

PT Bank Central Asia Tbk FY22 Results

26 January 2023

Agenda



- Macroeconomy & banking industry highlights
- FY22 performance overview
- Sustainability finance and ESG
- Share data, ratings & awards

▶ Macroeconomy & banking industry highlights ◀

Economic highlights



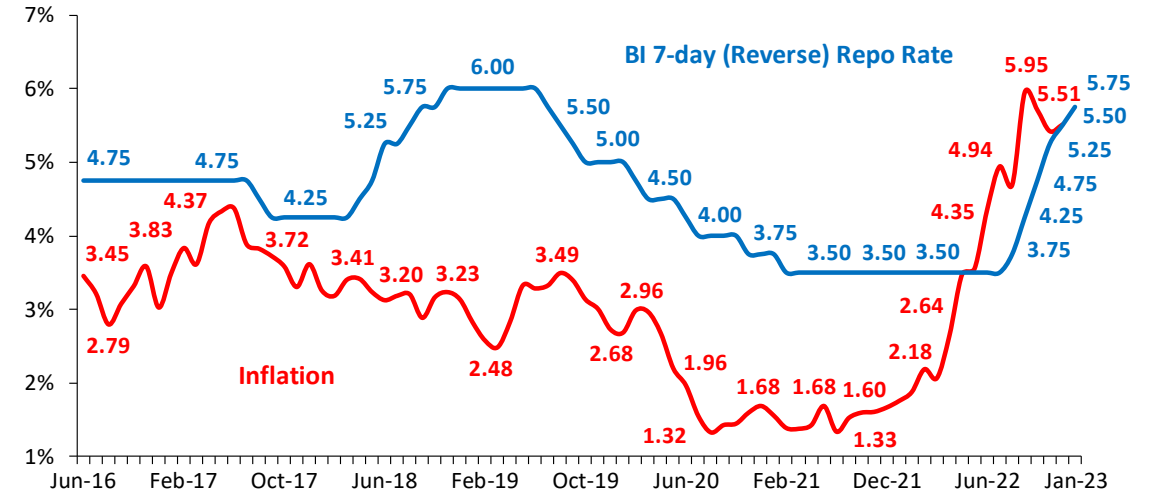
- Economy grows moderately on the back of resilient domestic consumption, still one of the highest among major economies
- Good terms of trade and trade surplus to continue in 2023 albeit commodity prices will normalize.
- Investment still has room for growth driven by foreign and domestic projects, and government capital expenditures.
- Bank Indonesia increased its policy rate by 225 bps in total to 5.75% over the last 6 months to anticipate global headwinds and maintain domestic growth momentum.

	2021	2022	2023
Real GDP	3.30%	5.72%*	4.78%
CPI	1.87%	5.51%	4.43%
BI 7-D Rate	3.50%	5.50%	6.00%
USD/IDR	14,364	15,228	16,292
CA (% of GDP)	0.29%	1.28%*	-0.19%

*) Q3-22 number

Source: Bank Indonesia & BPS for 2022, BCA economist for 2023

Inflation and BI Rates (%)



Rupiah/USD



Source: Bloomberg

Banking sector: sustained business momentum



- Banking sector loans increased 11.0% YoY driven by sustained business momentum across segments and economic sectors.
- Deposit growth rate of 6.8% YoY, a normalized level owing to economic rebounds. LDR rose YtD, standing at 82.4% as loans outgrew deposits.
- Margin improvement amidst rising interest rate environment. Banking sector delivers sound profitability growth in 2022.
- Asset quality continued to improve. OJK extends the credit restructuring relaxation policy period until March 2024.
- CAR ratio to increase from the implementation of Standardized Approach for credit risk and operational risk effective Jan23.

Banking Sector Financial Summary (%)

(Rp trillion)	Sep-21	Dec-21	Sep-22	ΔYoY	ΔYtD
Total Assets	9,735	10,112	10,488	7.7%	3.7%
Total Loans	5,653	5,769	6,275	11.0%	8.8%
Third Party Funds	7,162	7,479	7,647	6.8%	2.2%
CASA	4,277	4,576	4,776	11.7%	4.4%
Current Accounts	1,982	2,144	2,250	13.5%	5.0%
Savings Accounts	2,295	2,432	2,525	10.0%	3.8%
Time Deposits	2,885	2,904	2,872	-0.5%	-1.1%
Net Profit	104.6	140.2	154.5	47.6%	n.a
NIM	4.6%	4.6%	4.9%	30bp	30bp
LDR	79.1%	77.5%	82.4%	330bp	490bp
NPL	3.2%	3.0%	2.8%	-40bp	-20bp
CAR	25.2%	25.7%	25.2%	0bp	-50bp

Source: OJK

FY22 performance overview

Strong loan expansion, normalized funding growth



(Rp billion)	Dec-20	Dec-21	Sep-22	Dec-22	YoY	QoQ
Total Assets	1,075,570	1,228,345	1,288,723	1,314,732	7.0%	2.0%
Secondary Reserves & Marketable Securities	408,197	476,970	475,539	446,367	-6.4%	-6.1%
Loans	588,672	636,987	681,983	711,262	11.7%	4.3%
Third Party Funds	840,752	975,949	1,025,528	1,039,718	6.5%	1.4%
CASA	643,862	767,012	830,447	847,938	10.6%	2.1%
Current Accounts	229,821	285,640	318,274	323,924	13.4%	1.8%
Savings Accounts	414,041	481,373	512,174	524,014	8.9%	2.3%
Time Deposits	196,890	208,937	195,081	191,780	-8.2%	-1.7%
Equity	184,596	202,713	211,940	221,019	9.0%	4.3%

Robust all-round performance



(Rp billion)	FY-20	FY-21	FY-22	YoY	1Q-22	2Q-22	3Q-22	4Q-22	QoQ
Operating Income	74,757	77,897	86,817	11.5%	20,402	20,494	21,859	24,061	10.1%
Net Interest Income	54,547	56,471	64,143	13.6%	14,483	15,291	16,319	18,051	10.6%
Non Interest Income	20,210	21,427	22,673	5.8%	5,920	5,203	5,540	6,011	8.5%
Fees and Commissions	13,161	14,680	16,584	13.0%	3,977	4,194	4,146	4,267	2.9%
Trading Income	3,917	2,437	1,134	-53.5%	614	(164)	300	383	27.5%
Others	3,132	4,310	4,956	15.0%	1,328	1,174	1,094	1,360	24.3%
Operating Expenses	29,337	29,434	31,851	8.2%	7,722	7,331	8,123	8,675	6.8%
Manpower	13,350	13,487	13,651	1.2%	3,907	3,290	3,510	2,946	-16.1%
General & Administrative	15,987	15,947	18,200	14.1%	3,816	4,042	4,613	5,729	24.2%
PPOP (Pre-Provision Operating Profit)	45,420	48,464	54,966	13.4%	12,680	13,163	13,737	15,386	12.0%
Provision	(11,599)	(9,324)	(4,527)	-51.5%	(2,818)	(909)	(191)	(609)	218.5%
Net Profit	27,131	31,423	40,736	29.6%	8,064	9,985	10,905	11,781	8.0%

Key Ratios



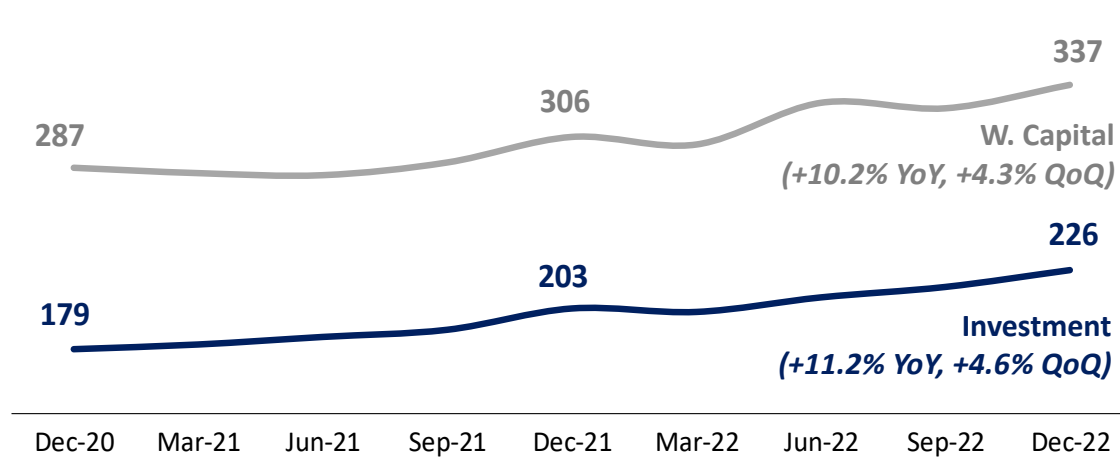
Bank Only	FY-20	FY-21	FY-22	ΔYoY	1Q-22	2Q-22	3Q-22	4Q-22	ΔQoQ
NIM	5.7%	5.1%	5.3%	0.2%	4.9%	5.0%	5.4%	5.9%	0.5%
COC	1.7%	1.6%	0.7%	-0.9%	1.9%	0.6%	0.0%	0.4%	0.4%
Risk Adjusted NIM	4.0%	3.5%	4.6%	1.1%	3.0%	4.4%	5.4%	5.5%	0.1%
CIR	37.4%	34.9%	33.9%	-1.0%	35.8%	32.9%	34.8%	32.5%	-2.3%
ROA (after tax)	2.7%	2.8%	3.2%	0.4%	2.5%	3.2%	3.4%	3.7%	0.4%
ROE	16.5%	18.3%	21.7%	3.4%	16.8%	22.4%	22.7%	24.7%	2.0%
CAR	25.8%	25.7%	25.8%	0.1%	23.9%	24.7%	25.4%	25.8%	0.4%
LFR*	65.8%	62.0%	65.2%	3.2%	60.5%	63.5%	63.3%	65.2%	1.9%
RIM	67.2%	63.7%	67.2%	3.5%	62.6%	65.4%	65.3%	67.2%	1.9%
NSFR	171.8%	180.7%	169.2%	-11.5%	176.9%	174.1%	172.6%	169.2%	-3.4%
LCR	379.2%	396.3%	393.5%	-2.8%	405.3%	395.4%	407.1%	393.5%	-13.6%
NPL - gross	1.8%	2.2%	1.7%	-0.5%	2.3%	2.2%	2.2%	1.7%	-0.5%
NPL Coverage	260.9%	240.0%	287.3%	47.3%	244.8%	246.4%	247.9%	287.3%	39.4%
LAR	18.8%	14.6%	10.0%	-4.6%	13.8%	12.3%	11.7%	10.0%	-1.7%
LAR Coverage incl. off B/S	28.1%	39.0%	53.8%	14.8%	44.7%	47.9%	49.9%	53.8%	3.9%

