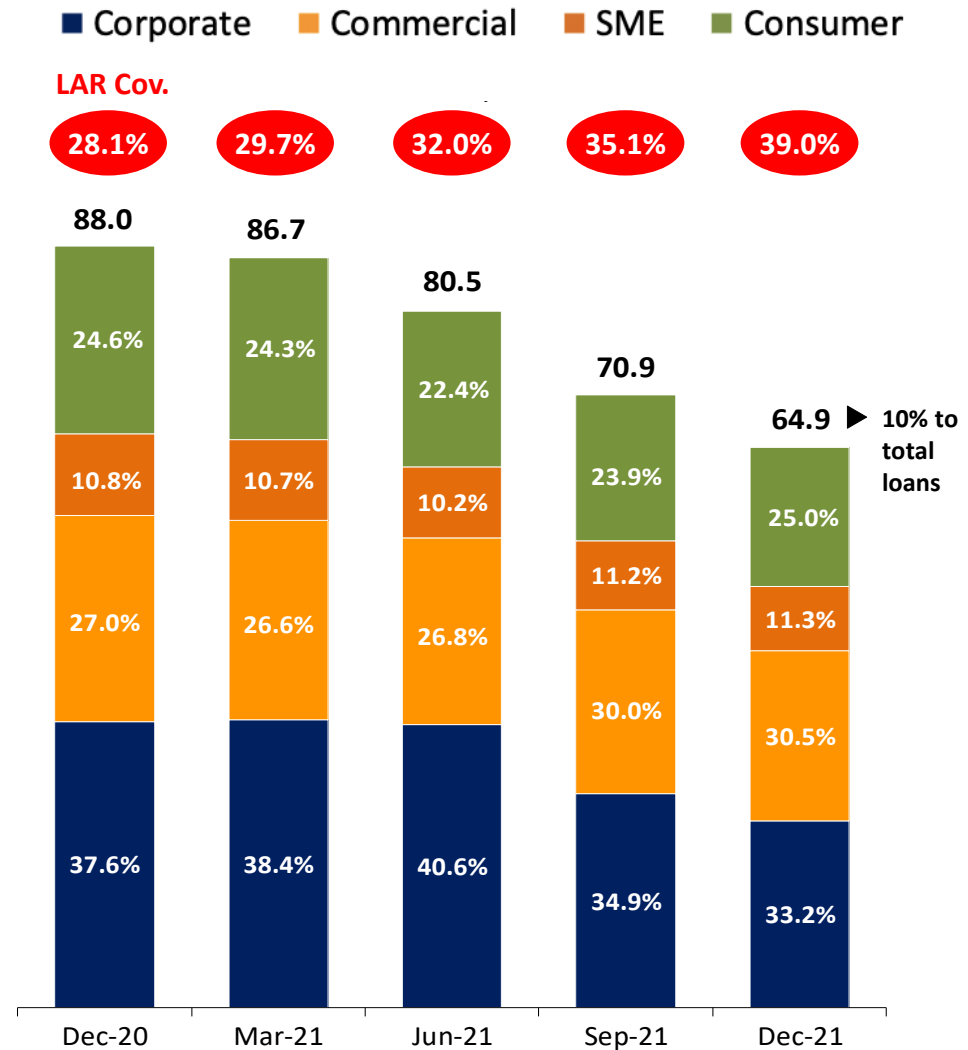
Rp trillion	Dec-20	Sep-21	Dec-21	ΔYoY	ΔQoQ
<b>Total Loans by Collectability (bank only):</b>					
Current	555.2	561.1	594.7	7.1%	6.0%
Special Mention	10.1	16.3	12.5	23.3%	-23.3%
NPL	10.3	14.0	13.4	29.9%	-4.0%
<b>Total Loans</b>	<b>575.6</b>	<b>591.4</b>	<b>620.6</b>	<b>7.8%</b>	<b>5.0%</b>

## Restructured Loans (bank only):

Current	88.0	70.9	64.9	-26.2%	-8.4%
Special Mention	5.3	10.9	8.7	65.3%	-20.1%
NPL	4.2	7.1	8.9	110.4%	25.5%
<b>Total Restruct. Loans</b>	<b>97.5</b>	<b>88.9</b>	<b>82.5</b>	<b>-15.4%</b>	<b>-7.2%</b>
Total LAR	22.8	33.3	29.0	26.8%	-12.9%
Total LAR (incl. Covid )	108.5	101.2	90.8	-16.3%	-10.2%
<b>% LAR / Loans</b>	<b>4.0%</b>	<b>5.6%</b>	<b>4.7%</b>	<b>17.6%</b>	<b>-17.0%</b>
<b>% LAR (+C-19) / Loans</b>	<b>18.8%</b>	<b>17.1%</b>	<b>14.6%</b>	<b>-22.3%</b>	<b>-14.5%</b>

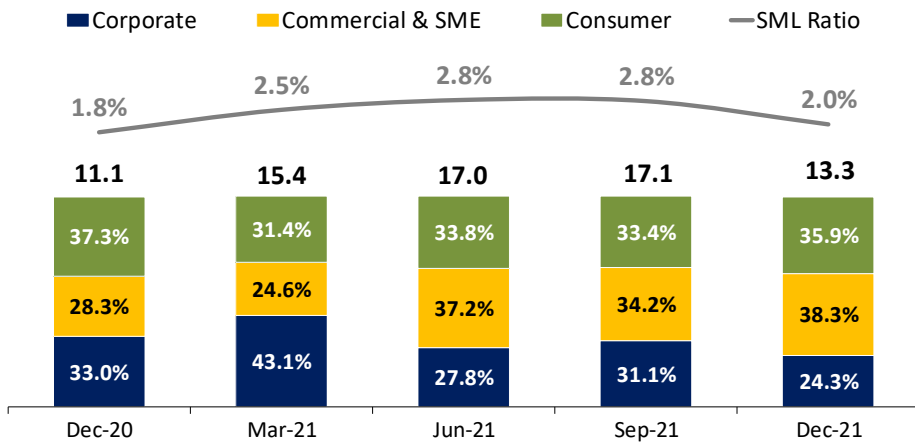
## Restructured Loans - Current Category, LAR Cov %

