



**BCA**

Always by your side

Corporate Presentation

# PT Bank Central Asia Tbk 1Q20 Results

27 May 2020

# ***Agenda***



## ***Macro-economy & banking industry highlights***

- BCA 1Q20 performance overview
- Response to Covid-19

# Challenging Economic Outlook due to Covid-19 Outbreak

- **Covid-19 outbreak leads to slow domestic activities.** Bank Indonesia estimates 2020 GDP growth of ~ 2%.
  - Longer Covid-19 outbreak (peak beyond Q2 or second wave outbreak) may lead to a risk of negative GDP growth.
- Directly impacted sectors : **tourism, transport, some manufacturing, small/medium businesses. Consumer staples and medical supplies are the least affected.**
- FX rate has begun to stabilize, underpinned by cautious BI's **monetary policy, repo line with Fed and returned capital flow.** Inflation remained benign.
- BI lowered 7-Day (Reverse) repo rate by 50 bps YTD. Various stimulus were launched by Government (Rp405 tr or at ~2.5% of GDP, **modest compared to other countries**).
- The stimulus covers health support, tax incentive & economic stimulus and safety net.

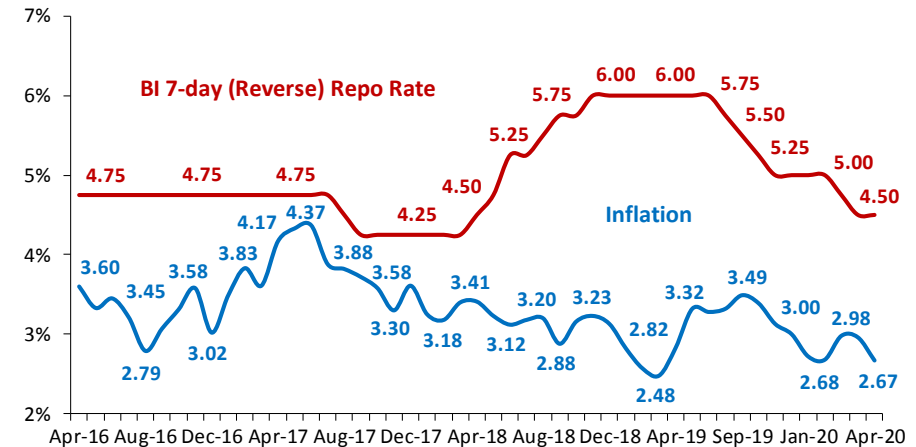
## Macro Outlook

	FY19	FY20 BI Estimates
Real GDP	5.0%	2.3%
CPI	2.7%	2-4%
BI 7-D Rate	5.00%	na
USD/IDR	13,866	14,900 – 15,500
CAD (% of GDP)	-2.7%	na

Source: Bank Indonesia

Analysts Meeting 1Q20

## Inflation and BI Rates (%)



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

## Rupiah/USD



Source: Bloomberg

# Banking sector : Expect increasing loan at risk

## Performance up to Feb 2020:

- Covid-19 impact has not been reflected in Feb 2020
- Loan growth was 5.9% YoY, third party funds increased 7.8% YoY
- NPL ratio started to climb

## Challenges:

- Expect more restructuring proposals across loan segments
- Asset quality is projected to worsen especially in sectors directly impact from C-19
- Risk of loan restructuring spills over to wider economic sectors

## Defensive Points:

- Solid banking sector capitalization and sufficient coverage ratios provides buffer to contain systemic risk
- Regulator supports loan restructuring initiatives
- Some regulatory measures are introduced:
  - lower minimum reserve requirement
  - two-step liquidity program from Government to recipient banks via anchor banks

## Banking sector Financial Summary

(Rp trillion)	Feb-19	Dec-19	Feb-20	ΔYTD	ΔYoY
<b>Total Assets</b>	<b>7,965</b>	<b>8,563</b>	<b>8,533</b>	<b>-0.4%</b>	<b>7.1%</b>
<b>Total Loans</b>	<b>5,228</b>	<b>5,617</b>	<b>5,538</b>	<b>-1.4%</b>	<b>5.9%</b>
<b>Third Party Funds</b>	<b>5,600</b>	<b>5,999</b>	<b>6,036</b>	<b>0.6%</b>	<b>7.8%</b>
CASA	3,031	3,411	3,350	-1.8%	10.5%
Current Accounts	1,283	1,466	1,458	-0.5%	13.6%
Savings Accounts	1,748	1,945	1,892	-2.7%	8.2%
Time Deposits	2,569	2,588	2,686	3.8%	4.6%
<b>Net Profit</b>	<b>25.4</b>	<b>156.5</b>	<b>27.1</b>	<b>na</b>	<b>6.7%</b>
NIM	4.8%	4.9%	4.8%	-10bp	0bp
LDR	94.1%	94.4%	92.5%	-190bp	-160bp
NPL	2.6%	2.5%	2.8%	30bp	20bp
CAR	23.4%	23.4%	22.3%	-110bp	-110bp

Source: Financial Services Authority (OJK)

# ***Agenda***

- Macro-economy & banking industry highlights
- ▶ ***BCA 1Q20 performance overview***
- Response to COVID-19

# Strong CASA growth, ample liquidity reserve

(Rp billion)	Mar-19	Dec-19	Mar-20	ΔQoQ	ΔYoY
<b>Total Assets</b>	<b>830,550</b>	<b>918,989</b>	<b>972,930</b>	<b>5.9%</b>	<b>17.1%</b>
<b>Secondary Reserves</b>	<b>108,598</b>	<b>118,684</b>	<b>128,435</b>	<b>8.2%</b>	<b>18.3%</b>
<b>Gov't Bonds (&gt; 1 year) &amp; Other Marketable Securities</b>	<b>79,890</b>	<b>85,310</b>	<b>129,936</b>	<b>52.3%</b>	<b>62.6%</b>
<b>Loans</b>	<b>544,892</b>	<b>603,743</b>	<b>612,164</b>	<b>1.4%</b>	<b>12.3%</b>
<b>Third Party Funds</b>	<b>634,656</b>	<b>704,791</b>	<b>741,023</b>	<b>5.1%</b>	<b>16.8%</b>
CASA	484,840	532,013	568,526	6.9%	17.3%
Current Accounts	165,326	185,722	202,204	8.9%	22.3%
Savings Accounts	319,514	346,291	366,322	5.8%	14.6%
Time Deposits	149,816	172,778	172,497	-0.2%	15.1%
<b>Equity</b>	<b>158,837</b>	<b>174,143</b>	<b>171,711</b>	<b>-1.4%</b>	<b>8.1%</b>

# Resilient operating income

(Rp billion)	1Q19	2Q19	3Q19	4Q19	1Q20	ΔQoQ	ΔYoY
<b>Operating Income</b>	<b>16,690</b>	<b>17,552</b>	<b>18,196</b>	<b>19,185</b>	<b>19,581</b>	<b>2.1%</b>	<b>17.3%</b>
<b>Net Interest Income</b>	<b>11,989</b>	<b>12,642</b>	<b>12,800</b>	<b>13,393</b>	<b>13,682</b>	<b>2.2%</b>	<b>14.1%</b>
<b>Non Interest Income</b>	<b>4,701</b>	<b>4,910</b>	<b>5,396</b>	<b>5,792</b>	<b>5,899</b>	<b>1.8%</b>	<b>25.5%</b>
Fees and Commissions	3,226	3,269	3,518	3,597	3,462	-3.8%	7.3%
Trading Income	681	691	829	908	1,482	63.2%	117.6%
Others	794	950	1,049	1,287	955	-25.8%	20.3%
<b>Operating Expenses</b>	<b>(8,084)</b>	<b>(7,565)</b>	<b>(6,958)</b>	<b>(8,136)</b>	<b>(9,474)</b>	<b>16.4%</b>	<b>17.2%</b>
Personnel Expenses	(4,596)	(3,309)	(2,331)	(2,672)	(5,624)	110.5%	22.4%
General & Administrative Expenses	(3,488)	(4,256)	(4,627)	(5,464)	(3,850)	-29.5%	10.4%
<b>PPOP (Pre Provision Operating Profit)</b>	<b>8,606</b>	<b>9,987</b>	<b>11,238</b>	<b>11,049</b>	<b>10,107</b>	<b>-8.5%</b>	<b>17.4%</b>
<b>Provision</b>	<b>(982)</b>	<b>(1,465)</b>	<b>(1,050)</b>	<b>(1,094)</b>	<b>(2,179)</b>	<b>99.2%</b>	<b>121.9%</b>
<b>Net Profit</b>	<b>6,062</b>	<b>6,800</b>	<b>8,059</b>	<b>7,644</b>	<b>6,581</b>	<b>-13.9%</b>	<b>8.6%</b>
<b>EPS – year to date (Rp)</b>	<b>246</b>	<b>522</b>	<b>849</b>	<b>1,159</b>	<b>267</b>	<b>na</b>	<b>8.6%</b>

