Corporate Presentation

BCA

Always by your side

PT Bank Central Asia Tbk

9M20 Results

26 October 2020

Agenda

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

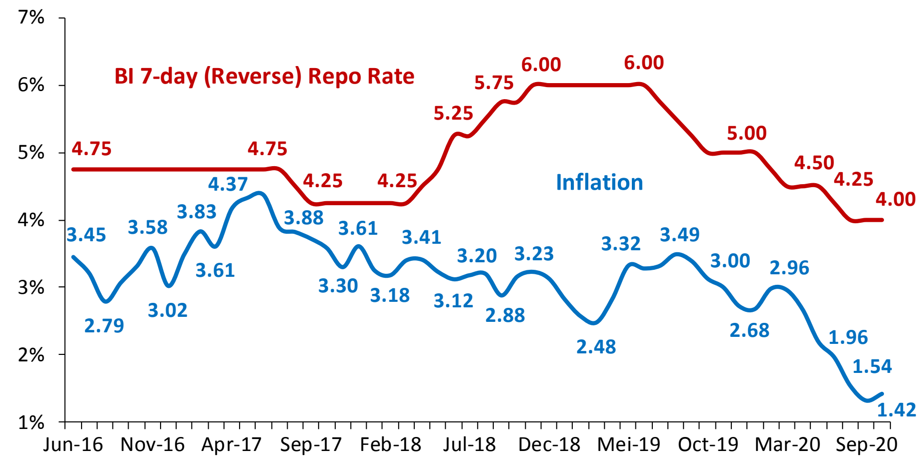
Economic highlights

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

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

Source: Bank Indonesia

Inflation and BI Rates (%)



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

Rupiah/USD

Source: Bloomberg

Banking sector: Ample liquidity, loan restructuring has eased off

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

Banking sector Financial Summary

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

Source: OJK

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Stellar CASA growth yielding solid liquidity position

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

PPOP growth buffers loan provisioning

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

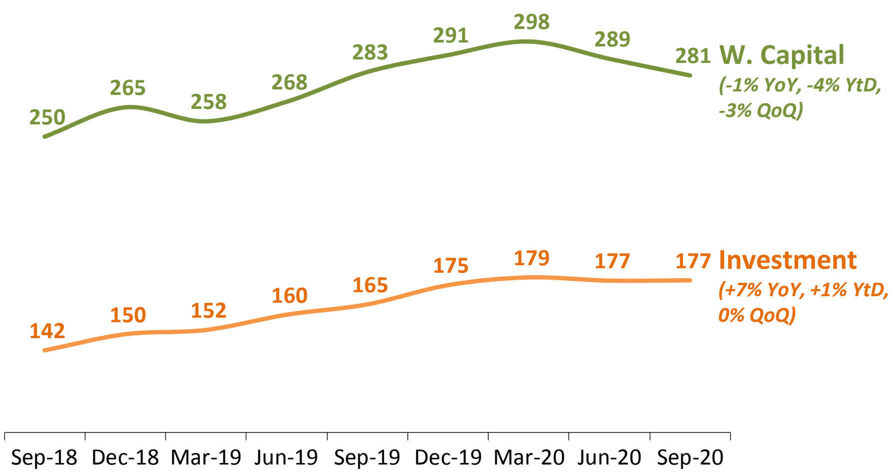
Key Ratios

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

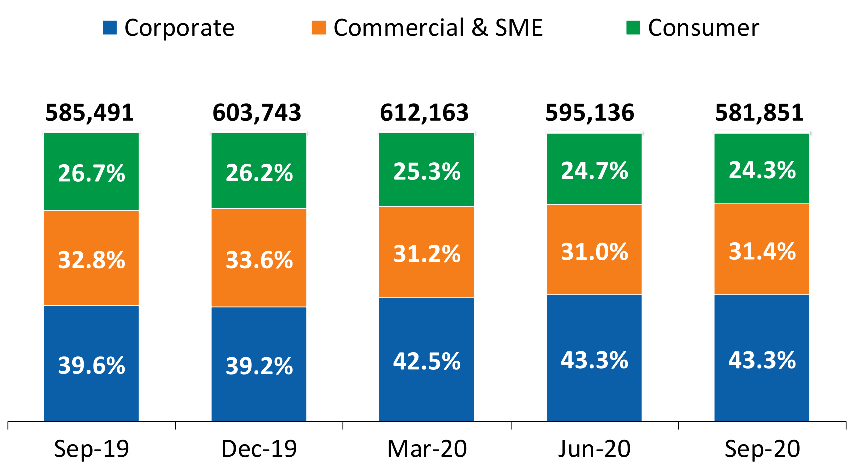
- *LAR: Loan at Risk*
- *LAR coverage with off B/S started in 2020*

Lending distribution across segments

Business Loans (Rp tn) - Consolidated



Loan Composition (Rp bn) - Consolidated



Note: The remaining contribution came from Sharia financing

Loan Breakdown (Rp bn) - Consolidated

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

Consumer loans offered through virtual events

Mortgage - KPR Online Expo

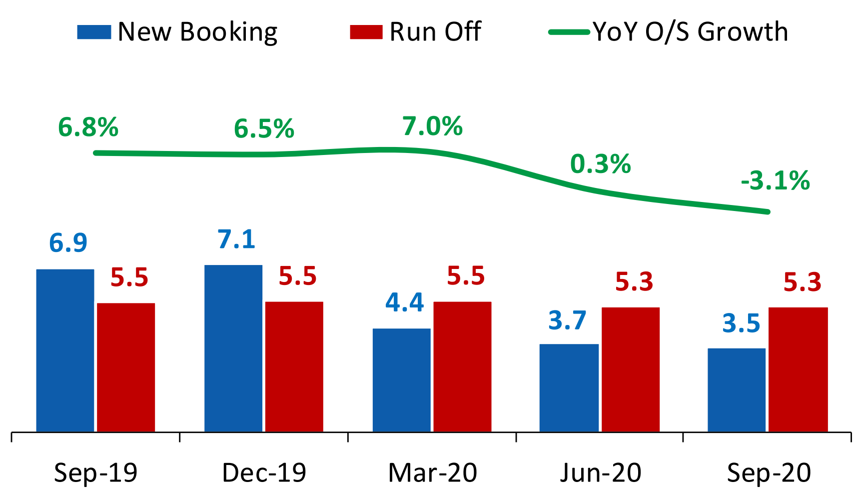
- ~60 Developers
- 200+ Projects
- Major visitors came from Jabodetabek and Malang
- 76% were Gen Y and younger <44 y.o.