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



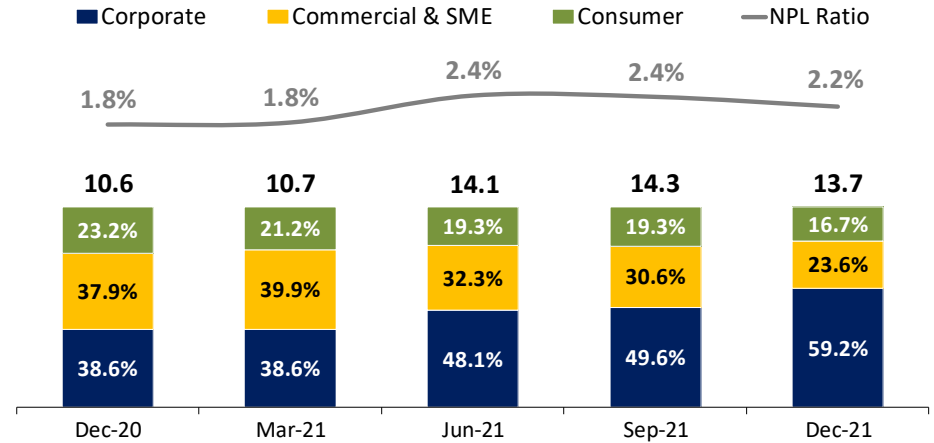
# Asset quality and coverage trend

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



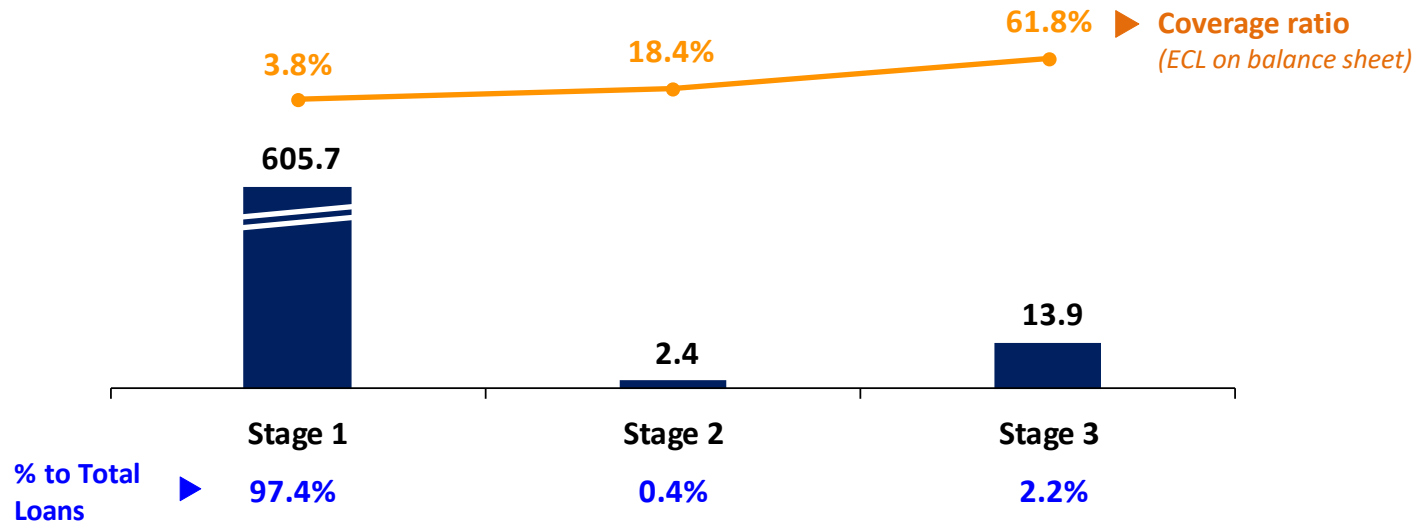
Note: The remaining contribution came from Sharia financing

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



Note: The remaining contribution came from Sharia financing

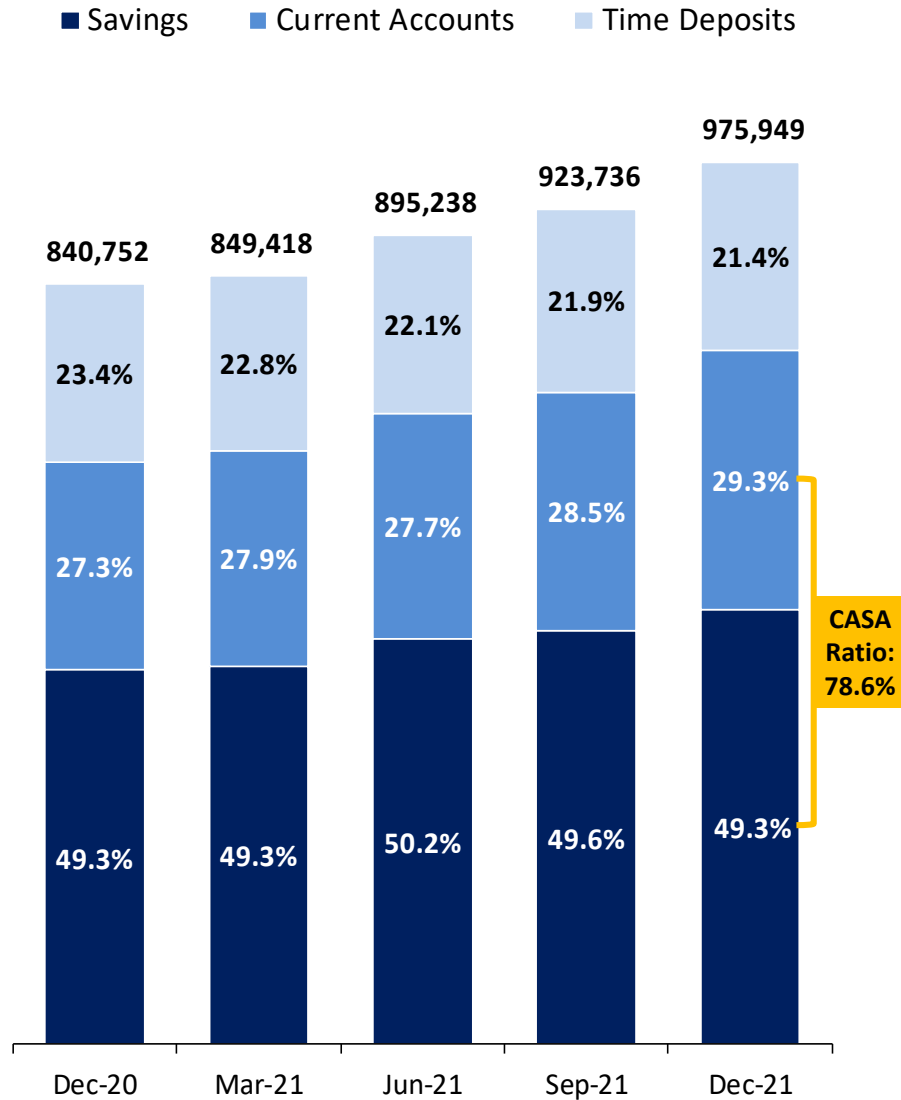
### Loan Staging (% of Total Loan per Stage, Rp tn) – Consol excluding sharia & consumer receivables



