Agenda

Macro-economy & Banking Industry Highlights

- Macro-economy
- Banking Industry Highlights

BCA FY19 Performance Overview

- Financial Highlights
- Loans
- CASA, Transaction Banking & Digital Channels
- Profitability
- Sustainability Finance & ESG
- Corporate Updates
Moderate growth in Indonesia macro economy

- Global economic growth remained slow. Phase 1 US-China trade deal provides some optimism
- BI reduced its benchmark rate by 100 bps in total throughout 2019. Indonesia GDP growth came in at 5.0% in 2019
- Inflation remained benign at 2.7% in Dec-19. Exchange rate is well supported at current level
- BI expects Indonesia GDP growth at 5.1-5.5% level in 2020
  - Coronavirus outbreak further cut global GDP growth expectation in 1Q20. Indonesia might face unstable trade flow with China
  - Exports of Indonesia’s major commodities are expected to remain weak
  - Cautious on volatility of emerging market portfolio fund flow and domestic mutual fund redemption

**Inflation and BI Rates (%)**

- BCA 7-day (Reverse) Repo Rate
- Inflation

**Rupiah/USD**

- Source: Central Bureau of Statistics (BPS) and Bank Indonesia
- Source: Bloomberg
Banking sector saw declining loan demand, higher nominal NPL

**Sector: slowing loan growth**

<table>
<thead>
<tr>
<th>Month</th>
<th>Loan (% YoY)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Jan-18</td>
<td>8.4%</td>
</tr>
<tr>
<td>Apr-18</td>
<td>7.6%</td>
</tr>
<tr>
<td>Jul-18</td>
<td>6.3%</td>
</tr>
<tr>
<td>Oct-18</td>
<td>8.0%</td>
</tr>
<tr>
<td>Jan-19</td>
<td>7.1%</td>
</tr>
<tr>
<td>Apr-19</td>
<td>6.7%</td>
</tr>
<tr>
<td>Jul-19</td>
<td>7.1%</td>
</tr>
<tr>
<td>Nov-19</td>
<td>6.7%</td>
</tr>
</tbody>
</table>

**Sector: higher sector NPL growth (% YTD)**

<table>
<thead>
<tr>
<th>Month</th>
<th>NPL 2018</th>
<th>NPL 2019</th>
</tr>
</thead>
<tbody>
<tr>
<td>Jan</td>
<td>6%</td>
<td>8%</td>
</tr>
<tr>
<td>Feb</td>
<td>8%</td>
<td>9%</td>
</tr>
<tr>
<td>Mar</td>
<td>6%</td>
<td>9%</td>
</tr>
<tr>
<td>Apr</td>
<td>9%</td>
<td>11%</td>
</tr>
<tr>
<td>May</td>
<td>9%</td>
<td>11%</td>
</tr>
<tr>
<td>Jun</td>
<td>11%</td>
<td>12%</td>
</tr>
<tr>
<td>Jul</td>
<td>13%</td>
<td>20%</td>
</tr>
<tr>
<td>Aug</td>
<td>17%</td>
<td>22%</td>
</tr>
<tr>
<td>Sep</td>
<td>13%</td>
<td>20%</td>
</tr>
<tr>
<td>Oct</td>
<td>11%</td>
<td>12%</td>
</tr>
<tr>
<td>Nov</td>
<td>11%</td>
<td>12%</td>
</tr>
</tbody>
</table>

**Banking Industry Financial Summary (Rp trillion)**

<table>
<thead>
<tr>
<th></th>
<th>Nov-18</th>
<th>Dec-18</th>
<th>Nov-19</th>
<th>∆YTD</th>
<th>∆YoY</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Assets</td>
<td>7,878</td>
<td>8,068</td>
<td>8,411</td>
<td>4.2%</td>
<td>6.8%</td>
</tr>
<tr>
<td>Total Loans</td>
<td>5,160</td>
<td>5,295</td>
<td>5,524</td>
<td>4.3%</td>
<td>7.1%</td>
</tr>
<tr>
<td>Third Party Funds</td>
<td>5,573</td>
<td>5,630</td>
<td>5,948</td>
<td>5.6%</td>
<td>6.7%</td>
</tr>
<tr>
<td>CASA</td>
<td>3,106</td>
<td>3,140</td>
<td>3,325</td>
<td>5.9%</td>
<td>7.1%</td>
</tr>
<tr>
<td>Current Accounts</td>
<td>1,366</td>
<td>1,315</td>
<td>1,458</td>
<td>10.9%</td>
<td>6.7%</td>
</tr>
<tr>
<td>Savings</td>
<td>1,740</td>
<td>1,825</td>
<td>1,867</td>
<td>2.3%</td>
<td>7.3%</td>
</tr>
<tr>
<td>Time Deposits</td>
<td>2,467</td>
<td>2,490</td>
<td>2,623</td>
<td>5.3%</td>
<td>6.3%</td>
</tr>
<tr>
<td>Net Profit</td>
<td>136.0</td>
<td>150.0</td>
<td>143.2</td>
<td>na</td>
<td>5.3%</td>
</tr>
<tr>
<td>NIM</td>
<td>5.1%</td>
<td>5.1%</td>
<td>4.9%</td>
<td>-20bp</td>
<td>-20bp</td>
</tr>
<tr>
<td>LDR</td>
<td>93.2%</td>
<td>94.8%</td>
<td>93.5%</td>
<td>-130bp</td>
<td>30bp</td>
</tr>
<tr>
<td>NPL</td>
<td>2.7%</td>
<td>2.4%</td>
<td>2.8%</td>
<td>40bp</td>
<td>10bp</td>
</tr>
<tr>
<td>CAR</td>
<td>23.3%</td>
<td>23.0%</td>
<td>23.8%</td>
<td>80bp</td>
<td>50bp</td>
</tr>
</tbody>
</table>