Cust: 110.2k

KKB BCA Virtual Autoshow

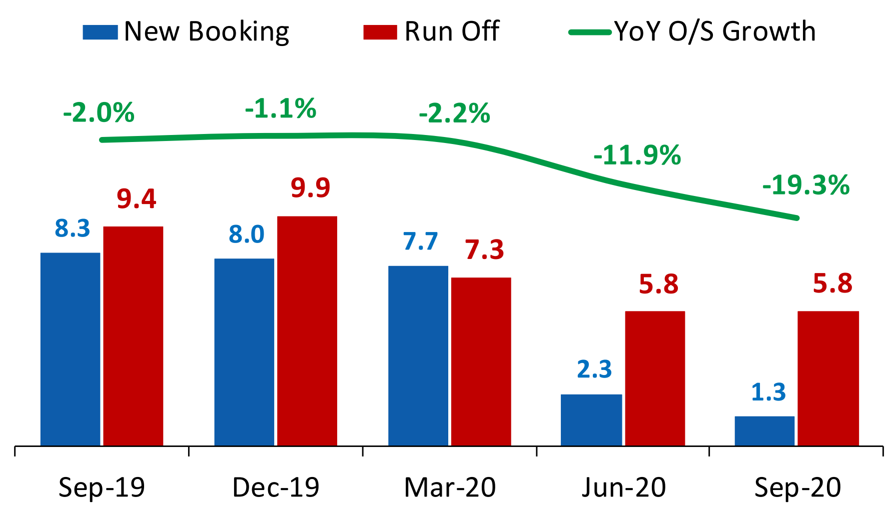
Cust: 498k

Quarterly Mortgage New Booking & Run Off (Rp tn)



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

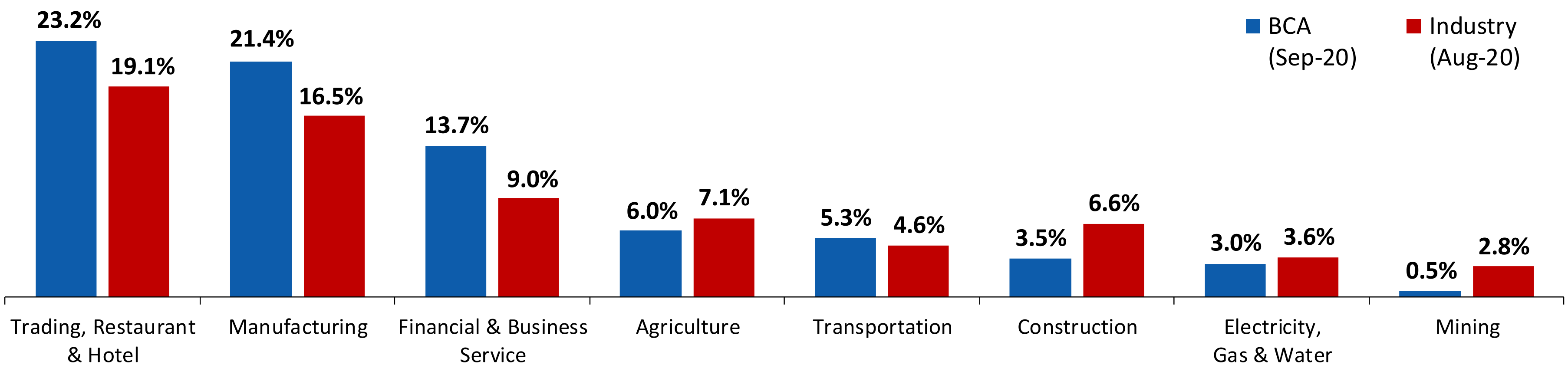
Quarterly Vehicle New Booking & Run Off (Rp tn)



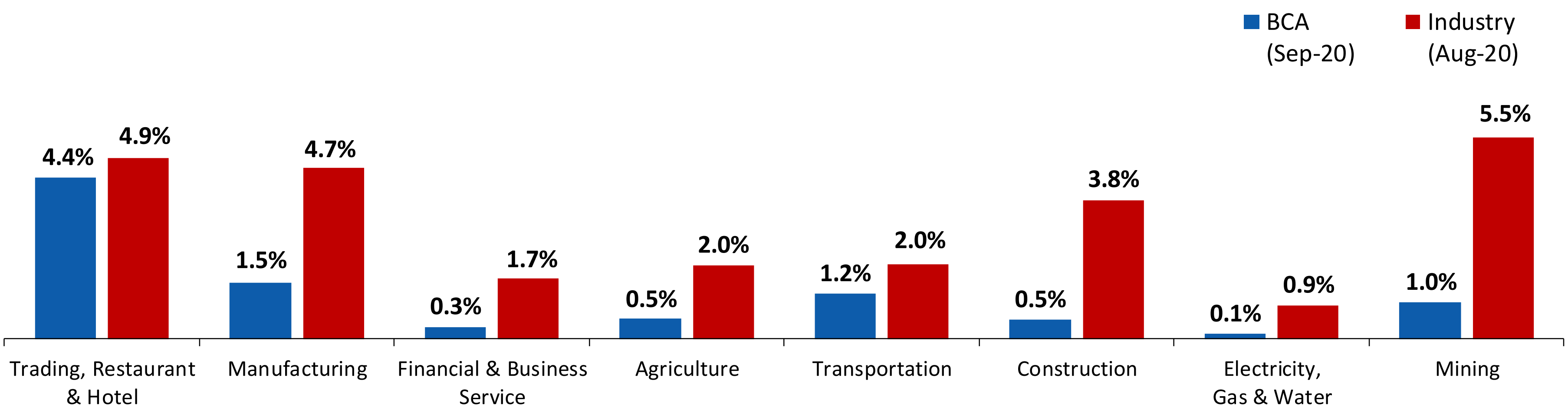
Note: Bank Only runoff and new booking, Consolidated YoY growth