# CASA growth reflects strong transaction banking franchise



Third Party Fund Composition (Rp bn) - Consolidated



Third Party Funds (Rp bn) - Consolidated

	Dec-20	Sep-21	Dec-21	ΔYoY	ΔQoQ
<b>CASA</b>	<b>643,862</b>	<b>721,799</b>	<b>767,012</b>	<b>19.1%</b>	<b>6.3%</b>
Current Accounts	229,821	263,375	285,640	24.3%	8.5%
Savings Accounts	414,041	458,424	481,373	16.3%	5.0%
Time Deposits	196,890	201,936	208,937	6.1%	3.5%
<b>Third Party Funds</b>	<b>840,752</b>	<b>923,736</b>	<b>975,949</b>	<b>16.1%</b>	<b>5.7%</b>
CASA Ratio	76.6%	78.1%	78.6%	2.0%	0.5%



# Digital transactions grew exponentially

No. of transactions mobile banking

**5.2x**  
in 3 years

No. of mobile banking users

**2.8x**  
in 3 years

API trx vol.

**6.0x**  
in 2 years

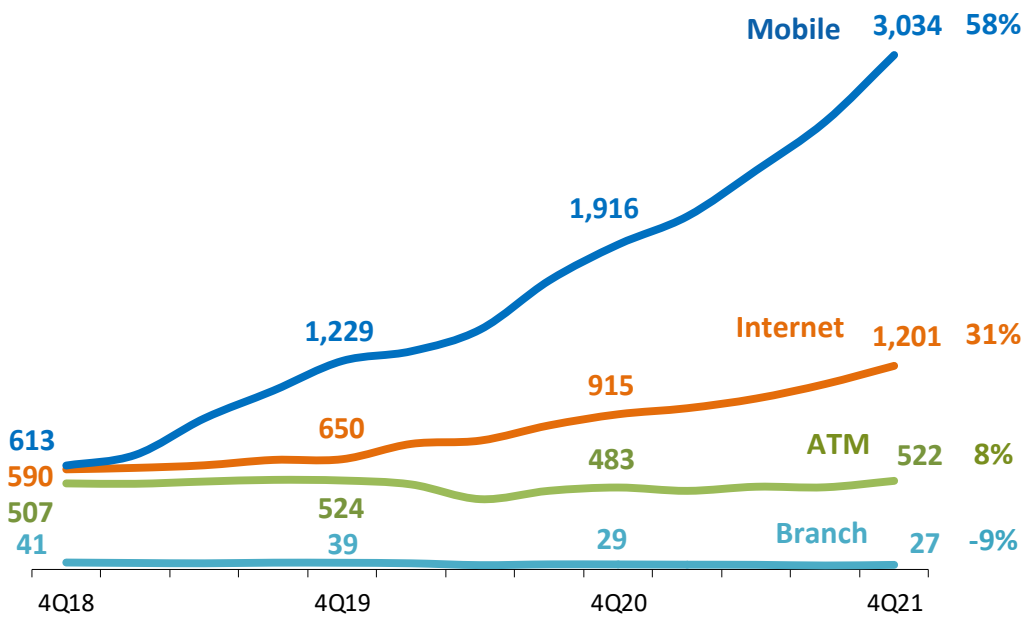
Avg. online account opening/day

**5.6x**  
in 2 years

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

## Transaction Volume - Quarterly (million)

YoY



## Transactions Value - (Rp tn)

	FY20	FY21	ΔYoY	3Q21	4Q21	ΔQoQ
Mobile Banking	2,693	4,049	50.4%	1,068	1,199	12.2%
Internet Banking	11,308	15,118	33.7%	3,833	4,284	11.8%
Branch Banking	12,446	13,127	5.5%	3,090	3,715	20.2%
ATM	2,020	2,145	6.2%	533	572	7.3%