*) BCA's LFR number is the same as LDR

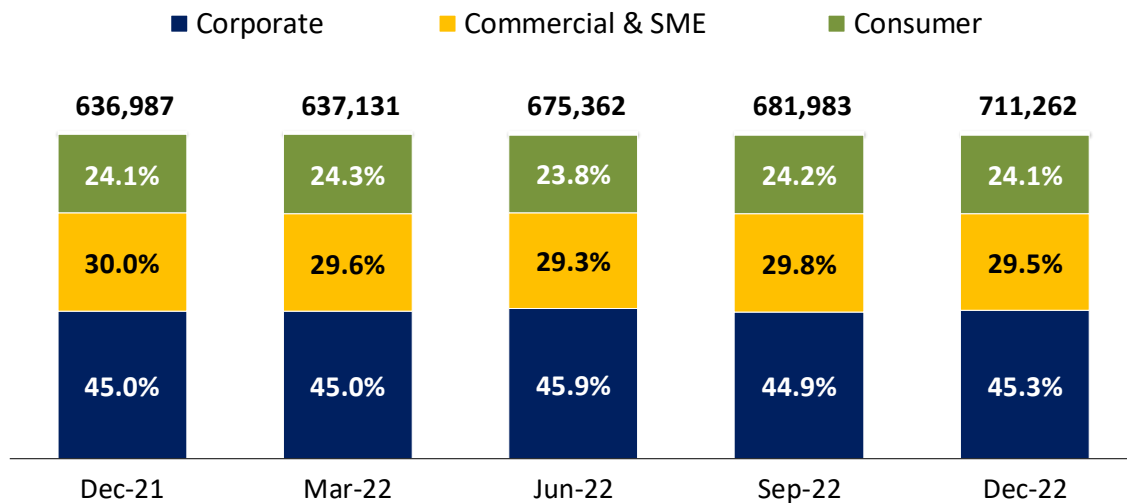
Broad-based loan increase



Business Loans (Rp tn) - Consolidated



Loan Composition (Rp bn) - Consolidated

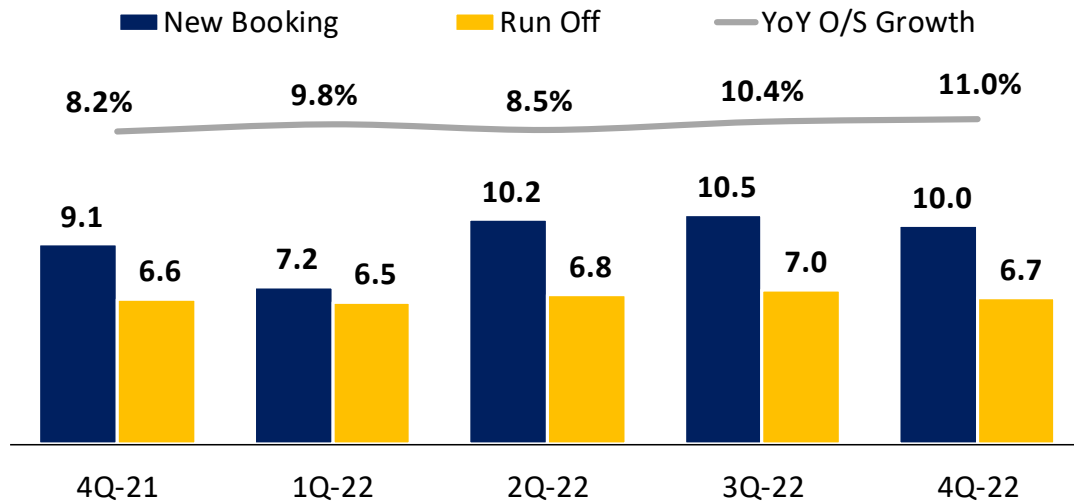


Loan Breakdown (Rp bn) - Consolidated

	Dec-21	Sep-22	Dec-22	ΔYoY	ΔQoQ
Corporate	286,490	306,065	322,176	12.5%	5.3%
Commercial & SME	190,882	203,547	210,162	10.1%	3.2%
Consumer	153,367	164,965	171,347	11.7%	3.9%
- Mortgage	97,530	105,003	108,299	11.0%	3.1%
- Vehicles	40,602	43,776	46,128	13.6%	5.4%
- C.Cards & Others	15,235	16,185	16,920	11.1%	4.5%
Sharia Financing	6,248	7,406	7,577	21.3%	2.3%
Total O/S Loans	636,987	681,983	711,262	11.7%	4.3%
Total Facilities	911,088	990,127	1,034,162	13.5%	4.4%
Corp. Bonds	26,174	27,838	32,747	25.1%	17.6%
Loans + Corp. Bonds	663,161	709,821	744,009	12.2%	4.8%

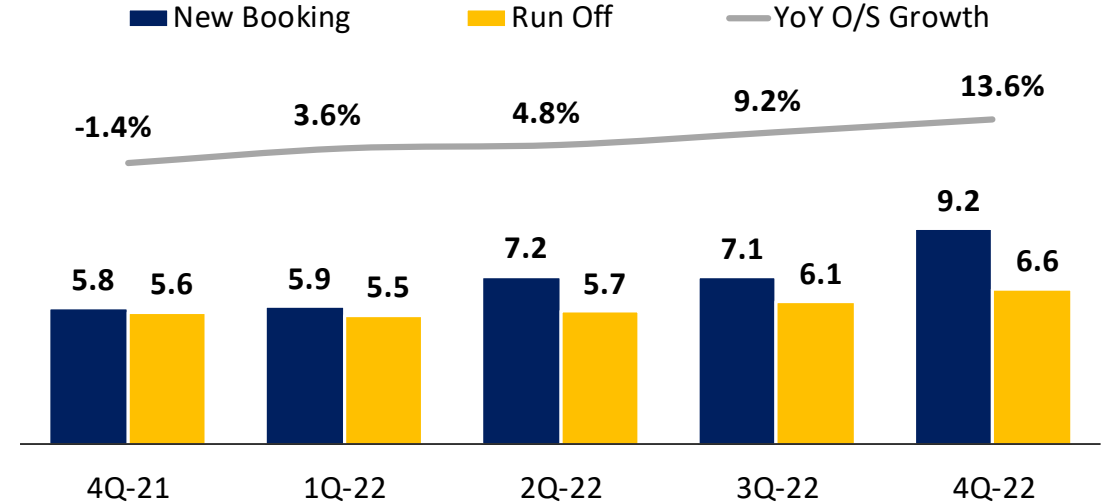
Sound new booking in consumer lending

Mortgage New Booking & Run Off - Quarterly (Rp tn)

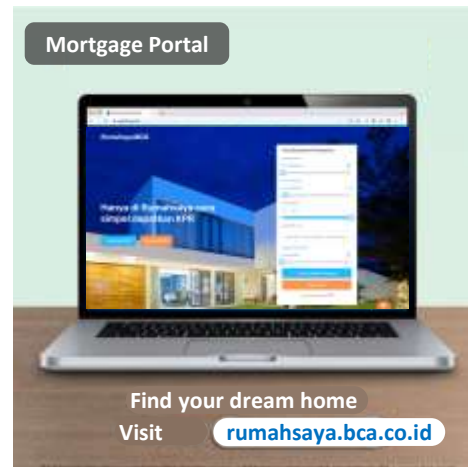
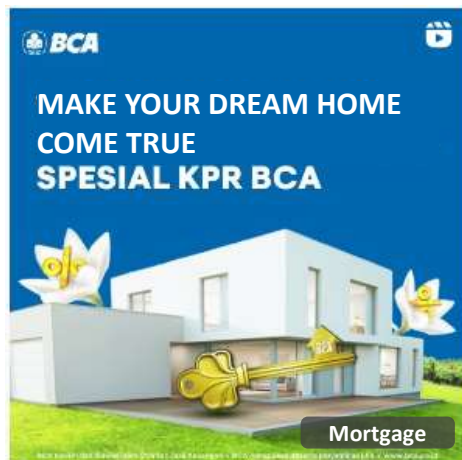


Note: Bank Only runoff and new booking, Consolidated YoY growth

Vehicle New Booking & Run Off – Quarterly (Rp tn)

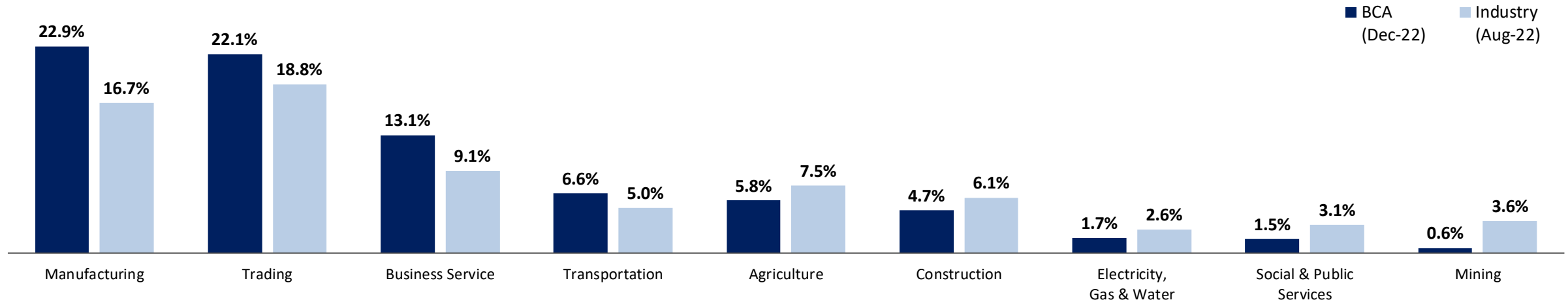


Note: Bank Only runoff and new booking, Consolidated YoY growth

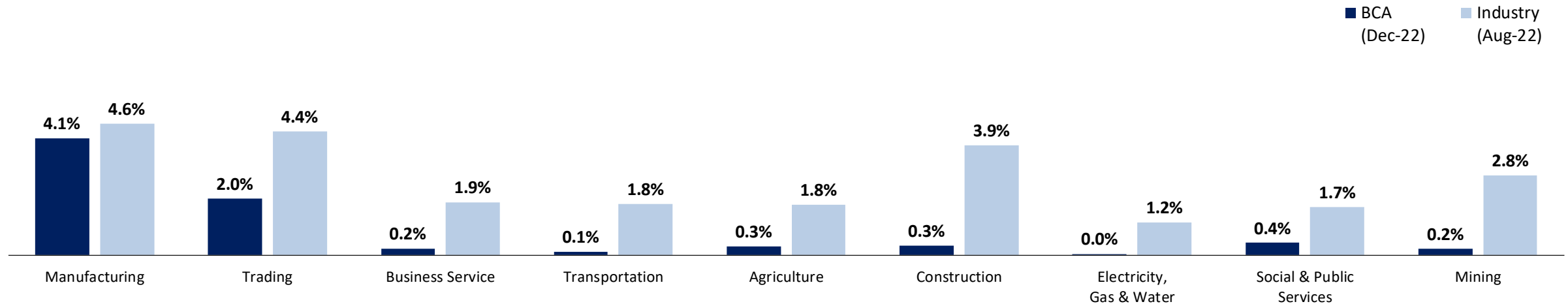


Loan diversification with intact quality

Composition of BCA Business Loans by Sector (%)



