

PT Bank Central Asia Tbk

FY20 Results

8 February 2021

Agenda

Macroeconomy & banking industry highlights

- BCA FY20 performance overview
- Sustainability Finance and ESG
- Share Data, Ratings & Awards

Economic highlights

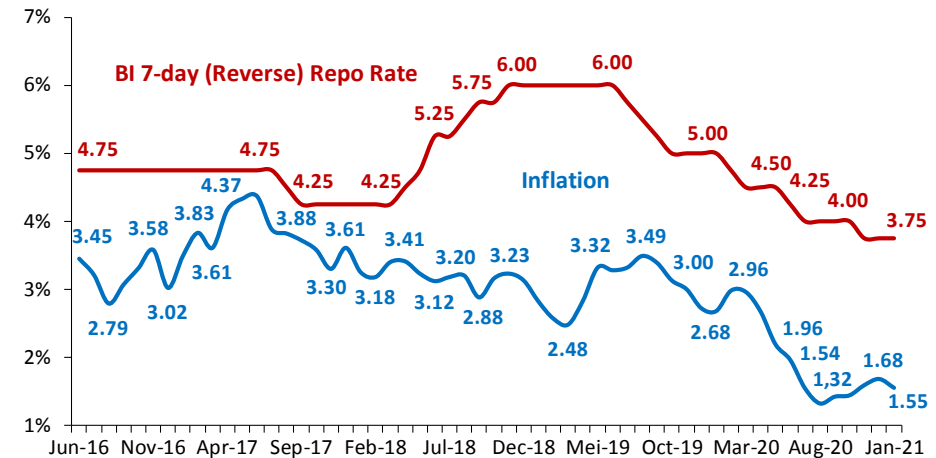
- As this year's fiscal measures shifting the focus from social spending to more capacity-building policies, government fiscal stimulus remains a prominent catalyst to help buttress Indonesia's economic recovery.
- The Omnibus Law's massive overhaul of Indonesia's regulatory environment sends a clear signal of the government's reformist intentions to attract investments.
- A successful vaccination program may herald the return of economic growth albeit slightly of both inflationary pressures and a deeper Current Account Deficit (CAD).
- Despite the optimism surrounding a vaccine-driven recovery, BI policy is likely to remain dovish to ensure that this recovery takes place uninterrupted.

	FY19	FY20
Real GDP	5.0%	-2.07%
CPI	2.7%	1.68%
BI 7-D Rate	5.00%	3.75
USD/IDR	13,866	14,035
CA (% of GDP)	-2.7%	-1.5% or better*

Source: Bank Indonesia

Note: *Govt / BI Estimate

Inflation and BI Rates (%)



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

Rupiah/USD



Source: Bloomberg

Banking sector: resilience despite challenging times

- Macro-prudential policies and fiscal stimulus have helped support banks' performance amidst the deterioration in economic conditions.
- Higher saving rates – as seen in the increase in third party funds (11.6% YoY) – have allowed bank liquidity to remain ample, with the LDR remaining at the comfortable level of 82.3%.
- Loans contracted by 1.4% YoY; however, pressures from the pandemic have also lessened, as attested by the decline in Covid 19 related credit restructuring.
- Regulators' credit restructuring policies have helped maintain NPL. CAR stood at the safe level of 24.2%.

Banking sector Financial Summary

(Rp trillion)	Nov-19	Dec-19	Mar-20	Jun-20	Nov-20	ΔYoY	ΔYtD
Total Assets	8,411	8,563	8,793	8,670	9,053	7.6%	5.7%
Total Loans	5,524	5,617	5,712	5,549	5,447	-1.4%	-3.0%
Third Party Funds	5,948	5,999	6,214	6,260	6,635	11.6%	10.6%
CASA	3,325	3,411	3,543	3,571	3,828	15.1%	12.2%
Current Accounts	1,458	1,466	1,611	1,588	1,730	18.7%	18.0%
Savings Accounts	1,867	1,945	1,932	1,983	2,099	12.4%	7.9%
Time Deposits	2,623	2,588	2,672	2,689	2,807	7.0%	8.5%
Net Profit	143.2	156.5	42.8	62.6	98.9	-30.9%	na
NIM	4.9%	4.9%	4.3%	4.5%	4.4%	-50bp	-50bp
LDR	93.5%	94.4%	92.6%	89.1%	82.3%	-1120bp	-1210bp
NPL	2.8%	2.5%	2.8%	3.1%	3.2%	40bp	70bp
CAR	23.8%	23.4%	21.7%	22.6%	24.2%	40bp	80bp

Source: OJK

Agenda

- Macroeconomy & banking industry highlights



BCA FY20 performance overview

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Strong CASA franchise continues

(Rp billion)	Dec-19	Mar-20	Jun-20	Sep-20	Dec-20	ΔYoY	ΔQoQ
Total Assets	918,989	972,930	975,076	1,003,638	1,075,570	17.0%	7.2%
Secondary Reserves & Marketable Securities	203,994	258,371	307,769	353,793	408,197	100.1%	15.4%
Loans (Bank Only)	588,251	597,728	582,184	569,164	575,649	-2.1%	1.1%
Loans (Consolidated)	603,743	612,164	595,136	581,851	588,672	-2.5%	1.2%
Third Party Funds	704,791	741,023	761,604	780,678	840,752	19.3%	7.7%
CASA	532,013	568,526	575,974	596,558	643,862	21.0%	7.9%
Current Accounts	185,722	202,204	195,020	205,424	229,821	23.7%	11.9%
Savings Accounts	346,291	366,322	380,954	391,134	414,041	19.6%	5.9%
Time Deposits	172,778	172,497	185,630	184,120	196,890	14.0%	6.9%
Equity	174,043	171,611	169,170	179,029	184,596	6.1%	3.1%

Resilience PPOP despite pandemic year

(Rp billion)	FY19	FY20	ΔYoY	1Q20	2Q20	3Q20	4Q20	ΔQoQ
Operating Income	71,128	74,757	5.1%	19,479	18,099	18,317	18,862	3.0%
Net Interest Income	50,824	54,547	7.3%	13,682	13,566	13,554	13,744	1.4%
Non Interest Income	20,304	20,210	-0.5%	5,797	4,533	4,763	5,118	7.5%
Fees and Commissions	13,610	13,160	-3.3%	3,462	3,146	3,000	3,553	18.4%
Trading Income	3,110	3,917	26.0%	1,482	712	1,040	683	-34.3%
Others	3,585	3,132	-12.6%	852	675	723	882	22.0%
Operating Expenses	(30,279)	(29,337)	-3.1%	(9,461)	(6,727)	(5,899)	(7,249)	22.9%
Manpower	(13,337)	(13,350)	0.1%	(5,678)	(2,834)	(2,413)	(2,424)	0.5%
General & Administrative	(16,942)	(15,987)	-5.6%	(3,783)	(3,984)	(3,485)	(4,735)	35.9%
PPOP (Pre-Provision Operating Profit)	40,849	45,420	11.2%	10,017	11,372	12,418	11,613	-6.5%
Non Op. Income (Expense) - Net	38	(251)	n.a	77	48	(106)	(269)	154.7%
Provision	(4,598)	(11,600)	152.3%	(2,166)	(4,357)	(2,606)	(2,471)	-5.2%
Net Profit	28,565	27,131	-5.0%	6,581	5,659	7,795	7,096	-9.0%