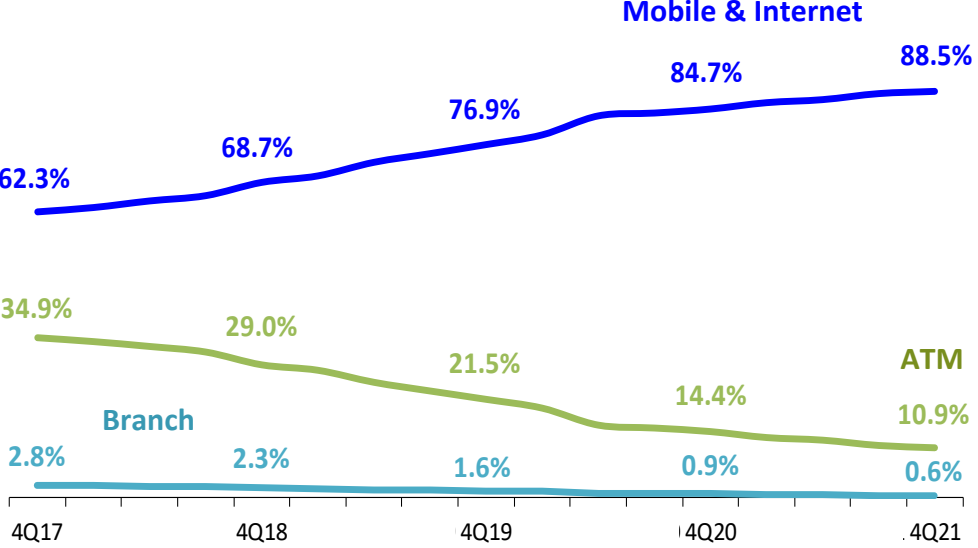
Note: Mobile Banking including myBCA

# Collaborations and innovations deliver results

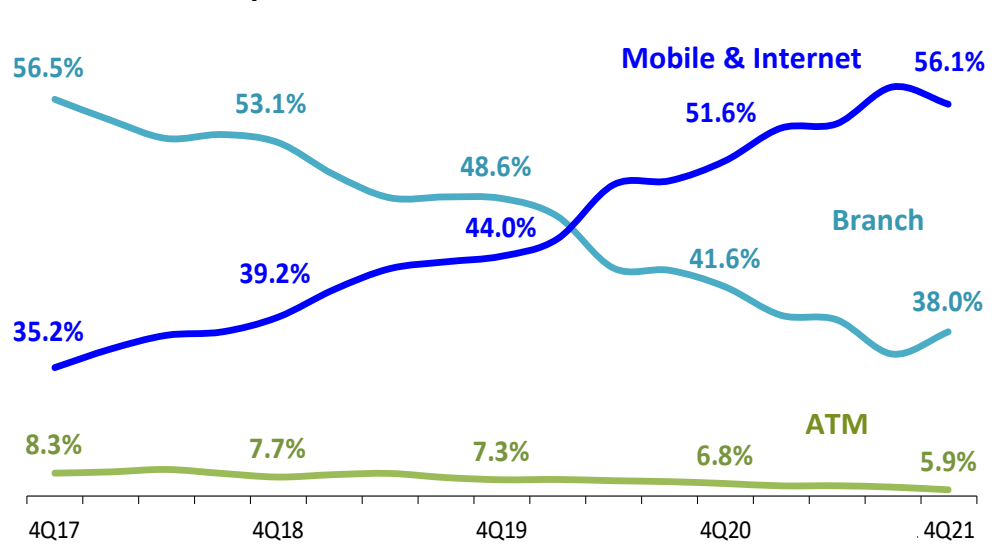


## Rising the bar for mobile & internet channels

Trx. Volume Composition



Trx. Value Composition



Download my **BCA**

**BCA ID** - single access to all accounts in one app

**5 Yr e-statement**

**e-Deposito**

Lifestyle | Attractions | Events | Voucher | Donations | Zakat

EDUKATIPS

Download **merchant BCA**

- New merchant registration
- Dashboard transaction monitoring, access mgt for accounts, cashier, finance, admin
- Transaction Reporting

ASISTEN **DEBIT BCA MASTERCARD**

**AKTIVASI DEBIT ONLINE YOUNG MOODAH**

BCA terdaftar dan diawasi oleh Otoritas Jasa Keuangan • BCA adalah anggota lembaga pemertan LPS

**GRAND LAUNCHING**

**redi x bluu**

Buka rekening blu via Telkomsel redi\*

Dapatkan: **KUOTA SALDO blu 10GB 50K**

#rediMulaiLangkahmu

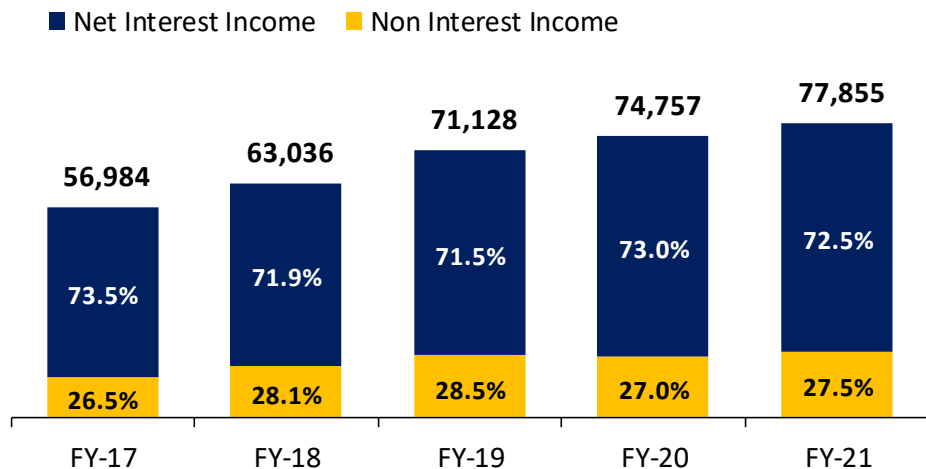
\*Wajib top up min. Rp. 150-rbu & 1x transaksi QRIS