# Key Ratios

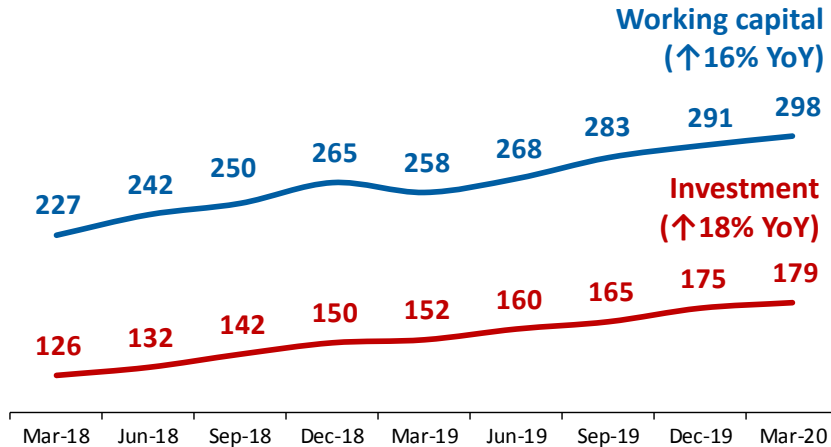
Bank Only	Mar-19	Dec-19	Mar-20	ΔYTD	ΔYoY
NIM	6.2%	6.2%	6.1%	-10bp	-10bp
COC	0.6%	0.8%	1.1%	30bp	50bp
Risk Adjusted NIM	5.6%	5.4%	5.0%	-40bp	-60bp
CIR	50.0%	43.7%	51.8%	810bp	180bp
BOPO	65.2%	59.1%	77.1%	1,800bp	1,190bp
ROA	3.5%	4.0%	3.2%	-80bp	-30bp
ROE	15.4%	18.0%	15.6%	-240bp	20bp
CAR	24.5%	23.8%	22.5% <sup>a)</sup>	-130bp	-200bp
LDR	81.0%	80.5%	77.6%	-290bp	-340bp
RIM	81.9%	81.6%	78.7%	-290bp	-320bp
NSFR	157.9%	157.7%	160.8%	310bp	290bp
LCR	275.7%	276.3%	290.2%	1,390bp	1,450bp
NPL - gross	1.5%	1.3%	1.6%	30bp	10bp
NPL - net	0.5%	0.5%	0.6%	10bp	10bp
Loan at Risk	4.2%	3.8%	4.7%	90bp	50bp
Provision / NPL	171.4%	189.2%	229.8%	4,060bp	5,840bp
Provision / Loan at Risk	60.1%	65.9%	78.8%	1,290bp	1,870bp

a) Decline in CAR was due to PSAK 71 implementation and the increase in Credit RWA

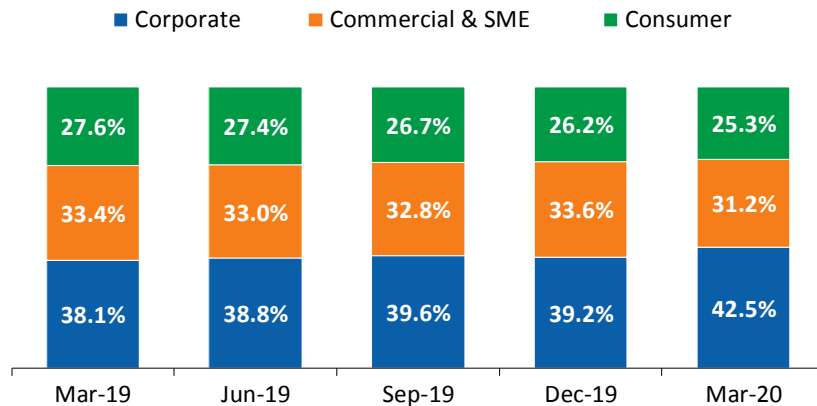


# Lending distribution across segments

## Business Loans (Rp trillion)



## Loan Composition (Rp billion)



Note: The remaining contribution came from Sharia financing

## Loan Breakdown (Rp billion)

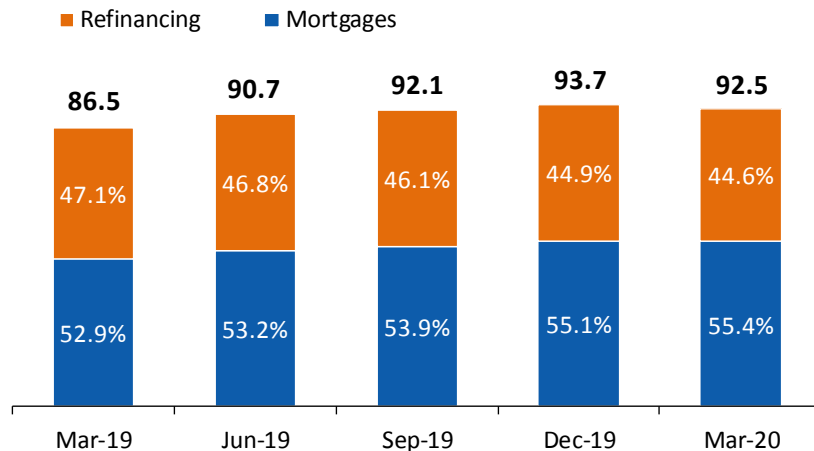
	Mar-19	Dec-19	Mar-20	ΔYTD	ΔYoY
Corporate	207,654	236,875	260,388	9.9%	25.4%
Commercial & SME	182,037	202,888	191,173	-5.8%	5.0%
Consumer	150,462	158,335	154,925	-2.2%	3.0%
Mortgage	86,497	93,656	92,524	-1.2%	7.0%
Vehicles	48,189	47,627	47,153	-1.0%	-2.1%
4 Wheeler	45,163	45,438	45,037	-0.9%	-0.3%
2 Wheeler	3,026	2,189	2,116	-3.3%	-30.1%
Credit Cards	12,876	14,106	12,395	-12.1%	-3.7%
Employee	2,900	2,946	2,853	-3.2%	-1.6%
Sharia Financing	4,739	5,645	5,678	0.6%	19.8%
Total Outstanding	544,892	603,743	612,164	1.4%	12.3%
Total Facilities	758,369	822,160	839,549	2.1%	10.7%

