

# PT Bank Central Asia Tbk

## 9M21 Results

21 October 2021



# Agenda

## ***Macroeconomy & banking industry highlights***

- BCA 9M21 performance overview
- Sustainability finance and ESG
- Corporate updates
- Share data, ratings & awards



# Economic highlights

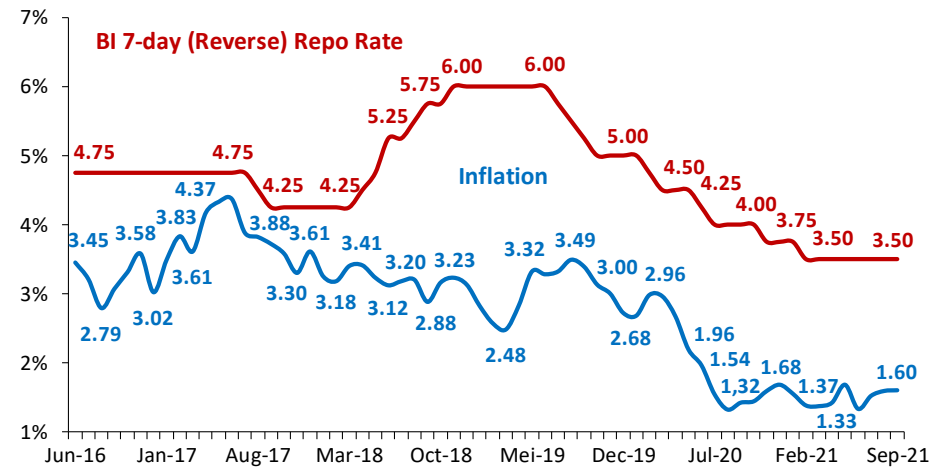
- The sharp decline in Indonesia's Covid cases bodes well for its economic recovery as mobility improves.
- Vaccination continues to increase, where in certain regions such as Jakarta and Bali have reached close to 100%, ready for re-opening.
- Commodity prices are trending up - particularly coal and CPO - driven by global shortage, that props up Indonesia's trade surplus.
- Despite benign inflation, risks in financial markets related to the Fed tapering and fears of global stagflation, continue constraining BI to cut rate further.

	Q3-20	Q3-21
Real GDP	-3.49%	7.07%*
CPI	1.42%**	1.60%**
BI 7-D Rate	4.00%	3.50%
USD/IDR	14,675	14,375
CA (% of GDP)	0.39%	-0.77%*

Source: Bank Indonesia

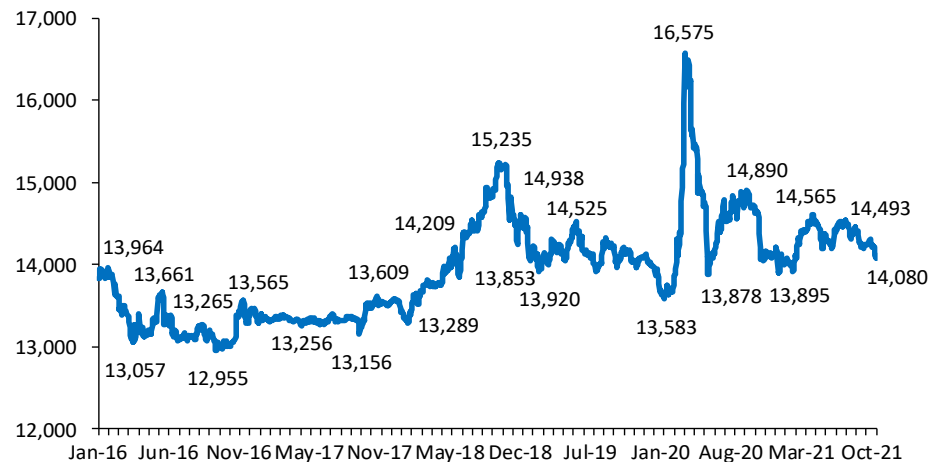
\*) Q2-21 number \*\*) Sep YoY

## Inflation and BI Rates (%)



Source: Bank Indonesia

## Rupiah/USD



Source: Bloomberg



# Banking sector: recovery on track

- Loan outstanding grew positive 0.5% YoY or 1.5% YtD, supported by working capital and consumer lending.
- Government continues stimulus to boost demand in mortgage and automotive.
- Deposits rose 4.5% YtD from CA that increased 17.9% YoY or 9.8% YtD.
- Liquidity remained ample. LDR stood at 80.2%.
- Manageable NPL ratio of 3.3%, due to OJK relaxation policy.
- CAR stayed solid at 24.6%.

## Banking Sector Financial Summary

(Rp trillion)	Jul-20	Dec-20	Jul-21	ΔYoY	ΔYtD
<b>Total Assets</b>	<b>8,726</b>	<b>9,178</b>	<b>9,412</b>	<b>7.9%</b>	<b>2.6%</b>
<b>Total Loans</b>	<b>5,536</b>	<b>5,482</b>	<b>5,564</b>	<b>0.5%</b>	<b>1.5%</b>
<b>Third Party Funds</b>	<b>6,308</b>	<b>6,665</b>	<b>6,966</b>	<b>10.4%</b>	<b>4.5%</b>
CASA	3,550	3,861	4,101	15.5%	6.2%
Current Accounts	1,571	1,687	1,852	17.9%	9.8%
Savings Accounts	1,979	2,174	2,249	13.6%	3.5%
Time Deposits	2,758	2,805	2,865	3.9%	2.1%
<b>Net Profit</b>	<b>71.3</b>	<b>104.7</b>	<b>78.2</b>	<b>9.7%</b>	<b>n.a</b>
NIM	4.4%	4.4%	4.6%	20bp	20bp
LDR	88.1%	82.5%	80.2%	-790bp	-230bp
NPL	3.2%	3.2%	3.3%	10bp	10bp
CAR	23.0%	23.9%	24.6%	160bp	70bp

Source: OJK



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# CASA grew strongly. Loan growth turned positive

(Rp billion)	Sep-20	Sep-21	ΔYoY	Jun-21	Sep-21	ΔQoQ	ΔYtD
<b>Total Assets</b>	<b>1,003,638</b>	<b>1,169,296</b>	<b>16.5%</b>	<b>1,129,497</b>	<b>1,169,296</b>	<b>3.5%</b>	<b>8.7%</b>
<b>Secondary Reserves &amp; Marketable Securities</b>	<b>355,671</b>	<b>456,294</b>	<b>28.3%</b>	<b>442,839</b>	<b>456,294</b>	<b>3.0%</b>	<b>11.8%</b>
<b>Loans (Consol)</b>	<b>581,851</b>	<b>605,874</b>	<b>4.1%</b>	<b>593,585</b>	<b>605,874</b>	<b>2.1%</b>	<b>2.9%</b>
<b>Loans (Consol) &amp; Corp. Bonds</b>	<b>602,828</b>	<b>630,230</b>	<b>4.5%</b>	<b>617,580</b>	<b>630,230</b>	<b>2.0%</b>	<b>3.3%</b>
<b>Third Party Funds</b>	<b>780,678</b>	<b>923,736</b>	<b>18.3%</b>	<b>895,238</b>	<b>923,736</b>	<b>3.2%</b>	<b>9.9%</b>
CASA	596,558	721,799	21.0%	697,075	721,799	3.5%	12.1%
Current Accounts	205,424	263,375	28.2%	248,237	263,375	6.1%	14.6%
Savings Accounts	391,134	458,424	17.2%	448,838	458,424	2.1%	10.7%
Time Deposits	184,120	201,936	9.7%	198,163	201,936	1.9%	2.6%
<b>Equity</b>	<b>179,029</b>	<b>197,815</b>	<b>10.5%</b>	<b>187,370</b>	<b>197,815</b>	<b>5.6%</b>	<b>7.2%</b>



