

Corporate Presentation

PT Bank Central Asia Tbk

9M 2019 Results

Jakarta, 28 October 2019

Macro-economy & Banking Industry Highlights

- *Macro-economy*
- *Banking Industry Highlights*

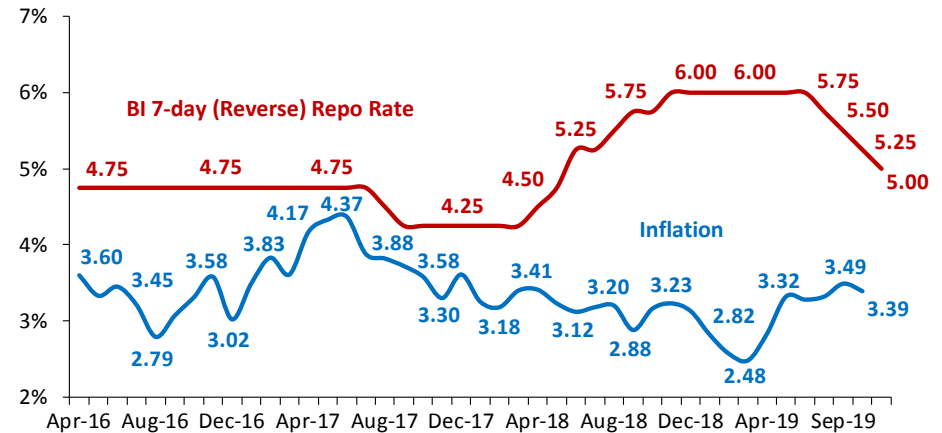
BCA 9M19 Performance Overview

- *Financial Highlights*
- *Loans*
- *CASA & Transaction Banking*
- *Profitability*
- *Corporate Updates*

Macro-economy

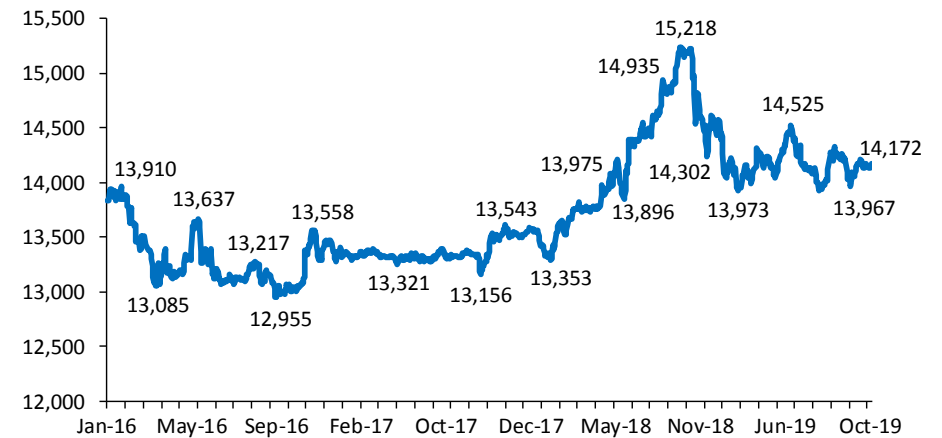
- Ongoing trade tension of US vs China and global economic slowdown
- Many countries loosened their monetary policies
- BI has reduced its benchmark rate by 100 bps in total, and expects economic growth of 5.0%-5.2% in 2019
- Inflation remained benign at 3.4% in September 2019, Rupiah exchange rate strengthened in 2019

Inflation and BI Rates (%)



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

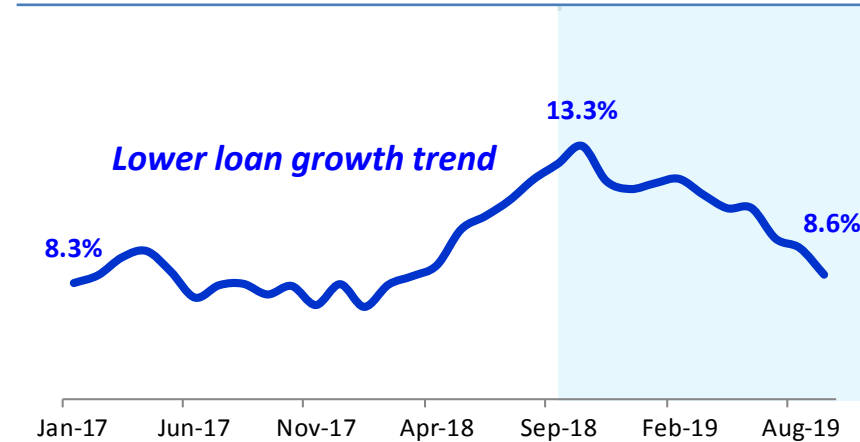
Rupiah/USD



Source: Bloomberg

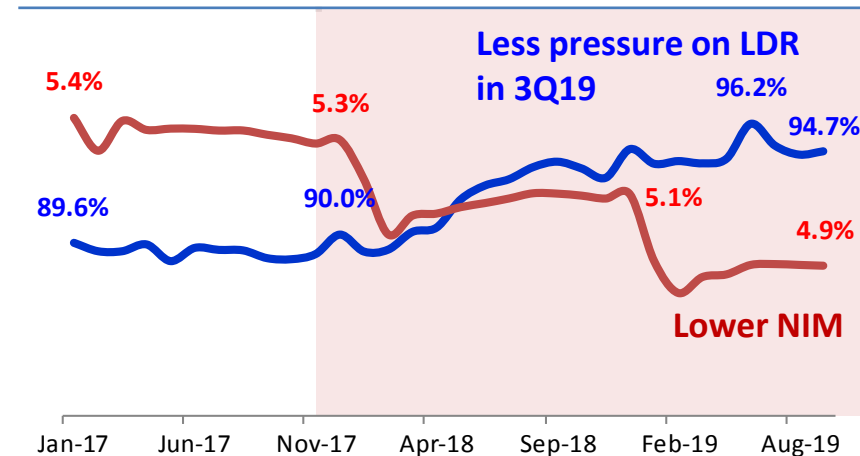
Banking Industry highlights

Banking Industry Loan Growth (% YoY)