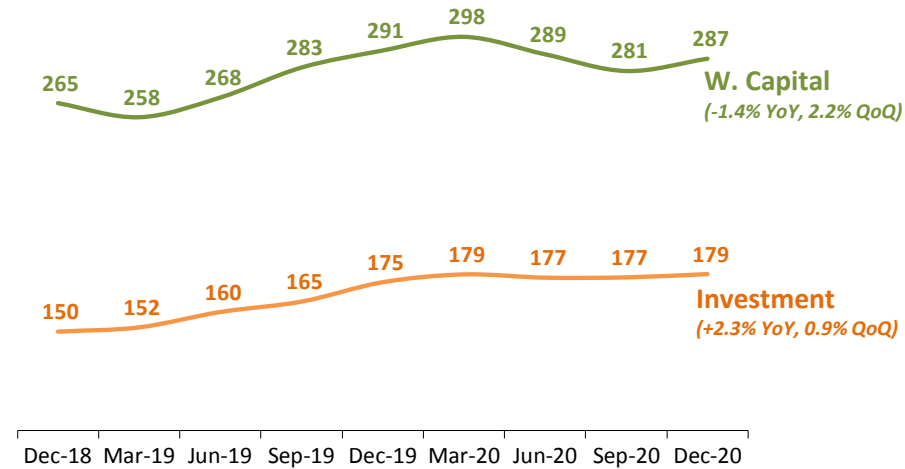
Key Ratios

Bank Only	FY19	FY20	ΔYoY	1Q20	2Q20	3Q20	4Q20	ΔQoQ
NIM	6.2%	5.7%	-0.5%	6.1%	5.8%	5.6%	5.4%	-0.2%
COC	0.8%	1.7%	0.9%	1.1%	2.5%	1.8%	1.2%	-0.6%
Risk Adjusted NIM	5.4%	4.0%	-1.4%	5.0%	3.3%	3.8%	4.1%	0.4%
CIR	43.7%	37.4%	-6.3%	51.8%	35.9%	32.1%	37.4%	5.3%
ROA	4.0%	3.3%	-0.7%	3.2%	3.1%	3.9%	3.1%	-0.8%
ROE	18.0%	16.5%	-1.5%	15.6%	15.7%	19.3%	15.6%	-3.7%
CAR	23.8%	25.8%	2.0%	22.5%	22.9%	24.7%	25.8%	1.1%
LDR	80.5%	65.8%	-14.7%	77.6%	73.3%	69.6%	65.8%	-3.7%
RIM	81.6%	67.2%	-14.4%	78.7%	74.4%	71.0%	67.2%	-3.8%
NSFR	157.7%	169.9%	12.2%	160.8%	156.2%	161.3%	169.9%	8.6%
LCR	276.3%	379.2%	102.9%	290.2%	309.1%	358.1%	379.2%	21.1%
NPL - gross	1.3%	1.8%	0.5%	1.6%	2.1%	1.9%	1.8%	-0.1%
NPL Coverage	189.2%	260.9%	71.7%	229.8%	204.5%	243.5%	260.9%	17.4%
LAR ex. Restr. Covid	3.8%	4.0%	0.2%	4.7%	5.3%	4.6%	4.0%	-0.6%
LAR with Restr. Covid	3.8%	18.8%	15.0%	4.7%	15.5%	18.5%	18.8%	0.3%
LAR Coverage with Restr. Covid & off B/S	65.9%	28.1%	-37.8%	89.3%	31.1%	28.4%	28.1%	-0.3%

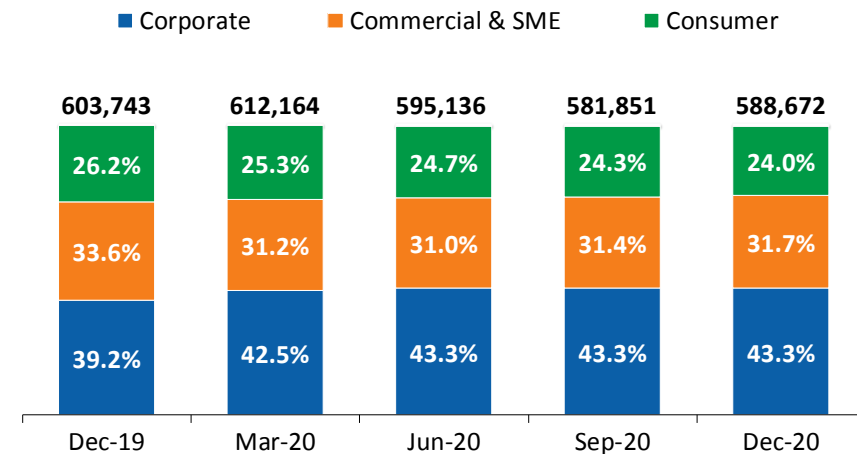
- LAR: Loan at Risk
- LAR coverage with off B/S in 2020

Average loans grew by 4.7%

Business Loans (Rp tn) - Consolidated



Loan Composition (Rp bn) - Consolidated



Loan Breakdown (Rp bn) - Consolidated

	Dec-19	Sep-20	Dec-20	ΔYoY	ΔQoQ
Corporate	236,875	251,999	255,124	7.7%	1.2%
Commercial & SME	202,888	182,724	186,805	-7.9%	2.2%
Consumer	158,335	141,663	141,174	-10.8%	-0.3%
- Mortgage	93,656	89,309	90,150	-3.7%	0.9%
- Vehicles	47,627	38,576	36,869	-22.6%	-4.4%
- 4 Wheeler	45,438	36,948	35,387	-22.1%	-4.2%
- 2 Wheeler	2,189	1,628	1,482	-32.3%	-9.0%
- Credit Cards & Others	17,052	13,778	14,155	-17.0%	2.7%
Sharia Financing	5,645	5,465	5,569	-1.3%	1.9%
Total Outstanding	603,743	581,851	588,672	-2.5%	1.2%
Total Facilities	822,160	840,388	842,802	2.5%	0.3%