**bluu**

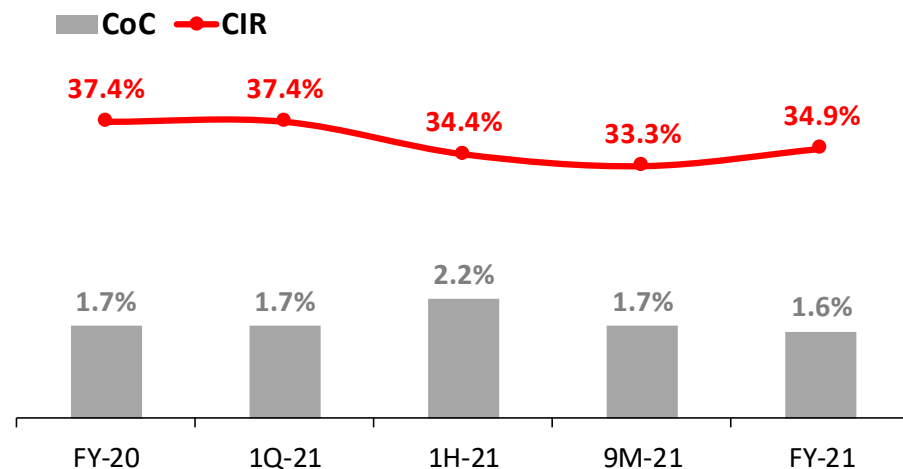


# Profitability trend

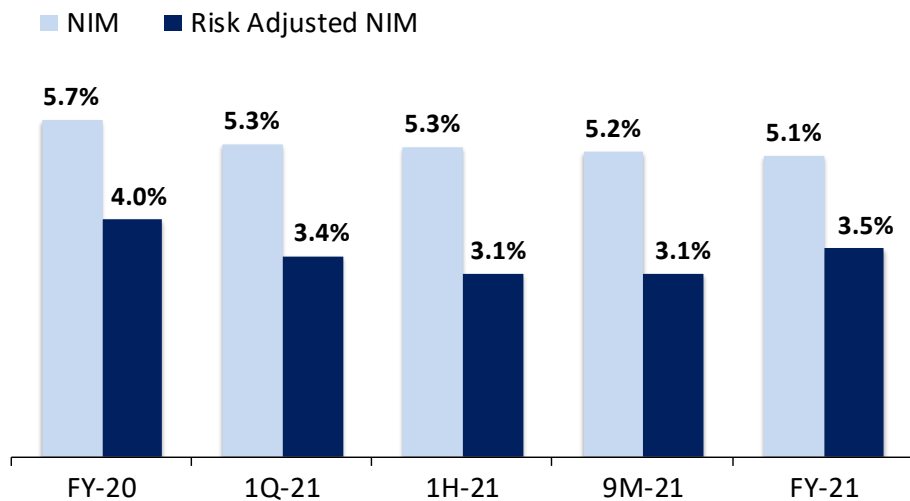
## Operating Income (Rp bn) - Consolidated



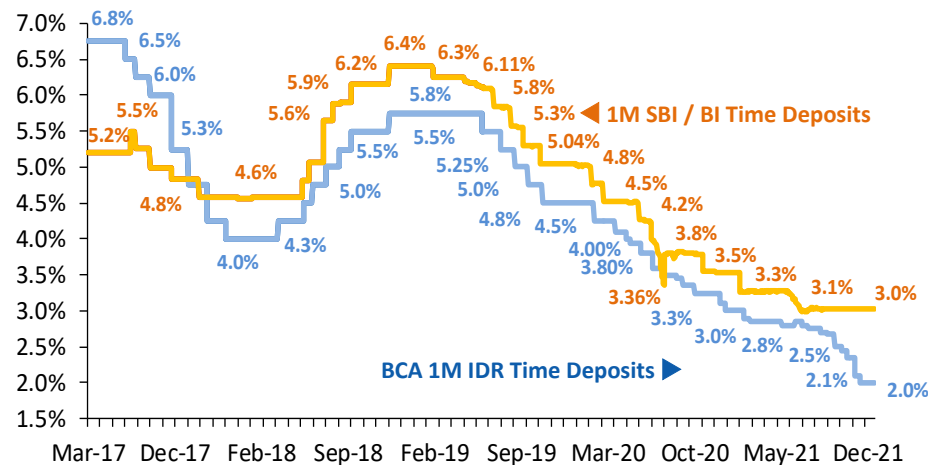
## Cost to Income (CIR), Cost of Credit (CoC) - % YtD Bank Only



## NIM, Risk Adj. NIM YtD - Bank Only



## Interest Rate\*



\* Maximum interest rate offered

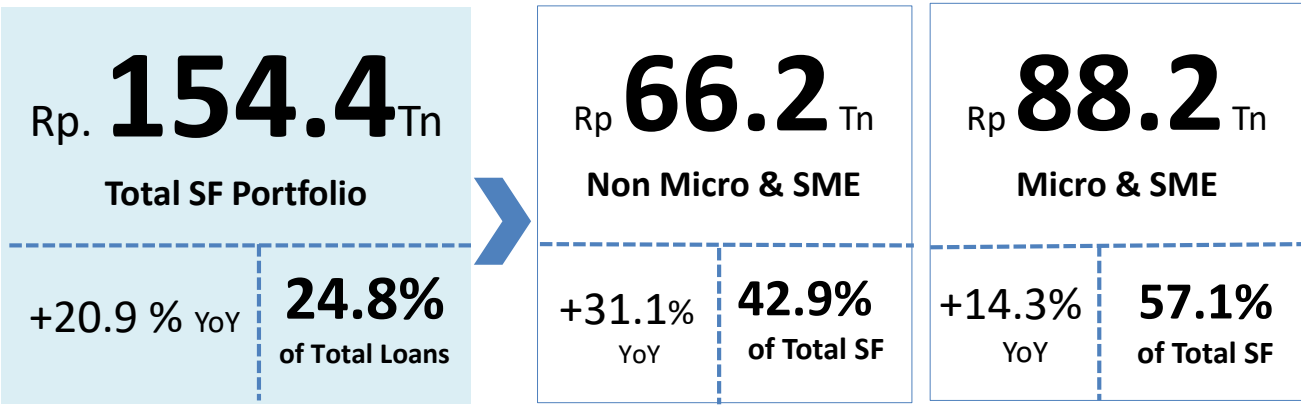
# Agenda

- Macroeconomy & banking industry highlights
- BCA FY21 performance overview
- ▶ ***Sustainability finance and ESG***
- Share data, ratings & awards