# Resilient operating income and PPOP

(Rp billion)	9M-20	9M-21	ΔYoY	1Q-21	2Q-21	3Q-21	ΔQoQ
<b>Operating Income</b>	<b>55,895</b>	<b>57,606</b>	<b>3.1%</b>	<b>19,086</b>	<b>19,402</b>	<b>19,118</b>	<b>-1.5%</b>
Net Interest Income	40,803	42,156	3.3%	14,132	14,146	13,878	-1.9%
Non Interest Income	15,092	15,451	2.4%	4,954	5,256	5,240	-0.3%
Fees and Commissions	9,607	10,688	11.2%	3,433	3,673	3,581	-2.5%
Trading Income	3,234	1,731	-46.5%	523	483	725	50.1%
Others	2,250	3,031	34.7%	998	1,100	934	-15.1%
<b>Operating Expenses</b>	<b>22,088</b>	<b>21,184</b>	<b>-4.1%</b>	<b>7,231</b>	<b>6,993</b>	<b>6,960</b>	<b>-0.5%</b>
Manpower	10,926	10,026	-8.2%	3,727	3,251	3,048	-6.3%
General & Administrative	11,162	11,158	0.0%	3,504	3,742	3,912	4.6%
<b>PPOP (Pre-Provision Operating Profit)</b>	<b>33,807</b>	<b>36,422</b>	<b>7.7%</b>	<b>11,855</b>	<b>12,409</b>	<b>12,158</b>	<b>-2.0%</b>
Provision	(9,129)	(7,649)	-16.2%	(3,254)	(3,292)	(1,103)	-66.5%
<b>Net Profit</b>	<b>20,035</b>	<b>23,199</b>	<b>15.8%</b>	<b>7,040</b>	<b>7,416</b>	<b>8,743</b>	<b>17.9%</b>



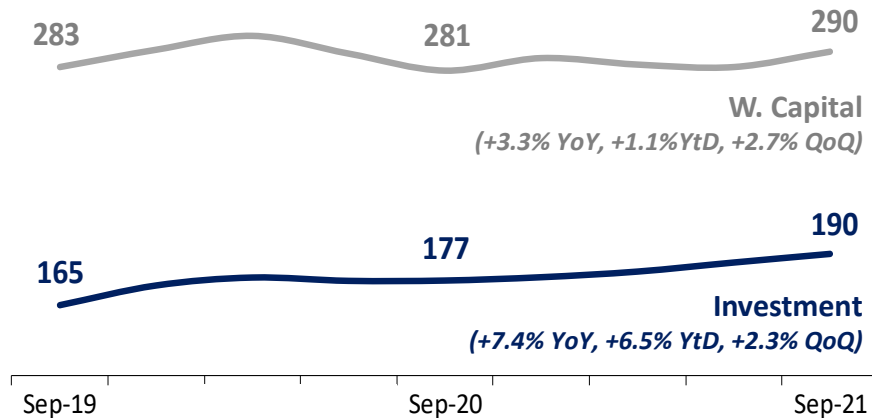
# Key Ratios

Bank Only	9M-20	9M-21	ΔYoY	2Q-21	3Q-21	ΔQoQ
NIM	5.8%	5.2%	-0.6%	5.2%	5.0%	-0.2%
COC	1.8%	1.7%	-0.1%	2.6%	0.8%	-1.8%
Risk Adjusted NIM	4.0%	3.5%	-0.5%	2.6%	4.2%	1.6%
CIR	37.4%	33.3%	-4.1%	33.5%	31.4%	-2.1%
ROA	3.4%	3.5%	0.1%	3.2%	4.2%	1.0%
ROE	16.9%	18.7%	1.8%	17.5%	22.7%	5.2%
CAR	24.7%	26.2%	1.5%	25.3%	26.2%	0.9%
LDR	69.5%	62.0%	-7.5%	62.4%	62.0%	-0.4%
RIM	71.0%	63.7%	-7.3%	64.0%	63.7%	-0.3%
NSFR	161.3%	179.9%	18.6%	178.5%	179.9%	1.4%
LCR	358.1%	386.8%	28.7%	388.1%	386.8%	-1.3%
NPL - gross	1.9%	2.4%	0.5%	2.4%	2.4%	0.0%
NPL Coverage	243.5%	231.3%	-12.2%	230.6%	231.3%	0.7%
LAR ex. Restr. Covid	4.6%	5.6%	1.0%	5.8%	5.6%	-0.2%
LAR with Restr. Covid	18.5%	17.1%	-1.4%	19.1%	17.1%	-2.0%
LAR Coverage with Restr. Covid & off B/S	28.4%	35.1%	6.7%	32.0%	35.1%	3.1%

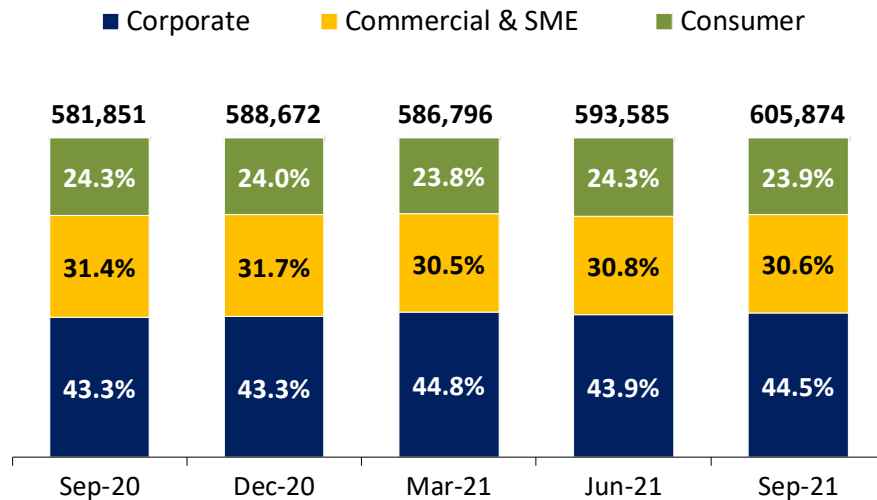


# Loans and corporate bonds grew 4.5% YoY

## Business Loans (Rp tn) - Consolidated



## Loan Composition (Rp bn) - Consolidated



## Loan Breakdown (Rp bn) - Consolidated

	Sep-20	Dec-20	Sep-21	ΔYoY	ΔYtD
<b>Corporate</b>	251,999	255,124	269,891	7.1%	5.8%
<b>Commercial &amp; SME</b>	182,724	186,805	185,446	1.5%	-0.7%
<b>Consumer</b>	141,663	141,174	144,674	2.1%	2.5%
- Mortgage	89,309	90,150	95,079	6.5%	5.5%
- Vehicles	38,576	36,869	35,648	-7.6%	-3.3%
- 4 Wheeler	36,949	35,387	33,948	-8.1%	-4.1%
- 2 Wheeler	1,628	1,482	1,701	4.5%	14.8%
- C.Cards & Others	13,778	14,155	13,946	1.2%	-1.5%
<b>Sharia Financing</b>	5,465	5,569	5,863	7.3%	5.3%
<b>Total O/S Loans</b>	581,851	588,672	605,874	4.1%	2.9%
<b>Total Facilities</b>	840,388	842,802	872,337	3.8%	3.5%
<b>Corp. Bonds</b>	20,977	21,680	24,356	16.1%	12.3%
<b>Loans + Corp. Bonds</b>	602,828	610,352	630,230	4.5%	3.3%