Source: Financial Services Authority (OJK)

Banking Industry LDR & NIM (%)



Source: Financial Services Authority (OJK)

Banking Industry Financial Summary (Rp trillion)

	Aug-18	Dec-18	Aug-19	ΔYTD	ΔYoY
Total Assets	7,644	8,068	8,245	2.2%	7.9%
Total Loans	5,032	5,295	5,465	3.2%	8.6%
Third Party Funds	5,400	5,630	5,812	3.2%	7.6%
CASA	2,963	3,140	3,183	1.4%	7.4%
Current Accounts	1,249	1,315	1,358	3.3%	8.7%
Savings	1,714	1,825	1,825	0.0%	6.5%
Time Deposits	2,437	2,490	2,628	5.5%	7.8%
Net Profit	95.9	150.0	104.2	na	8.7%
NIM	5.1%	5.1%	4.9%	-20bp	-20bp
LDR	93.8%	94.8%	94.7%	-10bp	90bp
NPL	2.7%	2.4%	2.6%	20bp	-10bp
CAR	22.8%	23.0%	23.9%	90bp	110bp

Source: Financial Services Authority (OJK)

Agenda

Macro-economy & Banking Industry Highlights

- *Macro-economy*
- *Banking Industry Highlights*

BCA 9M19 Performance Overview

- *Financial Highlights*
- *Loans*
- *CASA & Transaction Banking*
- *Profitability*
- *Corporate Updates*

Balance sheet

(Rp billion)	Sep-18	Dec-18	Sep-19	ΔYTD	ΔYoY
Total Assets	798,966	824,788	893,594	8.3%	11.8%
Secondary Reserves	114,803	99,380	132,081	32.9%	15.0%
Marketable Securities & Gov't Bonds (> 1 year)	68,288	69,844	75,849	8.7%	11.1%
Loans	527,880	551,155	585,491	6.2%	10.9%
Third Party Funds	618,863	634,928	683,053	7.6%	10.4%
CASA	477,533	483,933	513,884	6.2%	7.6%
Current Accounts	163,370	167,268	179,735	7.5%	10.0%
Savings	314,163	316,665	334,149	5.5%	6.4%
Time Deposits	141,330	150,995	169,169	12.0%	19.7%
Equity	143,705	151,753	167,982	10.7%	16.9%

Income statement

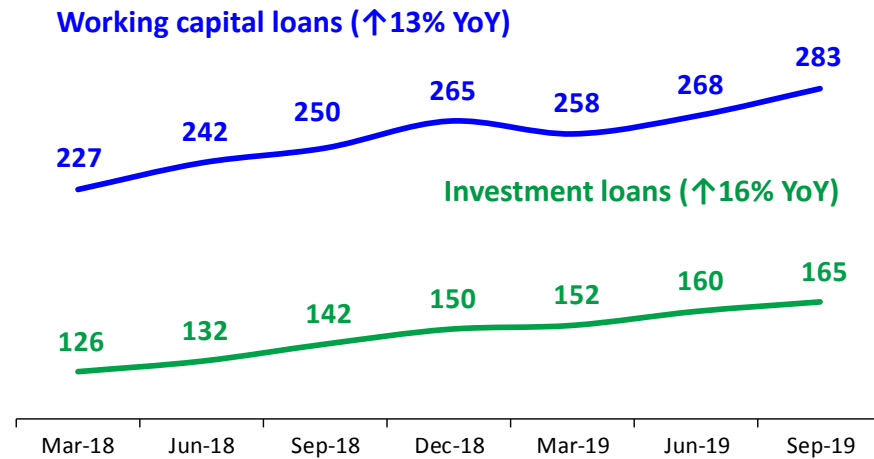
(Rp billion)	1Q19	2Q19	3Q19	9M18	9M19	ΔQoQ	ΔYoY
Operating Income	16,690	17,552	18,196	45,935	52,438	3.7%	14.2%
Net Interest Income	11,989	12,642	12,800	33,359	37,431	1.2%	12.2%
Non Interest Income	4,701	4,910	5,396	12,576	15,007	9.9%	19.3%
Fees and Commissions	3,226	3,269	3,518	8,610	10,013	7.6%	16.3%
Trading Income	681	691	829	1,836	2,201	20.0%	19.9%
Others	794	950	1,049	2,130	2,793	10.4%	31.1%
Operating Expenses	(8,084)	(7,565)	(6,958)	(20,876)	(22,607)	-8.0%	8.3%
Personnel Expenses	(4,596)	(3,309)	(2,331)	(9,592)	(10,236)	-29.6%	6.7%
General & Administrative Expenses	(3,488)	(4,256)	(4,627)	(11,284)	(12,371)	8.7%	9.6%
PPOP (Pre Provision Operating Profit)	8,606	9,987	11,238	25,059	29,831	12.5%	19.0%
Provision	(982)	(1,465)	(1,050)	(1,747)	(3,497)	-28.3%	100.2%
Profit before Tax	7,624	8,522	10,188	23,312	26,334	19.5%	13.0%
Net Profit	6,062	6,800	8,059	18,508	20,921	18.5%	13.0%
EPS – year to date (Rp)	246	522	849	751	849	18.5%	13.0%