Virtual expo as new normal campaign

Mortgage - KPR Online Expo



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



KPR
BCA

Cust:
111.5k

KKB BCA Virtual Autoshow

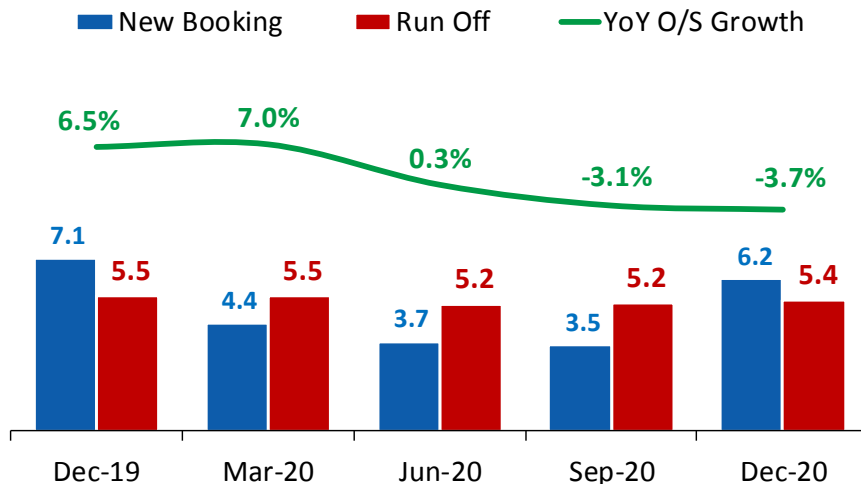


KKB
BCA

Cust:
459.2k



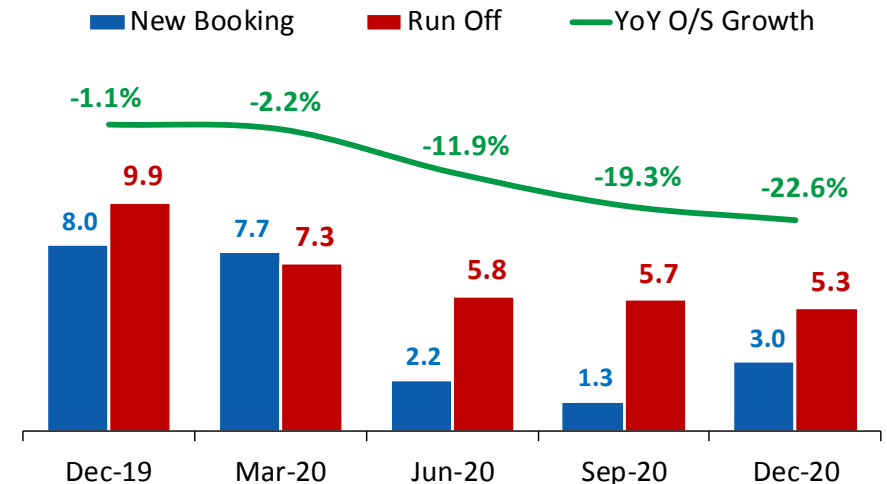
Quarterly Mortgage New Booking & Run Off (Rp tn)



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

Analyst Meeting FY-20

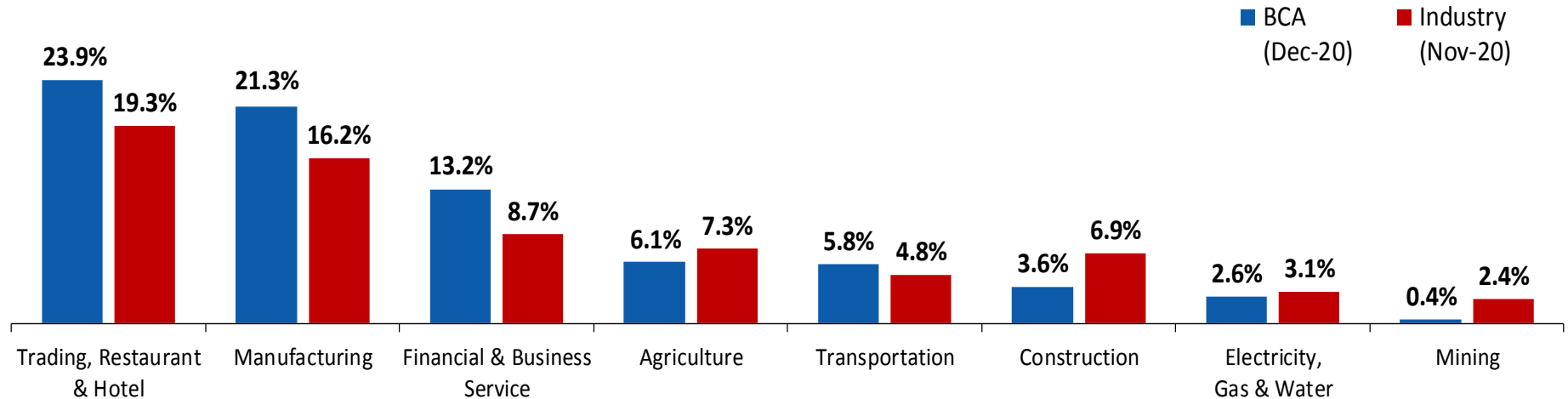
Quarterly Vehicle New Booking & Run Off (Rp tn)



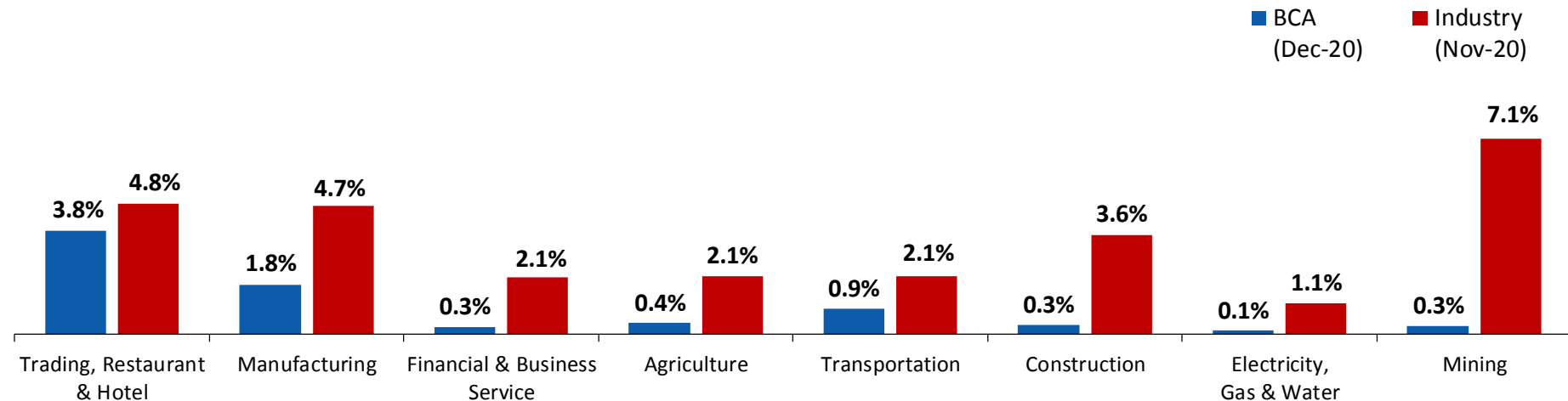
Note: Bank Only runoff and new booking, Consolidated YoY growth