# Limited growth in mortgages

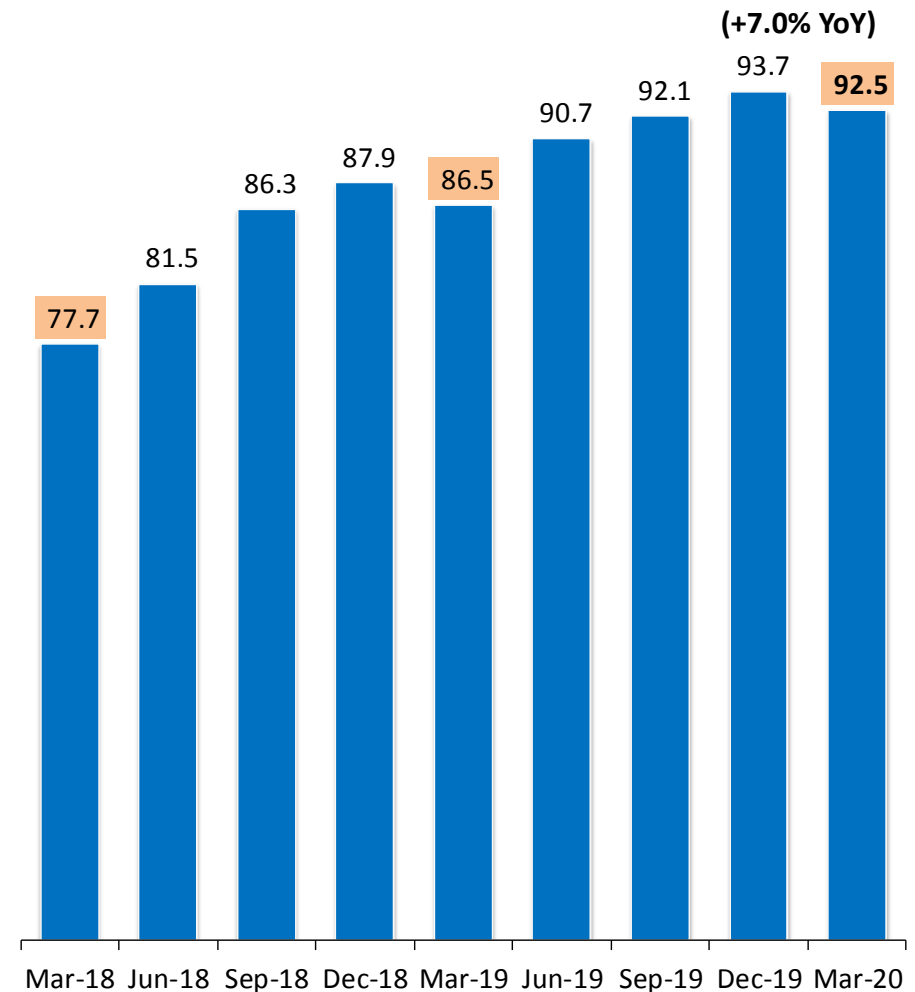
## Mortgage Portfolio

	Mar-19	Dec-19	Mar-20	ΔYtD	ΔYoY
# Customers Accounts	106,463	112,525	112,377	-0.1%	5.6%
Total O/S (Rp bn)	86,497	93,656	92,524	-1.2%	7.0%
Avg. Loan O/S (Rp mn)	812	832	823	-1.1%	1.4%

## Mortgage Composition (Rp trillion)

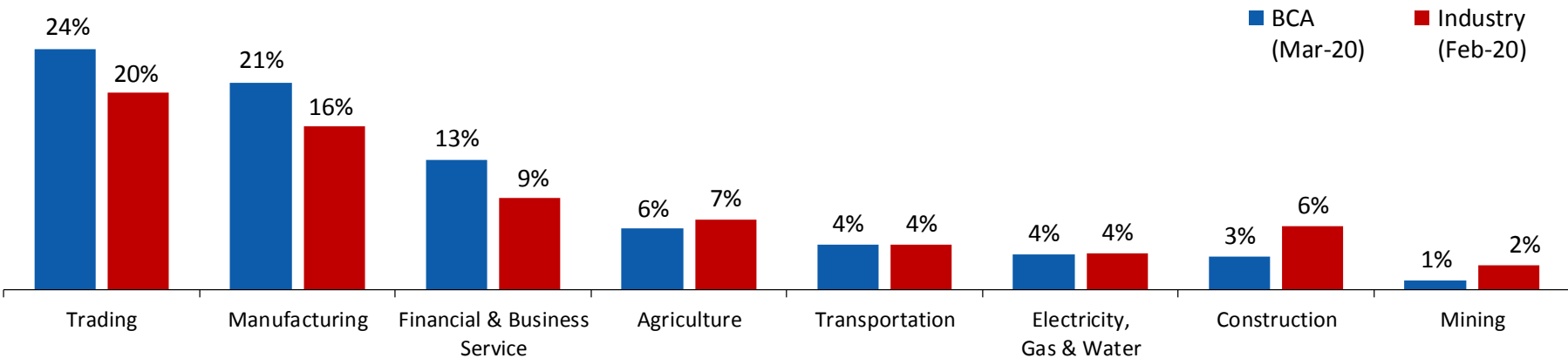


## Total Mortgage Portfolio (Rp trillion)

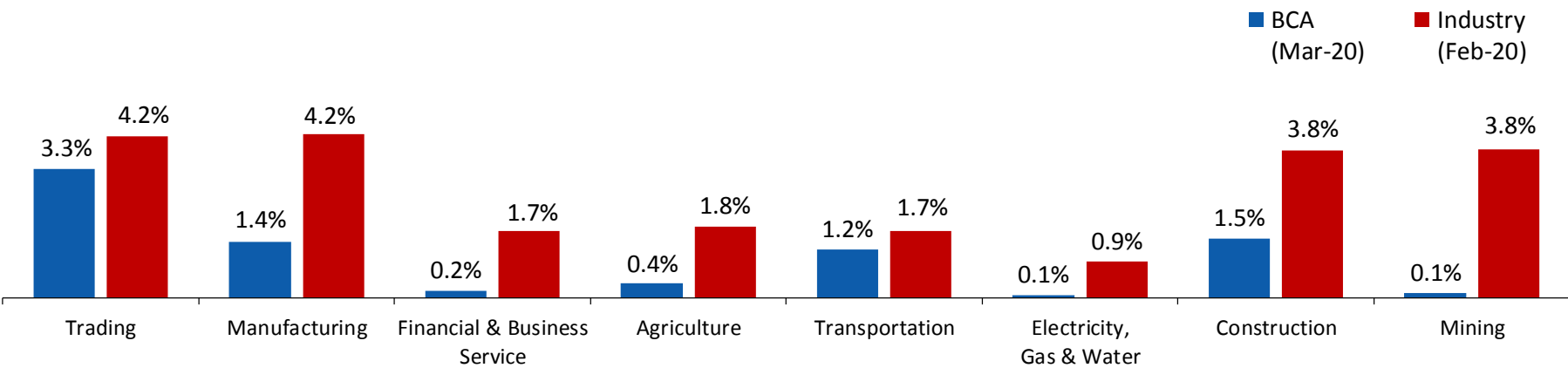


# Diversified and quality loan portfolio

Composition of BCA Business Loans by Sector (%)



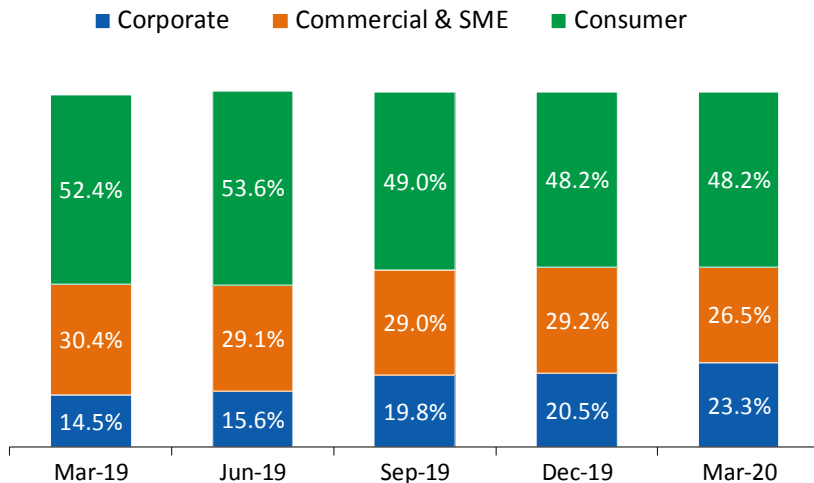
BCA Business NPL by Sector (%)



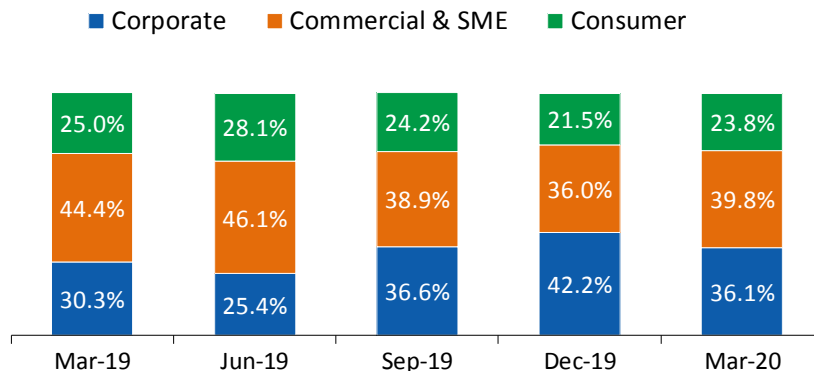
Note: Based on LBU reporting category

# Increasing loan loss coverage to anticipate higher credit risk

## Special Mention Composition (% of Total SML)



## NPL Composition (% of Total NPL)



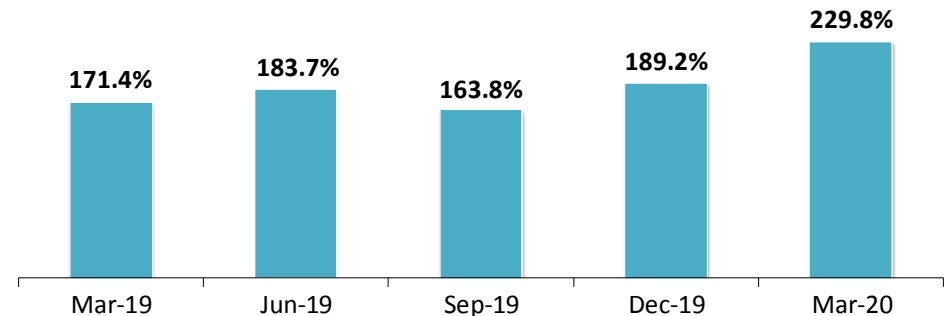
Note: The remaining contribution came from Sharia financing