Key ratios

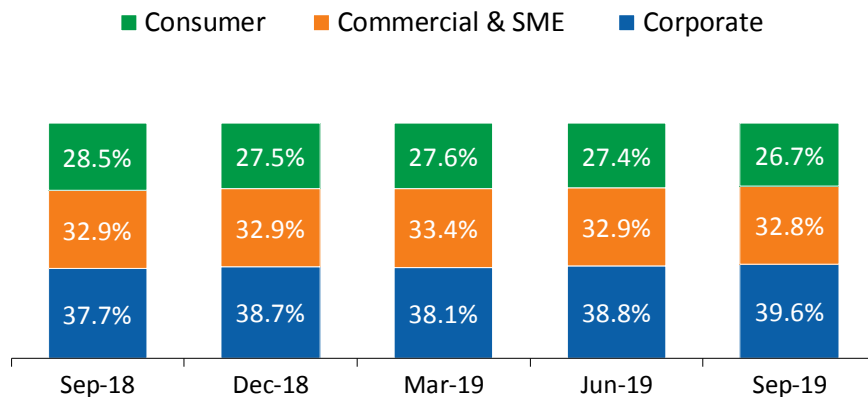
Bank Only	Sep-18	Dec-18	Jun-19	Sep-19	ΔYoY
NIM	6.1%	6.1%	6.2%	6.2%	10bp
CIR	45.5%	44.3%	46.2%	43.8%	-170bp
BOPO	60.2%	58.2%	62.6%	59.8%	-40bp
COC	0.5%	0.5%	0.4%	0.8%	30bp
ROA	3.9%	4.0%	3.7%	4.0%	10bp
ROE	18.4%	18.8%	16.8%	18.0%	-40bp
CAR	23.2%	23.4%	23.6%	23.8%	60bp
LDR	80.9%	81.6%	79.0%	80.6%	-30bp
RIM	81.8%	82.5%	80.0%	81.7%	-10bp
NSFR	156.2%	154.3%	158.3%	155.1%	-110bp
LCR	268.7%	251.4%	287.5%	273.9%	520bp
NPL - gross	1.4%	1.4%	1.4%	1.6%	20bp
NPL - net	0.4%	0.4%	0.5%	0.6%	20bp
Coverage ratio	187.0%	178.7%	183.7%	163.8%	-2320bp

Loans growth continued to be driven by business loans

Business Loans (Consolidated, gross loans, Rp trillion)



Loan Composition (Rp billion)



Note: The remaining contribution came from Sharia financing

Loans Breakdown (Rp billion)

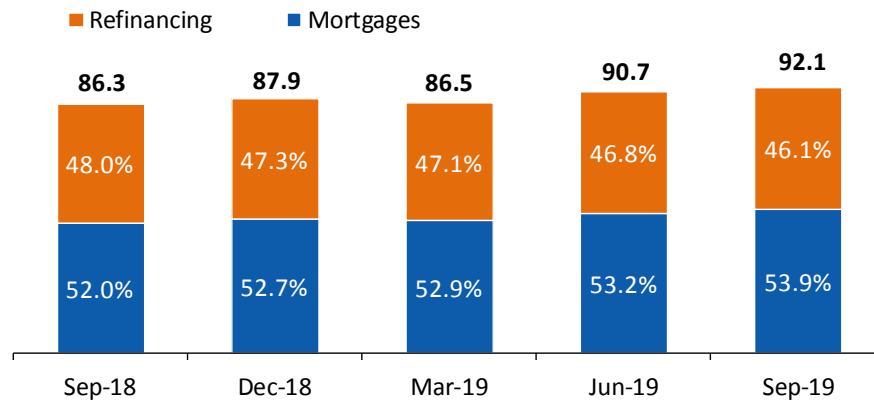
	Sep-18	Dec-18	Sep-19	ΔYTD	ΔYoY
Corporate	199,172	213,274	231,996	8.8%	16.5%
Commercial & SME	173,829	181,107	192,154	6.1%	10.5%
Consumer	150,114	151,874	156,293	2.9%	4.1%
Mortgage	86,270	87,901	92,138	4.8%	6.8%
Vehicles	48,800	48,153	47,828	-0.7%	-2.0%
4 Wheeler	45,132	44,812	45,483	1.5%	0.8%
2 Wheeler	3,668	3,341	2,345	-29.8%	-36.1%
Credit Cards	12,158	12,893	13,418	4.1%	10.4%
Employee	2,886	2,927	2,909	-0.6%	0.8%
Sharia Financing	4,765	4,900	5,048	3.0%	5.9%
Total Outstanding	527,880	551,155	585,491	6.2%	10.9%

Mortgages supported consumer loan growth

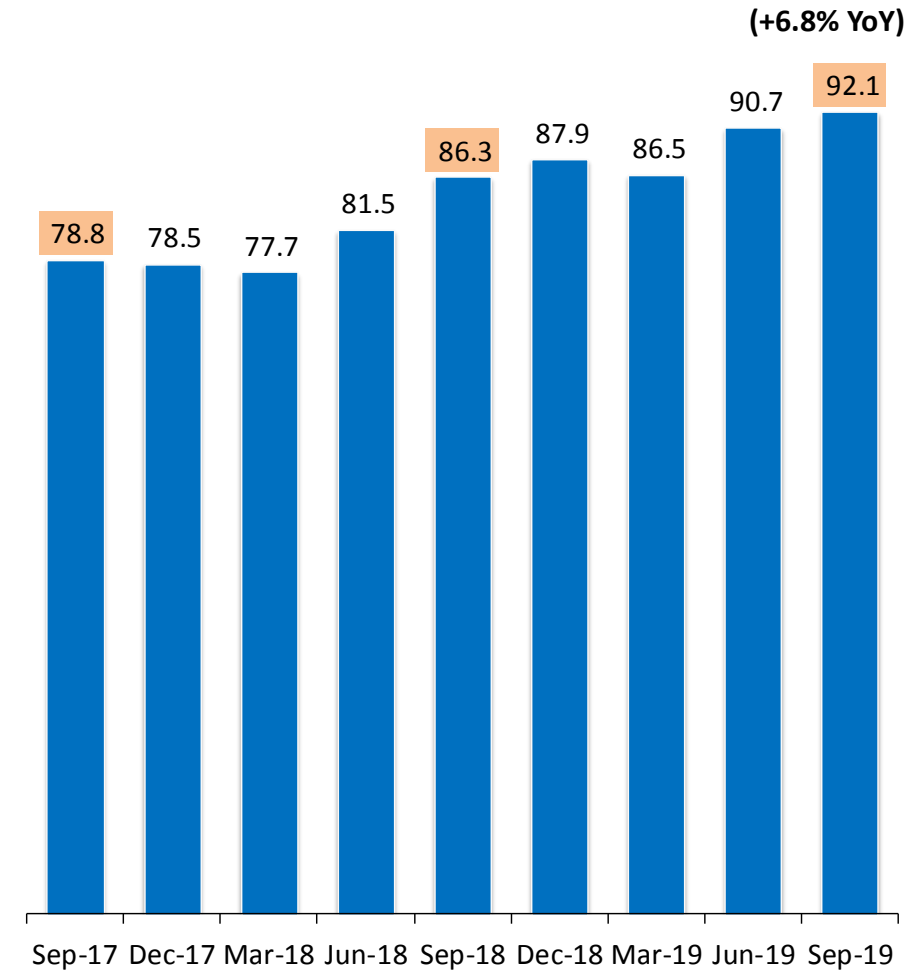
Mortgage Portfolio

	Sep-18	Dec-18	Sep-19
Number of Customers Accounts	105,885	107,079	110,982
Total Outstanding (Rp bn)	86,270	87,901	92,138
Average Loan Outstanding (Rp mn)	815	821	830