Source: Financial Services Authority (OJK)
Agenda

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## Balanced growth of loans and CASA

<table>
<thead>
<tr>
<th></th>
<th>Dec-17</th>
<th>Dec-18</th>
<th>Sep-19</th>
<th>Dec-19</th>
<th>∆QoQ (%)</th>
<th>∆YoY (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Total Assets</strong></td>
<td>750,320</td>
<td>824,788</td>
<td>893,594</td>
<td>918,989</td>
<td>2.8%</td>
<td>11.4%</td>
</tr>
<tr>
<td><strong>Secondary Reserves</strong></td>
<td>109,682</td>
<td>99,380</td>
<td>132,081</td>
<td>118,684</td>
<td>-10.1%</td>
<td>19.4%</td>
</tr>
<tr>
<td>** Marketable Securities &amp; Gov’t Bonds (&gt; 1 year)**</td>
<td>67,116</td>
<td>69,844</td>
<td>75,849</td>
<td>85,310</td>
<td>12.5%</td>
<td>22.1%</td>
</tr>
<tr>
<td><strong>Loans</strong></td>
<td>480,768</td>
<td>551,155</td>
<td>585,491</td>
<td>603,743</td>
<td>3.1%</td>
<td>9.5%</td>
</tr>
<tr>
<td><strong>Third Party Funds</strong></td>
<td>585,571</td>
<td>634,928</td>
<td>683,053</td>
<td>704,791</td>
<td>3.2%</td>
<td>11.0%</td>
</tr>
<tr>
<td><strong>CASA</strong></td>
<td>444,309</td>
<td>483,933</td>
<td>513,884</td>
<td>532,013</td>
<td>3.5%</td>
<td>9.9%</td>
</tr>
<tr>
<td><strong>Current Accounts</strong></td>
<td>151,575</td>
<td>167,268</td>
<td>179,735</td>
<td>185,722</td>
<td>3.3%</td>
<td>11.0%</td>
</tr>
<tr>
<td><strong>Savings</strong></td>
<td>292,734</td>
<td>316,665</td>
<td>334,149</td>
<td>346,291</td>
<td>3.6%</td>
<td>9.4%</td>
</tr>
<tr>
<td><strong>Time Deposits</strong></td>
<td>141,262</td>
<td>150,995</td>
<td>169,169</td>
<td>172,778</td>
<td>2.1%</td>
<td>14.4%</td>
</tr>
<tr>
<td><strong>Equity</strong></td>
<td>131,402</td>
<td>151,753</td>
<td>167,982</td>
<td>174,143</td>
<td>3.7%</td>
<td>14.8%</td>
</tr>
</tbody>
</table>
### Solid PPOP on the back of strong top line growth

- **Operating Income**
  - 1Q19: 16,690
  - 2Q19: 17,552
  - 3Q19: 18,196
  - 4Q19: 19,186
  - FY17: 56,984
  - FY18: 63,036
  - FY19: 71,624
  - ∆QoQ: 5.4%
  - ∆YoY: 13.6%

- **Net Interest Income**
  - 1Q19: 11,989
  - 2Q19: 12,642
  - 3Q19: 12,800
  - 4Q19: 13,393
  - FY17: 41,858
  - FY18: 45,336
  - FY19: 50,824
  - ∆QoQ: 4.6%
  - ∆YoY: 12.1%

- **Non Interest Income**
  - Fees and Commissions
    - 1Q19: 3,226
    - 2Q19: 3,269
    - 3Q19: 3,518
    - 4Q19: 3,597
  - Trading Income
    - 1Q19: 681
    - 2Q19: 691
    - 3Q19: 829
    - 4Q19: 909
  - Others
    - 1Q19: 794
    - 2Q19: 950
    - 3Q19: 1,049
    - 4Q19: 1,287
  - FY17: 10,388
  - FY18: 11,998
  - FY19: 13,610
  - ∆QoQ: 2.2%
  - ∆YoY: 13.4%

- **Operating Expenses**
  - Personnel Expenses
    - 1Q19: 4,596
    - 2Q19: 3,309
    - 3Q19: 2,331
    - 4Q19: 2,672
  - General & Administrative Expenses
    - 1Q19: 3,488
    - 2Q19: 4,256
    - 3Q19: 4,627
    - 4Q19: 5,464
  - FY17: (25,192)
  - FY18: (27,653)
  - FY19: (30,744)
  - ∆QoQ: 16.9%
  - ∆YoY: 11.2%