## Loan Quality & Restructure Loan (Rp billion)

	Mar-19	Dec-19	Mar-20	ΔYTD	ΔYoY
Current	524,350	582,698	585,016	0.4%	11.6%
Special Mention	12,573	13,002	17,360	33.5%	38.1%
<b>Performing Loans</b>	<b>536,923</b>	<b>595,700</b>	<b>602,377</b>	<b>1.1%</b>	<b>12.2%</b>
Substandard	1,153	1,347	1,744	29.5%	51.3%
Doubtful	1,436	742	1,044	40.7%	-27.3%
Loss	5,380	5,954	6,999	17.6%	30.1%
<b>NPL</b>	<b>7,969</b>	<b>8,043</b>	<b>9,787</b>	<b>21.7%</b>	<b>22.8%</b>
<b>Total Loans</b>	<b>544,892</b>	<b>603,743</b>	<b>612,164</b>	<b>1.4%</b>	<b>12.3%</b>
NPL Ratio - gross	1.5%	1.3%	1.6%	30bp	10bp
NPL Ratio - net	0.5%	0.5%	0.6%	10bp	10bp
Restruct - Current	3,134	3,145	2,837	-9.8%	-9.5%
<b>Restruct. Loans*</b>	<b>7,874</b>	<b>9,148</b>	<b>8,986</b>	<b>-1.8%</b>	<b>14.1%</b>
% Restruct / Loans*	1.5%	1.6%	1.5%	-10bp	0bp
% LAR / Loans*	4.2%	3.8%	4.7%	90bp	50bp

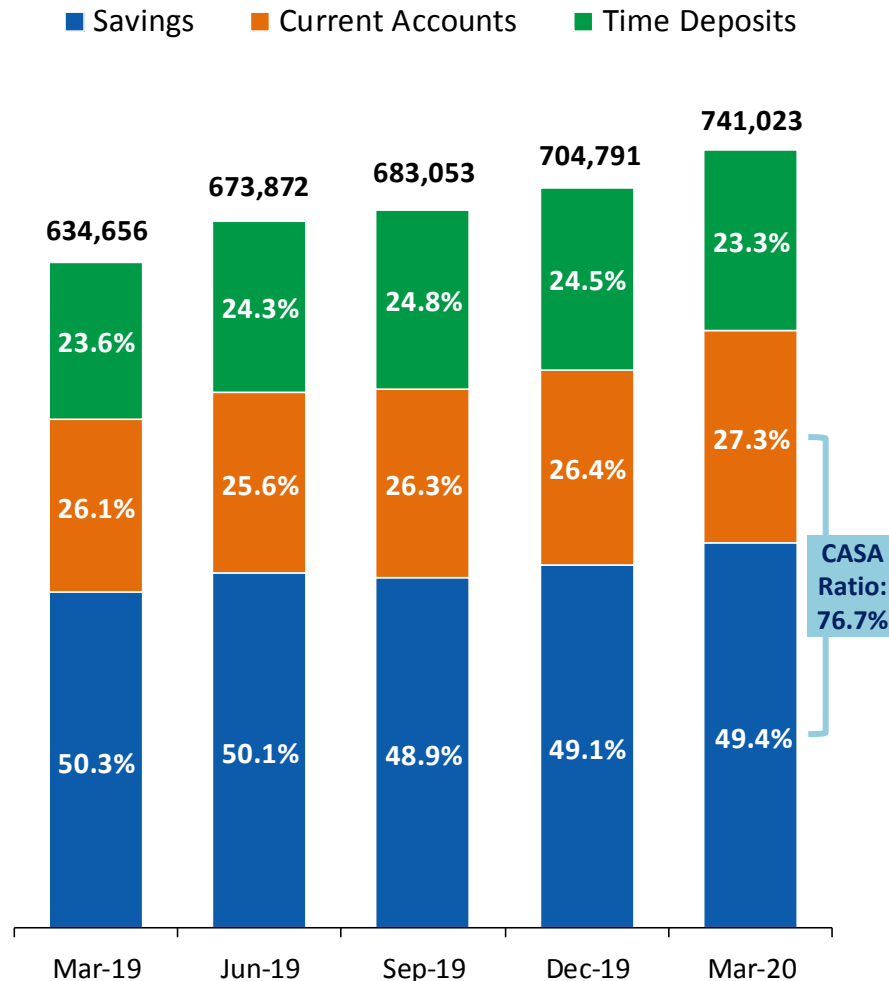
\* Bank Only

## Loan Provision / NPL (Bank Only)



# CASA inflow driven by robust transaction banking franchise

Third Party Fund Composition (Rp billion)



Third Party Funds (Rp billion)

	Mar-19	Dec-19	Mar-20	ΔYTD	ΔYoY
<b>CASA</b>	<b>484,840</b>	<b>532,013</b>	<b>568,526</b>	<b>6.9%</b>	<b>17.3%</b>
Current Accounts	165,326	185,722	202,204	8.9%	22.3%
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## #WorkFromHome #BankingFromHome

Transaksi mudah, tanpa keluar rumah  
Mendukung anjuran pemerintah berkegiatan di rumah, BCA senantiasa melayani transaksi perbankan Nasabah melalui BCA Mobile dan KlikBCA

### Nasabah Bisnis

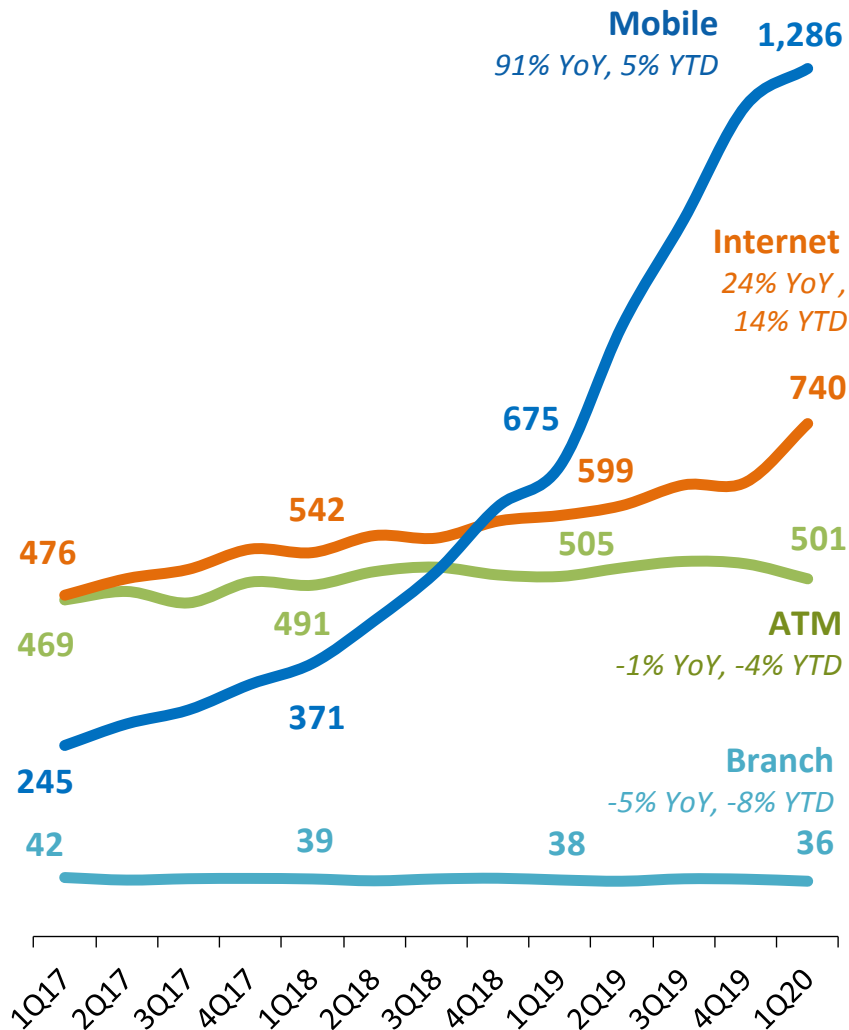
- Informasi rekening
- Transfer dana
- Transfer valas
- Payroll
- Pembayaran tagihan
- Account sweeping
- Multi transfer (M/T3)
- BCA virtual account
- E-billing pajak
- Informasi ninjaman