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

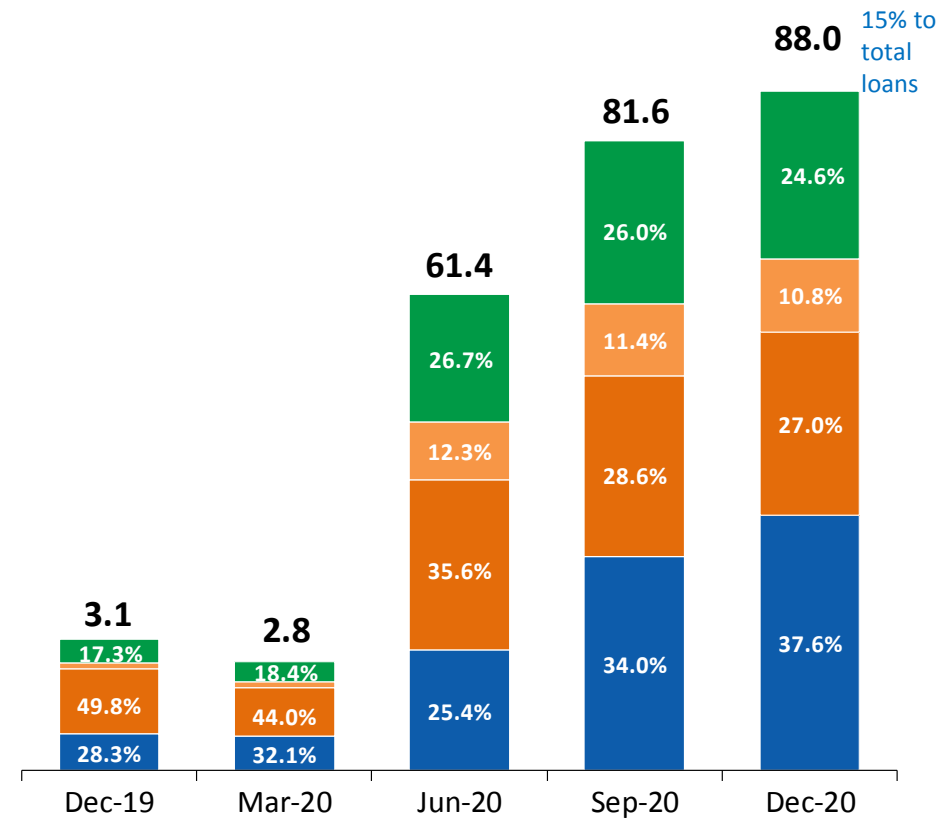
Rp trillion	Dec-19	Jun-20	Sep-20	Dec-20	ΔYoY	ΔQoQ
Total Loans by Collectability (bank only):						
Current	568.8	553.5	545.3	555.2	-2.4%	1.8%
Special Mention	11.6	16.5	12.9	10.1	-12.5%	-21.3%
NPL	7.9	12.1	11.0	10.3	31.1%	-6.2%
Total Loans	588.3	582.2	569.2	575.6	-2.1%	1.1%

Restructured Loans (bank only):

Current	3.1	61.4	81.6	88.0	2698%	7.9%
Special Mention	3.4	4.9	6.0	5.3	56.3%	-12.5%
NPL	2.6	3.0	3.1	4.2	60.0%	36.0%
Total Restruct. Loans	9.1	69.3	90.7	97.5	965.6%	7.5%
Total LAR	22.6	31.0	26.2	22.8	1.0%	-12.8%
Total LAR (incl. Covid)	22.6	90.0	105.5	108.5	379.8%	2.8%
% LAR / Loans	3.8%	5.3%	4.6%	4.0%	0.1%	-0.6%
% LAR (incl. C-19) / Loans	3.8%	15.5%	18.5%	18.8%	15.0%	0.3%

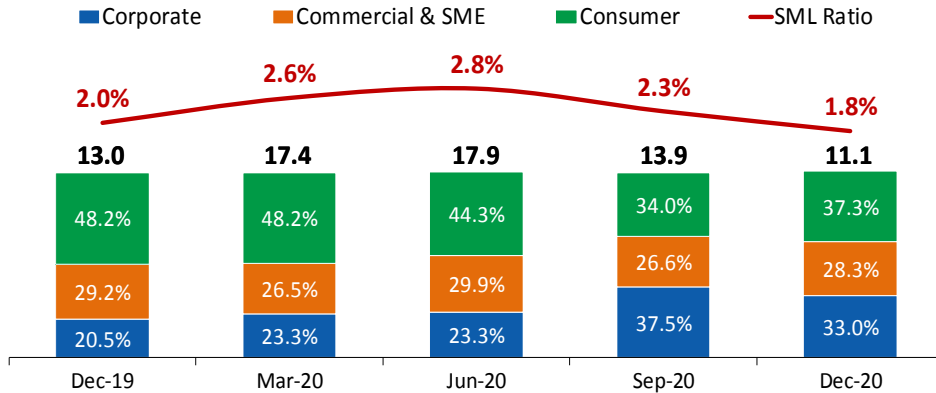
Current Restructure - include Covid -19, (Rp tn) - Bank Only

■ Corporate ■ Commercial ■ SME ■ Consumer



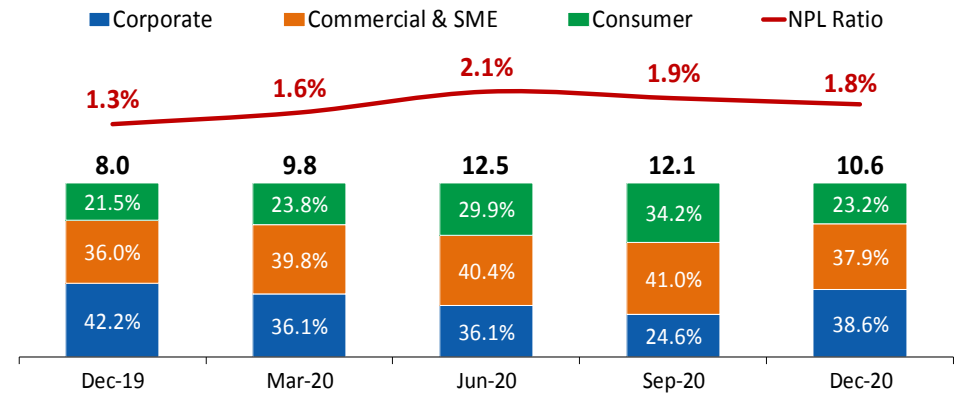
Asset quality and coverage trend

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



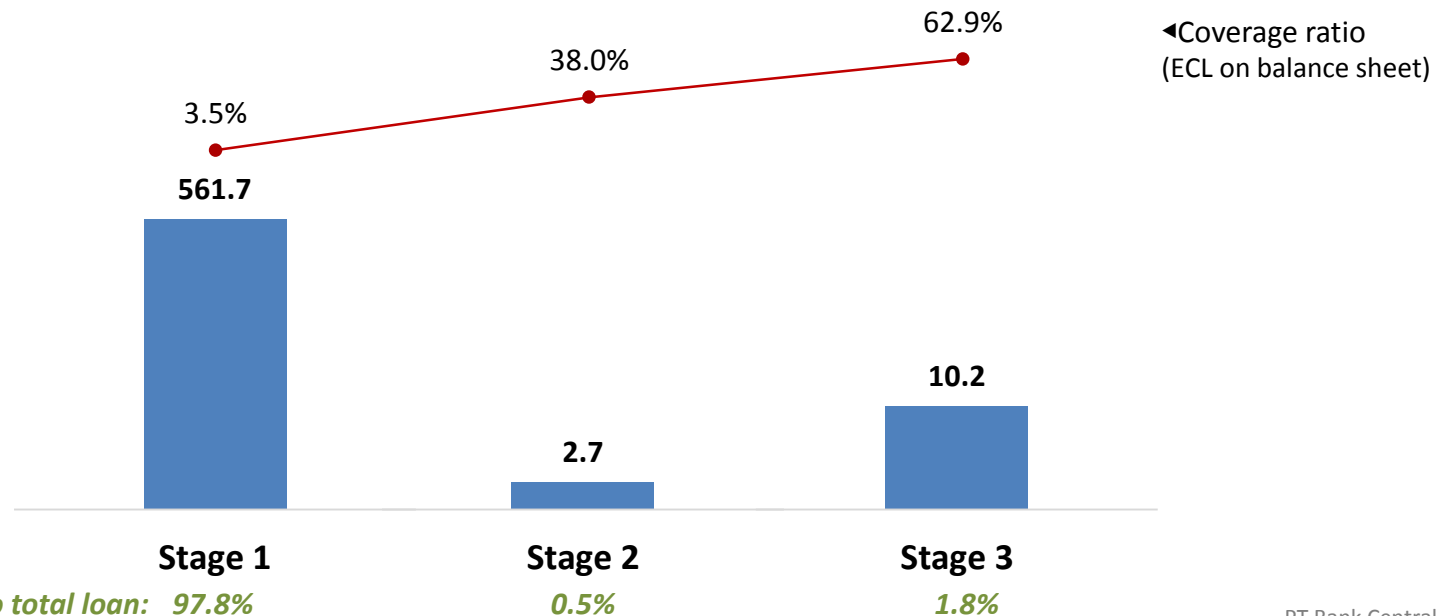
Note: The remaining contribution came from Sharia financing