Mortgage Composition (Rp trillion)

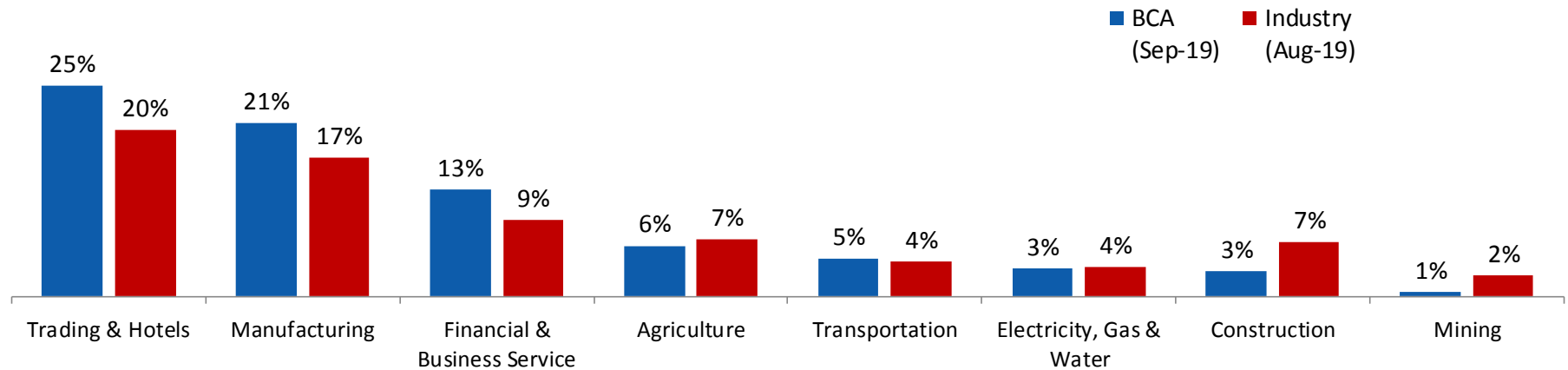


Total Mortgage Portfolio (Rp trillion)

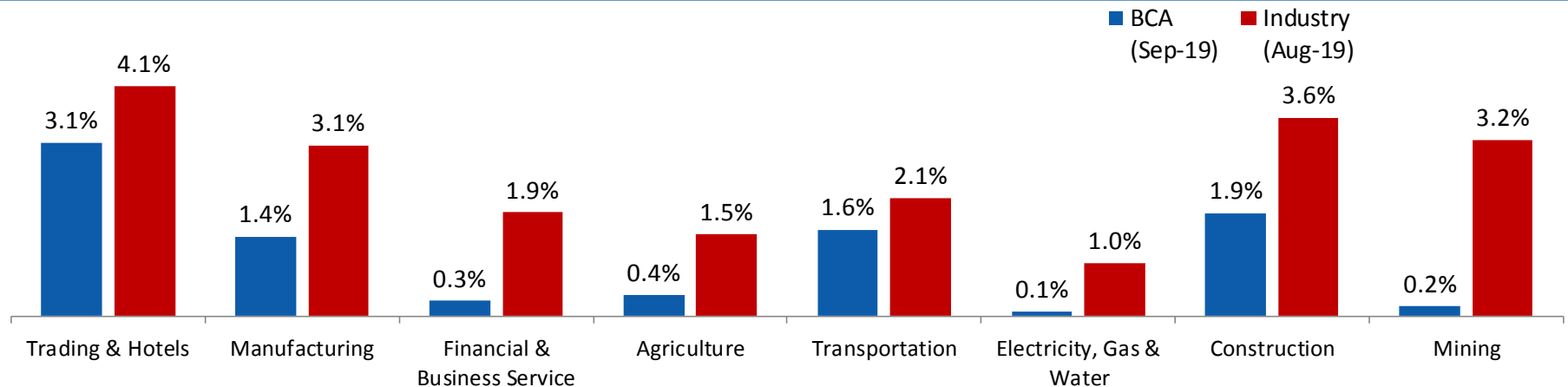


Diversified and quality loan portfolio

Composition of BCA Business Loans by Sector (%)

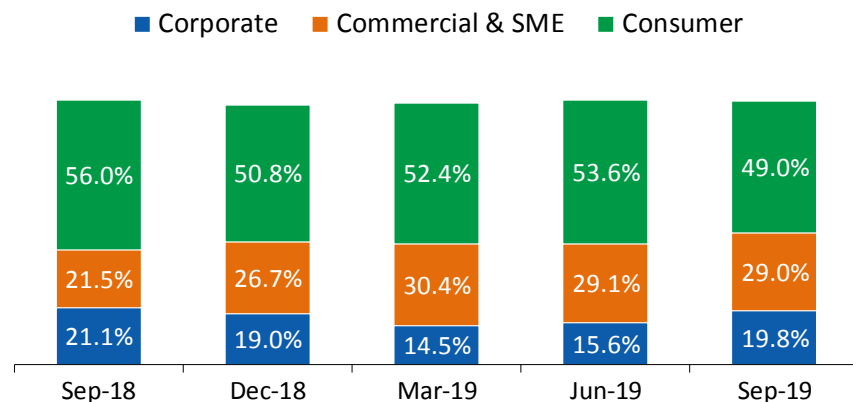


BCA Business NPL by Sector (%)