### Nasabah Individu





- Buka Tabungan melalui menu Buka Rekening Baru
- QRIS, Transfer Tanpa Nomer Rekening melalui menu QR
- Chatting sambil Transaksi Kartu Kredit BCA melalui menu Aktivasi BCA keyboard
- Blokir Kartu ATM BCA atau Kartu Kredit BCA melalui menu m-Admin
- Kontrol Kartu Kredit melalui menu m-Admin
- Aktivasi Kartu Kredit BCA melalui menu m-Admin
- Membuat/mengubah PIN Kartu Kredit BCA melalui menu m-Admin
- Transaksi e-Commerce melalui menu BCA Virtual Account
- Request Naik Limit Kartu Kredit BCA melalui menu m-Admin
- Transaksi e-Wallet melalui menu BCA Virtual Account
- Top Up e-Wallet melalui menu Flazz (Khusus Android)



## Going stronger in digital

### Number of Transactions - Quarterly (million)



### Transactions Value - (Rp trillion)

		1Q19	FY19	1Q20	ΔQoQ	ΔYoY
	Branch Banking	3,481	14,586	3,509	-10.1%	0.8%
	ATM	558	2,322	549	-6.8%	-1.6%
	Internet Banking	2,416	10,701	2,754	-5.7%	14.0%
	Mobile Banking	435	2,089	621	1.0%	42.8%

# #WorkFromHome #BankingFromHome

## Transaksi Mudah, Tanpa Keluar Rumah

Mendukung agenda pemerintah berkegiatan di rumah, BCA senantiasa melayani transaksi perbankan Nasabah melalui BCA Mobile dan KIBiKA.

### Nasabah Individu

#### BCA Mobile

Bagi nasabah yang memiliki rekening tabungan BCA, bisa pakai aplikasi. Anda bisa menggunakan aplikasi BCA Mobile dengan cara menginstall aplikasi tersebut ke ponsel Anda. Cara menggunakannya sangat mudah, tinggal ikuti petunjuk yang ada di aplikasi. Berikut ini beberapa fitur yang bisa Anda gunakan:


1. Saldo
2. Saldo Transaksi
3. Saldo Tabungan
4. Saldo Rekening
5. Saldo Kredit
6. Saldo Giro
7. Saldo Simpanan
8. Saldo Tabungan
9. Saldo Rekening
10. Saldo Kredit
11. Saldo Giro
12. Saldo Simpanan

### KIBiKA Bisnis


Bagi nasabah yang memiliki rekening tabungan BCA, bisa pakai aplikasi. Anda bisa menggunakan aplikasi KIBiKA dengan cara menginstall aplikasi tersebut ke ponsel Anda. Cara menggunakannya sangat mudah, tinggal ikuti petunjuk yang ada di aplikasi. Berikut ini beberapa fitur yang bisa Anda gunakan:


1. Saldo
2. Saldo Transaksi
3. Saldo Tabungan
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5. Saldo Kredit
6. Saldo Giro
7. Saldo Simpanan
8. Saldo Tabungan
9. Saldo Rekening
10. Saldo Kredit
11. Saldo Giro
12. Saldo Simpanan

### Nasabah Bisnis



### BCA Mobile





**Penting**

Demi keamanan dan kenyamanan Anda, pastikan Anda melakukan beberapa hal berikut:

- Pastikan Anda menggunakan aplikasi BCA Mobile dan KIBiKA dengan cara yang benar.
- Pastikan Anda menggunakan aplikasi BCA Mobile dan KIBiKA dengan cara yang benar.
- Pastikan Anda menggunakan aplikasi BCA Mobile dan KIBiKA dengan cara yang benar.
- Pastikan Anda menggunakan aplikasi BCA Mobile dan KIBiKA dengan cara yang benar.

Informasi selengkapnya dapat menghubungi:

Telepon 24 jam Hala BCA  
Layanan 1300088

Ketik **Phishcode** melalui  
Whatsapp di 0811 13000 888

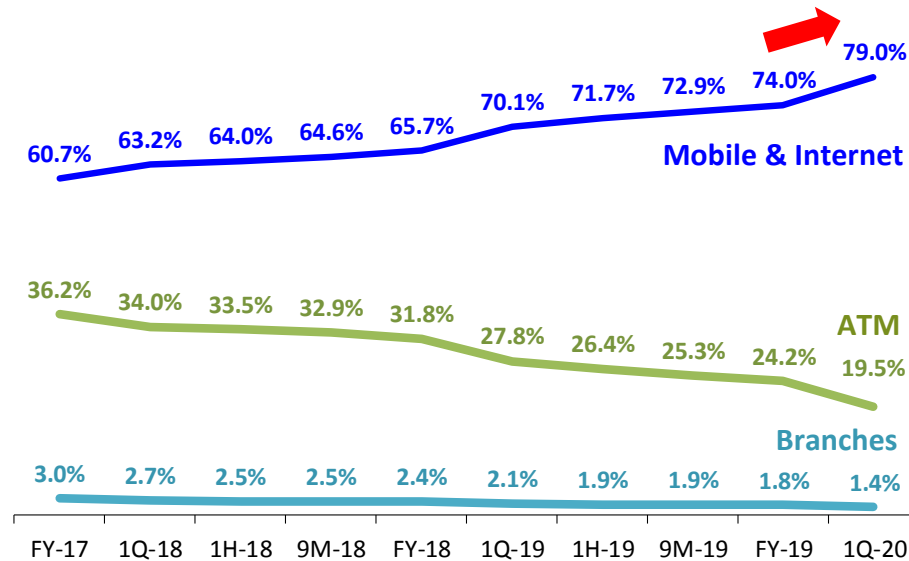
[www.bca.co.id](http://www.bca.co.id)

#idBinaArtha

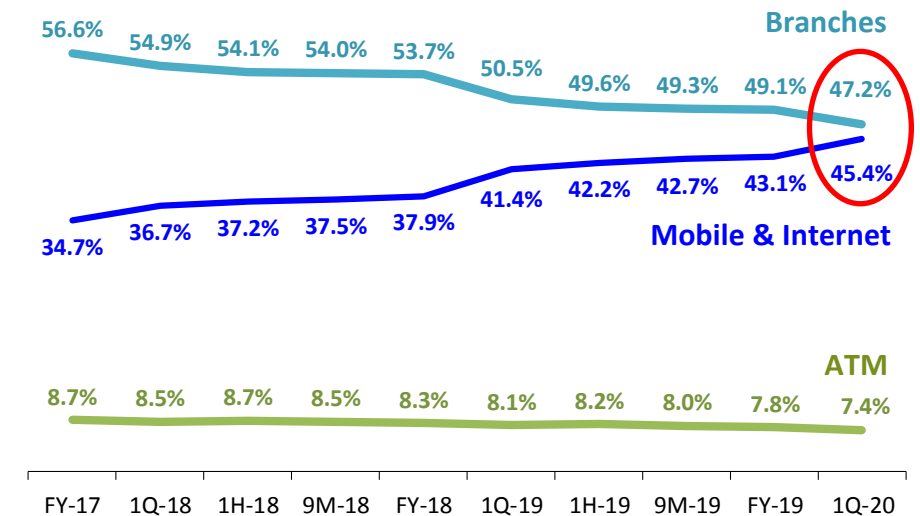
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# #Fromhome activities boost e-channel transactions

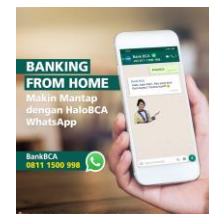
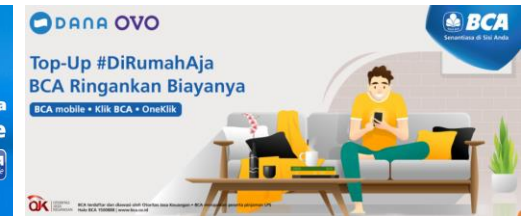
## Number of Transactions Composition