Diversified loan portfolio with manageable NPL

Composition of BCA Business Loans by Sector (%)



BCA Business NPL by Sector (%)



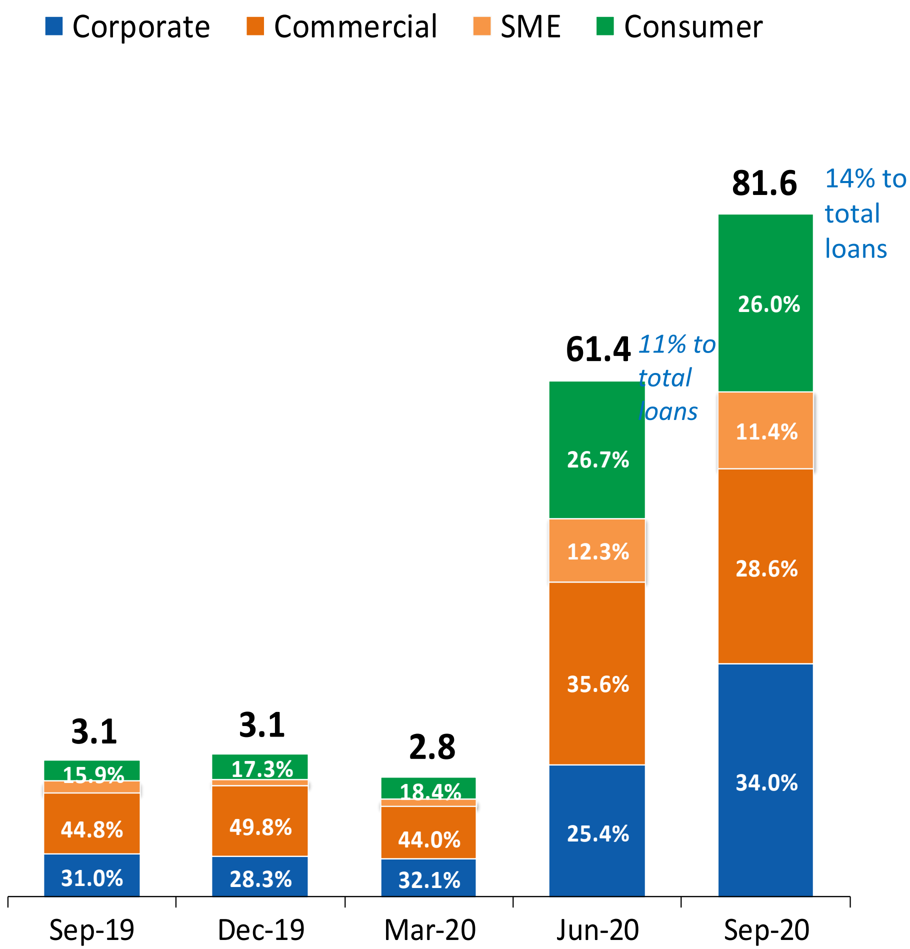
Note: Consolidated numbers based on LBU reporting category

Covid-19 restructuring dominates LAR

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

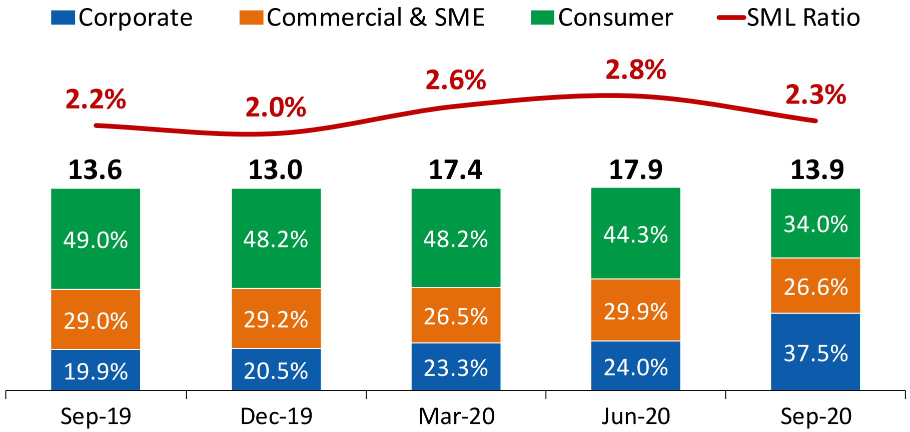
Rp trillion	Sep-19	Dec-19	Jun-20	Sep-20	ΔYtD	ΔQoQ
Total Loans by Collectability *(bank only)*:						
Current	549.1	568.8	553.5	545.3	-4.1%	-1.5%
Special Mention a)	12.3	11.6	16.5	12.9	11.2%	-22.1%
NPL b)	9.2	7.9	12.1	11.0	39.8%	-9.3%
Total Loans	**570.6**	**588.3**	**582.2**	**569.2**	**-3.2%**	**-2.2%**
Restructured Loans *(bank only)*:						
Current	3.1	3.1	61.4	81.6	2,494%	32.9%
Covid c)	-	-	59.0	79.3	n.a	34.4%
Non Covid d)	3.1	3.1	2.4	2.3	-27.4%	-3.9%
Special Mention	2.9	3.4	4.9	6.0	78.7%	21.5%
NPL	2.8	2.6	3.0	3.1	17.6%	3.3%
Total Restruct. Loans	**8.9**	**9.1**	**69.3**	**90.7**	**891.4%**	**30.8%**
Total LAR (e) =(a +b + d)	24.7	22.6	31.0	26.2	15.8%	-15.7%
Total LAR (incl. Covid) (f) = (e + c)	24.7	22.6	90.0	105.5	366.5%	17.1%
% LAR / Loans	**4.3%**	**3.8%**	**5.3%**	**4.6%**	**0.8%**	**-0.7%**
% LAR (incl. C-19) / Loans	**4.3%**	**3.8%**	**15.5%**	**18.5%**	**14.7%**	**3.1%**