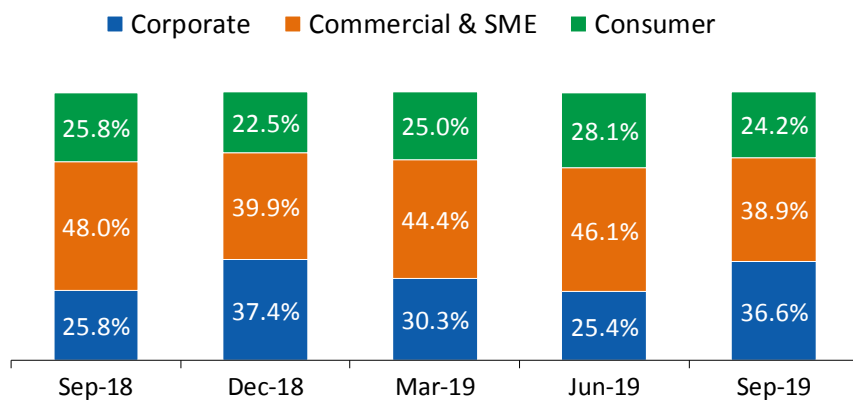


Ample Loan loss coverage

Special Mention Composition (% of Total SML)



NPL Composition (% of Total NPL)

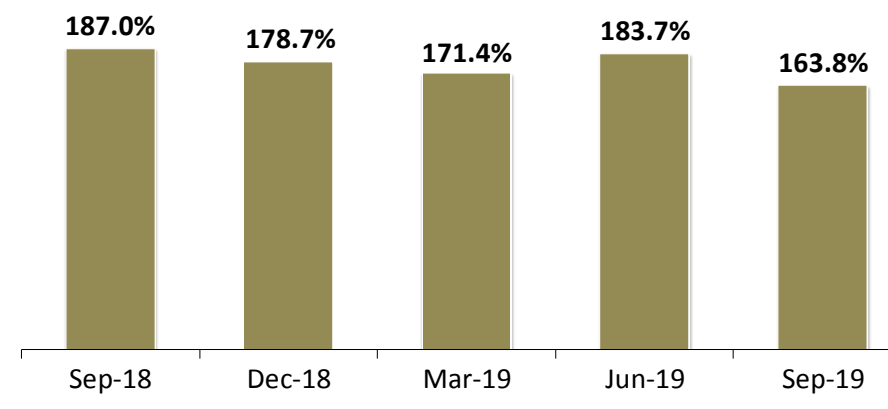


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Loan Quality (Rp billion)

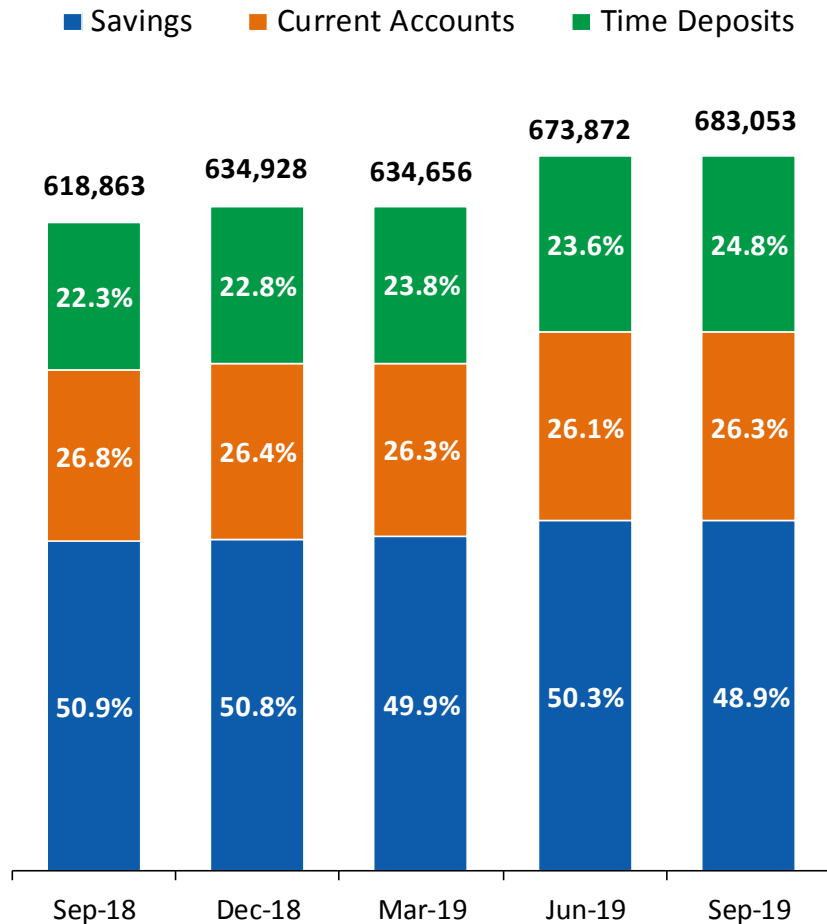
	Sep-18	Dec-18	Jun-19	Sep-19
Current	507,922	532,475	542,942	562,433
Special Mention	12,335	10,968	14,307	13,616
Performing Loans	520,257	543,443	557,249	576,049
Substandard	1,103	1,702	1,514	1,664
Doubtful	1,009	1,220	976	1,225
Loss	5,511	4,790	5,493	6,553
NPL	7,623	7,712	7,983	9,442
Total Loans	527,880	551,155	565,232	585,491
NPL Ratio - gross	1.4%	1.4%	1.4%	1.6%
NPL Ratio - net	0.4%	0.4%	0.5%	0.6%

Loan Provision / NPL (Bank Only)



CASA contributed 75% of total funding

Third Party Fund Composition (Rp billion)