- **PPOP (Pre Provision Operating Profit)**
  - 1Q19: 8,606
  - 2Q19: 9,987
  - 3Q19: 11,238
  - 4Q19: 11,050
  - FY17: 31,792
  - FY18: 35,383
  - FY19: 40,880
  - ∆QoQ: -1.7%
  - ∆YoY: 15.5%

- **Provision**
  - 1Q19: (982)
  - 2Q19: (1,465)
  - 3Q19: (1,050)
  - 4Q19: (1,095)
  - FY17: (2,633)
  - FY18: (2,677)
  - FY19: (4,591)
  - ∆QoQ: 4.3%
  - ∆YoY: 71.5%

- **Profit before Tax**
  - 1Q19: 7,624
  - 2Q19: 8,522
  - 3Q19: 10,188
  - 4Q19: 9,955
  - FY17: 29,159
  - FY18: 32,706
  - FY19: 36,289
  - ∆QoQ: -2.3%
  - ∆YoY: 11.0%

- **Net Profit**
  - 1Q19: 6,062
  - 2Q19: 6,800
  - 3Q19: 8,059
  - 4Q19: 7,644
  - FY17: 23,310
  - FY18: 25,855
  - FY19: 28,565
  - ∆QoQ: -5.1%
  - ∆YoY: 10.5%

- **EPS – year to date (Rp)**
  - 1Q19: 246
  - 2Q19: 522
  - 3Q19: 849
  - 4Q19: 1,159
  - FY17: 945
  - FY18: 1,049
  - FY19: 1,159
  - ∆QoQ: na
  - ∆YoY: 10.5%
## Financial metrics remained sound

<table>
<thead>
<tr>
<th>Bank Only</th>
<th>Dec-17</th>
<th>Dec-18</th>
<th>Mar-19</th>
<th>Jun-19</th>
<th>Sep-19</th>
<th>Dec-19</th>
<th>∆YoY</th>
</tr>
</thead>
<tbody>
<tr>
<td>NIM</td>
<td>6.2%</td>
<td>6.1%</td>
<td>6.2%</td>
<td>6.2%</td>
<td>6.2%</td>
<td>6.2%</td>
<td>10bp</td>
</tr>
<tr>
<td>CIR</td>
<td>44.4%</td>
<td>44.3%</td>
<td>50.0%</td>
<td>46.2%</td>
<td>43.8%</td>
<td>43.7%</td>
<td>-60bp</td>
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<tr>
<td>BOPO</td>
<td>58.6%</td>
<td>58.2%</td>
<td>65.2%</td>
<td>62.6%</td>
<td>59.8%</td>
<td>59.1%</td>
<td>90bp</td>
</tr>
<tr>
<td>COC</td>
<td>0.4%</td>
<td>0.5%</td>
<td>0.6%</td>
<td>0.7%</td>
<td>0.8%</td>
<td>0.8%</td>
<td>30bp</td>
</tr>
<tr>
<td>ROA</td>
<td>3.9%</td>
<td>4.0%</td>
<td>3.5%</td>
<td>3.7%</td>
<td>4.0%</td>
<td>4.0%</td>
<td>0bp</td>
</tr>
<tr>
<td>ROE</td>
<td>19.2%</td>
<td>18.8%</td>
<td>15.4%</td>
<td>16.8%</td>
<td>18.0%</td>
<td>18.0%</td>
<td>-80bp</td>
</tr>
<tr>
<td>CAR</td>
<td>23.1%</td>
<td>23.4%</td>
<td>24.5%</td>
<td>23.6%</td>
<td>23.8%</td>
<td>23.8%</td>
<td>40bp</td>
</tr>
<tr>
<td>LDR</td>
<td>78.2%</td>
<td>81.6%</td>
<td>81.0%</td>
<td>79.0%</td>
<td>80.6%</td>
<td>80.5%</td>
<td>-110bp</td>
</tr>
<tr>
<td>RIM</td>
<td>na</td>
<td>82.5%</td>
<td>81.9%</td>
<td>80.0%</td>
<td>81.7%</td>
<td>81.6%</td>
<td>-90bp</td>
</tr>
<tr>
<td>NSFR</td>
<td>na</td>
<td>154.3%</td>
<td>157.9%</td>
<td>158.3%</td>
<td>155.1%</td>
<td>157.7%</td>
<td>340bp</td>
</tr>
<tr>
<td>LCR</td>
<td>na</td>
<td>278.2%</td>
<td>275.7%</td>
<td>276.0%</td>
<td>272.0%</td>
<td>276.3%</td>
<td>-190bp</td>
</tr>
<tr>
<td>NPL - gross</td>
<td>1.5%</td>
<td>1.4%</td>
<td>1.5%</td>
<td>1.4%</td>
<td>1.6%</td>
<td>1.3%</td>
<td>-10bp</td>
</tr>
<tr>
<td>NPL - net</td>
<td>0.4%</td>
<td>0.4%</td>
<td>0.5%</td>
<td>0.5%</td>
<td>0.6%</td>
<td>0.5%</td>
<td>10bp</td>
</tr>
<tr>
<td>Loan at Risk</td>
<td>3.6%</td>
<td>3.7%</td>
<td>4.2%</td>
<td>4.3%</td>
<td>4.3%</td>
<td>3.8%</td>
<td>10bp</td>
</tr>
<tr>
<td>Provision / NPL</td>
<td>190.7%</td>
<td>178.7%</td>
<td>171.4%</td>
<td>183.7%</td>
<td>163.8%</td>
<td>189.2%</td>
<td>1,050bp</td>
</tr>
<tr>
<td>Provision / Loan at Risk</td>
<td>78.8%</td>
<td>67.3%</td>
<td>60.1%</td>
<td>59.5%</td>
<td>61.3%</td>
<td>65.9%</td>
<td>-140bp</td>
</tr>
</tbody>
</table>
**Business segment supported overall loan growth**