BCA Business NPL by Sector (%)



Note: Consolidated numbers based on LBU reporting category

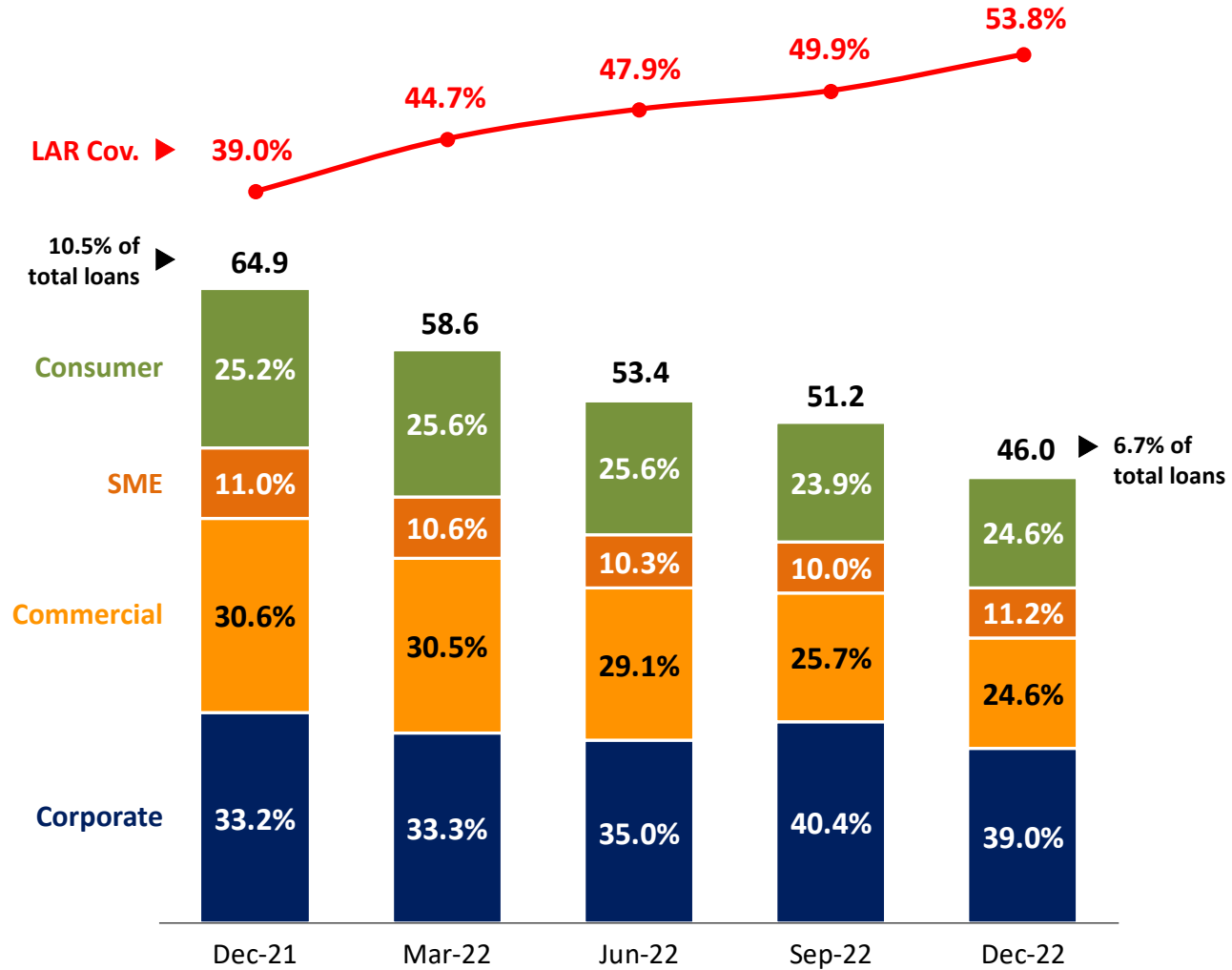
LAR improved to 10.0%, a consistent downtrend



Loan Quality & Restructured Loans (Rp tn) - Bank Only

Rp trillion	Dec-21	Sep-22	Dec-22	ΔYoY	ΔQoQ
Total Loans by Collectability (bank only):					
Current	594.7	636.3	667.7	12.3%	4.9%
Special Mention	12.5	12.1	11.6	-7.0%	-3.7%
NPL	13.4	14.3	11.8	-12.1%	-17.6%
Total Loans	620.6	662.7	691.1	11.4%	4.3%
Restructured Loans (bank only):					
Current	64.9	51.2	46.0	-29.2%	-10.3%
Special Mention	8.7	6.9	6.8	-21.8%	-1.1%
NPL	8.9	10.7	9.5	6.3%	-11.5%
Total Restruct. Loans	82.5	68.8	62.2	-24.6%	-9.5%
Total LAR	90.8	77.6	69.4	-23.6%	-10.6%
% LAR / Loans	14.6%	11.7%	10.0%	-4.6%	-1.7%

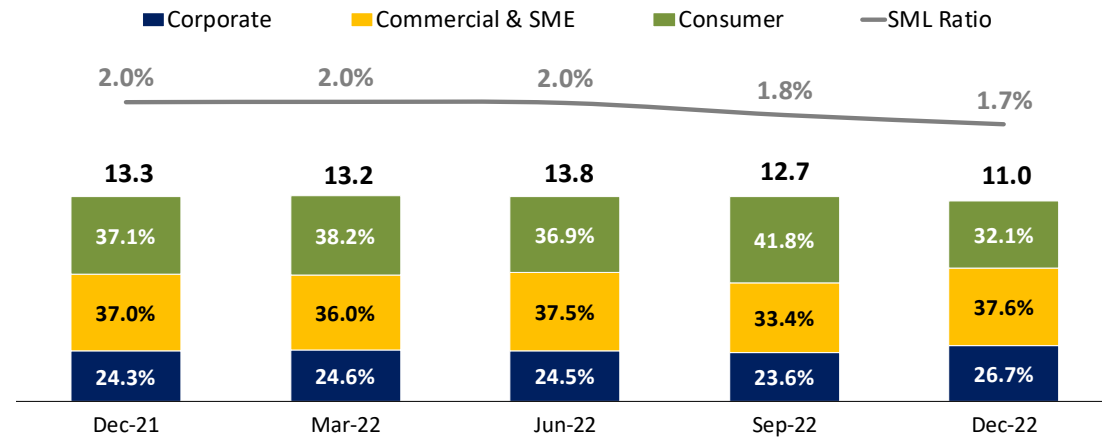
Restru. Loans - Coll.1, LAR Coverage - Bank Only



Ample credit coverage

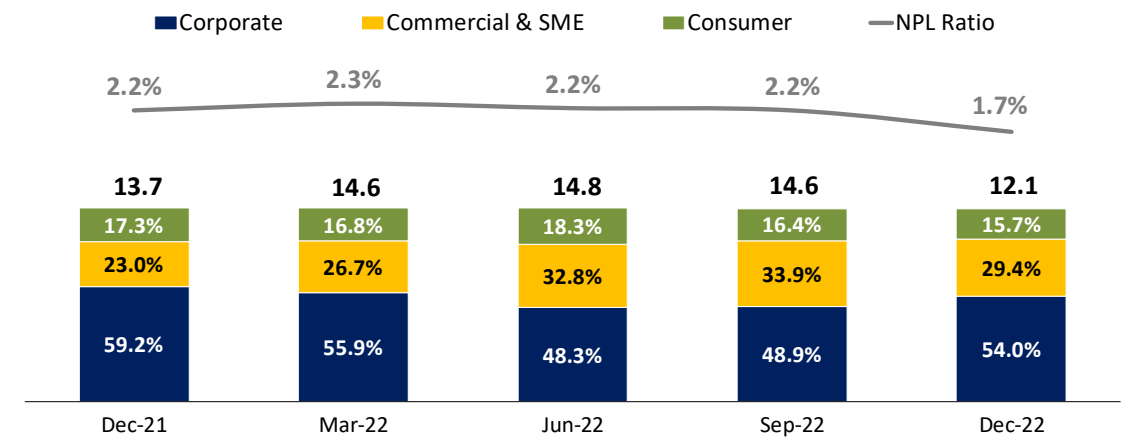


Special Mention Composition (% of Total SML, Rp tn) Consolidated



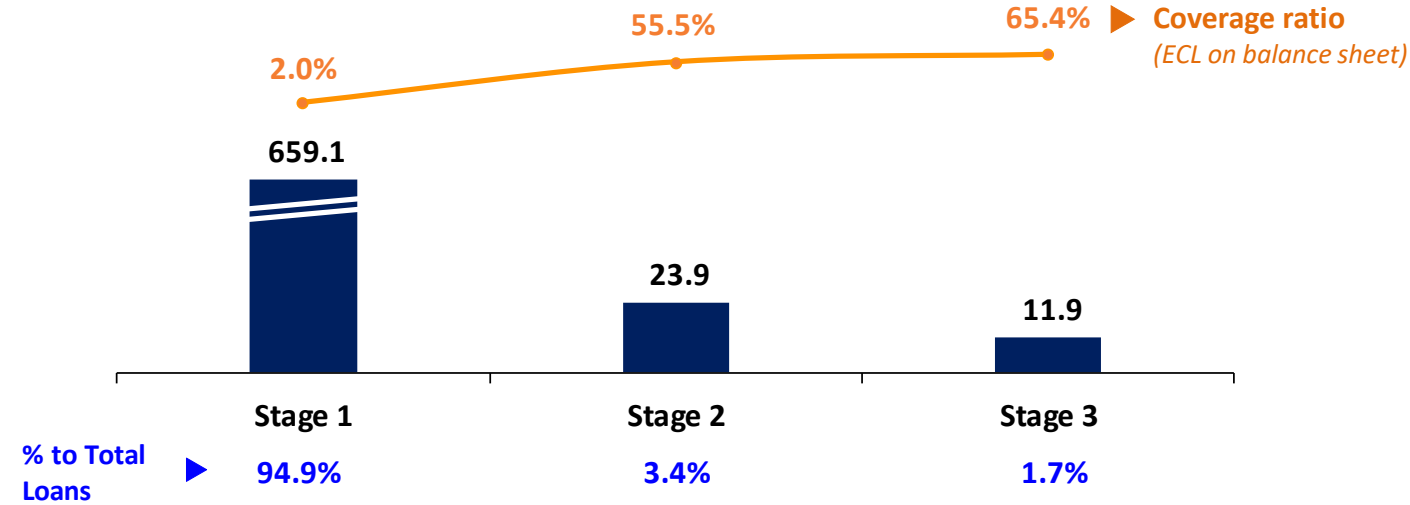
Note: The remaining contribution came from Sharia financing