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



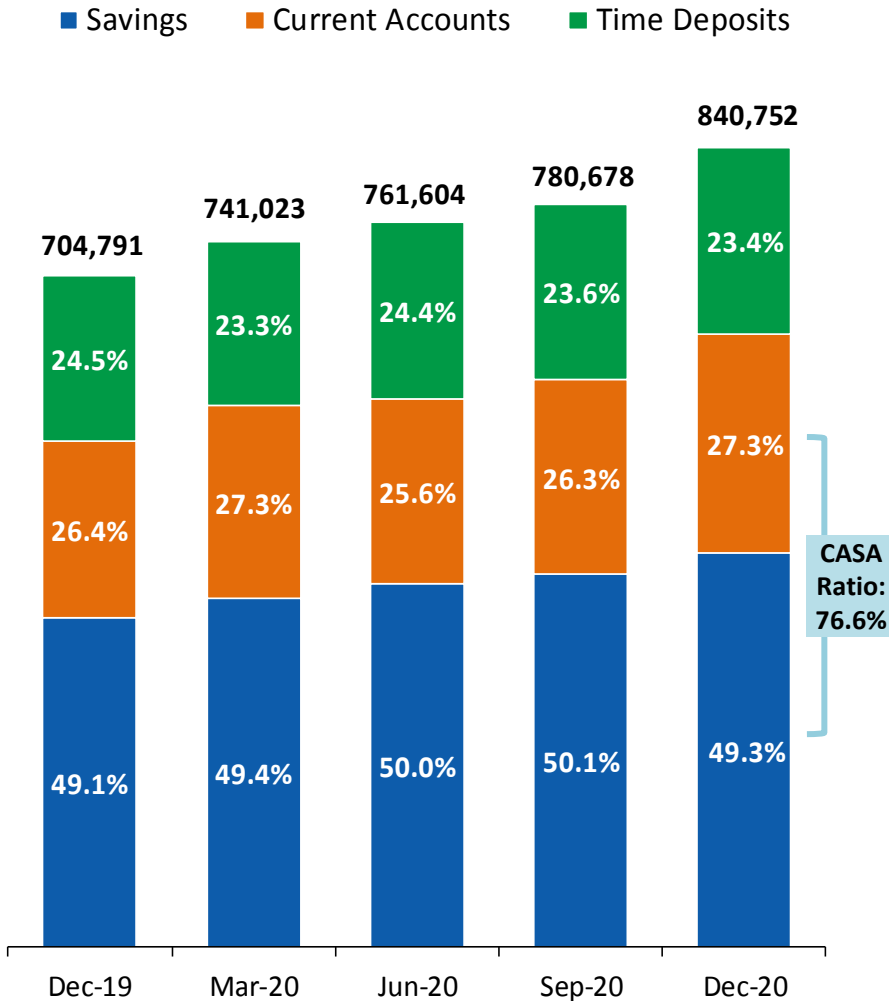
Note: The remaining contribution came from Sharia financing

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



Preeminence in transaction banking generates robust CASA

Third Party Fund Composition (Rp bn) - Consolidated



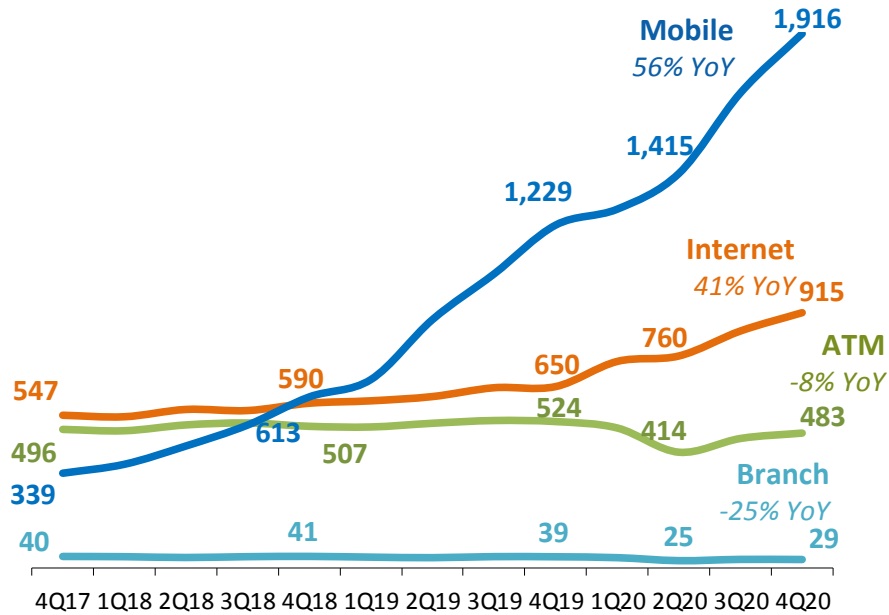
Third Party Funds (Rp bn) - Consolidated

	Dec-18	Dec-19	Dec-20	ΔYoY
CASA	483,933	532,013	643,862	21.0%
Current Accounts	167,268	185,722	229,821	23.7%
Savings Accounts	316,665	346,291	414,041	19.6%
Time Deposits	150,996	172,778	196,890	14.0%
Third Party Funds	634,928	704,791	840,752	19.3%
CASA Ratio	76.2%	75.5%	76.6%	1.1%



Unparalleled growth of digital transactions

Transaction Volume - Quarterly (million)



Transactions Value - (Rp tn)

	FY19	FY20	ΔYoY	3Q20	4Q20	ΔQoQ
Branch Banking	14,586	12,446	-14.7%	3,023	3,232	6.9%
ATM	2,322	2,020	-13.0%	497	527	6.0%
Internet Banking	10,701	11,308	5.7%	2,830	3,208	13.3%
Mobile Banking	2,089	2,693	28.9%	694	802	15.6%



Avg. Trx Vol. / Day



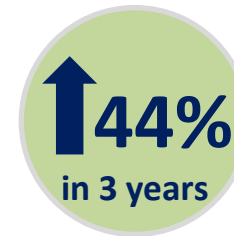
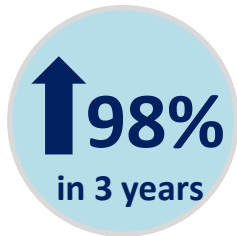
API trx vol.