**Business Loans** (Consolidated, gross loans, Rp trillion)

<table>
<thead>
<tr>
<th>Month</th>
<th>Dec-18</th>
<th>Dec-19</th>
</tr>
</thead>
<tbody>
<tr>
<td>Corporate</td>
<td>176,998</td>
<td>236,875</td>
</tr>
<tr>
<td>Commercial &amp; SME</td>
<td>159,389</td>
<td>202,888</td>
</tr>
<tr>
<td>Consumer</td>
<td>140,190</td>
<td>158,334</td>
</tr>
<tr>
<td>Mortgage</td>
<td>78,466</td>
<td>93,656</td>
</tr>
<tr>
<td>Vehicles</td>
<td>47,369</td>
<td>47,627</td>
</tr>
<tr>
<td>Credit Cards</td>
<td>11,528</td>
<td>14,106</td>
</tr>
<tr>
<td>Employee</td>
<td>2,827</td>
<td>2,946</td>
</tr>
<tr>
<td>Sharia Financing</td>
<td>4,191</td>
<td>5,645</td>
</tr>
</tbody>
</table>

**Loans Breakdown** (Rp billion)

<table>
<thead>
<tr>
<th>Category</th>
<th>Dec-17</th>
<th>Dec-18</th>
<th>Dec-19</th>
<th>∆YoY</th>
</tr>
</thead>
<tbody>
<tr>
<td>Corporate</td>
<td>176,998</td>
<td>213,274</td>
<td>236,875</td>
<td>11.1%</td>
</tr>
<tr>
<td>Commercial &amp; SME</td>
<td>159,389</td>
<td>181,107</td>
<td>202,888</td>
<td>12.0%</td>
</tr>
<tr>
<td>Consumer</td>
<td>140,190</td>
<td>151,874</td>
<td>158,334</td>
<td>4.3%</td>
</tr>
<tr>
<td>Mortgage</td>
<td>78,466</td>
<td>87,901</td>
<td>93,656</td>
<td>6.5%</td>
</tr>
<tr>
<td>Vehicles</td>
<td>47,369</td>
<td>48,153</td>
<td>47,627</td>
<td>-1.1%</td>
</tr>
<tr>
<td>Credit Cards</td>
<td>11,528</td>
<td>12,893</td>
<td>14,106</td>
<td>9.4%</td>
</tr>
<tr>
<td>Employee</td>
<td>2,827</td>
<td>2,927</td>
<td>2,946</td>
<td>0.6%</td>
</tr>
<tr>
<td>Sharia Financing</td>
<td>4,191</td>
<td>4,900</td>
<td>5,645</td>
<td>15.2%</td>
</tr>
</tbody>
</table>

**Loan Composition** (Rp billion)

<table>
<thead>
<tr>
<th>Category</th>
<th>Dec-18</th>
<th>Dec-19</th>
</tr>
</thead>
<tbody>
<tr>
<td>Consumer</td>
<td>27.5%</td>
<td>26.2%</td>
</tr>
<tr>
<td>Commercial &amp; SME</td>
<td>32.9%</td>
<td>33.6%</td>
</tr>
<tr>
<td>Corporate</td>
<td>38.7%</td>
<td>39.2%</td>
</tr>
</tbody>
</table>

**Note:** The remaining contribution came from Sharia financing
Modest mortgage growth amid slow property sector

Mortgage Portfolio

<table>
<thead>
<tr>
<th></th>
<th>Dec-17</th>
<th>Dec-18</th>
<th>Dec-19</th>
<th>ΔYoY</th>
</tr>
</thead>
<tbody>
<tr>
<td># Customers Accounts</td>
<td>102,665</td>
<td>107,079</td>
<td>112,525</td>
<td>5.1%</td>
</tr>
<tr>
<td>Total Outstanding (Rp bn)</td>
<td>78,466</td>
<td>87,901</td>
<td>93,656</td>
<td>6.5%</td>
</tr>
<tr>
<td>Avg. Loan Outstanding (Rp mn)</td>
<td>764</td>
<td>821</td>
<td>832</td>
<td>1.3%</td>
</tr>
</tbody>
</table>

Total Mortgage Portfolio (Rp trillion)

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>(Rp trillion)</td>
<td></td>
<td>81.5</td>
<td>86.3</td>
<td>87.9</td>
<td>86.5</td>
<td>90.7</td>
<td>92.1</td>
<td>93.7</td>
<td>(+6.5% YoY)</td>
</tr>
</tbody>
</table>