# Growing Sustainable Finance Portfolio



## Sustainable Finance Portfolio



- Natural resources & sustainable land use
- Eco-friendly transportation
- Eco-efficient product
- Renewable energy
- Sustainable water & water waste management
- Energy efficiency
- Environmentally friendly building

	2020	2021
# Company	48	53
ISPO	36	38
RSPO	20	28

### Supporting MSME economic recovery ...

**Fintech Collaboration to serve MSME**

Rp. 35 bn disbursed to Modal Rakyat & Komunal

**Expand QRIS Usage to promote financial inclusion**

Rp. 5.4 tn (+ 891% YoY)

## BCA Bangga Lokal


**745** local brands joined Bangga Lokal campaign initiated by BCA.

**62%** participants of Bangga Lokal are from small industries, dominated by F&B sectors


# 2021 ESG - Environmental Initiatives




## Carbon Saving Initiatives ▶ 887.8 tCO<sub>2</sub> eq carbon reduction



**Digital Banking Product & Solution**  
**331.9 tCO<sub>2</sub> eq**  
 (Online account opening, automation including digital customer service at branch)




**Digital Workplace**  
**465.3 tCO<sub>2</sub> eq**  
 (Digital documentation, digital ID access, e-learning management system)




**Green Building Action**  
**58.9 tCO<sub>2</sub> eq**  
 (Reduce paper usage, waste management, solar panel installation)

**Biodiversity conservation contributed to 31.7 tCO<sub>2</sub> eq**



**12 Ha** Mangrove Conservation  
**14,700 trees**



**10 Ha** Critical Land Rehabilitation in Orangutan Conservation Area  
**4,000 trees**



Green Building Council Indonesia

GREENSHIP Certificate  
**PLATINUM**  
 for  
**WISMA BCA FORESTA**



**> 1,000 Agents of Change** across branches

To promote environment-friendly culture  
 Actively raising employee awareness through internal social media



**Electricity Use & Intensity \*)**

**159**  
 kWh/m<sup>2</sup>/year  
 ('Fairly Efficient' category based on SNI 03-6196-2000)

**6,030**  
 kWh/employee/year

**0.007**  
 kWh/transaction

**Recycle & Reuse Initiatives**

**EDC Machine Waste**  
**4.4 tons** recycled by authorized partner  
**Only 5%** components disposed to landfill

**Card Waste** - due to migration to chip card, damaged/lost card, etc  
**938 kg** recycled into paving blocks to be used in BCA building.  
**0%** components disposed to landfill

**Processing Non-Organic Waste**  
**7.4 tons** recycled in 4 head-office buildings

\*) Electricity data from 615 premises included: 8 Head office, 4 data centers, 113 branch, 490 sub-branch

# 2021 ESG - Social Value Initiatives







**Total Rp. 136.2 Bn allocated for Social Value Initiatives**

## Supporting Public Health



**70**  
Vaccination centers  
in collaboration with the  
Government & relevant  
authorities

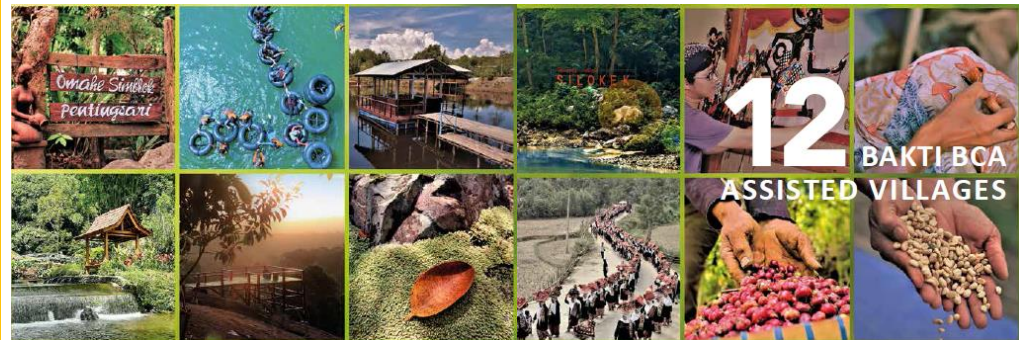
**Rp37.1 Bn** for Covid-19 assistance

	<b>&gt; 238,000</b> Doses of covid vaccine		<b>40,600</b> Surgical gowns
	<b>&gt; 20 M</b> Surgical masks		Thousands antigen kit and other PPEs



**529** patients  
underwent cataract  
surgery

## Community Empowerment on Tourism Village



The Ministry of Tourism & Creative Economy of Indonesia Award  
for **3** Bakti BCA Assisted Villages



-  **Tamansari** - 1<sup>st</sup> winner category digital village
-  **Pentingsari** - Inspirational Self-governance village



-  • **Pentingsari** tourism village
-  • **Tamansari** tourism village
-  • **Aik Rusa Berehun**

# 2021 ESG - Social Value Initiatives



## Deepening Financial Literacy & Quality Education



Financial Literation participants:  
**15,997 students**  
**11,061 societies**



Webinar participants:  
**>16,000 teachers,**  
**from >900 schools, in 135 cities**



Bakti BCA Scholarship recipients:  
**840 students,**  
**from 18 public universities**



Assisted Schools:  
**20 schools, 786 teachers &**  
**10,089 students**

## Natural Disaster Relief

**Rp 1.2 Bn**  
 donations for humanitarian assistance



**Flood**  
 Sintang, Malang, Lombok

**Earthquake**  
 Malang

**Eruption**  
 Mt. Semeru

## Culture Preservation



Reviving the creativity & cultural art of the nation

**500 youth joined**  
**Wayang Youth Festival 2021 competition**

## Biodiversity Conservation



Raising awareness of orangutan conservation  
**>7,700 audiences** joined streaming

**5 orangutan** rehabilitated  
**5 orangutan** released back to wild

# 2021 ESG - Ratings & Certifications



## MSCI Indonesia Index Top 8 Constituents



CCC	B	BB	BBB	A	AA	AAA
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Last update: Nov 2021