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



Note: The remaining contribution came from Sharia financing

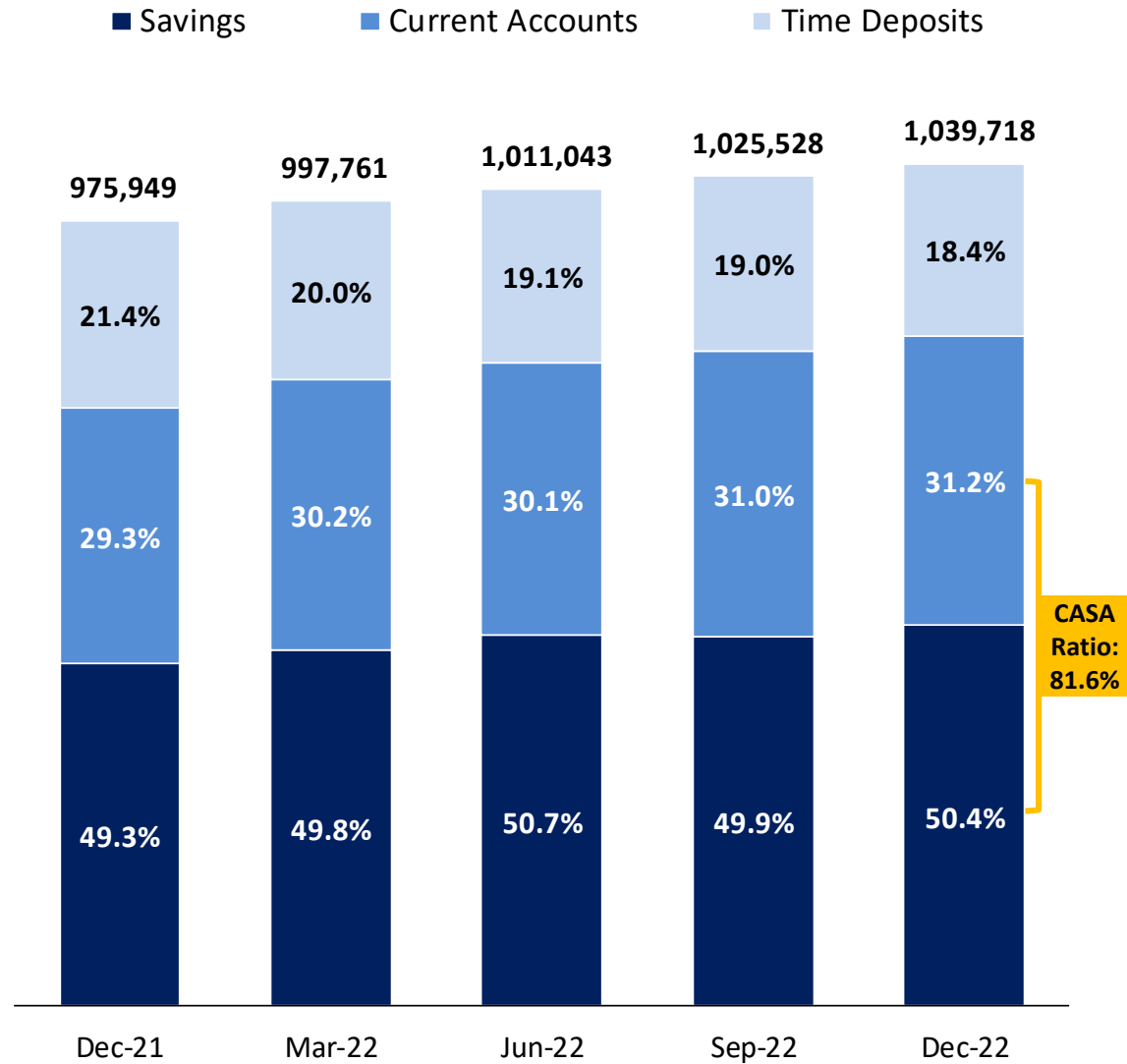
Loan Staging (Rp tn) – Consol excl. sharia & consumer receivables



CASA Ratio reached 81.6%

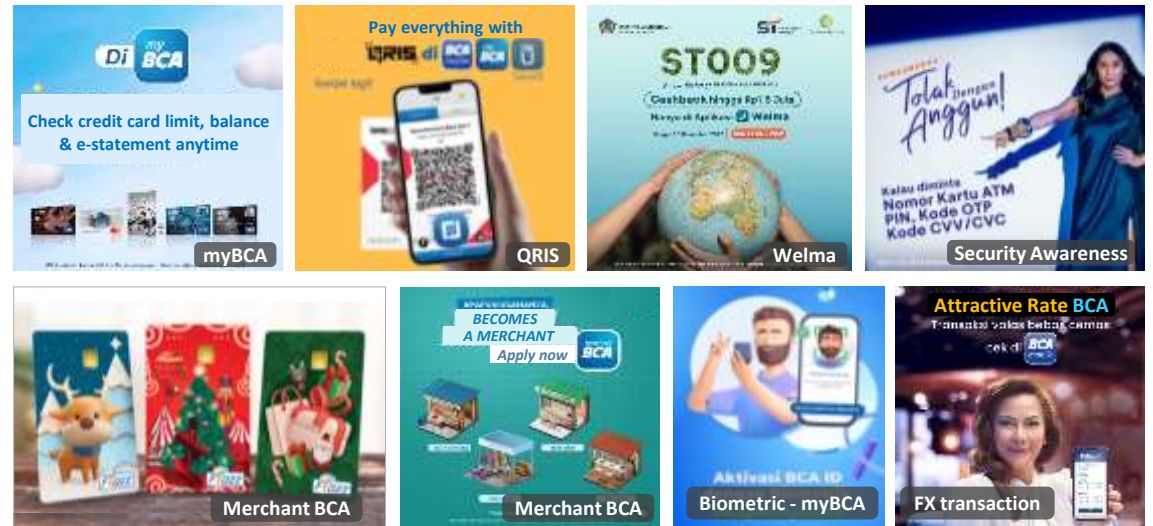


Third Party Fund Composition (Rp bn) - Consolidated



Third Party Funds (Rp bn) - Consolidated

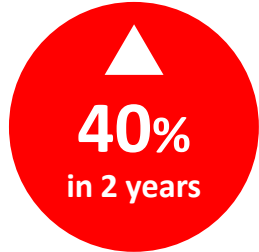
	Dec-21	Sep-22	Dec-22	ΔYoY	ΔQoQ
CASA	767,012	830,447	847,938	10.6%	2.1%
Current Accounts	285,639	318,274	323,924	13.4%	1.8%
Savings Accounts	481,373	512,174	524,014	8.9%	2.3%
Time Deposits	208,937	195,081	191,780	-8.2%	-1.7%
Third Party Funds	975,949	1,025,528	1,039,718	6.5%	1.4%
CASA Ratio	78.6%	81.0%	81.6%	3.0%	0.6%



Digital transactions record new highs



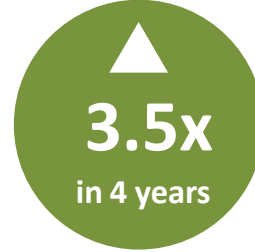
No. of
Customers



No. of transactions
mobile banking



No. of mobile
banking users



API trx vol.

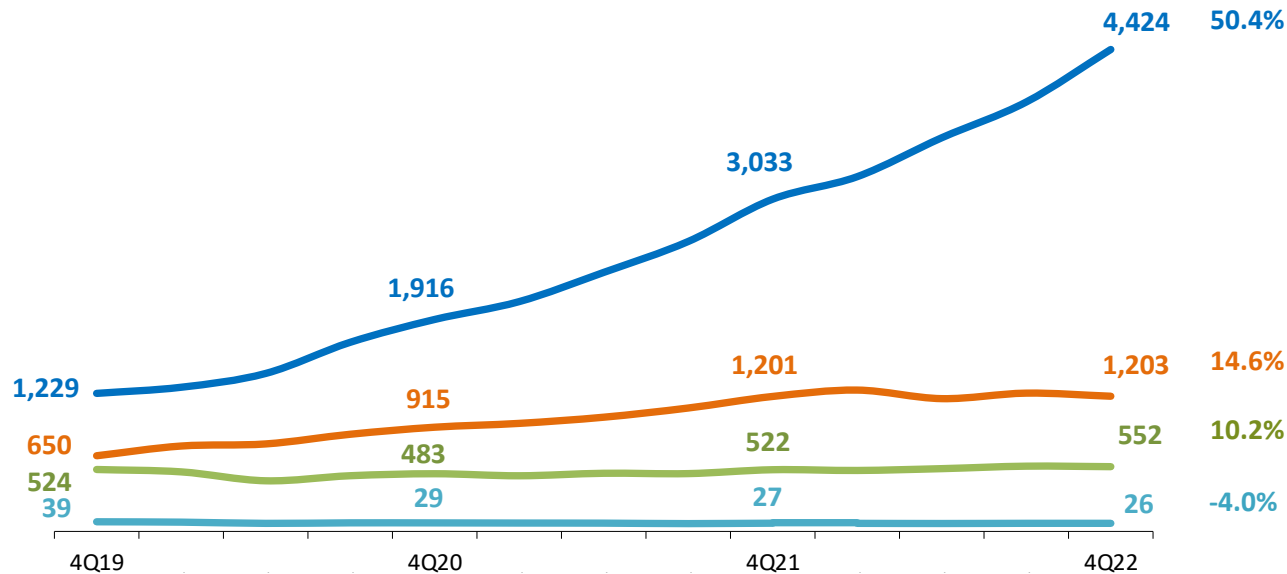


QRIS
Trx value



Transaction Volume - Quarterly (million)

FY-22 YoY



Transaction Value - (Rp tn)

	FY21	FY22	ΔYoY	3Q22	4Q22	ΔQoQ
Mobile Banking	4,048	5,460	34.9%	1,411	1,496	6.0%
Internet Banking	15,119	17,471	15.6%	4,488	4,560	1.6%
ATM	2,145	2,245	4.7%	568	554	-2.5%
Branch Banking	13,127	14,055	7.1%	3,519	3,715	5.6%