Mortgage Composition (Rp trillion)

- Refinancing
- Mortgages

<table>
<thead>
<tr>
<th></th>
<th>Dec-18</th>
<th>Mar-19</th>
<th>Jun-19</th>
<th>Sep-19</th>
<th>Dec-19</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dec-18</td>
<td>47.3%</td>
<td>52.7%</td>
<td>46.8%</td>
<td>53.2%</td>
<td>55.1%</td>
</tr>
<tr>
<td>Mar-19</td>
<td>47.1%</td>
<td>52.9%</td>
<td>46.1%</td>
<td>53.9%</td>
<td></td>
</tr>
<tr>
<td>Jun-19</td>
<td>46.8%</td>
<td>53.2%</td>
<td>46.1%</td>
<td>53.9%</td>
<td></td>
</tr>
<tr>
<td>Sep-19</td>
<td>46.1%</td>
<td>53.9%</td>
<td>44.9%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Dec-19</td>
<td>55.1%</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Diversified and quality loan portfolio

Composition of BCA Business Loans by Sector (%)

<table>
<thead>
<tr>
<th>Sector</th>
<th>BCA (Dec-19)</th>
<th>Industry (Nov-19)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Trading</td>
<td>25%</td>
<td>20%</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>21%</td>
<td>16%</td>
</tr>
<tr>
<td>Financial &amp; Business Service</td>
<td>12%</td>
<td>9%</td>
</tr>
<tr>
<td>Agriculture</td>
<td>6%</td>
<td>7%</td>
</tr>
<tr>
<td>Transportation</td>
<td>5%</td>
<td>4%</td>
</tr>
<tr>
<td>Electricity, Gas &amp; Water</td>
<td>3%</td>
<td>4%</td>
</tr>
<tr>
<td>Construction</td>
<td>3%</td>
<td>7%</td>
</tr>
<tr>
<td>Mining</td>
<td>1%</td>
<td>2%</td>
</tr>
</tbody>
</table>

BCA Business NPL by Sector (%)

<table>
<thead>
<tr>
<th>Sector</th>
<th>BCA (Dec-19)</th>
<th>Industry (Nov-19)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Trading</td>
<td>2.7%</td>
<td>4.2%</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>1.3%</td>
<td>4.2%</td>
</tr>
<tr>
<td>Financial &amp; Business Service</td>
<td>0.1%</td>
<td>1.6%</td>
</tr>
<tr>
<td>Agriculture</td>
<td>0.4%</td>
<td>1.6%</td>
</tr>
<tr>
<td>Transportation</td>
<td>1.3%</td>
<td>2.1%</td>
</tr>
<tr>
<td>Electricity, Gas &amp; Water</td>
<td>0.0%</td>
<td>1.0%</td>
</tr>
<tr>
<td>Construction</td>
<td>1.6%</td>
<td>3.8%</td>
</tr>
<tr>
<td>Mining</td>
<td>0.1%</td>
<td>3.8%</td>
</tr>
</tbody>
</table>
Ample Loan loss coverage

Special Mention Composition (% of Total SML)

<table>
<thead>
<tr>
<th></th>
<th>Corporate</th>
<th>Commercial &amp; SME</th>
<th>Consumer</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dec-18</td>
<td>50.8%</td>
<td>26.7%</td>
<td>19.0%</td>
</tr>
<tr>
<td>Mar-19</td>
<td>52.4%</td>
<td>30.4%</td>
<td>14.5%</td>
</tr>
<tr>
<td>Jun-19</td>
<td>53.6%</td>
<td>29.1%</td>
<td>15.6%</td>
</tr>
<tr>
<td>Sep-19</td>
<td>49.0%</td>
<td>29.0%</td>
<td>19.8%</td>
</tr>
<tr>
<td>Dec-19</td>
<td>48.2%</td>
<td>29.2%</td>
<td>20.5%</td>
</tr>
</tbody>
</table>

NPL Composition (% of Total NPL)

<table>
<thead>
<tr>
<th></th>
<th>Corporate</th>
<th>Commercial &amp; SME</th>
<th>Consumer</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dec-18</td>
<td>22.5%</td>
<td>39.9%</td>
<td>37.4%</td>
</tr>
<tr>
<td>Mar-19</td>
<td>25.0%</td>
<td>44.4%</td>
<td>30.3%</td>
</tr>
<tr>
<td>Jun-19</td>
<td>28.1%</td>
<td>46.1%</td>
<td>25.4%</td>
</tr>
<tr>
<td>Sep-19</td>
<td>24.2%</td>
<td>38.9%</td>
<td>36.6%</td>
</tr>
<tr>
<td>Dec-19</td>
<td>21.5%</td>
<td>36.0%</td>
<td>42.2%</td>
</tr>
</tbody>
</table>

Loan Quality (Rp billion)