## FTSE4Good ASEAN 5 Index Top 10 Constituents



FTSE4Good

Last update: Nov 2021

## Down Jones Sustainability Index S&P Global CSA

Score **55**

Rank percentile **76th**

Last update: Nov 2021



### BCA constituents of:

- IDX ESG Leaders Index
- SRI – KEHATI Index
- ESG Quality 45 IDX – KEHATI
- ESG Sector Leaders IDX – KEHATI

Last update: Dec 2021

## FIHRRST Best Sustainability Report 2020

Rating **A+**



Last update: Nov 2021

## Thomson Reuters - Refinitiv ESG Scores

Rating **A**



Last update: Nov 2021

# 6 certifications IT & Data Security



**ISO 27001:2013** <sup>[NEW]</sup>

for Enterprise Security

**PCI DSS 3.2.1 certification**

for BCA data center (global data security)

**ISO 20000-1:2018**

for IT service management & data center

**ISO 9001:2015**

for data center operations & quality management system

**ISO 27001:2013**

for Network data center & data center operation

**ISO 20000-1:2011**

for Network data center & quality management

# 2021 ESG - Awards & Recognitions



## 2 innovation awards

BCA, the first & only bank in Indonesia awarded as:

- **Winner Asia Pacific Region Gartner Eye On Innovation Award 2021**
- **Global Finalist - EFMA Accenture Innovations in Banking 2021** for categories:
  - ✓ Digital Marketing & Sales
  - ✓ Future Workforce

## 10 times winner

Halo BCA won **Grand Champion in The Best Contact Center Indonesia**

## 51 awards

**DREAM team in Contact Center World – Asia Pacific Award 2021**  
(36 Gold, 8 Silver, 7 Bronze)

**1,772** thousands complain recorded  
**99.5 %** complain resolved

## 4 award categories

**Indonesia Corporate Sustainability Initiatives :**

- Category Philanthropy
- Category Creating Shared Value

**Indonesia Corporate Sustainability Warriors :**

- Category CSR Team
- Category CSR Top Leader (Jahja Setiaatmadja)



# ***Agenda***

- Macroeconomy & banking industry highlights
- BCA FY21 performance overview
- Sustainability finance and ESG



***Share data, ratings & awards***

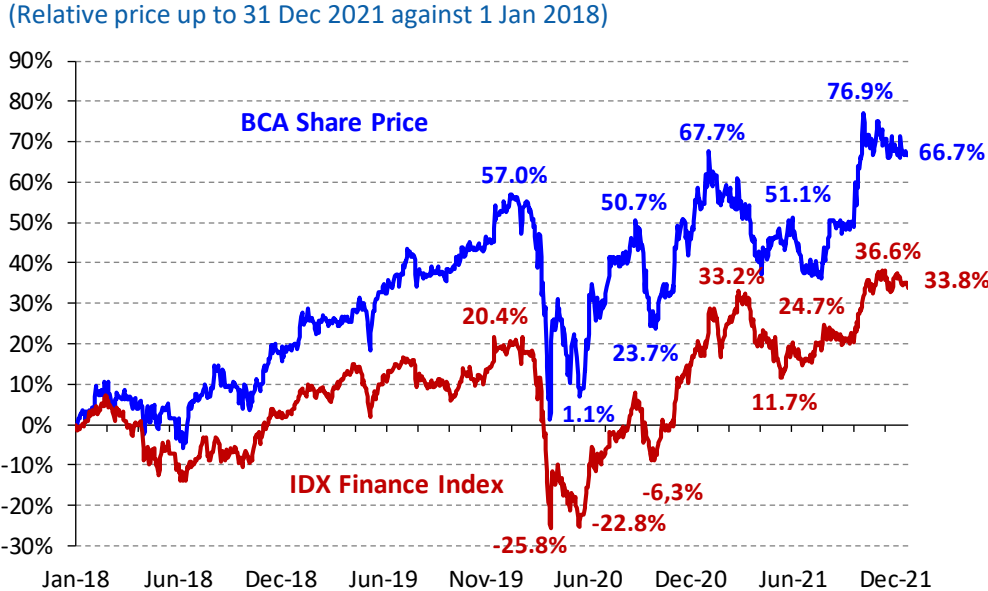
# BCA share performance & rating

## BCA Shareholding Structure (as of 31 December 2021)

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

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

## Performance BBCA vs IDX Finance Index



## Fitch Ratings

Per 31 December 2021

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

## Pefindo Ratings

Per 31 December 2021

Description	Rating
Issuer	idAAA/Stable
Local IDR Sub-debt	idAA

- 1 Market Cap **BCA: Rp900 tn (31 Dec 21)**  
"The Largest in Indonesia"
- CAGR **BCA Share Price: 13.6%**  
(4 Years: Dec-17 to Dec-21)
- CAGR **IDX Finance Share Price: 7.6%**  
(4 Years: Dec-17 to Dec-21)

# Awards and recognitions - 2021 (1/3)

## Best Bank

## Best Brand



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



Best Bank in Indonesia



Euromoney World's Best Bank in the Emerging Markets



Best Bank in Indonesia



Best Domestic Bank 2021



Financial Institution Awards 2021  
Best Bank in Indonesia



Top Bank Awards 2021  
Indonesia Top Bank



Obsession Awards 2021  
BCA – Best Companies 2021



Top 20 Financial Institution 2021

- Top 20 Financial Institution 2021
- Most Popular M-Banking
- Most Popular Bank



Indonesia Most Acclaimed Company 2021  
Winner for Categories: Bank



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



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



Bank Indonesia Award 2021  
Best Supporting Bank for Capital Market Development and Forex Market Development (LCS Award)



Tempo Financial Award 2021

- The Best Financial Performance Bank
- The Best Bank in Digital Services



Indonesia Best Corporate In Pandemic Era Awards 2021  
Best Corporate in Pandemic Era with Outstanding Banking Digitalization (category : Financial Services Industry)