## Transactions Value Composition



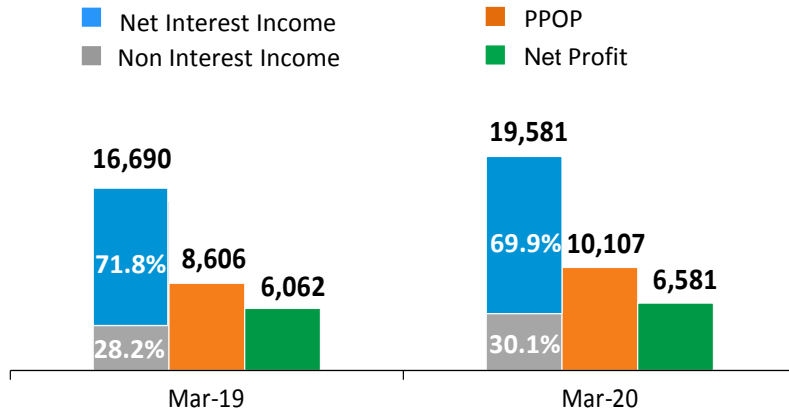
Various from home initiatives delivered encouraging results, online account opening continues to support number of new accounts



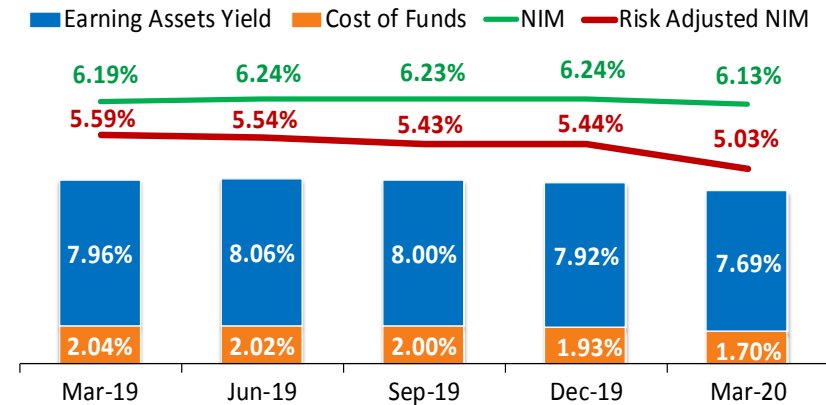


# Sound NII and Non NII performance

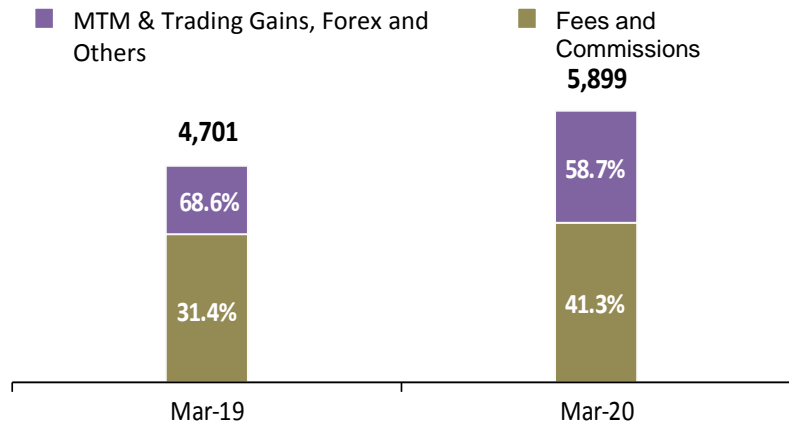
## Profitability (Rp billion)



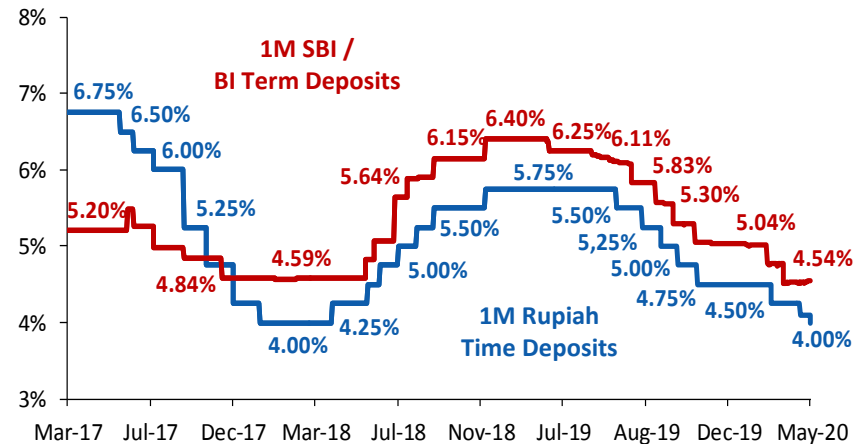
## NIM, Yield and Cost of Funds (Bank Only)



## Non Interest Income (Rp billion)



## Interest Rate\*



\* Maximum interest rate offered



# Our recent digital initiatives

## Customer Retention, Experience Enrichment

### Cardless transaction



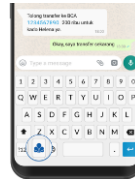
- Flazz top up
- Cardless cash deposit & withdrawal

### BCA Debit Mastercard



Online Trx

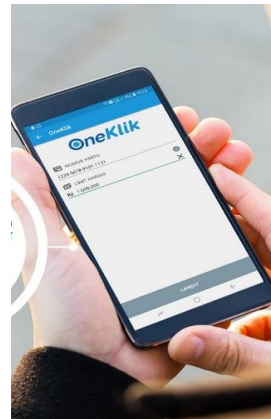
### BCA Keyboard



Transactions via chatting apps



### OneKlik e-commerce payment



### QRku



### BCA Halodoc

Online Medical Platform



### VIRA

Chat bot - Virtual Assistant



### Halo BCA video conf.

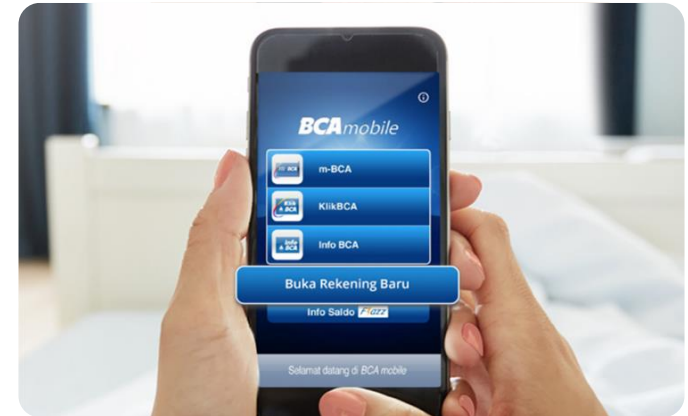


### Welma wealth mgt. apps



## Customer Acquisition

Online account opening via Mobile BCA



## Process Efficiency

Improving process for branches by utilizing machine & mobile apps



e-branch



e-service



CS digital & STAR  
teller assisted machines

## BCA's Commitment to Sustainable Financing:



**Rp118.6 tn (↑17% YoY), backed by:**  
(as of 1Q-20)

- Certified plantation, 20% of total Sustainable Financing portfolio
- Environmentally friendly transportation, 5%
- Renewable energy, 3%
- Eco-efficient product, 2%
- Sustainable water treatment, 1%

## ESG Initiatives:

**E**

### ENVIRONMENT

- 2.5 bn digital banking transactions (↑42% YoY), through *#BankingFromHome* promotion
- Support green office
  - ❖ 3,845 kWh electricity reduction by using solar panels at Wisma Asia II and Gading Serpong Main Branch Office
  - ❖ Participation on earth hour program
  - ❖ Promote green lifestyle for employees

**S**

### SOCIAL

#### COVID-19 RELATED ISSUES:

##### Serving Our Customers

- 24/7 Availability
- Financial flexibility for customers facing hardship

##### Caring Our Employee

- > Rp. 0.5 bn for employee shuttle bus services
- > Rp. 6 bn for employee health amenities

##### Helping Our Community

- > Rp. 13.48 bn donation of essential personal protective equipment for healthcare workers/communities
- Rp. 1 bn BCA employees donation as solidarity response

#### COACHING & TRAINING:

- MSME : 15 Lamongan Batik Tulis, MSME in Bekasi area
- Assisted Villages
- 46 SD teachers in G. Kidul Regency, Yogyakarta
- Service Standards, Website 4.0, tour guides training for Wirawisata Goa Pindul, Yogyakarta.