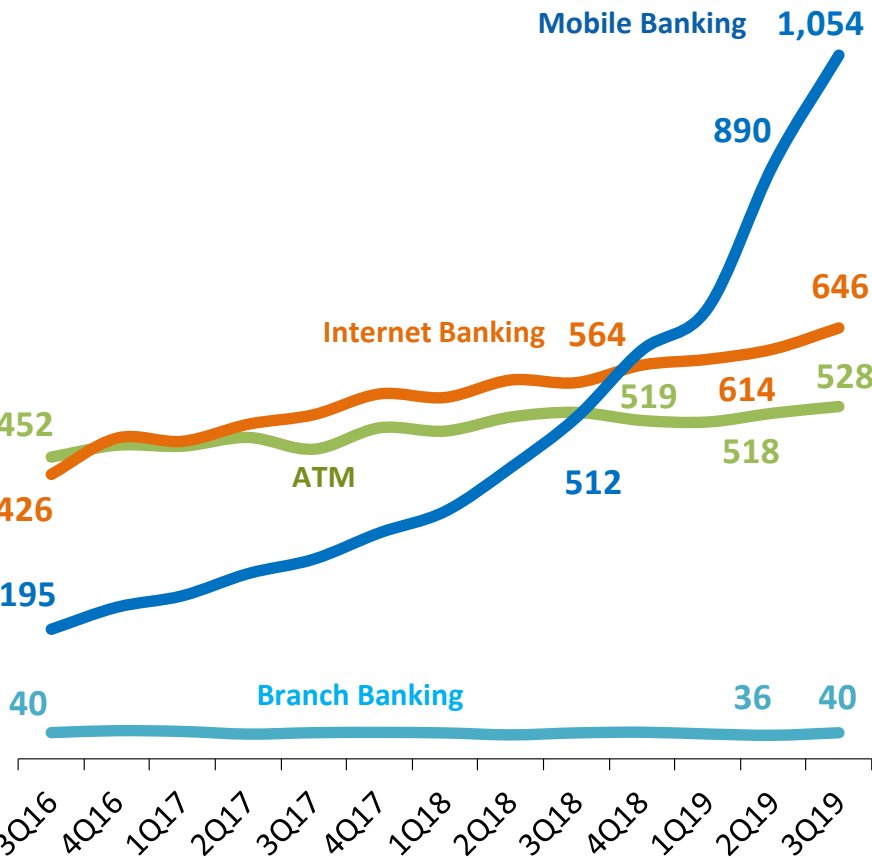
Third Party Funds (Rp billion)

	Sep-18	Dec-18	Sep-19	ΔYTD	ΔYoY
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Third Party Funds	618,863	634,928	683,053	7.6%	10.4%



Robust growth in e-channel transactions

Number of Transactions - Quarterly (million)



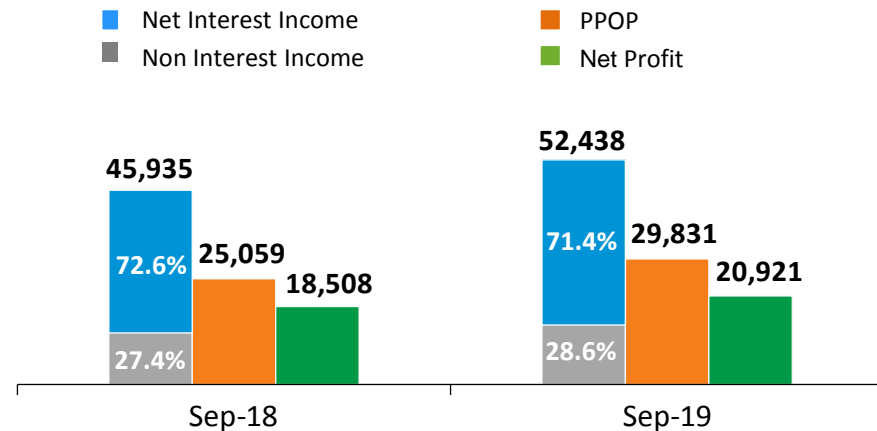
Transactions Value - YTD (Rp trillion)

	9M17	9M18	9M19	YoY
Branch Banking	10,273	10,960	10,682	-2.5%
ATM	1,611	1,733	1,733	0.0%
Internet Banking	5,565	6,641	7,782	17.2%
Mobile Banking	698	971	1,473	51.7%

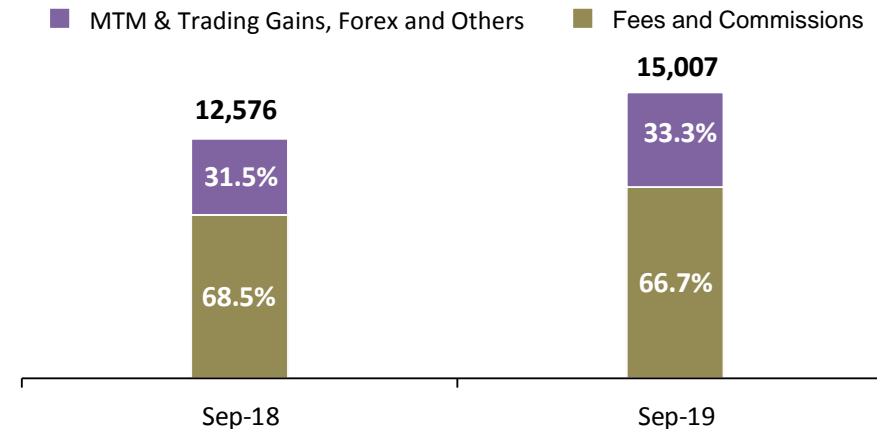


PPOP supported by strong top line growth

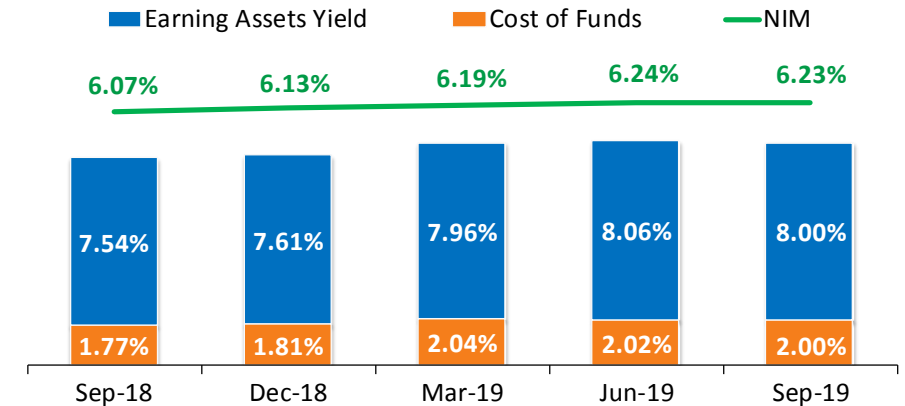
Profitability (Rp billion)