26<sup>th</sup> Infobank Awards 2021

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



Infobank SMEs Finance Awards 2021  
Winner for Categories: BUKU IV Bank



Bisnis Indonesia Financial Award 2021  
The Most Efficient Bank (category KBMI 4)



Brand Finance Banking 500 2021  
2<sup>nd</sup> Place on Top 10 Strongest Banking Brands (AAA+ rating)



Brand Finance Indonesia 100 2021  
3<sup>rd</sup> Place on Top 10 Most Valuable Brands in Indonesia



Ionomics Marketing Brands Award 2020 Millenials Choice  
Winner for Categories: Savings (Tahapan) and Credit Card



Indonesia Best Financial Brands Award 2021

- For Category Bank Buku IV
- Best Brand Awareness
  - Best Brand Image



Solo Best Brand and Innovation (SBBi) Award 2021  
The Best Brand for Categories: Savings & Credit Card



Marketeers OMNI Brands of the Year 2021  
OMNI Brands of the Year 2021



WOW Brand Festive Day 2021  
The Winner for Categories: Savings, Digital Saving & Lounge, CC, Internet Banking, ATM, Mobile Banking, E-Money, Call Center & Mortgage



Indonesia Millennial Women Brand Choice Awards 2021

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



Indonesia Millennial's Brand Choice Awards 2021

- The Best Millennial's Brand Choices, for Category Private Bank
- BCA Mobile as Best Millennial's Brand Choices, for Category Mobile Banking Services



Indonesia Best Brand Award (IBBA) 2021

- Best Brand (Private Bank)
- Best Brand (Credit Card)

# Awards and recognitions - 2021 (2/3)

## Digital



### DataGovAi 2021 Summit & Awards

- Best Data Technology
- Best Indonesian Private Bank toward World Class Digitalization



### CC-APAC Conference and Awards 2021

Platinum Medal on Technology Innovation



### It Works Top Digital Awards 2021

TOP Digital 2021 5-stars



### Iconomics Inspiring Women 2021

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



### Indonesia Digital Innovation Awards 2021

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

## ESG



### CLSA Ratings - Indonesia ESG

Top 10 ESG Champion



Last update: 4 Jun 21

### MSCI Indonesia Index

Rank 1 of Top 10 Constituents



FTSE4Good

Last update: 30 Jun 21

### FTSE4Good ASEAN 5 Index

Rank 3 of Top 10 Constituents



Period: Jul - Nov 2021

### (SRI) KEHATI Index

Constituent of Sustainable Investment



### The 12th IICD Corporate Governance Award 2021

- Best Responsibility of the Board 2021
- Top 50 Big Cap. Public Listed Company



### Indonesia GCG Award VI 2021

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



Period: 17 Mar – 14 Sep 2021

### IDX ESG LEADERS Index

1 of 30 Publicly Listed Companies



January 2021

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



February 2021

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



March 2021

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



### ESG Disclosure Award 2021

Rating Commitment CCC

## CSR



### CSR Brand Equity Awards 2021

The Company's Excellence in Building CSR Brand Equity



### Bisnis Indonesia Corporate Social Responsibility Award (BISRA) 2021

Gold Champion in Corporate Social Responsibility Program, Category Public Company



### Top CSR Awards 2021

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



### Indonesia Corporate Social Responsibility Awards 2021

Best CSR with Outstanding Program in Improving Community Welfare



### Indonesia CSR Award IV 2021

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



### Indonesia Best Corporate Sustainability Initiatives & Indonesia Corporate Sustainability Warrior 2021

- Indonesia Corporate Sustainability Initiatives 2021; Category: Creative Philanthropy
- Indonesia Corporate Sustainability Initiatives 2021; Category: Creating Shared Value
- Indonesia Corporate Sustainability Warrior 2021 Category: CSR Team

# Awards and recognitions - 2021 (3/3)

## Customer Service



**Indonesia Customer Service Quality Award (ICSQ) 2021**  
The Winner for Categories:

- Conventional Bank, Mobile Banking App, Credit Card and Branch Bankine Azent



**Contact Center World (CCW) Asia Pacific Award 2021**  
As Dream Team & 36 Gold, 8 Silver, 7 Bronze, 3 Runner-up



**Indonesia Contact Center Association Award 2021**  
BCA – Grand Champion (30 Platinum, 10 Gold, 13 Silver and 4 Bronze)

## HR, Investor Relations



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



**IR Magazine Awards 2021**  
BCA – Best in Sector Financials (including Real Estate)



**Humas Resources Awards 2021**  
The Best HR Management for the Outstanding Banking Education Programs with Professional and Profound Curriculum



**Indonesia Human Capital Award VII 2021**

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

## Others



**Gartner Eye on Innovation Award 2021**  
Winner for RODEST / Integrated Robotic System for Automatic EDC Testing



**ABF Wholesale Banking Award 2021**  
API Project of The Year



**EFMA-Accenture Banking Innovation Awards 2021**

- Finalist for category Digital Marketing & Sales (BCA Expoversary)
- Finalist for category Future Workforce (BCA SPARK)



**Foundation for International Human Rights Reporting Standards (FIHRRST)**  
BCA – Rating A + Public Company with the Best Sustainability Report for 2020



**JCB Indonesia Award 2021**  
The 3<sup>rd</sup> Best of New Card Issuing in Southeast Asian Countries 2020



**6<sup>th</sup> Asia Trusted Life Agents & Advisers Award**  
Best Partner of The Year



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



**Indonesia Financial Top Leader Awards 2021**  
The Best Leader for Business Resilience Through Business Innovation – Market Segmentation, Business Expansion and Product Development



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



**Infobank 4th Satisfaction Loyalty Engagement (SLE) Awards 2021**

The Best For Categories:

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



**Stellar Workplace Award 2021**

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



**Ministry of Finance Award 2020**

- The Best Performing SUN Main Dealer
- The Best Performing SUN Main Dealer in Secondary Market
- Best Performing Retail SUN Distribution Partner
- Best Performing Retail SBSN Distribution Partner

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