No. of Cust. Accts.



Avg. Online Acct. Open / Day



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

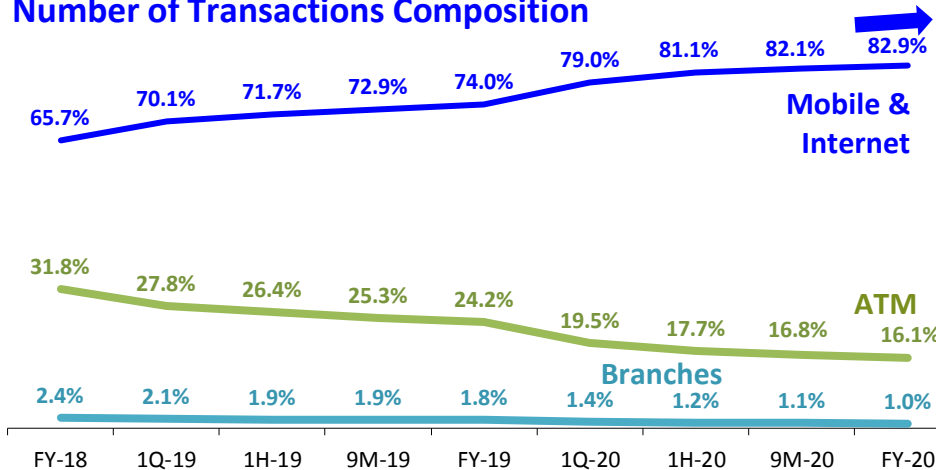
Expanding ecosystem and collaboration



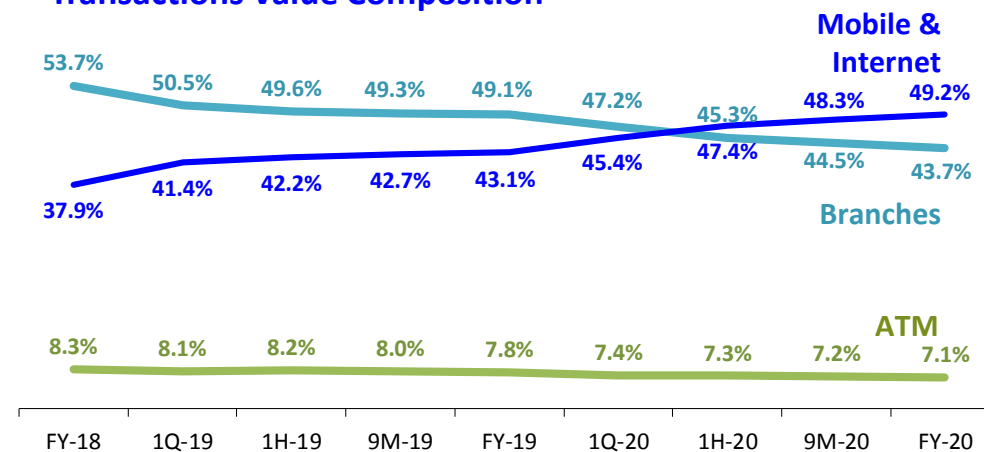
- Collaboration & Partnership**
 with **fin-tech, e-commerce, business communities and others**
- Increasing Customer Base**
Online Account Opening via BCA Mobile
- Rolling Out 'New Normal' Products**
 - "Lifestyle" mBCA feature**, facilitating customers to buy game vouchers, purchase airplane & train tickets and book hotel
 - Contactless payment on EDC**
 - Online Debit, Payment-link, QRIS and others**