# Virtual expo: tapping demand momentum in retail segment



>300 Developers

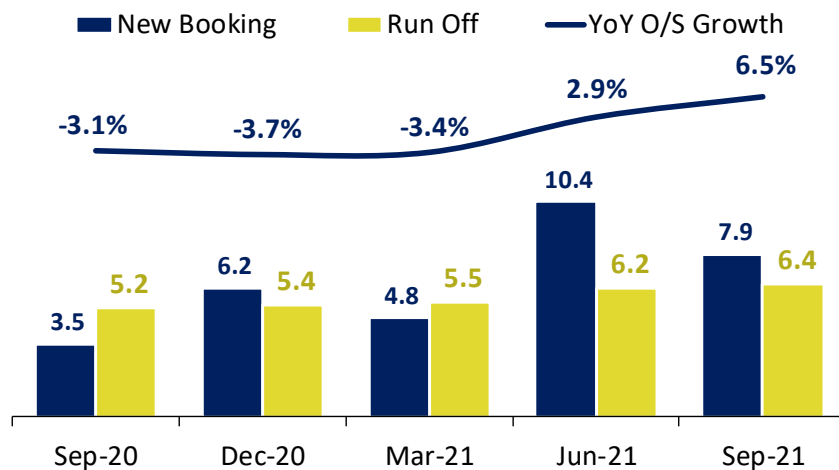


>170 Property agents



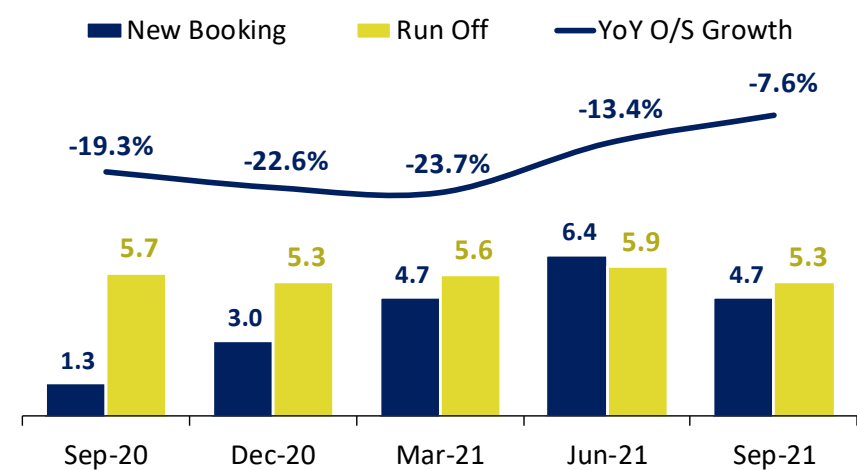
17 Car brand partners

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)

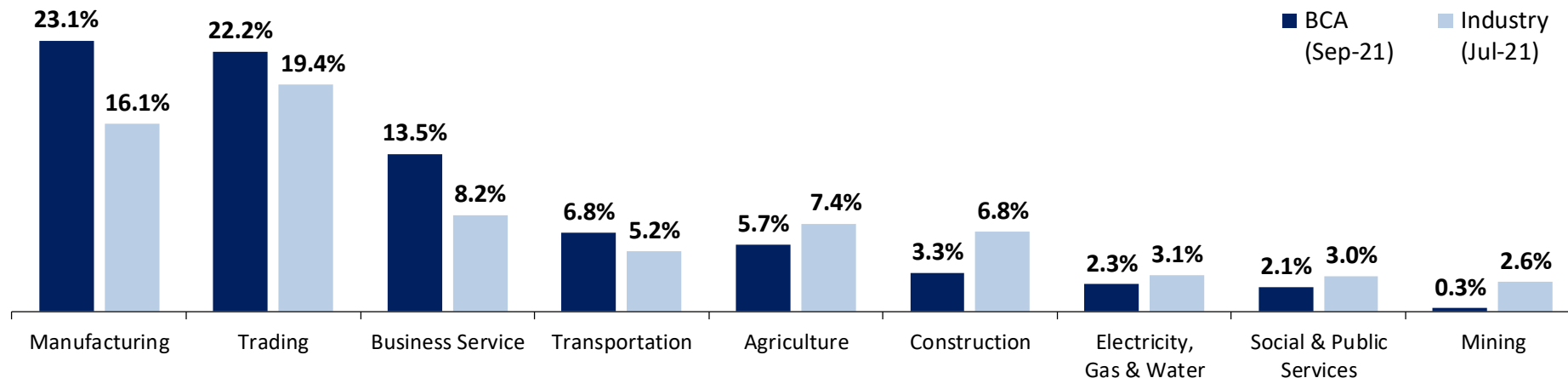


Note: Bank Only runoff and new booking, Consolidated YoY growth

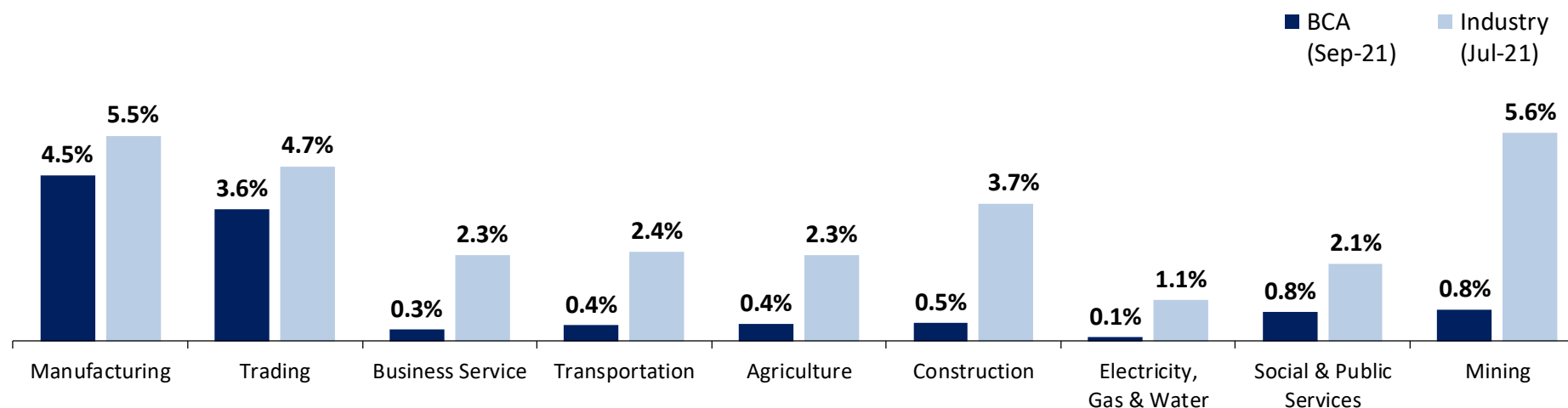


# Diversified loan portfolio with manageable NPL

## Composition of BCA Business Loans by Sector (%)



## BCA Business NPL by Sector (%)



Note: Consolidated numbers based on LBU reporting category



# Covid-19 restructuring turned lower

## Loan Quality & Restructured Loans

(Rp tn) - Bank Only

Rp trillion	Sep-20	Dec-20	Sep-21	ΔYoY	ΔYtD	ΔQoQ
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### Total Loans by Collectability (bank only):

Current	545.3	555.2	561.1	2.9%	1.1%	2.0%
Special Mention	12.9	10.1	16.3	26.4%	60.7%	0.6%
NPL	11.0	10.3	14.0	26.8%	35.2%	0.8%
<b>Total Loans</b>	<b>569.2</b>	<b>575.6</b>	<b>591.4</b>	<b>3.9%</b>	<b>2.7%</b>	<b>2.0%</b>