<table>
<thead>
<tr>
<th></th>
<th>Dec-17</th>
<th>Dec-18</th>
<th>Dec-19</th>
<th>ΔYoY</th>
</tr>
</thead>
<tbody>
<tr>
<td>Current</td>
<td>465,797</td>
<td>532,475</td>
<td>582,698</td>
<td>9.4%</td>
</tr>
<tr>
<td>Special Mention</td>
<td>7,859</td>
<td>10,968</td>
<td>13,002</td>
<td>18.5%</td>
</tr>
<tr>
<td>Performing Loans</td>
<td>473,656</td>
<td>543,443</td>
<td>595,700</td>
<td>9.6%</td>
</tr>
<tr>
<td>Substandard</td>
<td>2,018</td>
<td>1,702</td>
<td>1,347</td>
<td>-20.9%</td>
</tr>
<tr>
<td>Doubtful</td>
<td>738</td>
<td>1,220</td>
<td>742</td>
<td>-39.2%</td>
</tr>
<tr>
<td>Loss</td>
<td>4,356</td>
<td>4,790</td>
<td>5,954</td>
<td>24.3%</td>
</tr>
<tr>
<td>NPL</td>
<td>7,112</td>
<td>7,712</td>
<td>8,043</td>
<td>4.3%</td>
</tr>
<tr>
<td>Total Loans</td>
<td>480,768</td>
<td>551,155</td>
<td>603,743</td>
<td>9.5%</td>
</tr>
<tr>
<td>NPL Ratio - gross</td>
<td>1.5%</td>
<td>1.4%</td>
<td>1.3%</td>
<td>-10bp</td>
</tr>
<tr>
<td>NPL Ratio - net</td>
<td>0.4%</td>
<td>0.4%</td>
<td>0.5%</td>
<td>10bp</td>
</tr>
</tbody>
</table>

Note: The remaining contribution came from Sharia financing

Loan Provision / NPL (Bank Only)

<table>
<thead>
<tr>
<th></th>
<th>Dec-17</th>
<th>Dec-18</th>
<th>Dec-19</th>
<th>Dec-19</th>
</tr>
</thead>
<tbody>
<tr>
<td>178.7%</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>171.4%</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>183.7%</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>163.8%</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>189.2%</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Analysts Meeting FY19
Sustainable CASA growth, underpinned by strong transaction banking franchise

Third Party Fund Composition (Rp billion)

<table>
<thead>
<tr>
<th></th>
<th>Dec-18</th>
<th>Mar-19</th>
<th>Jun-19</th>
<th>Sep-19</th>
<th>Dec-19</th>
</tr>
</thead>
<tbody>
<tr>
<td>Savings</td>
<td>634,928</td>
<td>634,656</td>
<td>673,872</td>
<td>683,053</td>
<td>704,791</td>
</tr>
<tr>
<td>Current Accounts</td>
<td>23.8%</td>
<td>23.6%</td>
<td>24.3%</td>
<td>24.8%</td>
<td>24.5%</td>
</tr>
<tr>
<td>Time Deposits</td>
<td>49.9%</td>
<td>50.3%</td>
<td>50.1%</td>
<td>48.9%</td>
<td>49.1%</td>
</tr>
</tbody>
</table>

Third Party Funds (Rp billion)

<table>
<thead>
<tr>
<th></th>
<th>Dec-17</th>
<th>Dec-18</th>
<th>Dec-19</th>
<th>∆YoY</th>
</tr>
</thead>
<tbody>
<tr>
<td>CASA</td>
<td>444,309</td>
<td>483,933</td>
<td>532,013</td>
<td>9.9%</td>
</tr>
<tr>
<td>Current Accounts</td>
<td>151,575</td>
<td>167,268</td>
<td>185,722</td>
<td>11.0%</td>
</tr>
<tr>
<td>Savings</td>
<td>292,734</td>
<td>316,665</td>
<td>346,291</td>
<td>9.4%</td>
</tr>
<tr>
<td>Time Deposits</td>
<td>141,262</td>
<td>150,995</td>
<td>172,778</td>
<td>14.4%</td>
</tr>
<tr>
<td>Third Party Funds</td>
<td>585,571</td>
<td>634,928</td>
<td>704,791</td>
<td>11.0%</td>
</tr>
</tbody>
</table>

Analysts Meeting FY19
**Robust growth in e-channel transactions**

### Number of Transactions - Quarterly (million)

<table>
<thead>
<tr>
<th>Quarter</th>
<th>Branch Banking</th>
<th>ATM</th>
<th>Internet Banking</th>
<th>Mobile Banking</th>
</tr>
</thead>
<tbody>
<tr>
<td>4Q16</td>
<td>481</td>
<td>470</td>
<td>547</td>
<td>1,229</td>
</tr>
<tr>
<td>1Q17</td>
<td>496</td>
<td>496</td>
<td>590</td>
<td>524</td>
</tr>
<tr>
<td>2Q17</td>
<td>507</td>
<td>507</td>
<td>613</td>
<td>650</td>
</tr>
<tr>
<td>3Q17</td>
<td>41</td>
<td>40</td>
<td>41</td>
<td></td>
</tr>
</tbody>
</table>