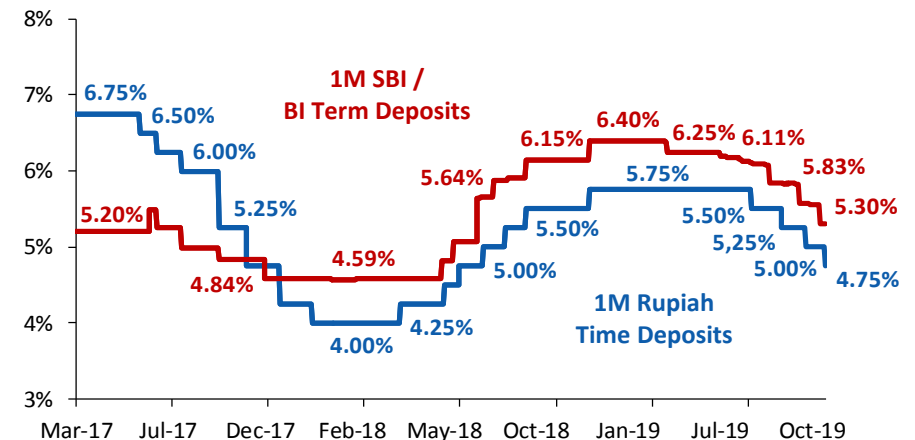
Non Interest Income (Rp billion)



NIM, Yield and Cost of Funds (Bank Only)



Interest Rate*



* Maximum interest rate offered

Corporate updates

Roll-out various digital services

BCA has launched various digital services in 2019

- WELMA wealth management mobile apps which allows BCA to provide investment & insurance products (Oct 2019)
- Online account opening through m-BCA mobile-apps (Apr 2019)
- 'BCA Keyboard' which enables customers to perform banking transactions while in the chatting apps (Feb 2019)

Acquisition of Bank Royal

- BCA has received OJK approval and expect to complete the acquisition transaction of Bank Royal in the near future

Other events

- BCA Expo held in several big cities, offered promotions for individual banking products – Sept & Oct 2019 (e.g. 6.75% fixed 3 Yr / 8.5% fixed 5 Yr mortgage)
- BCA supported community empowerment of Doeson Kopi Sirap tourism village in Semarang, providing training and donation (Sep 2019)

BCA credit ratings

Fitch Ratings

Published on July 2019

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

Moody's

Published on July 2019

Description	Rating
Outlook	Stable
Bank Deposits	Baa2 / P-2
Baseline Credit Assessment	baa2
Adjusted Baseline Credit Assessment	baa2
Counterparty Risk Assessment	Baa1(cr) / P-2(cr)
Issuer Rating	Baa2

BCA share performance

BCA Shareholding Structure (as of 30 September 2019)

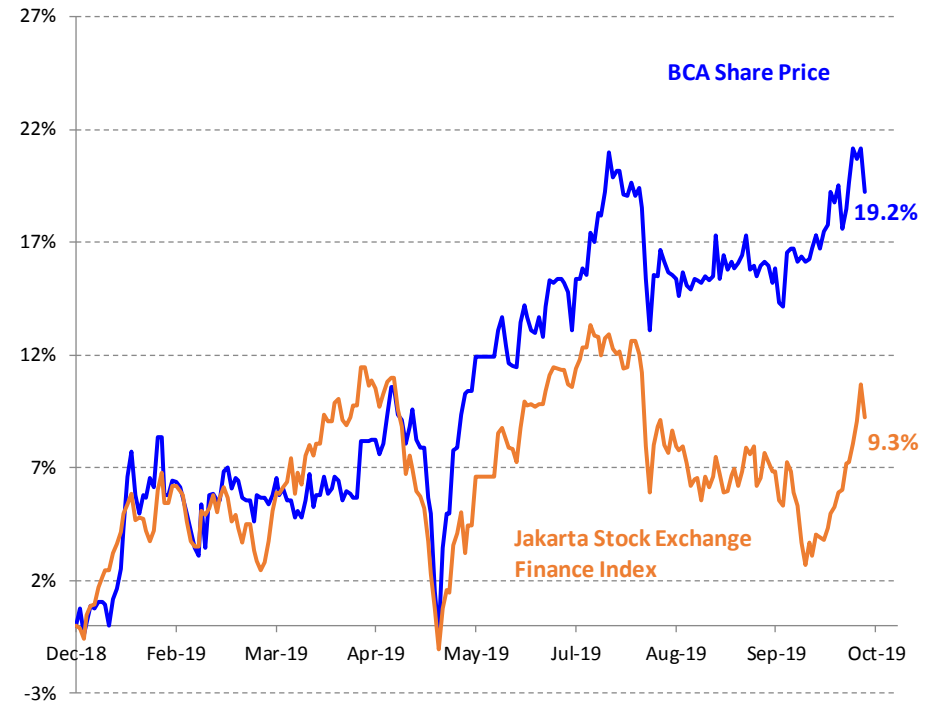
	Number of Shares	Ownership Percentage
PT Dwimuria Investama Andalan *	13,545,990,000	54.94%
Anthoni Salim	434,079,976	1.76%
Public **	10,674,940,024	43.30%
Total	24,655,010,000	100.00%

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.