Continuous innovations



New Biometrics Feature in myBCA and BCA mobile



Integration of Welma into myBCA



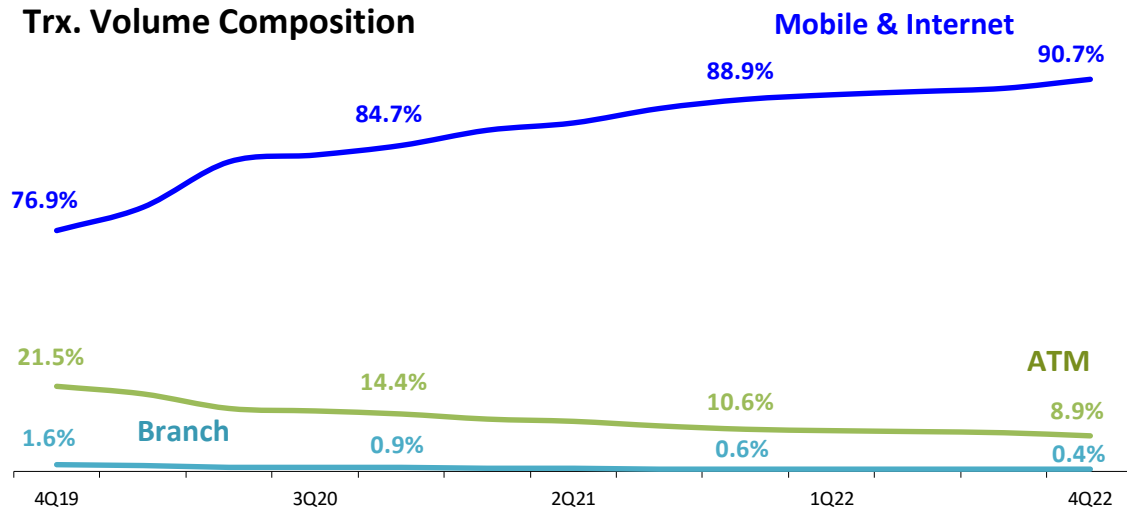
BI-Fast Transactions grew 42% QoQ



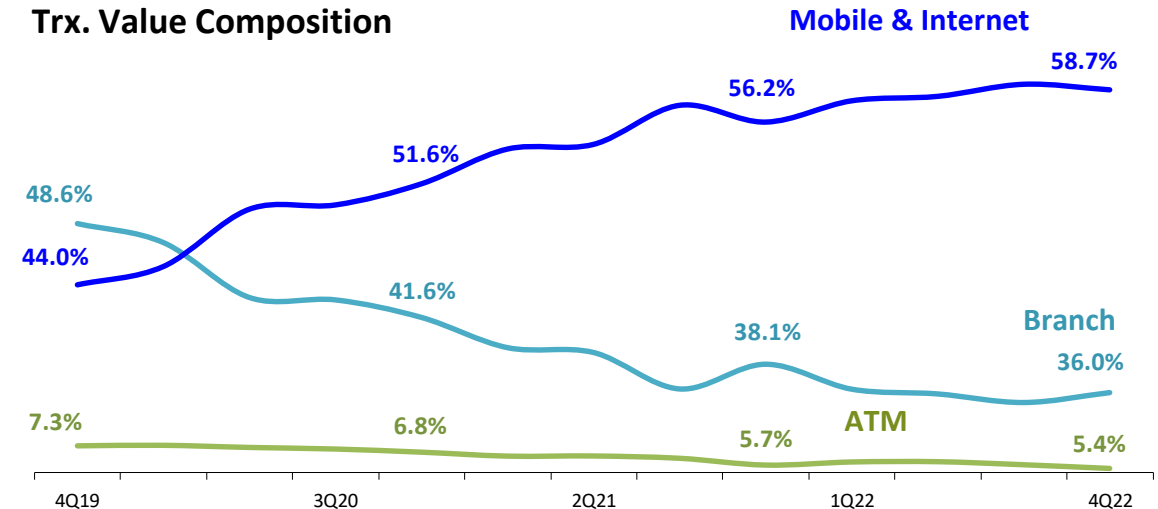
Larger contact center supported >4 mn online account opening in FY22

Rising the bar for mobile & internet channels

Trx. Volume Composition

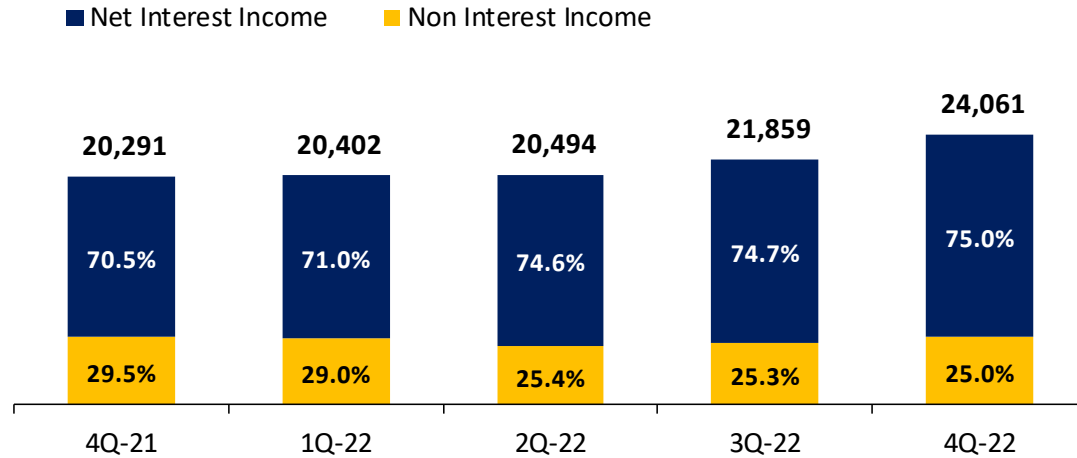


Trx. Value Composition

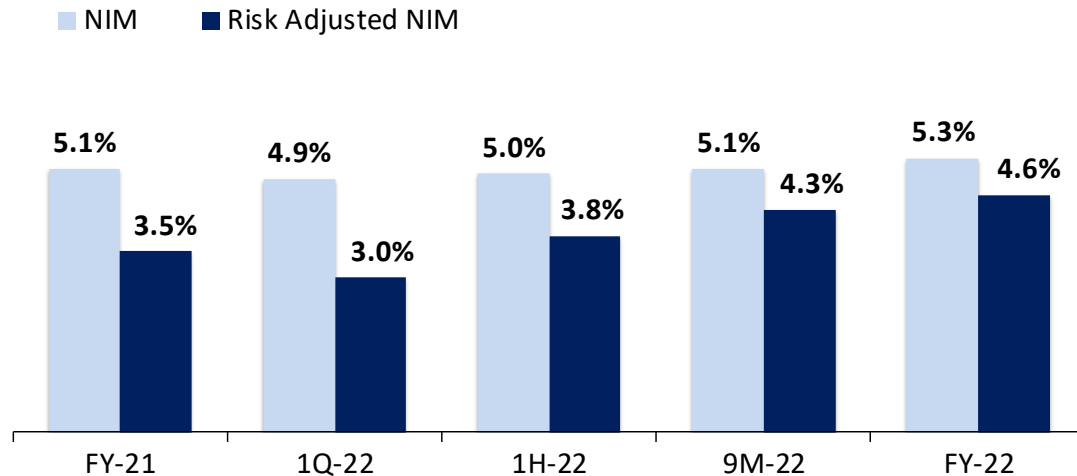


Profitability trend

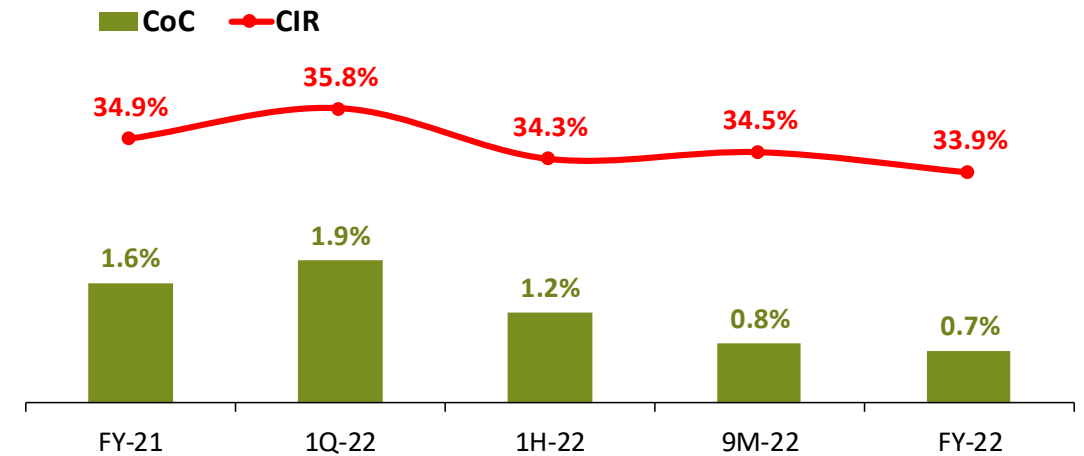
Quarterly Operating Income (Rp bn) - Consolidated