### Transactions Value - (Rp trillion)

<table>
<thead>
<tr>
<th></th>
<th>FY17</th>
<th>FY18</th>
<th>FY19</th>
<th>YoY</th>
</tr>
</thead>
<tbody>
<tr>
<td>Branch Banking</td>
<td>14,131</td>
<td>14,866</td>
<td>14,586</td>
<td>-1.9%</td>
</tr>
<tr>
<td>ATM</td>
<td>2,178</td>
<td>2,303</td>
<td>2,322</td>
<td>0.8%</td>
</tr>
<tr>
<td>Internet Banking</td>
<td>7,694</td>
<td>9,107</td>
<td>10,701</td>
<td>17.5%</td>
</tr>
<tr>
<td>Mobile Banking</td>
<td>970</td>
<td>1,389</td>
<td>2,089</td>
<td>50.4%</td>
</tr>
</tbody>
</table>
Our recent digital initiatives

Customer Retention, Experience Enrichment

- Cardless transaction
  - Flazz top up
  - Cardless cash deposit & withdrawal

- BCA Keyboard
  - Transactions via chatting apps

- QRku

- VIRA
  - Chat bot - Virtual Assistant

- Welma
  - wealth mgt. apps

- Halo BCA video conf.

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
Delivered strong results in NII and Non NII

Profitability (Rp billion)

- **Net Interest Income**
- **Non Interest Income**

NIM, Yield and Cost of Funds (Bank Only)

Interest Rate*

* Maximum interest rate offered
Sustainability Finance & ESG

Journey of Sustainable Finance

Kick Off 2015
• One of the first movers on Domestic Sustainable Banking
• First publication of Sustainability Report

Ongoing & 2019-2023 Strategic Plan
• Growing Sustainable financing portfolio
  Sustainable Finance Portfolio as of 2019
  Rp116.3 tn (↑13.8% YoY)
• Capacity building
• Align structure, governance and SOP

Vision
“To be the bank of choice and a major pillar of the Indonesian economy that aligns with Indonesia’s sustainable development”

BCA Commitments to ESG

ENVIRONMENT
• Energy saving through promotion of online channels (+51.5%) rather than branch banking (-2.2%)
• Minimized paper use (-12.9%)
• Support green office
• CSR Program ‘Bakti BCA’
  ✓ Planted 20,200 mangrove trees
  ✓ Promote conservation program for Orangutan & Sea Turtle

SOCIAL
• 27.3% female Directors
• 63.8% of job promotion was awarded to female employees
• 656 employees participated in ESG related trainings
• 4.67 of 5.00 Gallup Cust. Engagement index
• 99.4% customer complaints resolved
• CSR Program ‘Bakti BCA’
  ✓ 731 scholarships (Rp5.4 bn)
  ✓ 12 rural villages empowerment
  ✓ Supported 17 schools
  ✓ 98,000 people received financial literacy

GOVERNANCE
• Established ESG team in Aug 2019
• Set internal Sustainable Finance guidelines
• Submit Sustainable Finance Plan “RAKB” to regulator for 2019-2023
**Corporate updates**

**Acquisitions**
- BCA completed the acquisition of Bank Royal Indonesia on 31 October 2019.
- Signed Conditional Sale and Purchase Agreement (CSPA) for the acquisition of Rabobank Indonesia on 11 December 2019. The acquisition is subject to shareholders and regulatory approval.

**Dividend**
- Interim cash dividend for 2019 was paid at Rp100 per share (+18% YoY) on 20 Dec 2019
- Cash dividend for financial year 2018 amounted to Rp340 per share, increased 33% YoY. The cash dividend represented dividend pay-out ratio of 32%, compared to 27% in previous year.

**New accounting policy, PSAK 71**
- Implementation of new accounting policy, PSAK 71 (IFRS 9, related to financial asset impairment), is effective in 2020
- Recorded equity adjustment of Rp5-6 trillion
BCA share performance & rating

BCA Shareholding Structure (as of 31 December 2019)

<table>
<thead>
<tr>
<th></th>
<th>Number of Shares</th>
<th>Ownership Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>PT Dwimuria Investama Andalan *</td>
<td>13,545,990,000</td>
<td>54.94%</td>
</tr>
<tr>
<td>Anthoni Salim</td>
<td>434,079,976</td>
<td>1.76%</td>
</tr>
<tr>
<td>Public**</td>
<td>10,674,940,024</td>
<td>43.30%</td>
</tr>
<tr>
<td>Total</td>
<td>24,655,010,000</td>
<td>100.00%</td>
</tr>
</tbody>
</table>

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 July 2019

<table>
<thead>
<tr>
<th>Description</th>
<th>Rating</th>
</tr>
</thead>
<tbody>
<tr>
<td>Outlook</td>
<td>Stable</td>
</tr>
<tr>
<td>Local long term rating</td>
<td>AAA (idn)</td>
</tr>
<tr>
<td>Issuer default – long term rating</td>
<td>BBB</td>
</tr>
<tr>
<td>Support rating</td>
<td>3</td>
</tr>
<tr>
<td>Issuer default – short term rating</td>
<td>F3</td>
</tr>
<tr>
<td>Support rating</td>
<td>3</td>
</tr>
</tbody>
</table>

Market Cap BCA: Rp825 tn (19 Feb-20)
“The Biggest in Indonesia”