Rising the bar for mobile & internet channels

Number of Transactions Composition

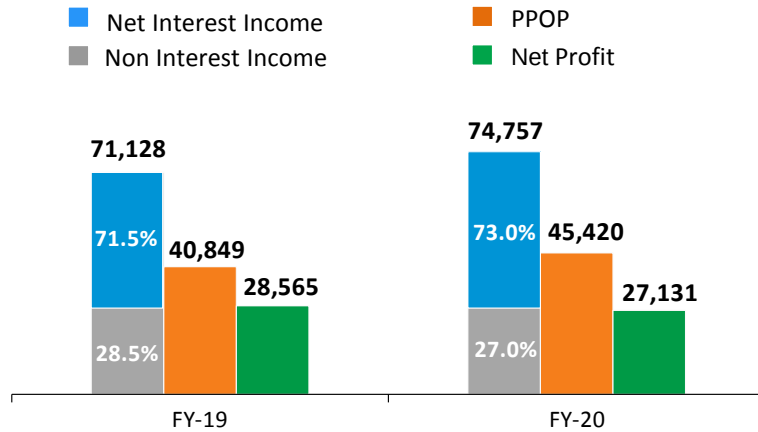


Transactions Value Composition

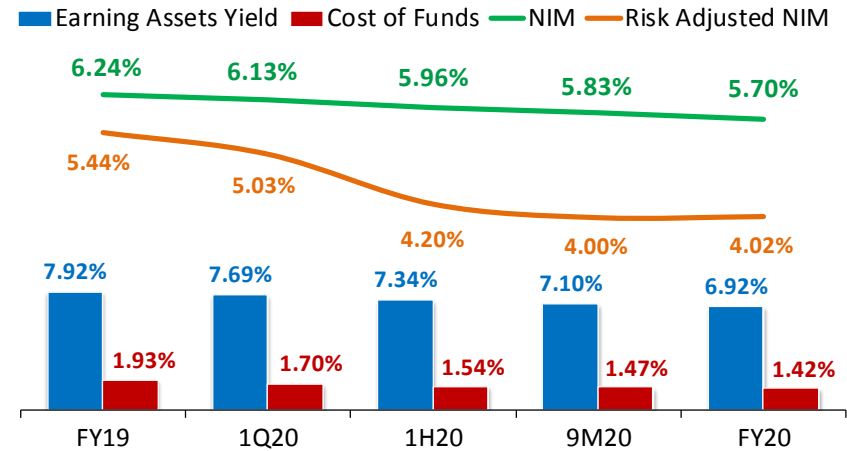


Profitability trend

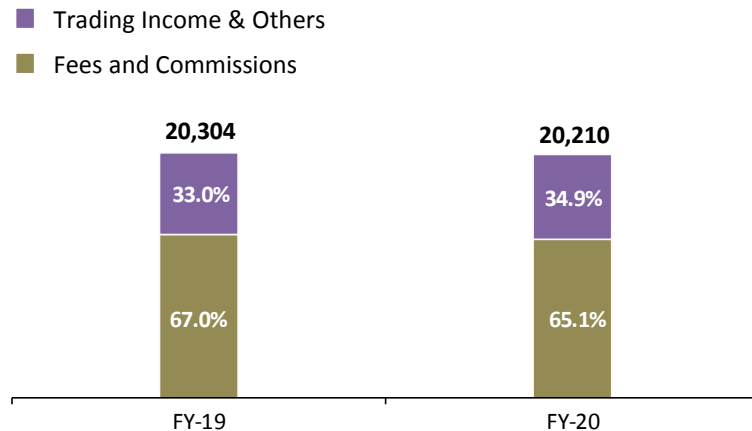
Profitability (Rp bn) - Consolidated



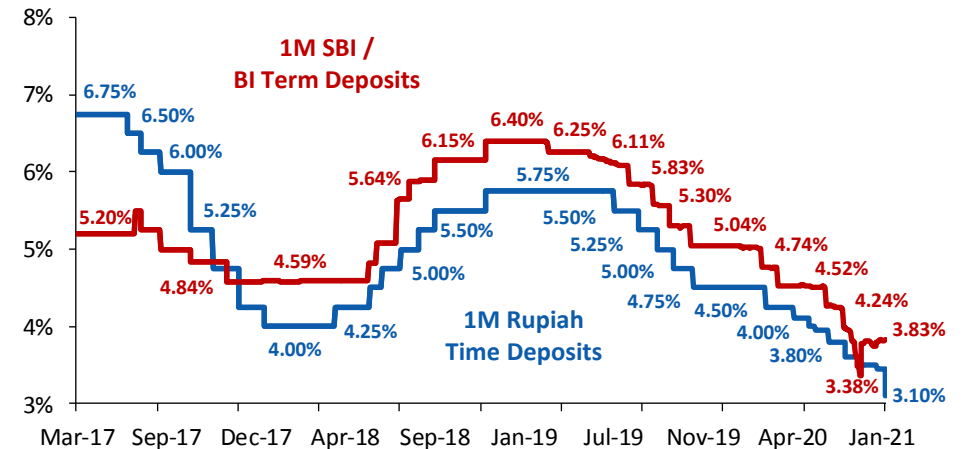
NIM, Yield and Cost of Funds YtD - Bank Only



Non Interest Income (Rp bn) - Consolidated



Interest Rate*



Agenda

- Macroeconomy & banking industry highlights
- BCA FY20 performance overview



Sustainability Finance and ESG

- Share Data, Ratings & Awards

Sustainability Governance Framework

Sustainable Finance Vision, Mission, Values

Pillar	Responsible Banking	Sustainability Culture	Social Value Creation
Scope	- Responsible Financing - Service Quality & Customer Trust * - Technology & Digitalization - Customer Data Privacy & Security Protection - Fraud & Financial Crime Prevention	- Fair Operating Practices * - Human Rights & Labor Practices * - Environment	- Education * - Environment, Health, Culture Preservation & Donation * - Community Empowerment - Financial Inclusion & Literacy *

*) Reflecting the core subjects of corporate social responsibility

UN SDG reference

No. 7,8,9,13,16

No. 3,4,5,7,8,9,10,13,16

No. 3,4,5,8,9,10,13

UN SDG
(Sustainable Development Goals)



Sustainable Finance Portfolio

Rp. **127 Tn**
+1.5% YoY

21.6%
contribution to
BCA Loan Portfolio

Covering **Sustainable Sectors**

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

and **Micro SME** for National Development



Rp. 31.8 Tn

25.0% SF Portfolio

No. of certifications:

- 56 RSPO/ISPO (CPO)
- 6 FSC (forest)
- 5 PEFC (forest)
- 2 (coffee / cacao plantation)

Living Natural
Resources
Management &
Sustainable Land Use

... contribute to Micro & SME



Rp. 77.2 Tn

60.8% of
SF Portfolio

- Promote small business
- Proud for Indonesian products
- Support merchants / traders
- Develop communities



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

Promoting Sustainability Culture



Good Labor Practices



Internal capacity building & personal development (Jan-Dec 2020) :

	# Events	# Participants
Virtual classrooms	597	18,511
E-learning modules	180	311,735
Community activities	19	8,269
Sustainable Finance webinar	3	868

Green Building



- 16,654 kWh electricity reduction** using solar panels (reduced by almost 2.6x than 2019)
- 66 offices** with LED, eco-friendly AC, sanitary saving water standard
- 5 offices** with building automation system
- 3 offices** with water recycle system
- 2 offices** with waste management system
- 18.46 tons paper reduction (37.17 tCO2 emission reduction / -22.5% YoY)**

Sustainability Awareness Campaign

> 800 vendors participation

BCA BPJS Ketenagakerjaan
Cash Management Webinar
Sustainability in Business
Friday, December 18th 2020
14.00 - 16.00 WIB

Webex Meet
 bit.ly/SiB1812

Keynote Speaker: **VERA EVE LIM**
Direktur BCA

Special Guest: **JODI HARMONO**
Relationship Manager Kepesertaan BPU BPJS Ketenagakerjaan

BOD & Company Wide Employee Participation

#BCAforSustainability

SUSTAINABILITY AWARENESS MONTH LIVE EVENT

DIREKSI
Ibu Lianawaty Suwono

DIREKSI
Ibu Vera Eve Lim

ARTIS
Andien

HOST
Ibu Hera F. Haryn

Social Value Creation through "Bakti BCA"



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



SMART SOLUTIONS

Education & Financial Literacy Program

NON-DEGREE EDUCATION PROGRAM

- **Accounting: 396 participants**
- **IT: 172 participants**

BAKTI BCA INTERNSHIP PROGRAM

>1,500 participants

BAKTI BCA SCHOOL ASSISTANCE PROGRAM

20 schools, 727 teachers, >9,900 students

EDUCATION PARTNERSHIP & SPONSORSHIP

800 schools, 5,000 teachers, 12 cities in Eastern Indonesia

BAKTI BCA SCHOLARSHIP

- **790 college students, 18 universities**
- **>2,000 participants in seminars & public lectures**

FINANCIAL LITERACY

- **>13,000 students in 10 provinces**
- **90,000 participants in 3 provinces**

Nature Conservation

Cultural Preservation

Health

SYNERGY SOLUTIONS PROGRAM :



31 Orangutan Rehabilitation



100 Turtle Egg Nests Relocation



21,638 Mangroves Trees Planted since 2017

5 Wayang Puppet Virtual Shows



55 Batik MSME Training

564 participants Indonesian Dance Competition



309 participants Local Costumes Competition



COVID19



> Rp. 20 Bn CSR assistance

2 Clinics



14,237 patients received medicine subsidies



443 Blood Bag Donor



EXCELLENT BUSINESS SOLUTIONS

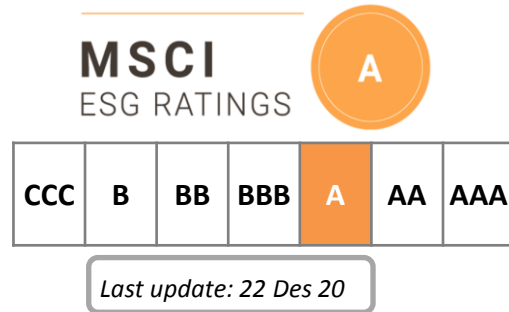
Local Community Empowerment Program

385	Ginger Farming Community
130	SME Development
14	Community Training
5	Virtual Tour

Achievements of Sustainability Governance



MSCI Indonesia Index
Rank 1 of Top 10 Constituents



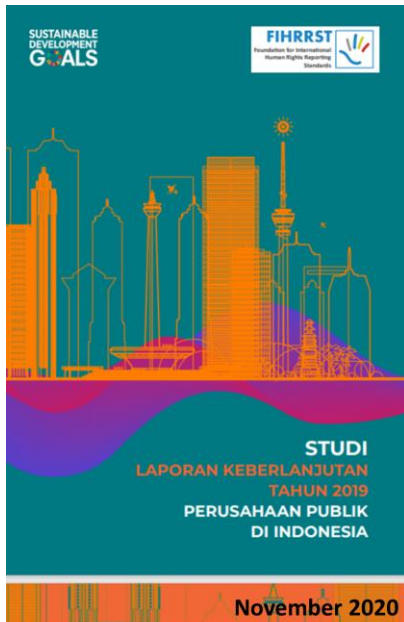
FTSE4Good ASEAN 5 Index
Rank 2 of Top 10 Constituents