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



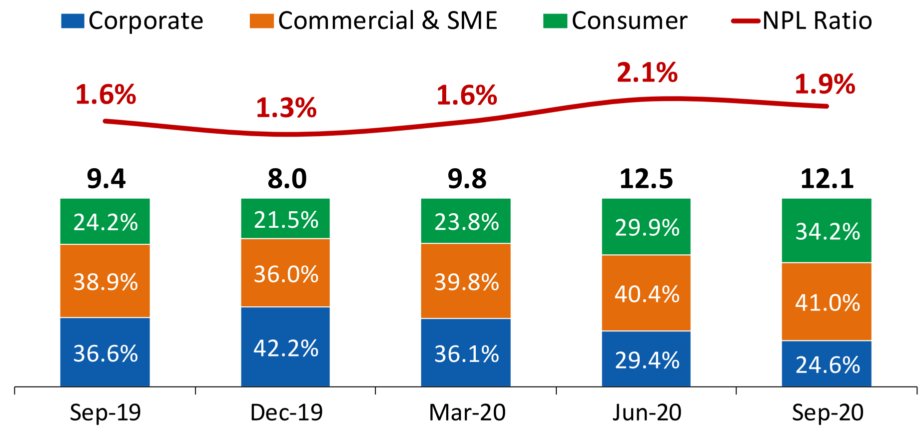
Asset quality and coverage trend

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



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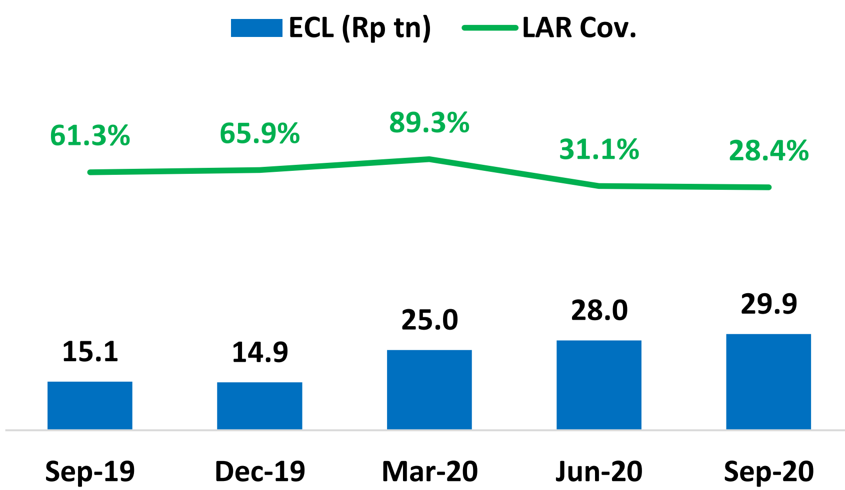
ECL and Coverage % - Bank Only



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

Update on Covid related restructuring pipeline

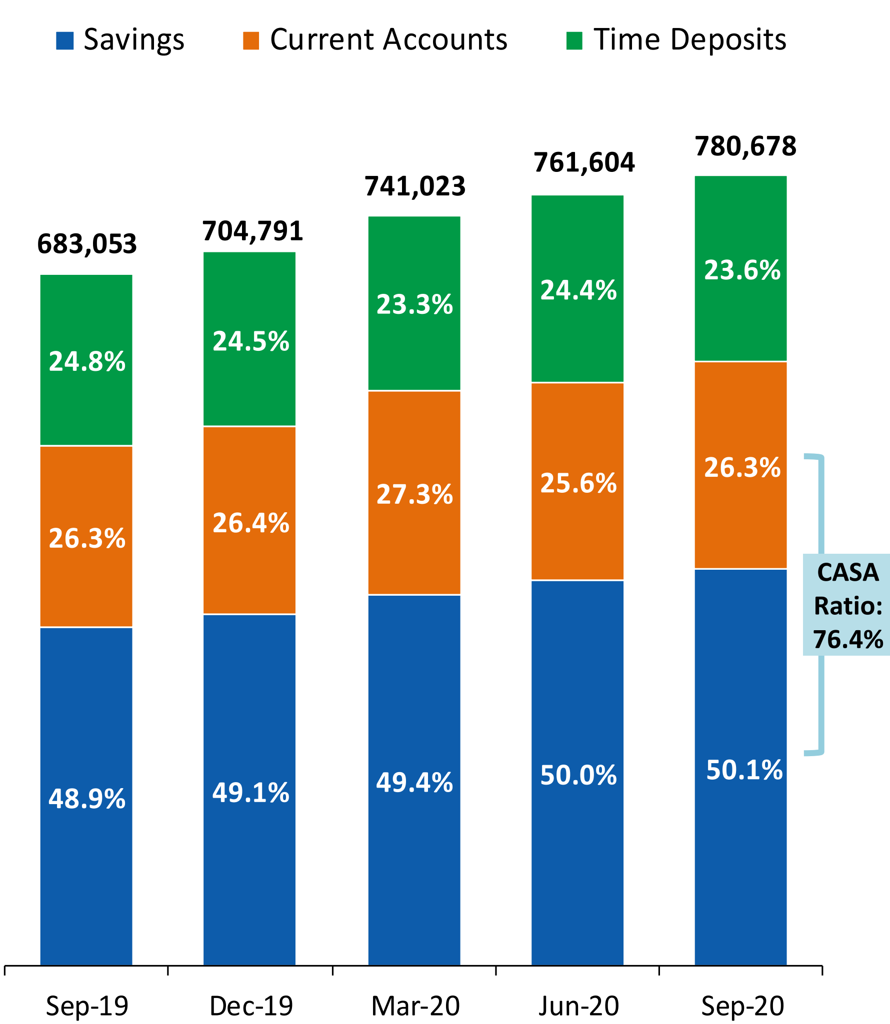
- As of September 20, loan restructuring related to Covid amounted to Rp 79.3 tn (~14% of total loans).
- As of mid October 2020, FY20 outlook amount is estimated to be Rp 107.9 tn (~19% of total loans, ~90.8k borrowers). By the end of the year, 18%-20% of total loans is expected to be restructured due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