CAGR BCA Share Price: 29%
(3 Years: 2016-2019)

CAGR JAKFIN Share Price: 19%
(3 Years: 2016-2019)
**BCA winning awards - 2019**

**FinanceAsia**

**Country Awards 2019**
- BCA as Best Asian Bank for 4 times in a row since 2016
- BCA as Best Bank in Indonesia

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

**Markplus Inc**

**Indonesia WOW Brand Award 2018**
- BCA – Best Private Bank

**Obsession Media Group**

**Obsession Award 2019**
- BCA – Best Private Bank

**Service Excellence Magazine & Carre – CCST**

**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**

**Warta Ekonomi Magazine**

**Indonesia Millennials 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

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**Analysts Meeting FY19**
**BCA winning awards - 2019**

**Infobank & Marketing Research Indonesia**

Infobank Digital Brand Awards 2019
- For Conventional Bank Category:

**Infobank**

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 (2nd 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**

Bisnis Indonesia

Omni Brands of the Year 2019
BCA – for Category Commercial Private Bank

**Marketears 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
- BrandZ Top 50 Most Valuable Indonesian Brands 2019
  BCA recognized as the Most Valuable Brand in Indonesia
- Infobank Awards 2019
  - BCA – The Most Efficiency Bank in Indonesia
  - BCA – The Most Value Bank
  - BCA – The Best Performance Bank
- Indonesia Best Issuer Award (IBIA) 2019
  BCA – as Top 20 Companies with Highest Market Capitalization

MillwardBrown & WPP
- BrandZ Top 50 Most Valuable Indonesian Brands 2019
  BCA recognized as the Most Valuable Brand in Indonesia

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

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)
- The Asiamoney Award 2019
  - BCA – Best Domestic Bank
  - BCA – Best Digital Bank

Asiamoney
- The Asiamoney Award 2019
  - BCA – Winner of Red Hat Innovation Award 2019

Red Hat
- Red Hat APAC Innovation Award 2019
  BCA – Winner of Red Hat Innovation award 2019
- The 11th Corporate Governance Award 2019
  BCA – Best Financial Sector

Infobank
- The 11th 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

Forbes Indonesia Magazine
Best of the Best Awards 2018
BCA – One of the Top 50 Companies for 2019

Museum Rekor Dunia Indonesia (MURI)
BCA – Received the award for Owning the Most Amount of Cash Recycling Machine

Bank Indonesia
Bank Indonesia Awards 2019
• BCA – Bank dengan Kepatuhan Pelaporan Terbaik
• BCA – Kepatuhan Pelaporan Keuangan Terbaik

Infobank
Infobank Top 100 Bankers 2019
Jahja Setiaatmadja – Banker of the Year 2019

CNBC Indonesia
CNBC Indonesia Awards 2019
Jahja Setiaatmadja – The Best CEO

Markplus.Inc & Indonesia Marketing Association (IMA)
Marketeers Awards 2019
• Armand Hartono – The Best Marketing Champion 2019
• Armand Hartono – Received Hermawan Kartajaya Prize (Marketeers of the Year Indonesia 2019)

RRI & Iconomics
Financial Awards 2019
• Jahja Setiaatmadja – Top 10 Most Famous Indonesia Financial CEO 2019
• BCA – Brand Awareness, Brand Image, Customer Service Quality, Category: Millennial’s Best Brand in Bank BUKU 4

The Finance
Top Financial Institution 2019
• Vera Eve Lim – The Best CFO in Financial Institution 2019
• BCA – The Best Performing Bank 2019 for Category Bank BUKU 4

Investor Magazine
Tokoh Finansial Indonesia 2019
Jahja Setiaatmadja – Lifetime Achievement Banker 2019

Tempo Media Group
Tempo Financial Award 2018
• BCA – The Best Financial Performance Bank
• BCA – The Best Bank in Retail Banking Services
• BCA – The Best Bank in Digital Banking Services
• BCA – The Best Bank in Customer Satisfaction Services
• BCA Flazz – The Best Payment Fintech in Customer Satisfaction Services

ASEAN Business Advisory Council
ASEAN Business Award 2019
BCA – Country Winner in the category Priority Integration Sectors

SWA Magazine
Indonesia Employer of Choice Award
BCA – Indonesia Employer of Choice 2019

Analysts Meeting FY19
## BCA winning awards - 2019

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<tr>
<th>Human Resources</th>
<th>Indonesia Property Watch</th>
<th>Gallup</th>
<th>Asosiasi Analis Efek Indonesia &amp; CSA Research</th>
<th>Contact Center World</th>
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</thead>
</table>
| HR Excellence Award 2019  
BCA – Excellence in Workplace Culture  
Golden Property Awards 2019  
- BCA – Bank of The Year 2019  
- Jahja Setiaatmadja – Most Influential Property Figure in Banking  
Gallup Great Workplace Award 2019  
BCA – Received Gallup Great Workplace Award for the third Times  
CSA Awards 2019  
BCA – Best Issuer based on Analyst Vote  
Asia Pacific Awards 2019  
BCA – Received 17 Gold Award, 8 Silver Award, 1 Bronze Award | | | | |
Thank you

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