**G**

### GOVERNANCE



Submitted  
2019  
Sustainability  
Report  
certified by  
SR Asia

- Implementing health protocols to mitigate Covid-19 outbreak:
- Split operation site
  - Restriction on operating branch
  - Work-from-home policy
  - Social distancing policy
  - Call center Covid-19 for employee

## Rating:

**MSCI**  
ESG RATINGS



CCC	B	BB	BBB	<b>A</b>	AA	AAA
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Rank 1 of Top 10  
Constituents  
MSCI Indonesia Index



Rank 3 of Top 10  
Constituents  
FTSE4Good ASEAN  
Stars Index

# Corporate updates

## Dividend

- Cash dividend for 2019 was amounted Rp555 per share (+63% YoY)
  - Interim cash dividend has been paid at Rp100 per share on 20 Dec 2019
  - Dividend Payout Ratio 48%, up from 32% previously
  - The remaining cash dividend has been paid at Rp455 per share on 11 May 2020 to BCA's register of shareholders as of 22 Apr 2020 (Cum Dividend: 20 Apr 2020 for trading in regular & negotiated market)

## Acquisition

- Ongoing acquisition process of Rabobank Indonesia
- The acquisition is subject to shareholders and regulatory approval
- Expect for completion in 2H 2020

## Digital Innovation

- Launched BCA Debit Mastercard online transactions capabilities complemented with new features (i.e. limit control, lost card blocking, etc)
- Collaborate with Halodoc, deliver easy access to healthcare
- Promote #BankingFromHome, provide greater flexibility through e-channels transactions

# BCA share performance & rating

## BCA Shareholding Structure (as of 31 March 2020)

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

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.

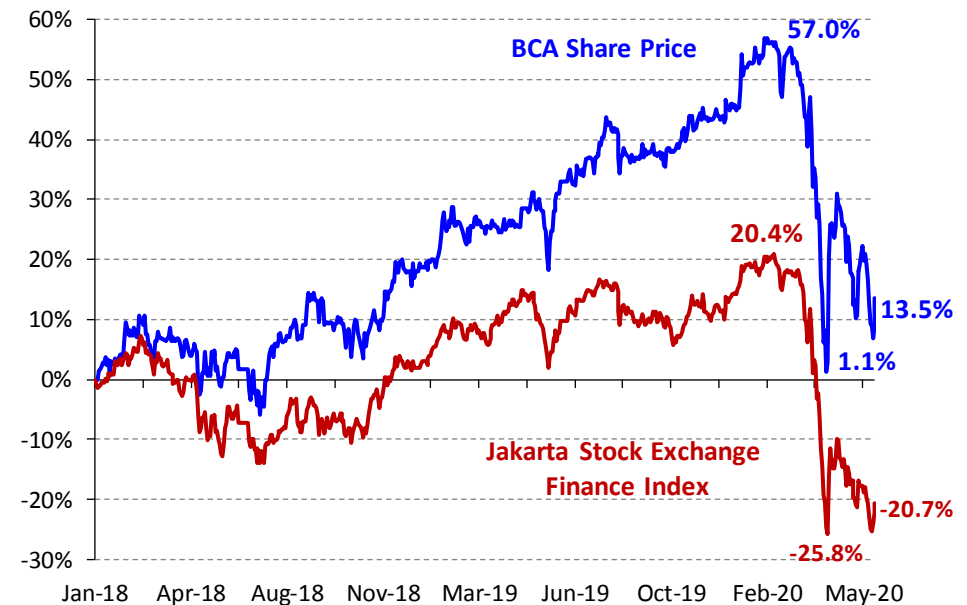
\*\* In the composition of Shares held by the public, 2.49% of the shares are owned by parties affiliated with PT Dwimuria Investama Andalan.

## Fitch Ratings

Published on 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 BBKA vs JAKFIN Index (31 Dec 2018 - 26 May 2020)



# ***Agenda***

- Macro-economy & banking industry highlights
- BCA 1Q20 performance overview



## ***Response to COVID-19***

# Updates on loans

- BCA is processing loan restructuring to suitable applicants across loan segments affected by the Covid-19 outbreak
- Restructuring schemes include tenor extension, deferred principal, deferred principal & interest. Consumer loan Mortgage and Auto restructuring are mostly through tenor extension.
- Any deferred interest will be recognized on cash basis.
- As of mid May 2020, BCA had loan restructuring pipeline of around Rp 65 tn to Rp82.6 trillion, accounted for 10% to 14% of total loans, that came from about 72,000 borrowers or 10% of total borrowers across segments.

	Business Loans	Consumer Loans	Total	
			Amt.	% of Totl.
Rest. – Direct Impact	25.1	-	25.1	4.2%
Rest. - Other Sectors	36.7	20.8	57.5	9.6%
Total (Rp tn)	61.8	20.8	82.6	13.8%
No. of debtors	1,170	70,737	71,907	10.0%

- Restructuring loans are expected to increase in the next few months to an estimated range of 20 - 30% of total loans. Estimated total number of borrowers will be 250,000 – 300,000, mostly from 2W and 4W.
- Major tasks are aimed at successful recoveries and preserving long term franchise.

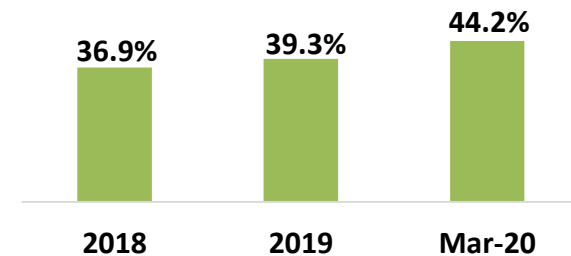
# Preserve ample liquidity, strengthen online channels

## Funding and liquidity

### Remained solid

- BCA core funds remained strong (CASA YTD +7%) despite slow business activities and tighter competition from government bonds issuance
- Maintaining solid liquidity buffer
- Able to expand liquidity position via sovereign paper repo and BI lending facility

### Liquidity Reserve Ratio



Liquidity reserve ratio :  $(\text{Primary} + \text{Secondary Reserve} + \text{Govt Bonds} > 1 \text{ yr} + \text{Mkt Sec}) / \text{Third Party Funds}$

## Transactions

### Opportunity to promote online channels



**Internet Banking – #BankingFromHome** - increase transaction limit to from Rp 100 mn to Rp 250 mn / day for KlikBCA individu



### Credit Card, Debit Card

- Lower cash advance interest from 2.25% to 2.0%.
- BCA Debit Card Master use for e-commerce transactions



**Mobile Banking** – Enhanced features, collaboration with e-wallet, e-commerce players  
**Top Up OneKlik** – Gojek and LinkAja for top up fee, cashback



### #Ramadhan DiRumah

Special promo during Ramadhan (*marketplace, fashion, food & beverage*)



**Halo BCA Whatsapp** enhancement



**Cyber Security** enhancement in mitigating **cyber crime** as online traffic increases



# Government measures in response to Covid-19

## Key Issues

## Measures taken

**Decline in purchasing power & health issue**

- Social safety net with budget allocation of Rp 110 Tn
- Worker income tax exemption (PPh 21)
- Large scale social restriction in impacted cities/ provinces
- Budget allocation for health (Rp 75 Tn)

**Severe impact on businesses, including MSME**

- Support loan restructuring initiatives in all loan segments
- Relaxation on MSME loan quality assessment
- Interest rate subsidies for MSME loans
- Tax incentive with budget allocation of Rp 70 Tr

**SOE debts**

- State equity participation
- Credit guarantee
- State equity participation in Askrindo & Jamkrindo

**Banking sector liquidity disruption**

- Under National Recovery Program (PEN), Gov't provides two-step liquidity aid to recipient banks via selected anchor banks
  - Bilateral arrangement between anchor banks vs recipient banks
    - counter party risk assessment & commercial terms
  - Criteria of recipient banks : "sound" assessment by OJK + owns sovereign instruments by not more than 6% of third party funds
- Lower minimum reserve requirements
- BI lending facility backed by SBN repo and high quality credit collaterals

**"direct impact to banks"**

**Government funding and FX Reserve adequacy**

- Quantitative Easing, liquidity injection supported by Government fund raising backed by BI as standby purchaser
- Global bonds issuance
- Multilateral lending (i.e. G to G)
- The Fed repo facility



# Summary: Our responses to Covid 19 outbreak



## Customers

- Provide credit relaxation to customers as needed
- Ensure payment settlement system in seamless operation :
  - #BankingFromHome
  - ATM network
  - Partial operation of branch banking



## Operations

- Implement cost discipline & prioritise must have investment
- Activate Business Continuity Plan (BCP)
- Prevent contagious C-19 effect in customer service area and working space
  - Adopt health protocols
  - Follow government social restriction guidance



## Employees

- Work from Home policy
- Set policies and supports for Work from Office
  - Hygiene & safe working environment
  - Transportation support
  - Meals allowance
- Guidelines and supports for infected employees if any.