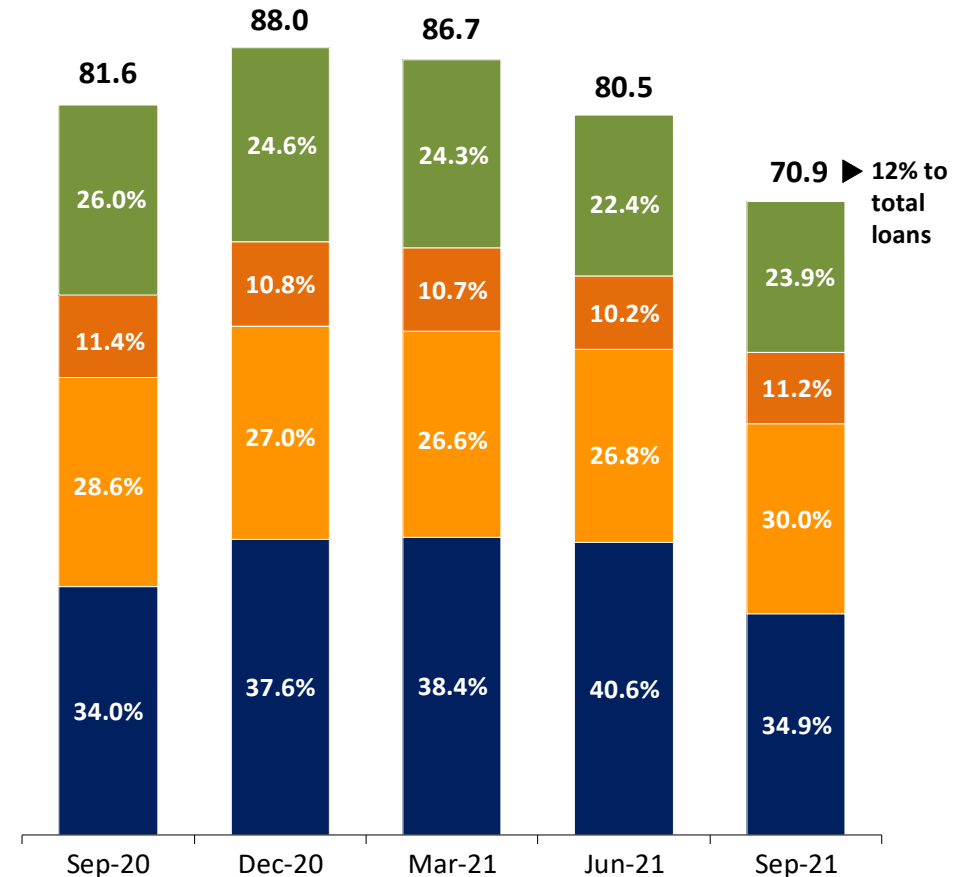
### Restructured Loans (bank only):

Current	81.6	88.0	70.9	-13.1%	-19.4%	-11.9%
Special Mention	6.0	5.3	10.9	81.0%	106.9%	5.8%
NPL	3.1	4.2	7.1	128.1%	67.7%	2.1%
<b>Total Restruct. Loans</b>	<b>90.7</b>	<b>97.5</b>	<b>88.9</b>	<b>-2.0%</b>	<b>-8.8%</b>	<b>-9.1%</b>
Total LAR	26.2	22.8	33.3	27.1%	45.7%	-1.1%
Total LAR (incl. Covid )	105.5	108.5	101.2	-4.1%	-6.7%	-8.5%
<b>% LAR / Loans</b>	<b>4.6%</b>	<b>4.0%</b>	<b>5.6%</b>	<b>1.0%</b>	<b>1.7%</b>	<b>-0.2%</b>
<b>% LAR (+C-19) / Loans</b>	<b>18.5%</b>	<b>18.8%</b>	<b>17.1%</b>	<b>-1.4%</b>	<b>-1.7%</b>	<b>-2.0%</b>

## Restructured Loans - Current Category

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

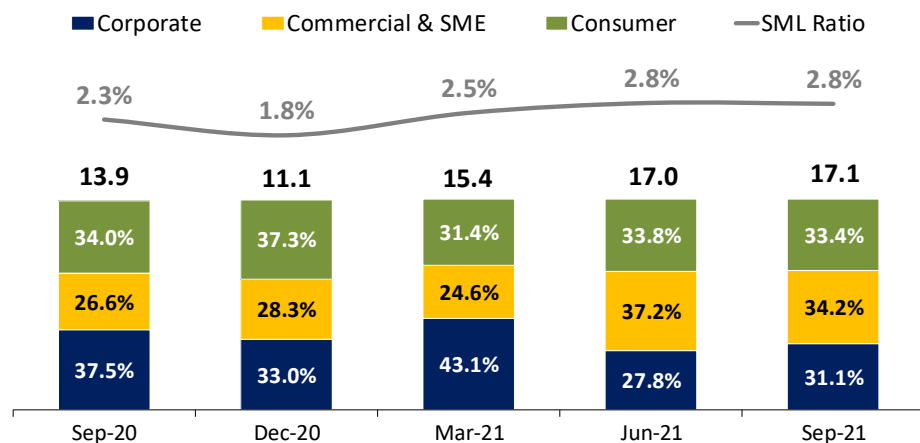
■ Corporate ■ Commercial ■ SME ■ Consumer





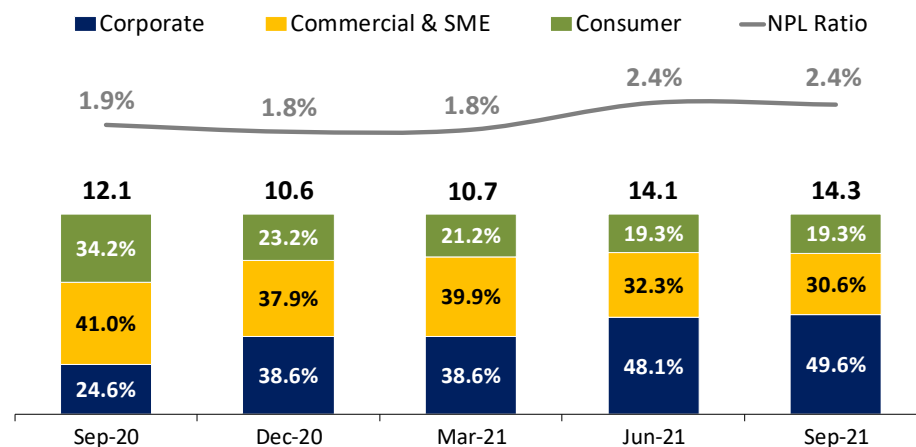
# Asset quality and coverage trend

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



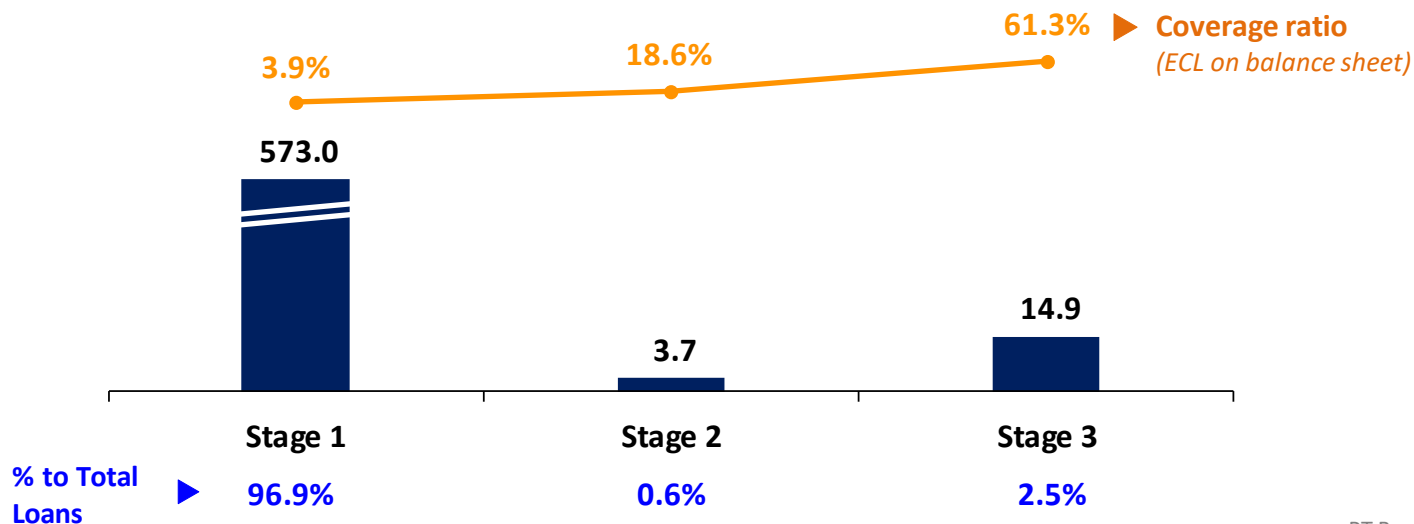
Note: The remaining contribution came from Sharia financing