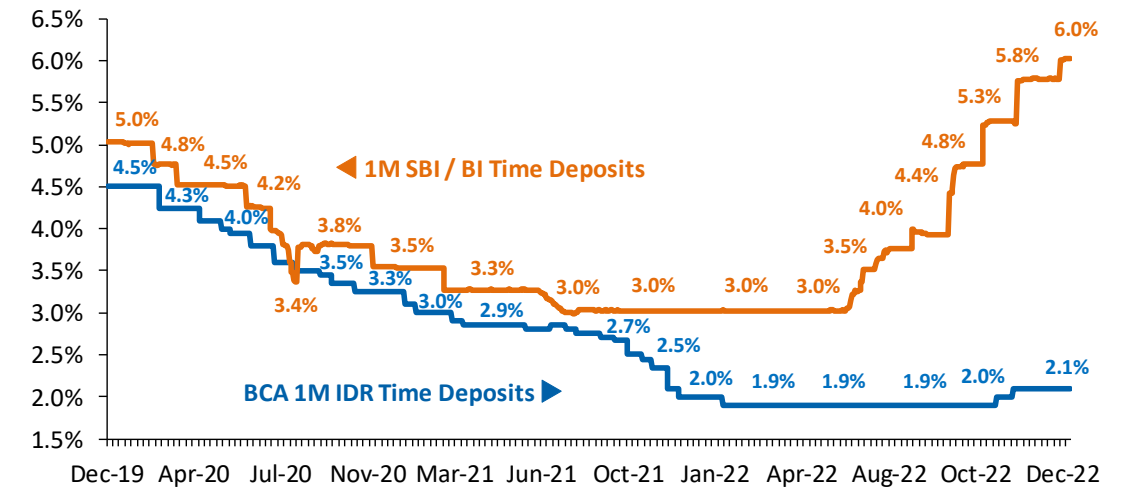
NIM & Risk Adj. NIM - Bank Only



Cost to Income & Cost of Credit - Bank Only



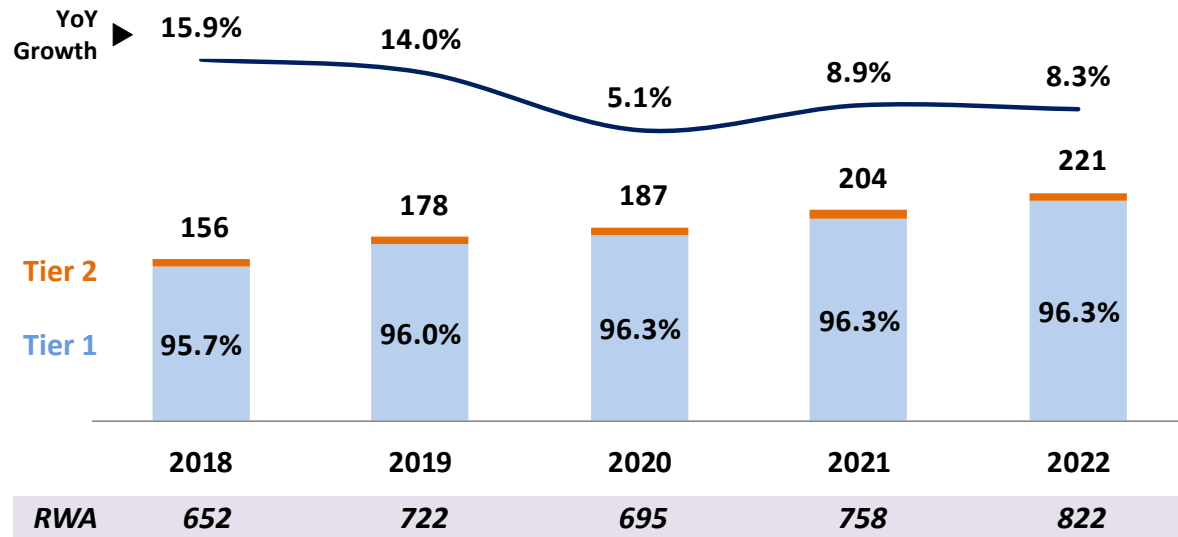
Interest Rate*



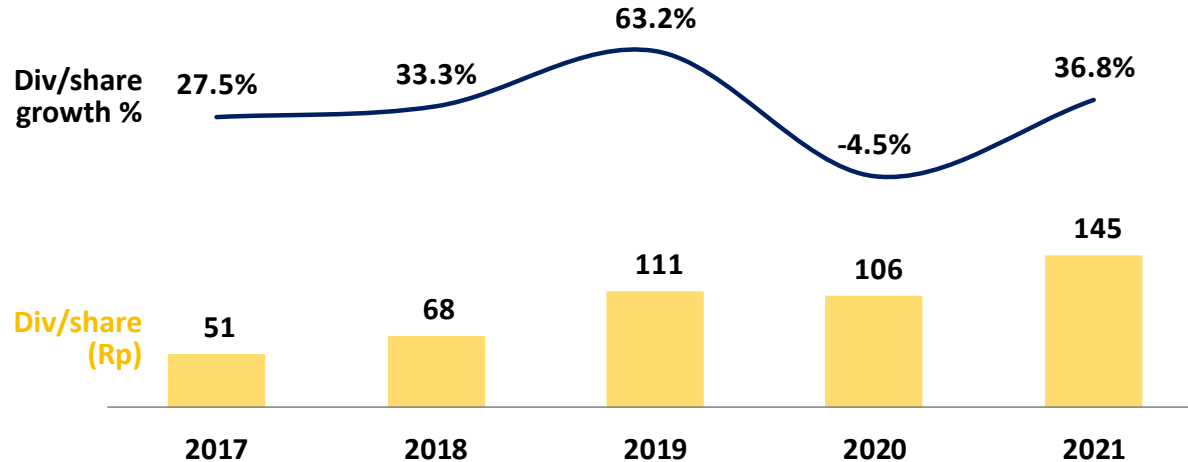
* Maximum interest rate offered

Dividend and Capital Management

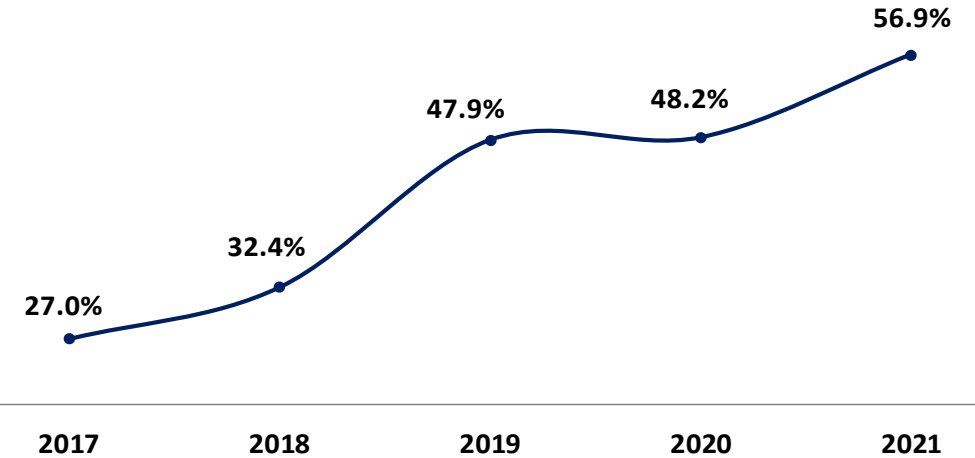
Nominal Capital Growth (Rp tn)



Dividend Per Share



Dividend Payout Ratio (DPR)



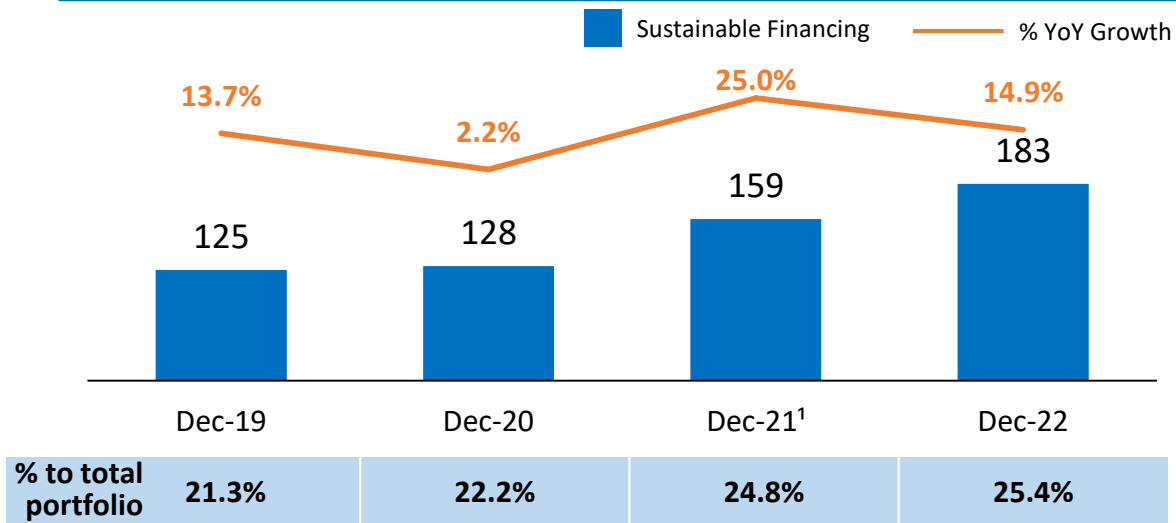
- Aims for sizable nominal capital :
 - ✓ to grow corporate loans in compliance with Legal Lending Limit (LLL)
 - ✓ Maximum LLL is at 25% of Tier 1 capital for one group customer.
- Strong CAR accommodates RWA on private enterprises, which require higher weighting compared to state-owned companies.
- Dividend per Share grew ~ 3x since 2017, on the back of sustainable earnings growth and rising dividend pay out ratio.

► Sustainability finance and ESG ◀

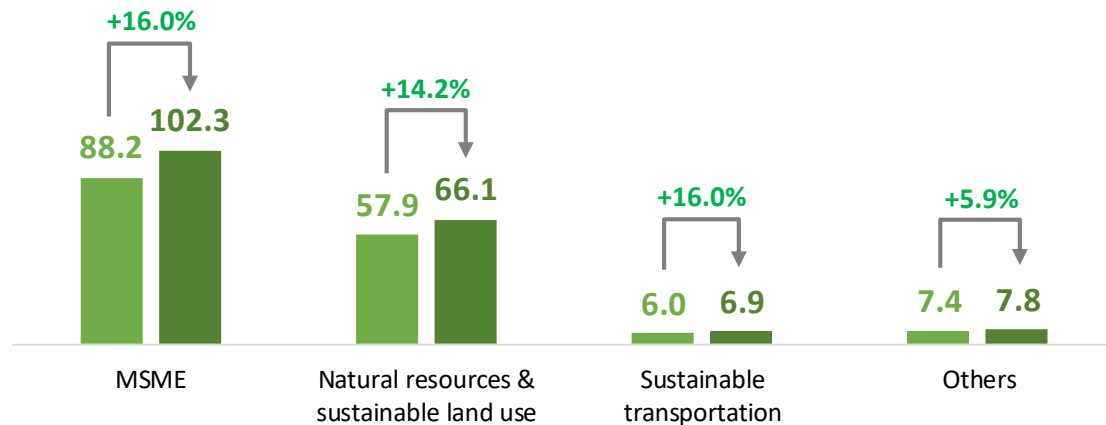
- Economic Aspect
- Environment
- Social
- Governance

Sustainable financing grew 14.9% YoY

Sustainable Financing (Rp tn)



Top 3 Segments with Highest Growth as of Dec-22 (Rp tn)



Notes: 1) Restated

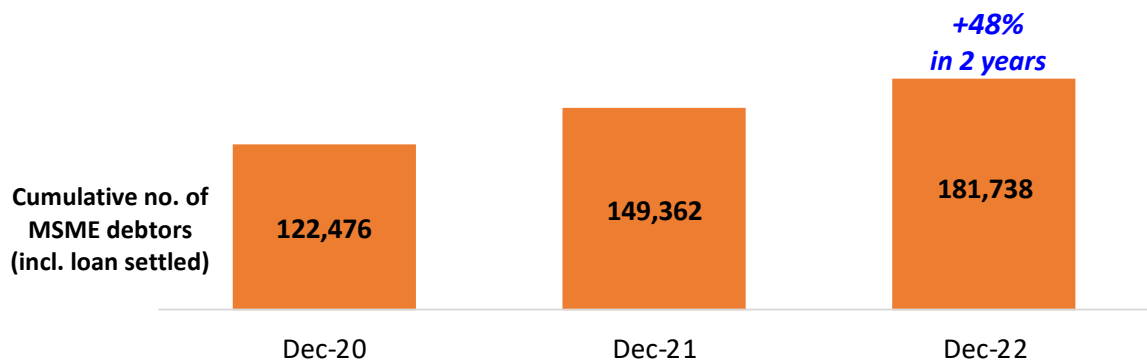
■ Dec-21¹ ■ Dec-22

Key Milestones up to 2022

- ▶ Pursue **sustainable financing opportunities** to support lower carbon economy.
- ▶ Promote ESG by **establishing responsible lending policies in 5 sectors**: palm oil, forestry & wood products, coal mining, toll road, and cement & steel.
- ▶ Mapped 450 top debtors in alignment with **‘OJK’s Green Taxonomy’** to drive corporates in implementing sustainability practices.
- ▶ **GHG emission scope 3 data development** in collaboration with debtors to support Indonesia’s program to achieve lower greenhouse gas emissions.
- ▶ **Enhance ESG aspects** in loan underwriting and due diligence.