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

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

Preeminence in transaction banking translated into robust CASA growth

Third Party Fund Composition (Rp bn) - Consolidated



Third Party Funds (Rp bn) - Consolidated

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CASA	**513,884**	**532,013**	**575,974**	**596,558**	**16.1%**	**12.1%**	**3.6%**
Current Accounts	179,735	185,722	195,020	205,424	14.3%	10.6%	5.3%
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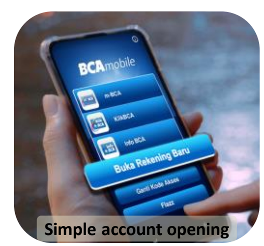
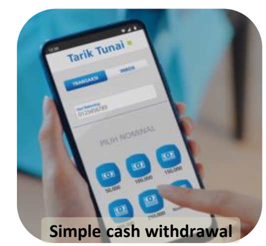
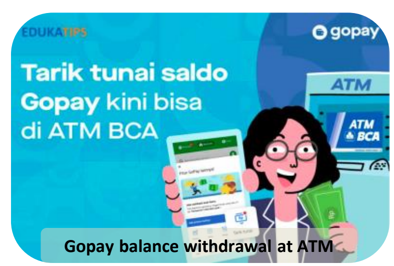
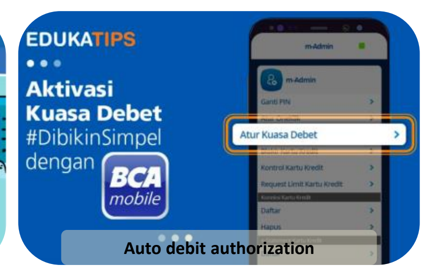
Third Party Funds	**683,053**	**704,791**	**761,604**	**780,678**	**14.3%**	**10.8%**	**2.5%**
CASA Ratio	75.2%	75.5%	75.6%	76.4%	1.2%	0.9%	0.8%



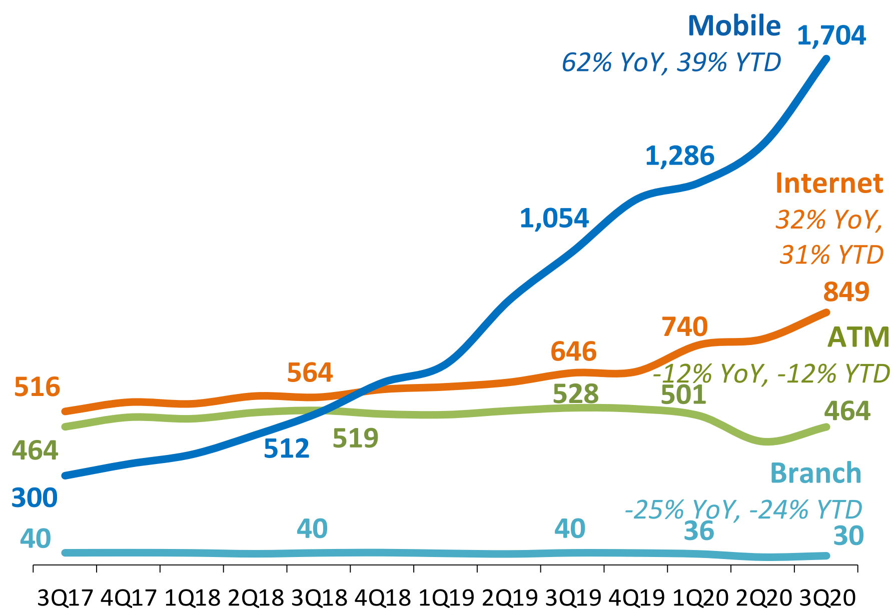






Unparalleled growth of digital transactions

Transaction Volume - Quarterly (million)



Transactions Value - (Rp tn)

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

Avg. Trx Vol. / Day

41% from pre-pandemic

No. of Cust. Accts.

40% in 3 years

Avg. Online Acct. Open / Day

3.3x in 9 months

Cardless cash withdrawal trx vol.

7.9x in 2 years

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

Digital platform: the new normal

BCA Always by your side

Growing Customer Base

Online Account Opening
via BCA Mobile

Growing Transactions in Expanded Digital Ecosystem

Collaboration & Partnership

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

OneKlik

Selected 'New Normal' Products

"Payment Link"
BCA online payment gateway

Online Debit
for e-commerce

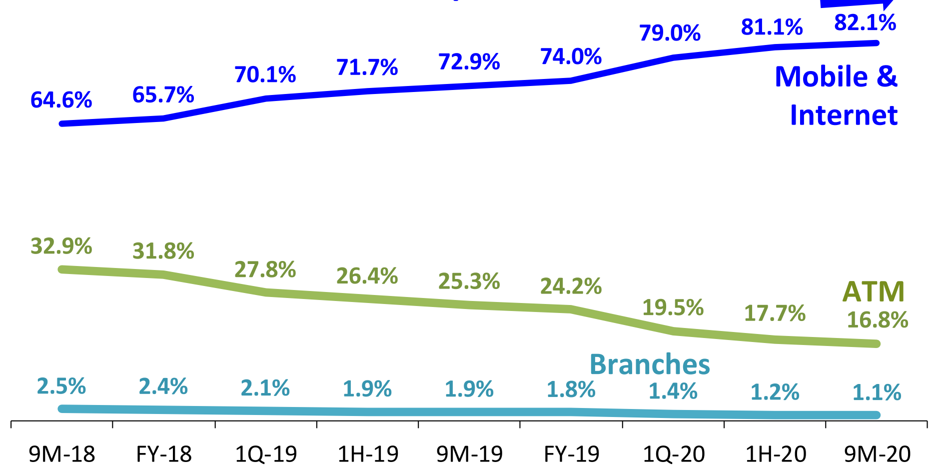
QRIS
QR-based National Payment gateway for offline merchant