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



Note: The remaining contribution came from Sharia financing

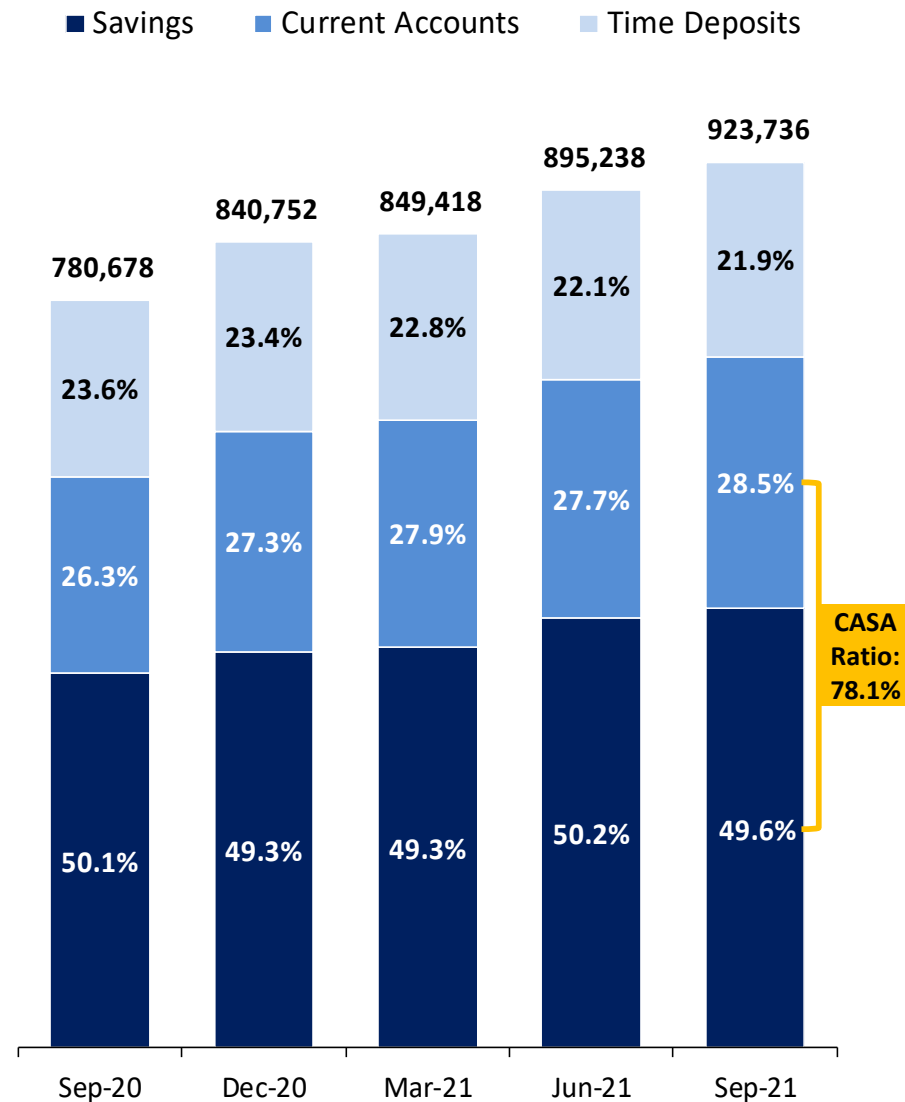
## Loan Staging (% of Total Loan per Stage, Rp tn) – Consol excluding sharia & consumer receivables





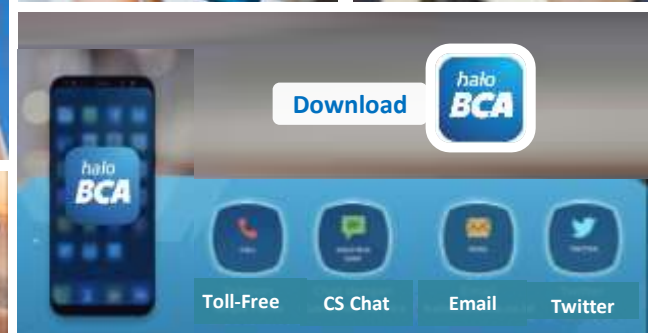
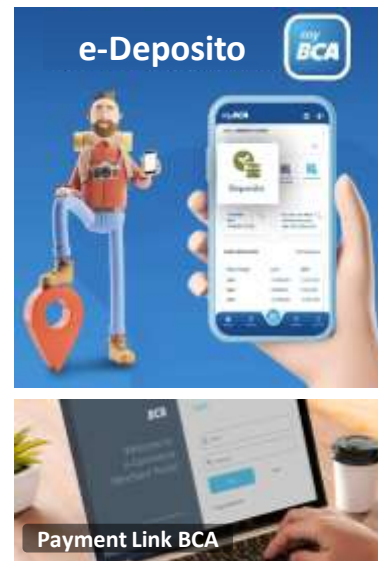
# Standout transaction banking franchise as the pillar of robust CASA

Third Party Fund Composition (Rp bn) - Consolidated



Third Party Funds (Rp bn) - Consolidated

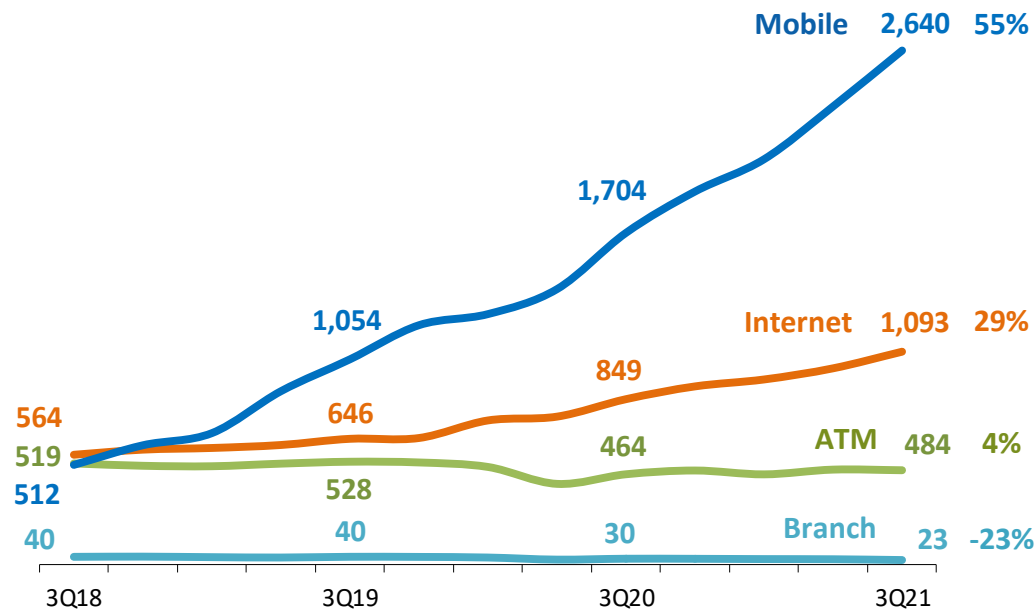
	Sep-20	Dec-20	Sep-21	ΔYoY	ΔYtD	ΔQoQ
CASA	596,558	643,862	721,799	21.0%	12.1%	3.5%
Current Accounts	205,424	229,821	263,375	28.2%	14.6%	6.1%
Savings Accounts	391,134	414,041	458,424	17.2%	10.7%	2.1%
Time Deposits	184,120	196,890	201,936	9.7%	2.6%	1.9%
Third Party Funds	780,678	840,752	923,736	18.3%	9.9%	3.2%
CASA Ratio	76.4%	76.6%	78.1%	1.7%	1.5%	0.2%