Active sustainability initiatives across segments

» Increasing Exposure to MSME debtors



Empowering Women Entrepreneurs

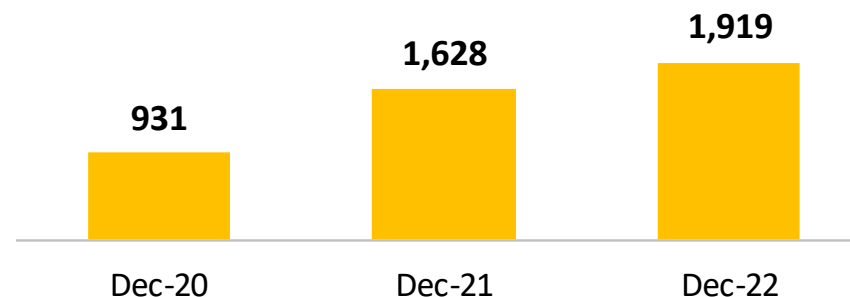


Commitments to support Micro & SMEs

- Facilitated **1,200 MSMEs** to promote local products through BCA UMKM Fest with more than **>45,000 transactions**.
- Supporting business development of **537 MSMEs** by providing trainings and coaching under #BanggaLokal campaign.
- Empowered local community and MSME in **BCA tourism villages** through coaching on waste management and financial & business planning.
- Disbursement of **micro loans (KUR)** reached **Rp478 bn** (132% YoY).

» Financing to Palm Oil Farmers More Than 2x in Two Years

in Rp billion



Certification on Palm Oil Financing:

	Dec-20	Dec-22
ISPO and RSPO Certified	8	30
RSPO Certified	12	16
ISPO Certified	28	13
# Palm Oil Corporate Debtors with Certifications	48	59
% of Certified Palm Oil Debtors	50.0%	65.6%
% of Certified Palm Oil Loan Outstanding	45.2%	68.1%

Lending Policy for Palm Oil Sector

- Obtain palm oil certifications (ISPO/RSPO).
- Adopt no-deforestation, no-peat, no-exploitation (NDPE) principles.
- Implement low carbon business practices and local community empowerment.
- Develop action plan and timeframe on sustainable business practices

Estimated carbon savings potential of 1,995.8 tCO₂ eq, grew 124.8% YoY

Total potential savings:
1,995.8 tCO₂eq
 >2x from 2021

Recycle & Waste Management

Potential savings of
348.9 tCO₂eq

Digital Banking Operation

Potential savings of
1,458.3 tCO₂eq

Green Building & Energy Efficiency

Potential savings of
148.9 tCO₂eq

Nature Conservation

Potential savings of
39.7 tCO₂eq

A

Waste Recycled

EDC Machine



22.7 ton
 + 5.2x YoY

Cards



3.3 ton
 + 3.5x YoY

Non-Organic



48.5 ton
 + 6.6x YoY

Archives &
 Documents



436 ton
NEW

ATM Cartridges



7.0 ton
NEW

Uniforms



0.5 ton
NEW

Recycling Output

Plastic pellets,
 iron

Paving blocks

Plastic pellets,
 reusable pulps,
 etc.

Reusable pulps

Plastic pellets,
 flakes

Reusable fabrics



Total waste
 recycled

518 ton
 +40.7x YoY

or

Equivalent to
 saving

29,606 trees



Digital banking contributed 73% to total carbon savings potential, grew 82.9% YoY

Total potential savings:
1,995.8 tCO₂eq
>2x from 2021

Recycle & Waste Management

Potential savings of
348.9 tCO₂eq

Digital Banking Operation

Potential savings of
1,458.3 tCO₂eq

Green Building & Energy Efficiency

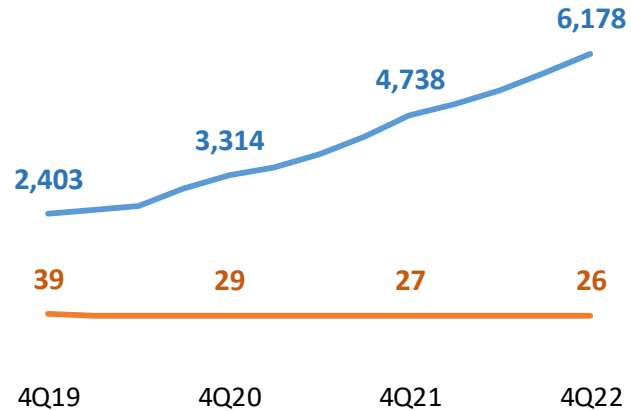
Potential savings of
148.9 tCO₂eq

Nature Conservation

Potential savings of
39.7 tCO₂eq

B

Transaction Volume – Quarterly (million)



Digital internal administration



Digital approval mechanism



Online internal event



Work From Hub

Estimated carbon savings potential

973.3 tCO₂eq

Estimated carbon savings potential

485.0 tCO₂eq

Potential savings from green building & energy efficiency rose 152.8% YoY

Total potential savings:
1,995.8 tCO₂eq
>2x from 2021


A

Recycle & Waste Management

Potential savings of
348.9 tCO₂eq


B

Digital Banking Operation

Potential savings of
1,458.3 tCO₂eq


C

Green Building & Energy Efficiency

Potential savings of
148.9 tCO₂eq


D

Nature Conservation

Potential savings of
39.7 tCO₂eq

C

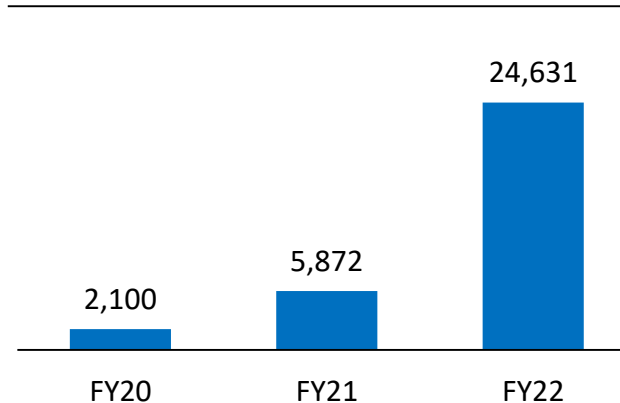
	2020	2021	2022
Electricity consumption intensity (kWh/m ²)	185	159	135

Reached "a fairly efficient" level (**<222 kWh/m²/year**)
 based on SNI 03-6196-2000
 (energy audit procedure on buildings).

- Installed solar panels in 4 buildings and EV charging stations in 2 buildings.
- Replacing AC with more efficient refrigerants.
- Switching to LED lights.
- BCA Foresta, obtained platinum green building certifications and won 1st rank in Subroto Awards 2022 for Energy Efficient Building.

D

» Trees planted annually



» **5,808 employees** joined Walk for Tree program, resulted in **19,400 trees** planted across 20 areas in Indonesia

» **22.5 hectare** critical land rehabilitation for orangutan conservation

Creating added values to wider communities and employees

» Bringing positive impacts to external communities

Customer Satisfaction Metrics



Customer Engagement:

4.73

out of 5.00
(FY21: 4.67)



Branch Service Quality:

4.86

out of 5.00
(FY21: 4.87)

CSR Initiatives & Outreach

Education & Financial Literacy

870 recipients of Bakti BCA scholarships across 18 universities

155,769 participants of financial literacy socializations & activities

578 participants of non-degree education program

Community Empowerment

15 assisted tourism villages

10 tourism villages in partnership with Ministry of Tourism

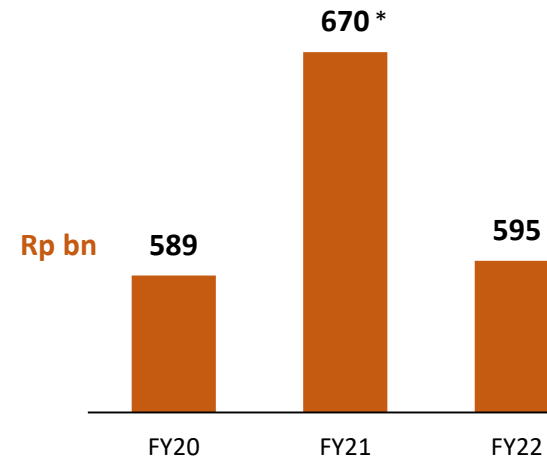
Public Health

803 cataract surgeries

12,884 medical assistances

» To employees: inspired to be a workplace of choice

Spending on employee well-being



* Notes 2021 data include Covid-19 related expenses

- ▶ Provides various benefits for employees (i.e. medical facilities, festive allowance, employee loans, etc.)
- ▶ Internal capacity building: **employee learning & development** through training and support for higher educational levels.
- ▶ Average training hours reached **38.8 hours per employee** (FY21: 28.1 hours).

Equal Opportunities & Gender Diversity



Female employees compared to total employees

61.4%
(FY21: 61.6%)



Female occupying Director and Manager positions

60.6%
(FY21: 60.2%)



Promoted female employees out of total employee promotion

61.7%
(FY21: 61.4%)

Strengthening corporate governance

» Good governance for sustainable business practices



Fair dealing applied to both internal & vendors (e.g. occupational health & safety, human rights, employment, etc.)



Anti-corruption and anti-fraud prevention initiatives



Preventing financial crimes by raising awareness on anti-money laundering & terrorism financing



Whistleblowing system



Encourage employees to develop **competencies on ESG aspects**



Strengthen **ESG work unit**, improve **ESG disclosure**

» Rising importance of IT Governance



Enterprise Security Unit to oversee the implementation of **cyber security** internally



Enforcing data security policy across all work units.