(SRI) KEHATI Index
Constituent of Sustainable Investment



Foundation For International Human Rights Reporting Standards (FIHRRST)



ESG Award
BeritaSatu Media

- 1 Issuer rating LQ45 - ESG
- 2 Best Public Companies in Banking Sector for Social Disclosure
- 3 Best ESG Disclosure for Buku IV Category
- 4 Best Environmental Disclosure for Buku IV Category
- 5 Best Social Disclosure for Bank Buku IV Category



Agenda

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



Share Data, Rating & Awards

BCA share performance & rating

BCA Shareholding Structure (as of 31 December 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 December 2020

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

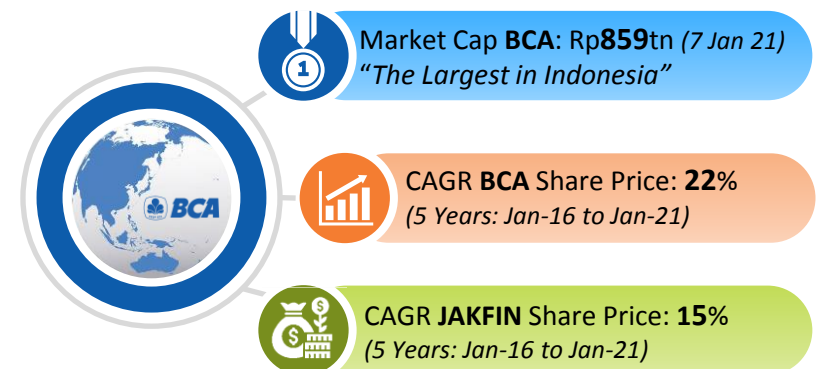
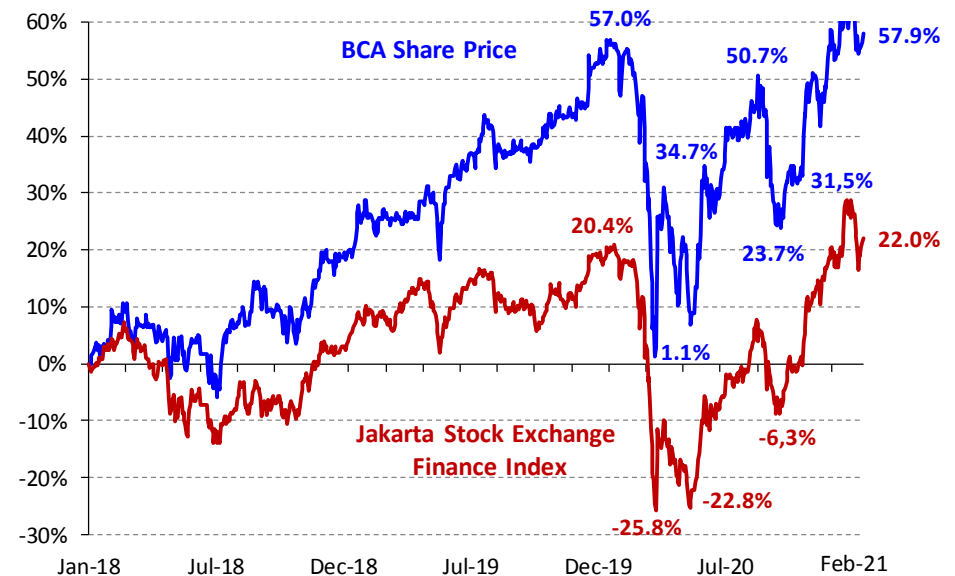
Pefindo Ratings

Per March 2020

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

Performance BBKA vs JAKFIN Index

(Relative price up to 5 Feb 2021 against 1 Jan 2018)



Awards and recognitions - 2020

Best Bank



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

The Finance Top 20 Financial Institutions

- The best performing bank 2020 – BUKU IV



Obsession Award 2019
BCA – Best Companies 2020



Best Bank Awards 2020
The Best Bank in Indonesia for Commercial Bank Category with Capital > Rp30 trillion



Best Brand



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



The world’s strongest banking brand with a Brand Strength Index (BSI) score of 91.6 out of a 100 and an elite AAA+ rating



Indonesia WOW Brand Award 2020
BCA – is the Winner for Categories: Internet Banking, ATM, Credit Card, Call Center & Saving Account, E-Money Card, Mortgage



Awards and recognitions - 2020

Digital



- Award winner Indonesia's Most Popular Digital Finance Brands Award 2020



- Top Digital 2020 Level Stars 5
- Top Digital Transformation Readiness 2020
- Mr. Armand W Hartono – Top Leader on Digital Implementation 2020



Indonesia IT Award III 2020
BCA – Received Platinum Award – 2nd Best IT for Public Company



Indonesia Property & Bank Awards 2020
BCA – Best Home Ownership Loan Technology



3rd DataGovAi 2020 Summit and Awards
BCA – The Best For: Data Technology & Governance

Gov't Recognitions



Payment System Service Providers (PJSP) with best QRIS implementation
PJSP with best QRIS program for merchant



Ministry of Finance

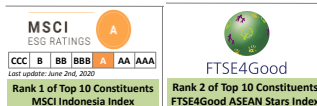


- The Best SUN Retail Sales Agent 2019
- The Best Sales Agent 'Surat Berharga Syariah Negara' 2020



Anugerah Inovasi IDX Channel 2020
BCA Received Awards in Category Product and Business Model

ESG



Rating A + Public Company with the Best Sustainability Report for 2019



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 IV



Environmental, Social & Governance (ESG) Award 2020

The Best For Categories:

- Issuer LQ 45 - ESG
- Social Disclosure (S) Banking Sector Issuerr
- ESG Disclosure Buku IV Bank
- Environmental Disclosure (E) Buku IV Bank
- Social (S) Buku IV Bank

Halo BCA Call Center



Contact Center World (CCW)

- Winning world class in 8 consecutive years from 2012-2019

Contact Center World (CCW) - Asia Pacific Awards 2020

- BCA – Received 11 Gold Award, 4 Silver Award, 2 Bronze Award



Indonesia Contact Center Association Award 2020

BCA – Grand Champion (20 Platinum, 15 Gold, 6 Silver & 5 Bronze)



Contact Center Service Excellence Award (CCSEA) 2020

Exceptional rating for priority banking, regular banking, platinum credit card, regular credit card, sharia banking, mortgage, personal loan, EC, financing, life health and car insurance call center

Others



Best Company to Work for in Asia 2020



Indonesia Financial Award 2020

Awarded with the category of Combating COVID-19



Indonesia Customer Experience Award

Winner for Categories: Mobile Banking and Credit Card



Payment Channel Award 2020

BCA – Received Awards for Categories:

- Bank Non-Pooling Transaksi & Penerimaan Terbesar
- Bank Non-Pooling Peserta Autodebit Terbesar

**BCA**

Always by your side

Thank you

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