# Digital transactions: exponential growth

Transaction Volume - Quarterly (million) YoY



Transactions Value - (Rp tn)

	9M20	9M21	ΔYoY	2Q21	3Q21	ΔQoQ
Branch Banking	9,213	9,413	2.2%	3,227	3,090	-4.2%
ATM	1,493	1,573	5.4%	534	533	-0.2%
Internet Banking	8,101	10,834	33.7%	3,586	3,833	6.9%
Mobile Banking	1,891	2,851	50.8%	931	1,068	14.7%

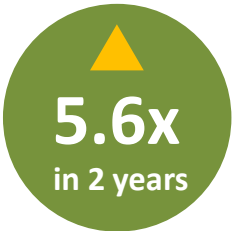
Note: Mobile Banking including myBCA



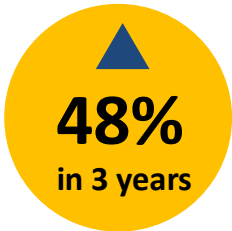
Avg. Trx Vol



API trx vol.



No. of Cust. Accts.



Avg. Online Acct. Open / Day



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

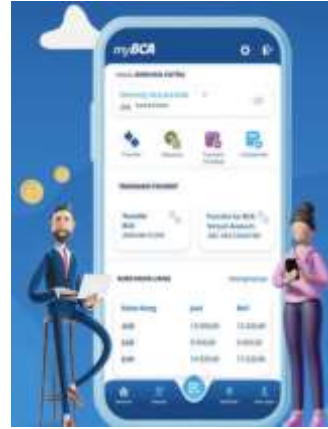


# Expanding ecosystem and collaborations to boost online transactions

**Download my BCA**


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

**5 Yr account history**

**Download merchant BCA**

**#Seamless solutions for merchants**



**New merchant registration**

**Dashboard transaction monitoring**

**Transaction Reporting**

**blu**  
BCAdigital


**1 bluSaving for 10 purposes**

**Buy VR**

**Shoes**

**Skateboard**

**Digital bank app of a subsidiary**



**Lifestyle**

**Attractions**

**Events**

**Voucher**

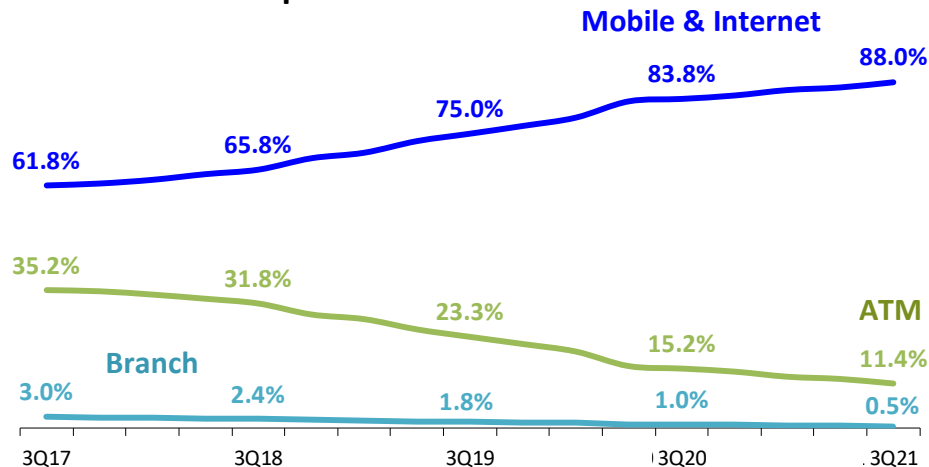
**Donations**

**Zakat**

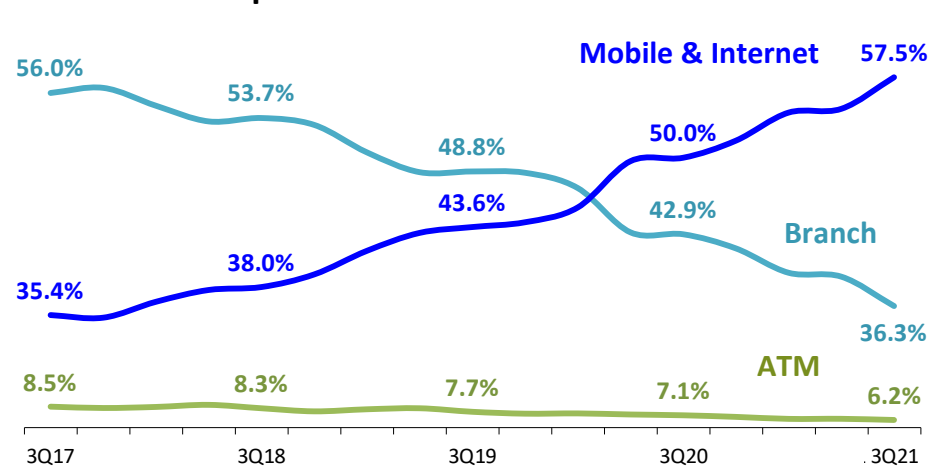


## Rising the bar for mobile & internet channels

Trx. Volume Composition



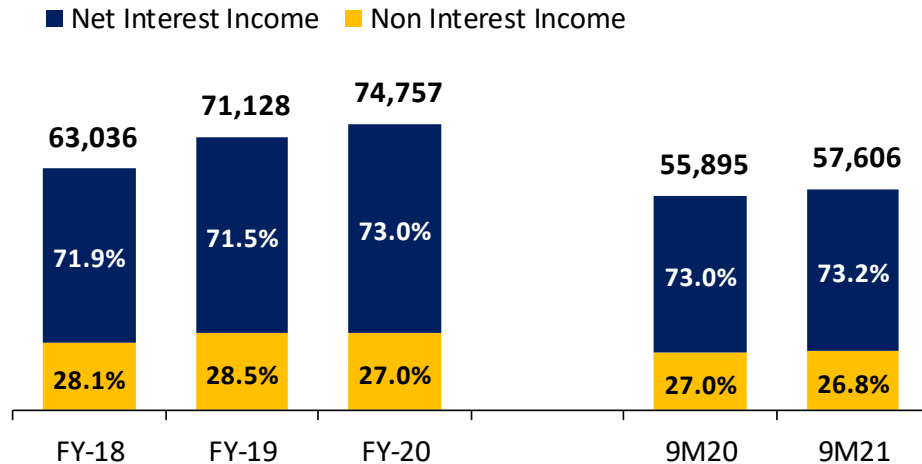
Trx. Value Composition



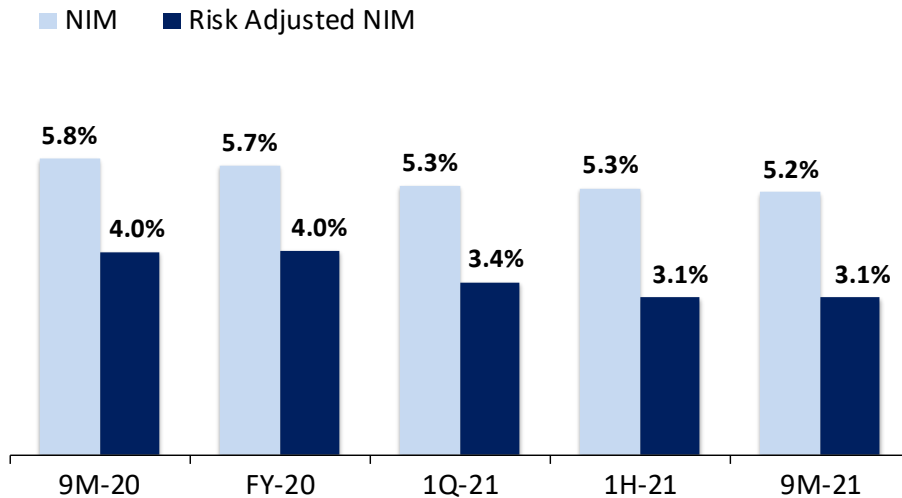


# Profitability trend

## Operating Income (Rp bn) - Consolidated

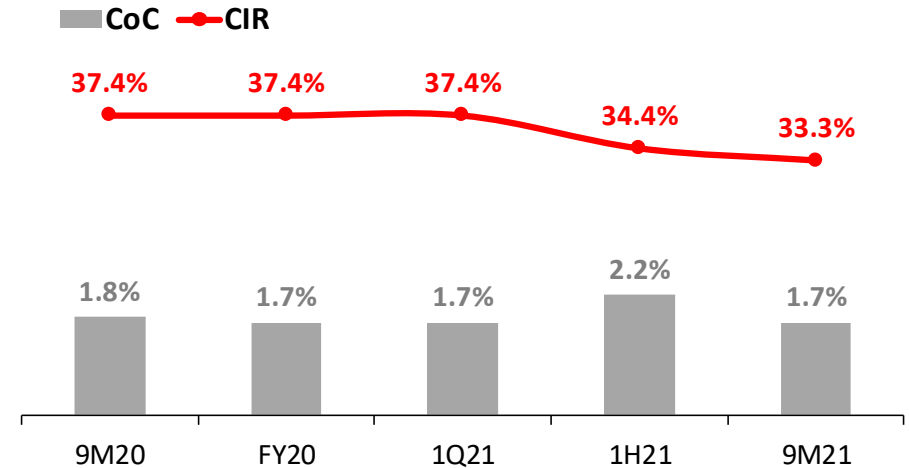


## NIM, Risk Adj. NIM YtD - Bank Only

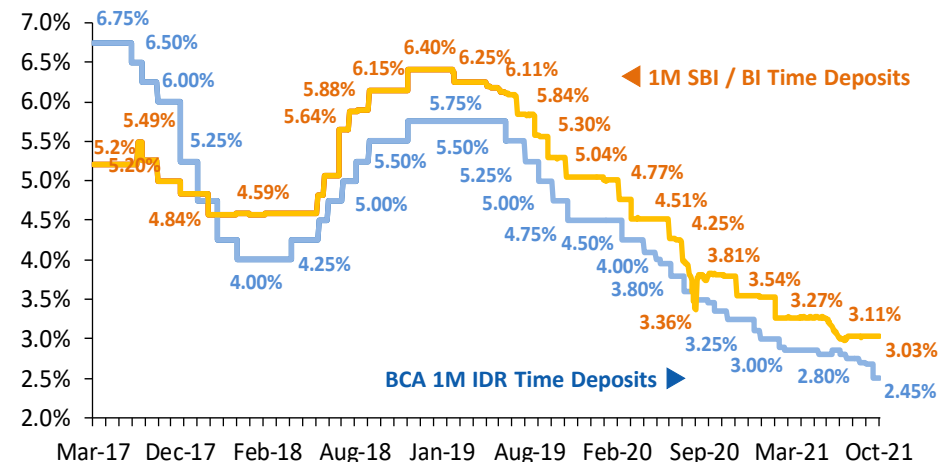


Analyst Meeting 9M-21

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



## Interest Rate\*



\* Maximum interest rate offered



# Agenda

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## ***Sustainability finance and ESG***

- Corporate updates
- Share data, ratings & awards



# Sustainability Governance Framework



**BCA**

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)





## Sustainable Finance Portfolio

Rp. **143.1**tn

Total SF Portfolio

+12.7% YtD

+25.6% YoY

**23.6%**

of Total Loans



Rp. **61.2**tn

Non Micro & SME

+22.7% YtD

**42.7%**

of Total SF



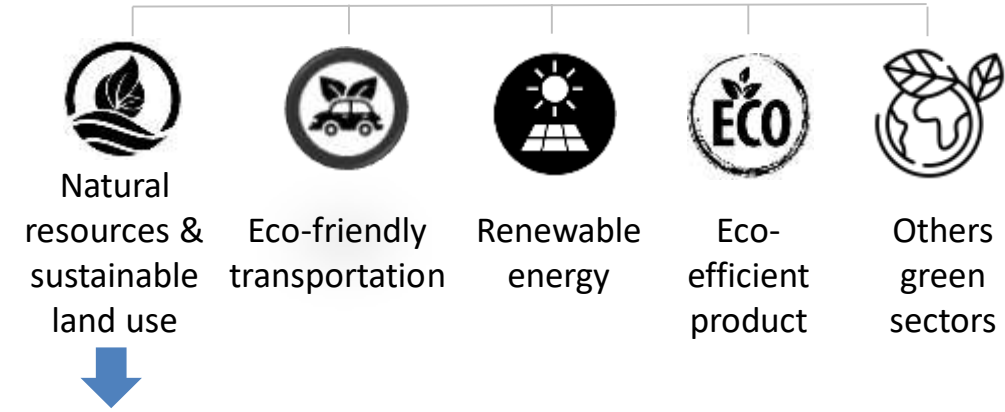
Rp. **81.9**tn

Micro & SME

+6.2% YtD

**57.3%**

of Total SF