QRIS
QR Code Standar Pembayaran Nasional

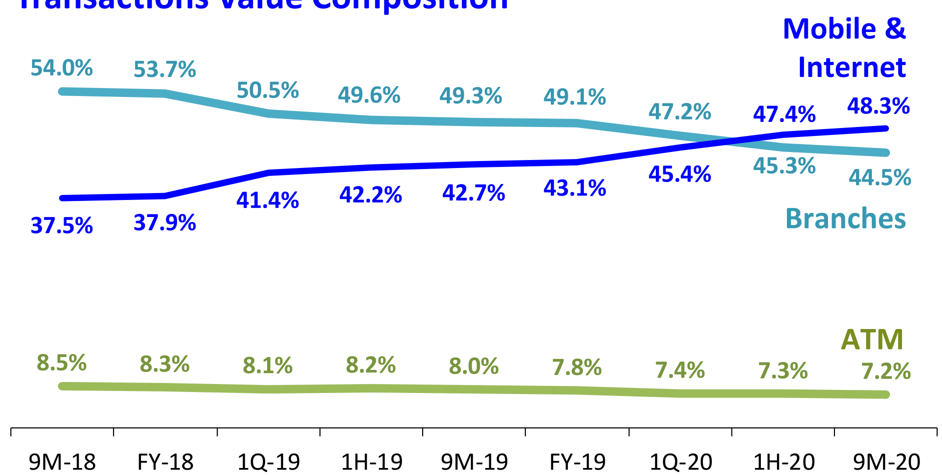
Cardless transactions
One-time password via m-BCA for cash deposits & withdrawals at ATMs & branches transactions

Rising the bar for mobile & internet channels

Number of Transactions Composition

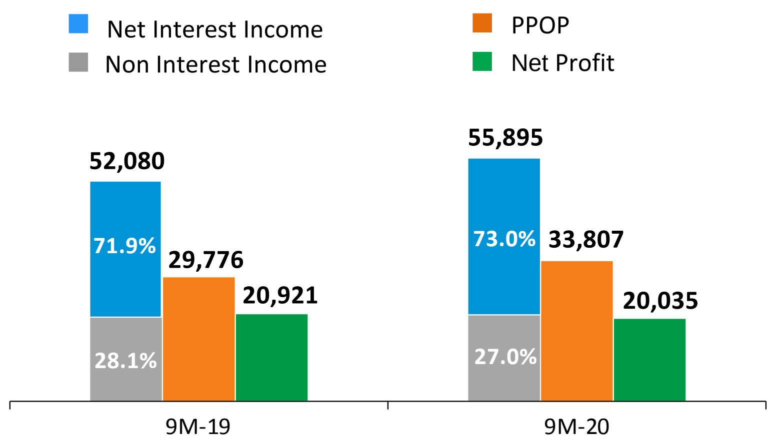


Transactions Value Composition

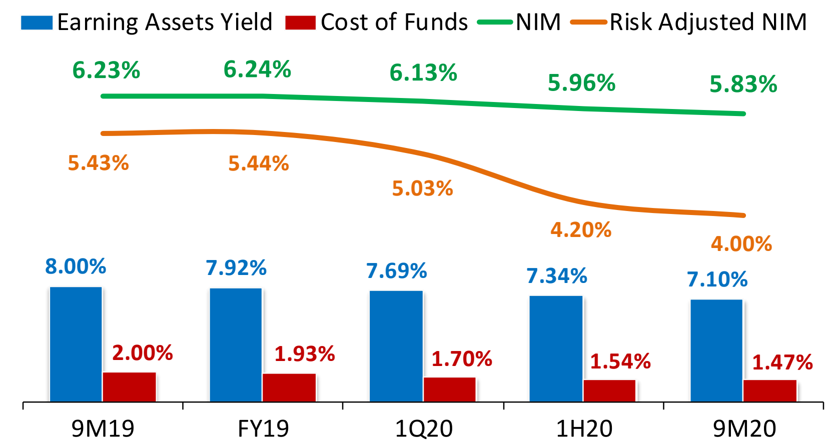


Profitability trend

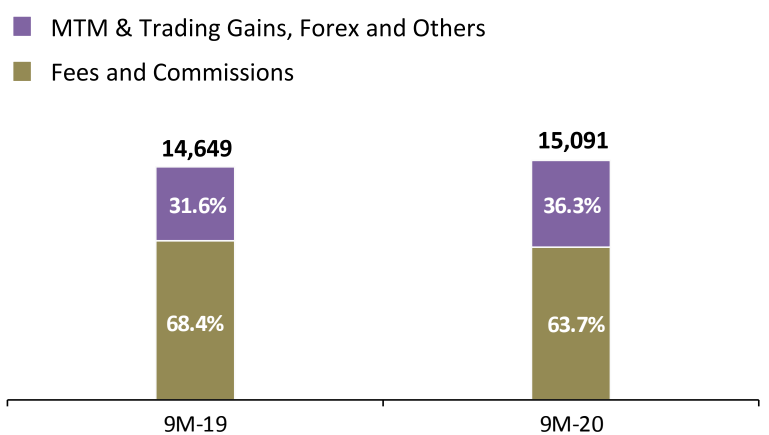
Profitability (Rp bn) - Consolidated



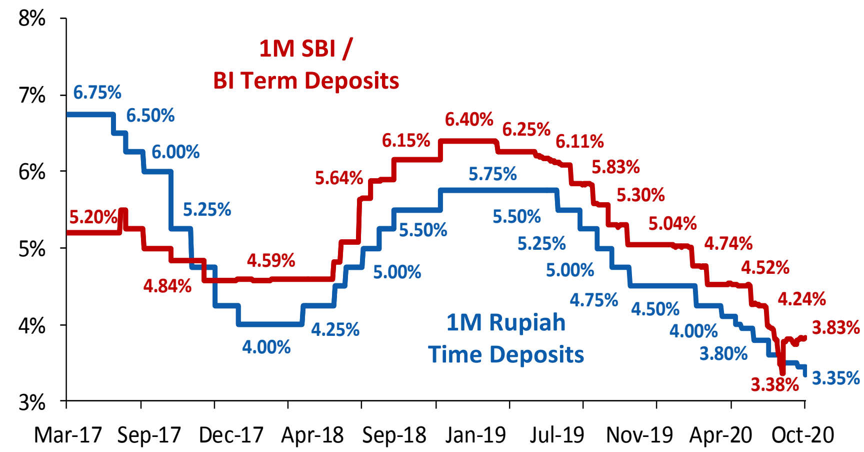
NIM, Yield and Cost of Funds YtD - Bank Only