Raising cybersecurity awareness for employees, customers, and clients



Data protection technologies to ensure data privacy

66.9%

YoY increase in **budget for IT & Data Security**

1,715

Specialized employees on IT & data security (21.7% YoY)

Obtained IT & Data Security Certifications

- ISO 27001:2013** 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 data center network & operation

2023 Key Priorities



Economic

- Grow sustainable finance portfolio
- Integrate ESG risk evaluations
- Implement OJK Indonesian Green Taxonomy
- Debtor engagement to promote the implementation of sustainability principles



Environment

- Achieve higher carbon emission reduction through digitalization
- Enrich greenhouse gas emission database
- Maintain “fairly efficient” electricity consumption <222kWh/m2/year
- Manage & recycle waste



Social

- Refresh Bakti BCA’s Impact Focused
- Support “**Bangga Berwisata #DiIndonesiaAja**” nationwide movement
- Organize BCA’s employee social program “**BCA Daur Harapan**”
- Improve ESG awareness & communication



Governance

- Develop Sustainable Finance Action Plan (RAKB) for 2024 – 2028
- Continue the implementation of GCG principles to drive sustainable performance
- Strengthen IT security & governance
- Preparation for the implementation of the Personal Data Protection Act

ESG Rating & Awards



MSCI Indonesia Index Top 10 Constituents



Last update: Dec 2022

FTSE4Good ASEAN 5 Index Top 10 Constituents



Last update: Dec 2022



BCA constituents of:

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

Last update: Dec 2022



“2nd Rank – Big Company Category”

Indonesia's SDGs Action Award 2022



“Sustainability Excellence Private Bank Category”

TrenAsia ESG Excellence Award 2022

Thomson Reuters - Refinitiv ESG Scores

Rating **A**



Last update: Nov 2022 - Annually

Down Jones Sustainability Index S&P Global CSA

Score **53**

Rank percentile **79th**



Last update: Nov 2022 - Annually



“ASEAN Asset Class 2021”

ASEAN Corporate Governance Scorecard



“The Best Overall Big Caps”

The 13th IICD Corporate Governance Award 2022

► Share data, ratings & awards ◀

BCA share performance & rating



BCA Shareholding Structure (31 December 2022)

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

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.

** Under this composition, 2.49% of shares belong to parties affiliated with PT Dwimuria Investama Andalan.

Fitch Ratings

As of 31 December 2022

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

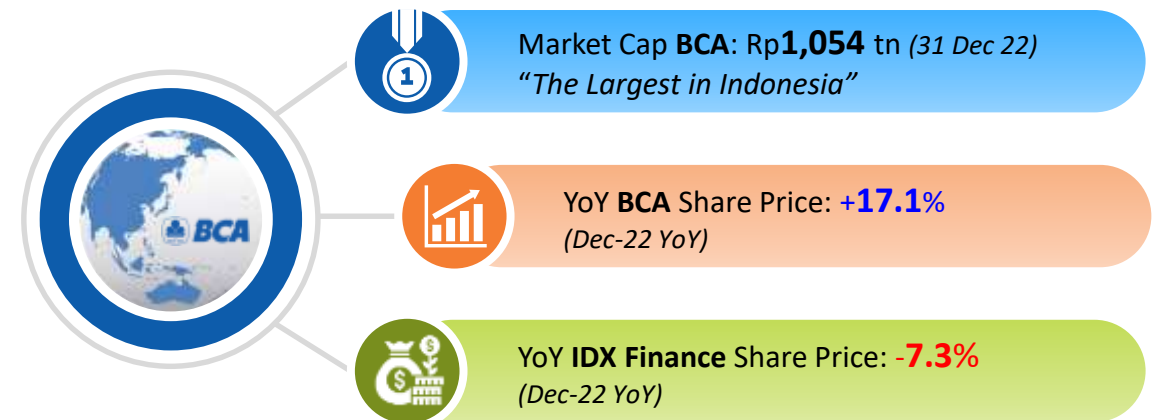
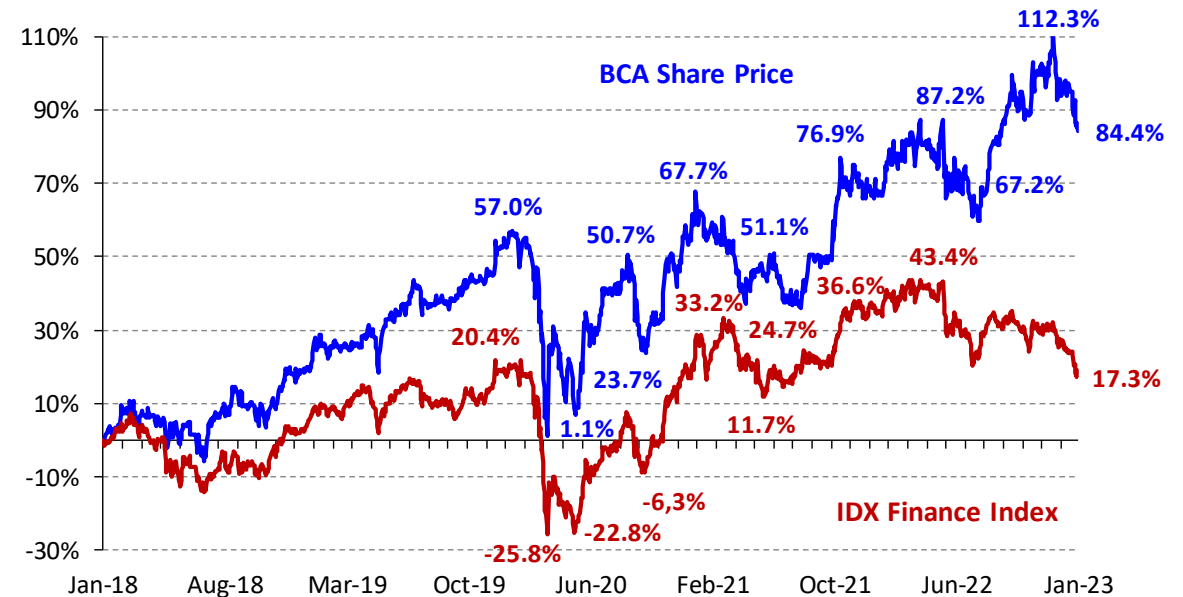
Pefindo Ratings

As of 31 December 2022

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

Performance BBKA vs IDX Finance Index

(Relative price up to 12 Jan 2023 against 1 Jan 2018)



Awards and recognitions – 2022



Best Bank



FinanceAsia Country Awards 2022

Best Domestic Bank in Indonesia



Forbes World's Best Bank 2022

Best Bank in Indonesia (1st rank)



Euromoney Awards for Excellence 2022

Best Bank in Indonesia



Euromoney Real Estate Awards 2022

Overall Winner Real Estate Awards category Banks in Indonesia



CNBC Indonesia Awards 2022

Most Valuable Banks



Indonesia Most Acclaimed Companies Awards 2022

Most Acclaimed Company with Outstanding Business Ecosystem Through Banking Digitalization

Brand & Marketing



Brand Finance Banking 500 2021

1st Place on Top 10 Strongest Banking Brands (AAA+ rating)



Marketing Excellence Awards 2022

- Gold – Excellence in Brand Strategy for Anti-Fraud Campaign
- Gold – Excellence in Pivot Marketing for BCA Expoversary
- Silver – Excellence in Event Marketing for BCA Expoversary
- Silver – Excellence in Marketing Transformation for BCA Expoversary
- Silver – Excellence in Performance Marketing for Anti-Fraud Campaign



Indonesia Millennial Women Brand Choice Awards 2022

Top 5 Millennial Women Favorite Brand 2022 for categories: BCA Mobile, Bank BCA, Flazz



Indonesia Millennials' Brand Choice Awards 2022

Most Popular Millennial Brand, for categories: BCA Mobile & Flazz Card

Customer Service



Gallup Customer Engagement Survey

Customer Excellence Recognition

Digital



Digital CX Awards 2022

Outstanding Digital CX SME Loan



Tempo Financial Award 2022

The Best Bank in Digital Services Category Conventional Banks

CSR



Indonesia CSR & TJSL Awards 2022

CSR Award in Bank Sector Industry 2022



Bisnis Indonesia Social Responsibility Award (BISRA) 2022

Gold Champion for Public Non-SOE Company



Top CSR Awards 2022

- TOP CSR Golden Trophy 2022
- TOP CSR Awards 2022 #Star5



Anugerah CSR IDX Channel 2022

Winner Environmental Development Initiatives Category



LPS Banking Awards 2022

- Most Active Bank to Engage in Improving Financial Literacy
- Most Active Bank to Engage in CSR Activities

Awards and recognitions – 2022



ESG



Indonesia's SDGs Action Award 2022

Category Big Company – 2nd rank



TrenAsia ESG Excellence Award 2022

Sustainability Excellence for Private Bank Category



Subroto Award

Energy-Efficient Building – 1st rank
(Wisma BCA Foresta)

GCG



The 13th IICD CG Award

Largest market capitalization with the best GCG practices
(Big Cap PLCs category)

Public Relations & Investor Relations



PR Indonesia Awards 2022

- Best Annual Report
- Best Video Company Profile
- Most Popular on Printed Media



Indonesia PR of The Year 2022

- PR Practitioners of The Year 2022 (Journalist Choice)
- Best Corporate Communication Team



CSA Awards 2022

Best of the Best Analyst's Favorite in Financial Sector

Digital



Digital CX Awards 2022

Outstanding Digital CX SME Loan



Tempo Financial Award 2022

The Best Bank in Digital Services – Category Conventional Banks



Best Digital Brand Award 2022

- Halo BCA for Category Best Contact Center
- m-BCA for Category Mobile Banking
- Tabungan BCA for Category Savings

DISCLAIMER

This Presentation has been prepared by PT Bank Central Asia Tbk (“BCA”) for information purposes only. This Presentation including any information, estimation and/or projections contained herein or provided by BCA in any other written or verbal communication (the “Information”) does not constitute a commitment or recommendation or advice by BCA. This Presentation does not purport to contain all of the Information that may be required or desirable to evaluate all of the factors that might be relevant to a recipient considering investing in BCA and any recipient hereof should conduct its own investigation and analysis in order to make an independent determination of the suitability and consequences of entering into or participating in any investment or transaction related to BCA. Under no circumstances is this Information to be used or considered as an offer to sell, or a solicitation of an offer to buy, a participating interest or any security or a recommendation that a recipient hereof should enter into or participate in any transaction related to BCA, buy or sell any participating interest or security, or otherwise make any investment decision.

BCA reserves the right to amend, update or replace all or any part of the Information at any time but shall not be under any obligation to provide any recipient of this Presentation with any notice of such amended, updated or replacement information or to correct any inaccuracies herein which may become apparent. By accepting, receiving and/or viewing this Information Presentation, the recipient hereby acknowledges and agrees that neither BCA nor any of its subsidiaries, its affiliates, employees, directors, commissioners, representatives or advisors make any guarantee, representation, warranty or undertaking, express or implied, as to the fairness, accuracy, reliability, correctness, reasonableness or completeness of the Information. Therefore, neither BCA nor its subsidiaries, affiliates, employees, directors, commissioners, representatives or advisors shall have any liability arising from or in connection with any Information provided by BCA (whether written or verbal communication). No reliance should be placed on such Information.

BCA, its subsidiaries, affiliates, employees, directors, commissioners, representatives or advisors 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 Presentation. Nothing in this Presentation should be construed as legal, tax, financial, business or investment advice. By attending the meeting where the Presentation is made, or by accepting and viewing/reading this Presentation, you acknowledge and agree to the above disclaimer and/or limitations in this Presentation.

Thank You