BCA “**Bangga Lokal Kolaborasi**”

Program invites Indonesian MSMEs to be passionate and innovative to promote their signature products.

**500 local brands** have joined ‘BCA Bangga Lokal’

Rayakan Kemerdekaan Indonesia, BCA Hadirkan Program “Bangga Lokal Kolaborasi”

14 Agustus 2021

Consumer financing for solar panel installation

## Digitalization

**Online account opening reached ~4.4 mn accounts, since 2Q19 launch**

More than 50% contribution to new accounts YtD

**Merchant Apps BCA, digital solution for business customers**

Certified Palm Oil financing

	2020	Q3-21
# Company	48	51
ISPO	36	37
RSPO	20	22



## Data Security - Digitalization - Customer Trust



### Strengthen security system, increase reliability

**PCI DSS 3.2.1 certification** for BCA data center (global data security)

**ISO 20000-1:2018** for IT service management

**ISO 9001:2015** for Network data center, IT quality assurance & contact center

**ISO 27001:2013** for Network data center & data center operation

**ISO 20000-1:2011** for network data center & incident management



**Security Monitoring Center**, monitor threats & attacks against BCA's IT systems



**Machine Learning & AI**, early detection of data traffic anomalies in the BCA network & database



**2,488 Business Owner** joined the webinar



Campaign to protect our customers from any theft

## Secured digital transactions promote customer trust



**1,200 CS Digital Machines**  
Self service machine for customer service transaction



**Halo BCA mobile apps**  
Integrated customer service channels for call, chat, email & Twitter



**> 1 Billion** customer transaction hits



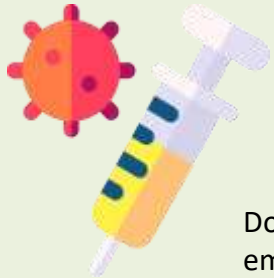
**> 1 Million** BCA Investor Fund Account (RDN)



# Social Value Creation



## Covid-19 Assistance



**> 95%**

Employee vaccinated

**> 150,000**

Doses of vaccine were given to employees, family members & communities

**Rp47.1 bn** total funds for Covid-19 assistance to the community through 'Bakti BCA'

## Smart Solution



**18** universities, **20** schools, 'Bakti BCA' Scholarship Program



**Financial literacy & inclusion**  
**935 students**  
at 'Bakti BCA' assisted schools

## Excellent Business Solution



**10 winners from 4 categories**

have been selected by 'BCA Desa Wisata' tourism award in 2021  
Total prizes Rp600 million + development supported by BCA