Non Interest Income (Rp bn) - Consolidated



Interest Rate*



* *Maximum interest rate offered*

Agenda

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

Sustainability Governance Framework

Sustainable Finance
Vision, Mission, Values

Pillar

Responsible Banking	Sustainability Culture	Social Value Creation

Scope

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

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

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

*) Reflecting the core subjects of corporate social responsibility

UN SDG reference

Responsible Banking	Sustainability Culture	Social Value Creation
No. 7,8,9,13,16	*No. 3,4,5,7,8,9,10,13,16*	*No. 3,4,5,8,9,10,13*

UN SDG
(Sustainable Development Goals)

Responsible banking

E S

Sustainable Finance Portfolio

Rp114.0 Tn
+2.6% YoY

19.6% contribution to BCA Loan Portfolio

Covering **Sustainable Sectors**

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

and **Micro SME** for National Development

Living Natural Resources & Sustainable Land

Rp20.7 Tn

18.2% SF Portfolio

No of certifications:

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

BCA's Credit Policy

No Exposure in:

- Illegal logging
- Forced labor, child exploitation, human rights violation
- Narcotics productions & trading
- Weapons
- Destroying world heritage sites
- Trading protected animals
- Violating the rights of local community
- Gambling & money laundering

Fraud & Financial Crime Prevention

1. Renewal of anti-fraud declaration policy & integrity pact
2. Integrity pact campaign to all employees
3. Oblige employees to update their integrity pacts

Grooming sustainability culture

S

Human Rights & Labor Practices

INTERNAL CAPACITY BUILDING
(Jan-Sep 2020)

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

The Environment

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

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

2 offices with building automation system

3 offices, with water recycle system

Energy Saving Program in Menara BCA GI

Wise printing

Reduce plastic waste, bring your own tumbler

Shuttle services inter BCA Premises

Green lifestyle Agent of Change

Continuous Awareness Campaign

Social Value Creation

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

E S

Education

Startup Acceleration

SYNRGY ACCELERATOR

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

IT Talent Scholarship

SYNRGY ACADEMY

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

Financial literacy events

56,026 pax (Jan-Sep20)

Collaborations

Jul 2020

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

Aug 2020

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

Donations

TOTAL > Rp56 bio

81 public health center (puskesmas) in East Java

Program Nelayan Berseri Laut Berseri

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

Community Empowerment

12
Bakti BCA Assisted Villages

Preparing for the "Next Normal"

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

Achievements of Sustainability Governance

G

MSCI Indonesia Index
Rank 1 of Top 10 Constituents

MSCI ESG RATINGS A

CCC	B	BB	BBB	A	AA	AAA

Last update: 30 Sep 20

FTSE4Good ASEAN Stars Index
Rank 3 of Top 10 Constituents

FTSE4Good

Last update: 30 Sep 20

(SRI) KEHATI Index
Constituent of Sustainable Investment

KEHATI INDONESIAN BIODIVERSITY FOUNDATION

Period: May - Oct 2020

2019 Sustainability Report certified by SR ASIA

Forbes – 23 Aug 20
Top 50 Best Companies

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

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

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

Agenda

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

Corporate updates

Acquisition to support banking consolidation

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

BCA share performance & rating

BCA Shareholding Structure (as of 30 September 2020)

	Number of Shares	Ownership Percentage
PT Dwimuria Investama Andalan *	13,545,990,000	54.94%
Public**	11,109,020,000	45.06%
Total	**24,655,010,000**	**100.00%**

Note:

* *Shareholder of PT Dwimuria Investama Andalan are Mr. Robert Budi Hartono and Mr. Bambang Hartono, therefore ultimate shareholder of BCA are Mr. Robert Budi Hartono and Mr. Bambang Hartono.*

** *In the composition of Shares held by the public, 2.49% of the shares are owned by parties affiliated with PT Dwimuria Investama Andalan.*

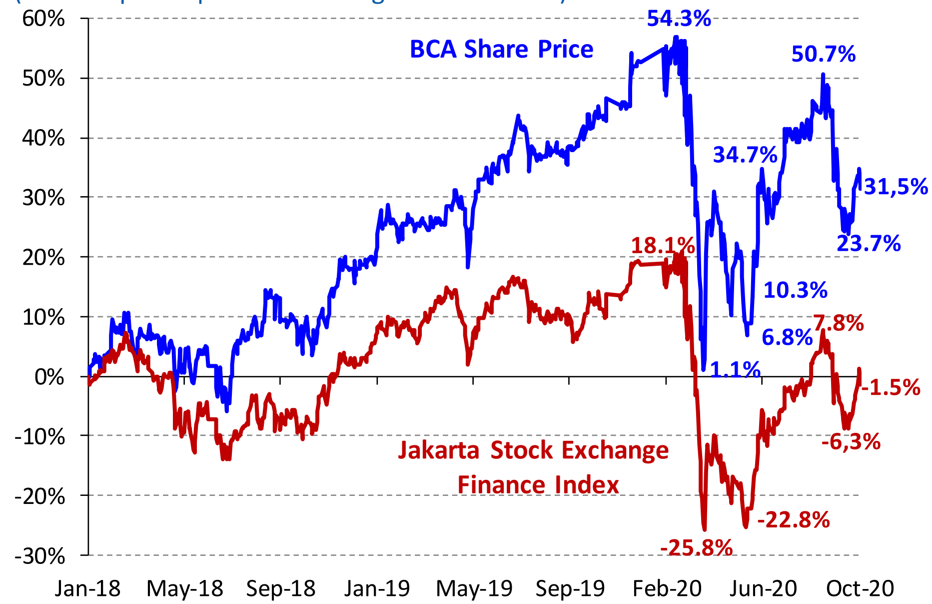
Fitch Ratings

Per April 2020

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

Performance BBCA vs JAKFIN Index

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



Market Cap **BCA**: Rp**710**tn *(16 Oct 20)*
"The Largest in Indonesia"