Performance BBKA vs JAKFIN Index (31 Dec 2018 - 25 Oct 2019)



BCA winning awards - 2019

FinanceAsia



FinanceAsia Country Awards 2019

- BCA as Best Asian Bank for 4 times in a row since 2016
- BCA as Best Bank in Indonesia

EuroMoney



EuroMoney Awards for Excellence 2019

- BCA was awarded as 'Best Bank' in Indonesia
- BCA received the award for the past 6 years in a row (2014 – 2019)

AsiaMoney



New Year Awards Dinner 2019

BCA – Trade Finance Market Leader in Indonesia (Asian banks only)

Markplus.Inc



Indonesia WOW Brand Award 2018

- Gold Champion Category: ATM, Internet Banking, Call Centre, Mobile Banking & Saving Account
- Silver Champion Category: e-money, Credit Card and Mortgage

Obsession Media Group



Obsession Award 2019

- BCA – Best Private Bank

Service Excellence Magazine & Carre – CCSL

Contact Center Service Excellence Award 2017

Excellent Award:

- Halo BCA – Facebook Customer Service
- Halo BCA Chat – Online Chat Customer Service
- Halo BCA Live Chat – Online Chat Customer Service

Exceptional Award:

- Halo BCA – Categories: Regular Credit Card, Personal Loan, EDC, KPR, Sharia Banking & Automotive Financing
- Halo BCA (BCALife) – life & Health Insurance
- Halo BCA – Twitter Customer Service & Customer Service Email Centers

SWA Magazine & Asosiasi Psikologi Positif Indonesia (ap2i)



Positive Organization Award 2019

BCA – The Most Positive Organization For its Achievement in Implementing Positive Organization Dimensions

TRAS n CO Indonesia, INFO BRAND & IMFocus



Indonesia Digital Popular Brand Award 2019

Is Awarded to BCA – for Categories:

- Kartu Kredit, Internet Banking, Mobile Banking & Call Center in Recognition of Building a Popular Brand Based On Search Engine, Social Media and Website Based

InMA



Indonesia Inhouse Magazine Awards 2019

- InfoBCA – Gold Winner– The Best of Private Company InMA 2019
- InfoBCA – Silver Winner– The Best of Private Company InMA 2019
- InfoBCA – Silver Winner– The Best of E-Magazine Private Company InMa 2019

Ministry of Finance



Taxpayer's Awards and Appreciation 2018

BCA – For the Contribution in Tax Receipts in 2018

Warta Ekonomi Magazine



Indonesia 4° Digital Innovation Award 2019

- BCA - Innovative Company in Quickly Responding to Customer Problems in Digital Financial Services. Category: National Private Foreign-Exchange Commercial Bank

Warta Ekonomi Magazine



Indonesia Millenials top Brand Award 2019

- BCA – as 1st Millenial's Choice in : Bank, Saving Account and Credit Card Category.
- Flazz BCA – 2nd Millenial's Choice in E-Money Category
- KPR BCA – 2nd Millenial's Choice in Home Ownership Loans Category

BCA winning awards - 2019

Infobank & Marketing Research Indonesia



Infobank Better Brand 2019
BCA – Received MRI - Infobank Better Brand 2019 for category Savings

Infobank



Infobank Digital Brand Awards 2019

For Conventional Bank Category:

- 1st rank (Overall) – Digital Brand: E-Money, Flazz, BCA Prioritas, Conventional Bank.
- The Best Digital Brand 2014-2018: Debit Card, Time Deposits, KKB, Credit Card, Savings, Wealth Management & Savings

Investor Magazine



Investor Award 2019

BCA – Top Performing Listed Companies 2018 for Market Capitalization > Rp10 trillion

HR Asia



HR Asia Award 2019

BCA – Best Companies to Work for in Asia 2019

Economic Review Magazine



Indonesia Finance Award 2019

BCA – Best in Finance for Sustainable Performance

Infobank



Banking Service Excellence Awards 2019

For Category Commercial Bank

- Best Mobile Banking (1st place)
- Best Digital Lounge (1st place)
- ATM Public Area (1st place)
- Best Opening Account Mobile Application (1st place)
- Best CDM/CRM (2nd place)
- Best CDM/CRM (2nd place)
- Best Digital Banking (4th place)
- Best Overall Performance (4th place)

Investor



Investor Best Bank 2019

The Best Bank in Indonesia for Commercial Bank Category with Capital > Rp30 trillion

Service Excellence Magazine



Service Quality Award 2019

BCA – Received Awards for categories:

- Priority Banking
- Regular Banking
- Platinum Credit Card
- Gold Credit Card
- Silver Credit Card
- Bank for Corporate Customers

Bisnis Indonesia



Omni Brands of the Year 2019

BCA – for Category Commercial Private Bank

Marketeers Magazine



Omni Brands of the Year 2019

BCA – As Omni Brands of the Year for Banking Category

Frontier Consulting Group & Marketing Magazine



Corporate Image Award 2019

BCA – Indonesia's Most Admired Companies – The Best in Building and Managing Corporate Image for National Bank category with Assets > Rp500 trillion

Indonesia Stock Exchange



IDX Channel Innovation Award 2019

- Lifetime Achievement: Jahja Setiaatmadja
- Best Chief Technology Officer: Armand W Hartono

BCA winning awards - 2019

Infobank



Top 10 Most Outstanding People 2019

Jahja Setiaatmadja – as Top 10 Most Outstanding People

MillwardBrown & WPP



BrandZ Top 50 Most Valuable Indonesian Brands 2019

BCA recognized as the Most Valuable Brand in Indonesia

Infobank



Infobank Awards 2019

- BCA – The Most Efficiency Bank in Indonesia
- BCA – The Most Value Bank
- BCA – The Best Performance Bank

Think Novate Comm & Pikiran Rakyat

Indonesia Best Issuer Award (IBIA) 2019

BCA – as Top 20 Companies with Highest Market Capitalization

Property & Bank Magazine



Indonesia Property & Bank Awards 2019

- BCA – Top Leader in Innovative Banking Technology
- Jahja Setiaatmadja – Top Banker of the Year

Marketing Magazine & MediaWave



Social Media Awards 2019

BCA – Great Performing Brand in Social Media for Category Credit Credit

SWA Magazine



SWA 100 Wealth Added Creator Award 2019

- Indonesia Best Public Companies (1st Rank)
- ASEAN Best Public Companies (1st Rank)
- Indonesia Best Public Companies, Category : Banks (1st Rank)
- ASEAN Best Public Companies , Category : Banks (1st Rank)

Indonesia Contact Center Association



Indonesia Contact Center Association Award 2019

BCA – Grand Champion (17 Platinum, 9 Gold, 13 Silver dan 6 Bronze)

Asiamoney



The Asiamoney Award 2019

- BCA – Best Domestic Bank
- BCA – Best Digital Bank

Red Hat



Red Hat APAC Innovation Award 2019

BCA – Winner of Red Hat Innovation award 2019

Infobank



The 11th Corporate Governance Award 2019

BCA – Best Financial Sector

Thank you