## Sinergy Solution



**Awarding 7 best thesis**

Preserving Indonesian culture through Nusantara Award



**Orang Utan goes to school - Kalimantan**

Raise awareness the importance of supporting Orang Utan conservation



# Promoting Sustainability Culture



## Human Rights & Good Labor Practices



### Promoting Gender Equality & Diversity

#### Total Employee



#### Senior Management (Senior VP to Executive VP)



#### Vice President (Assistant VP to VP)



.... Continue to educate employee through various means:

- Zoom webinar (8 batch)
- COP (community of Practice) (8 batch)
- Instagram BCA Semua Beres
- E-Learning (165 modules)
- Regular & Non Regular Training (333 classrooms)



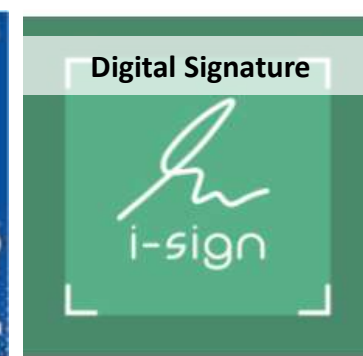
## The Environment

### Publish The Environmental Policy

BCA commitment to pay attention to & manage the environmental impact of its business



### Green Lifestyle Awareness for All Employees





# Achievements of Sustainability Governance



## MSCI Indonesia Index

Rank 1 of Top 10 Constituents



CCC	B	BB	BBB	A	AA	AAA
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Last update: 21 Jun 21

## FTSE4Good ASEAN 5 Index

Rank 3 of Top 10 Constituents



Last update: 30 Sep 21

## (SRI) KEHATI Index

Constituent of Sustainable Investment



Period: Jul - Nov 2021

## IDX ESG LEADERS Index

1 of 30 Public Company Listed



Period: 15 Sep 2021 – 14 Mar 2022

## Euromoney



Best Bank in Indonesia

## Brand Finance



Rank 3 Most Valuable Brands in Indonesia

## HR Asia



Indonesia's Best Companies to Work for in Asia



# ***Agenda***

- Macroeconomy & banking industry highlights
- BCA 9M21 performance overview
- Sustainability finance and ESG
- ▶ ***Corporate updates***
- Share data, ratings & awards



## Stock Split

- BCA obtained EGMS approval for stock split on 23 September 2021, with ratio of 1 : 5. The shares trading with new nominal value started from 13 October 2021.

	Before	After
Nominal value per share	Rp 62,50	Rp 12,50
No. of outstanding shares	24.655.010.000	123.275.050.000

## Capital increase at subsidiary Bank BCA Digital

- BCA increased the capital level of its subsidiary, PT Bank Digital BCA to Rp 4 tn from Rp 1.3 tn previously.
- The subsidiary rolled out its digital bank apps namely 'blu' in July 2021.



# ***Agenda***

- Macroeconomy & banking industry highlights
- BCA 9M21 performance overview
- Sustainability finance and ESG
- Corporate updates



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



# BCA share performance & rating

## BCA Shareholding Structure (as of 30 September 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.

## Fitch Ratings

Per December 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

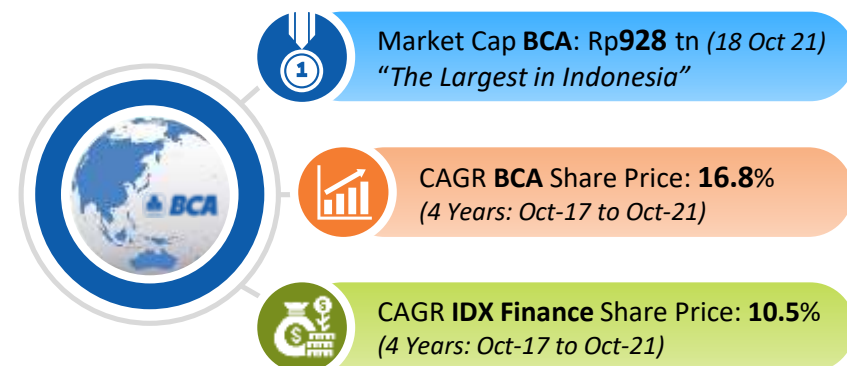
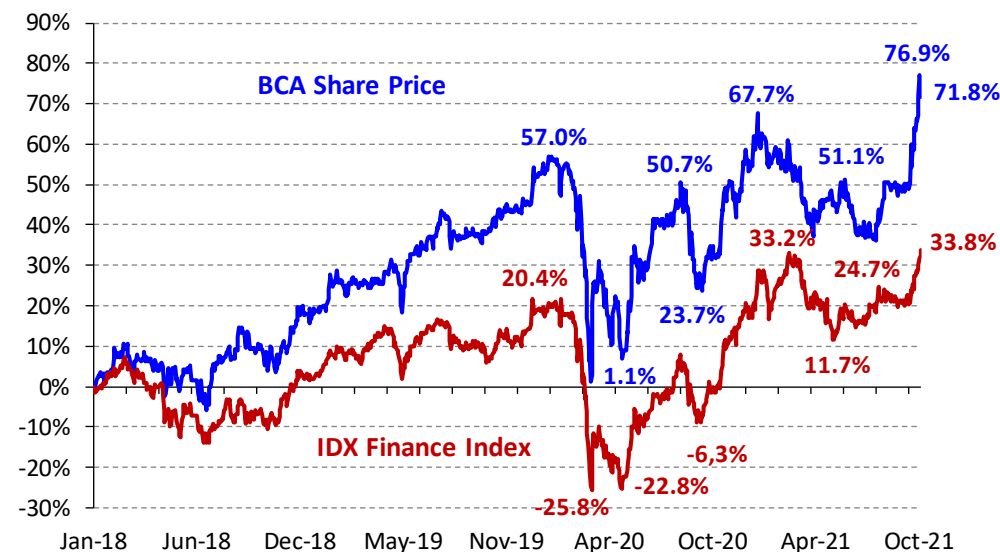
## Pefindo Ratings

Per March 2021

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

## Performance BBKA vs IDX Finance Index

(Relative price up to 18 Oct 2021 against 1 Jan 2018)





# Awards and recognitions - 2021

## Best Bank



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



Best Bank in Indonesia



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



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)



26th 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

## Best Brand



Brand Finance Banking 500 2021

2nd Place on Top 10 Strongest Banking Brands (AAA+ rating)



Brand Finance Indonesia 100 2021

3rd Place on Top 10 Most Valuable Brands in Indonesia



IcONOMICS Marketing Brands Award

2020 Millenials Choice  
Winner for Categories: Savings (Tahapan) and Credit Card



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



Solo Best Brand and Innovation (SDBI) Award 2021

The Best Brand for Categories: Savings & Credit Card



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



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

## Digital



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

## Customer Service



Indonesia Customer Service Quality Award (ICSQ) 2021

The Winner for Categories:

- Conventional Bank, Mobile Banking App, Credit Card and Branch Banking Agent



# Awards and recognitions - 2021

## ESG



**CLSA Ratings - Indonesia ESG**  
Top 10 ESG Champion



Period: 17 Mar – 14 Sep 2021

**IDX ESG LEADERS Index**  
1 of 30 Publicly Listed Companies



January 2021



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



February 2021



**1st 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



Last update: 4 Jun 21

**MSCI Indonesia Index**  
Rank 1 of Top 10 Constituents



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

## 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

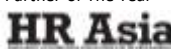
## Others



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



**6th Asia Trusted Life Agents & Advisers Award**  
Best Partner of The Year



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



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



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



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



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



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



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



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

The Best For Categories:

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



**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



**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



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