CAGR **BCA** Share Price: **17**%
(4 Years: Oct-16 to Oct-20)

CAGR **JAKFIN** Share Price: **9**%
(4 Years: Oct-16 to Oct-20)

International recognitions - 2020

Best Bank

ASIAMONEY

Top 10 Best Banks in Indonesia

01	Bank Central Asia
02	DBS
03	HSBC Holdings
04	BTPN - Bank Tabungan Pensiunan Nasional
05	Bank Negara Indonesia
06	Bank Rakyat Indonesia (BRI)
07	Bank Mandiri
08	Mandiri Syariah
09	Jenius
10	BNI Syariah

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

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

BCA Brand

statista

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

Top 100 Most Valuable Global Brands 2020

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

Halo BCA Call center

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

HR

HR Asia

- Best Company to Work for in Asia 2020

ESG

MSCI ESG RATINGS

CCC	B	BB	BBB	A	AA	AAA

Last update: June 2nd, 2020

Rank 1 of Top 10 Constituents MSCI Indonesia Index

FTSE4Good

Rank 2 of Top 10 Constituents FTSE4Good ASEAN Stars Index

BCA winning awards - 2020

BCA Always by your side

Warta Ekonomi Magazine

Warta Ekonomi .co.id Perspektif Baru Bisnis & Ekonomi

Indonesia Digital Innovation Award 2020

BCA – Innovative Company For Sustainable Digital Banking Experience

Infobank

Top SME Lender 2020

BCA – Top SME Lender Based on Infobank SME Credit Rating 2020

Iconomics

Indonesian CSR Brand Equity Award 2020

BCA – for Excellence Corporate Social Responsibility Program in 2020

Marketing Magazine

Indonesia Millenials TOP Brand Award 2019

BCA – for Categories:

- Credit Card
- Deposits Products
- Flazz – Prepaid Card
- Halo BCA – Call Center
- Klik BCA – Internet Banking
- KPR BCA – Mortgage
- M-BCA – Mobile Banking
- Tahapan BCA – Savings

Infobank

The Best Bank in Mortgage 2020

BCA – The Best Bank in Mortgage

PR Indonesia

PUBLIC RELATIONS INDONESIA AWARDS 2020 PRIA

PR Indonesia Award (PRIA) 2020

BCA – PRIA Winner for Category The Most Famous in Media 2019

Iconomics

Corporate Branding PR Award 2020

BCA – Award Winner for Category Banking

Investor Magazine

Tokoh Finansial Indonesia 2019

Jahja Setiaatmadja – Lifetime Achievement Banker 2019

Infobank & Marketing Research Indonesia

Satisfaction Loyalty Engagement Awards 2020

For Category: Conventional Bank (BUKU 4).

- 1st places – for Satisfaction, Engagement,
- 1st place – Engagement
- 1st places – Satisfaction ATM, Fisik & Customer Service
- 1st places – Customer Purchase, Customer Influence & SLE INDEX
- 2nd places – for Loyalty & Customer Knowledge
- 3rd places – Satisfaction Teller, Satpam & Customer Referral

SWA Magazine & Brand Finance Asia Pacific

Indonesia's Top 100 Most Valuable Brands 2020

BCA – (4th place)The Most Valuable Indonesian Brand 2020 with Brand Value >US$2,917mn and AAA+ Rating

Iconomics

Indonesia's Most Popular Digital Finance Brands Award 2020

BCA – Award Winner (millennials' Choice)

Service Excellence Magazine & Marketing Magazine

Contact Center Service Excellence Award 2017

Excellent Award:

- Halo BCA
- Halo BCA Life Chat

Exceptional Award:

- Halo BCA – Categories: Regular Banking, Regular CC, Personal Loan, EDC, KPR, Sharia Banking & Automotive Financing
- Halo BCA (BCALife) – life & Health Insurance
- Halo BCA – Twitter BFI

Good Award:

- Halo BCA – Facebook BFI

BCA winning awards - 2020

BCA Always by your side

Iconomics

20 Pilar Finansial Indonesia Award 2020

BCA – is One of 20 "pilar Financial Indonesia 2020"

Investor Magazine

Investor Awards 2020

BCA – Top Performing Listed Companies 2020

Infobank & Marketing Research Indonesia

Banking Service Excellence Awards 2020

For Category Commercial Bank

- Best Digital Bank (1st place)
- Best Opening Account via Mobile Application (1st place)
- Best Digital (1st place)
- Best ATM Public Area (2nd place)
- Best CRM (2nd place)
- Best e-Banking (2nd place)
- Best Chatbot (2nd place)
- Best Overall Performance (3th place)

Warta Ekonomi Magazine

Indonesia Financial Top Leader Award 2020

Jahja Setiaatmadja – as Best Leader for Business Sustainability Through Business Innovation - Effectiveness of Digital Acceleration Category State-Private Bank Buku IV

Economic Review Magazine

Indonesia Human Capital Awards (IHCA) VI 2020

- Lianawaty Suwono – The Best Human Capital Director in Visionary Leader 2020
- Best Human Capital for Bank Company (1st place)
- The Best Human Capital of The Year 2020 (2nd place)
- The Best in Human Capital Digital Transformation

SWA Magazine

SWA 100 : Best Listed Company 2020

BCA – 100 Best Listed Company Based on WAI (Wealth Added Index) 2020

Warta Ekonomi Magazine

5th Indonesia Best Banking Award 2018

BCA – Bank with "Sangat Sehat" Predicate in Category BUKU 4 with Assets > Rp500 trillion

Investor Magazine & Berita Satu

Best Bank Awards 2020

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

IDX Channel

Anugerah Inovasi IDX Channel 2020

BCA Received Awards in Category Product and Business Model

PR Indonesia Magazine

PR Indonesia Most Popular Leader in Social Media 2020

Jahja Setiaatmadja – as the Best CEO of a Private Company

Warta Ekonomi Magazine

Indonesia CSR PKBL Award 2020 (Prosperity, Humanity, and Sustainability)

BCA– TOP 4 CSR for Indonesia CSR x PKBL Award 2020, Category Finance, Subsector Bank BUKU 4

Always by your side

Thank you