## Community

- BaktiBCA program provide aids to the affected communities
  - Rp 13.5 bn aids for masks, APD (personal protective equipment) , ventilator and foods.
  - More than Rp 1 bn donation from BCA employee through "BCA Bersama Melawan C 19".

**BCA**





Always by your side

# *Thank you*

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# BCA winning awards - 2020

<p><b>Warta Ekonomi Magazine</b></p>  <p>Perspektif Baru Bisnis &amp; Ekonomi</p> <p><b>Indonesia Digital Innovation Award 2020</b> BCA – Innovative Company For Sustainable Digital Banking Experience</p>	<p><b>Infobank</b></p>  <p><b>Top SME Lender 2020</b> BCA – Top SME Lender Based on Infobank SME Credit Rating 2020</p>	<p><b>Iconomics</b></p>  <p><b>Indonesian CSR Brand Equity Award 2020</b> BCA – for Excellence Corporate Social Responsibility Program in 2020</p>	<p><b>Marketing Magazine</b></p>  <p><b>Indonesia Millenials TOP Brand Award 2019</b> BCA – for Categories:</p> <ul style="list-style-type: none"> <li>• Credit Card</li> <li>• Deposits Products</li> <li>• Flazz – Prepaid Card</li> <li>• Halo BCA – Call Center</li> <li>• Klik BCA – Internet Banking</li> <li>• KPR BCA – Mortgage</li> <li>• M-BCA – Mobile Banking</li> <li>• Tahapan BCA – Savings</li> </ul>	<p><b>Infobank</b></p>  <p><b>The Best Bank in Mortgage 2020</b> BCA – The Best Bank in Mortgage</p>
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<p><b>PR Indonesia</b></p>  <p><b>PR Indonesia Award (PRIA) 2020</b> BCA – PRIA Winner for Category The Most Famous in Media 2019</p>	<p><b>Iconomics</b></p>  <p><b>Corporate Branding PR Award 2020</b> BCA – Award Winner for Category Banking</p>	<p><b>Investor Magazine</b></p>  <p><b>Tokoh Finansial Indonesia 2019</b> Jahja Setiaatmadja – Lifetime Achievement Banker 2019</p>	<p><b>Infobank &amp; Marketing Research Indonesia</b></p>  <p><b>Satisfaction Loyalty Engagement Awards 2020</b> For Category: Conventional Bank (BUKU 4).</p> <ul style="list-style-type: none"> <li>• 1<sup>st</sup> places – for Satisfaction, Engagement,</li> <li>• 1<sup>st</sup> place – Engagement</li> <li>• 1<sup>st</sup> places – Satisfaction ATM, Fisik &amp; Customer Service</li> <li>• 1<sup>st</sup> places – Customer Purchase, Customer Influence &amp; SLE INDEX</li> <li>• 2<sup>nd</sup> places – for Loyalty &amp; Customer Knowledge</li> <li>• 3<sup>rd</sup> places – Satisfaction Teller, Satpam &amp; Customer Referral</li> </ul>
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# 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:

- 1<sup>st</sup> 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 (1<sup>st</sup> place)
- Best Digital Lounge (1<sup>st</sup> place)
- ATM Public Area (1<sup>st</sup> place)
- Best Opening Account Mobile Application (1<sup>st</sup> place)
- Best CDM/CRM (2<sup>nd</sup> place)
- Best CDM/CRM (2<sup>nd</sup> place)
- Best Digital Banking (4<sup>th</sup> place)
- Best Overall Performance (4<sup>th</sup> 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 (1<sup>st</sup> Rank)
- ASEAN Best Public Companies (1<sup>st</sup> Rank)
- Indonesia Best Public Companies, Category : Banks (1<sup>st</sup> Rank)
- ASEAN Best Public Companies , Category : Banks (1<sup>st</sup> 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 11<sup>th</sup> Corporate Governance Award 2019

BCA – Best Financial Sector













## Center for Entrepreneurship, Change and Third Sector (CECT) Trisakti University



### CSA – CECT Sustainability Awards 2019

BCA – Received the Awards Based on Overall Sustainability Performance

# BCA winning awards - 2019

<p><b>Forbes Indonesia Magazine</b></p>  <p><b>Best of the Best Awards 2018</b> BCA – One of the Top 50 Companies for 2019</p>	<p><b>Museum Rekor Dunia Indonesia (MURI)</b></p>  <p>BCA – Received the award for Owning the Most Amount of Cash Recycling Machine</p>	<p><b>Bank Indonesia</b></p>  <p><b>Bank Indonesia Awards 2019</b></p> <ul style="list-style-type: none"> <li>• BCA – Bank dengan Kepatuhan Pelaporan Terbaik</li> <li>• BCA – Kepatuhan Pelaporan Keuangan Terbaik</li> </ul>	<p><b>Infobank</b></p>  <p><b>Infobank Top 100 Bankers 2019</b> Jahja Setiaatmadja – Banker of the Year 2019</p>	<p><b>CNBC Indonesia</b></p>  <p><b>CNBC Indonesia Awards 2019</b> Jahja Setiaatmadja – The Best CEO</p>	<p><b>Markplus.Inc &amp; Indonesia Marketing Association (IMA)</b></p>  <p><b>Marketeers Awards 2019</b></p> <ul style="list-style-type: none"> <li>• Armand Hartono – The Best Marketing Champion 2019</li> <li>• Armand Hartono – Received Hermawan Kartajaya Prize (Marketeers of the Year Indonesia 2019)</li> </ul>
<p><b>RRI &amp; Iconomics</b></p>  <p><b>Financial Awards 2019</b></p> <ul style="list-style-type: none"> <li>• Jahja Setiaatmadja – Top 10 Most Famous Indonesia Financial CEO 2019</li> <li>• BCA – Brand Awareness, Brand Image, Customer Service Quality, Category : Millennial's Best Brand in Bank BUKU 4</li> </ul>	<p><b>The Finance</b></p>  <p><b>Top Financial Institution 2019</b></p> <ul style="list-style-type: none"> <li>• Vera Eve Lim – The Best CFO in Financial Institution 2019</li> <li>• BCA – The Best Performing Bank 2019 for Category Bank BUKU 4</li> </ul>	<p><b>Investor Magazine</b></p>  <p><b>Tokoh Finansial Indonesia 2019</b> Jahja Setiaatmadja – Lifetime Achievement Banker 2019</p>	<p><b>Tempo Media Group</b></p>  <p><b>Tempo Financial Award 2018</b></p> <ul style="list-style-type: none"> <li>• BCA – The Best Financial Performance Bank</li> <li>• BCA – The Best Bank in Retail Banking Services</li> <li>• BCA – The Best Bank in Digital Banking Services</li> <li>• BCA – The Best Bank in Customer Satisfaction Services</li> <li>• BCA Flazz – The Best Payment Fintech in Customer Satisfaction Services</li> </ul>	<p><b>ASEAN Business Advisory Council</b></p>  <p><b>ASEAN Business Award 2019</b> BCA – Country Winner in the category Priority Integration Sectors</p>	<p><b>SWA Magazine</b></p>  <p><b>Indonesia Employer of Choice Award</b> BCA – Indonesia Employer of Choice 2019</p>

# BCA winning awards - 2019

## Human Resources



**HR Excellence Award 2019**  
BCA – Excellence in Workplace Culture

## Indonesia Property Watch



**Golden Property Awards 2019**

- BCA – Bank of The Year 2019
- Jahja Setiaatmadja – Most Influential Property Figure in Banking

## Gallup



**Gallup Great Workplace Award 2019**  
BCA – Received Gallup Great Workplace Award for the third Times

## Asosiasi Analis Efek Indonesia & CSA Research



**CSA Awards 2019**  
BCA – Best Issuer based on Analyst Vote

## Contact Center World



**Asia Pacific Awards 2019**  
BCA – Received 17 Gold Award, 8 Silver Award, 1 Bronze Award