Always by your side

PT Bank Central Asia Tbk

1H21 Results

22 July 2021

Agenda

Macroeconomy & banking industry highlights

- BCA 1H21 performance overview
- Sustainability Finance and ESG
- Share Data, Ratings & Awards

Economic highlights

- Fiscal and monetary stimulus continues. Additional allocation of Rp 27 tn to healthcare and social security from business incentives due to rising covid cases.
- Vaccination is progressing well with total vaccination rate of ~ 1 million daily doses. Jakarta vaccination rate more than 70%, whilst the Government is targeting herd immunity by the end of the year.
- Manufacturing PMI numbers improved in June, also contributed by export-oriented manufacturing.
- Inflation remains relatively low, and large trade surpluses have helped to maintain a low current account deficit.
- Limited room for further BI rate cuts due to capital market risks related to tapering by the Fed.

	1H-20	1H-21
Real GDP	-1.26%	-2.07%*
CPI	1.96%**	1.33%**
BI 7-D Rate	4.25%	3.50%
USD/IDR	14,265	14,636
CA (% of GDP)	-1.21%	-0.36%*

Source: Bank Indonesia **) Q1-21 number **) June YoY*

Inflation and BI Rates (%)

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

Rupiah/USD

Source: Bloomberg

Banking sector: ample liquidity

- Deposits rose 2% YtD from CA that increased 6.1% YtD.
- Liquidity remained ample. LDR stood at 80.8%.
- Loan outstanding was supported by consumer loans that rose 0.7% YtD or 0.3% YoY, first time positive growth since the pandemic.
- Government continues stimulus to boost demand in mortgage and automotive.
- Manageable NPL ratio of 3.2%, due to OJK relaxation policy.
- CAR stayed solid at 24.2%.

Banking Sector Financial Summary

(Rp trillion)	Apr-20	Dec-20	Apr-21	ΔYoY	ΔYtD
Total Assets	**8,649**	**9,178**	**9,223**	**6.6%**	**0.5%**
Total Loans	**5,610**	**5,482**	**5,482**	**-2.3%**	**0.0%**
Third Party Funds	**6,128**	**6,665**	**6,798**	**10.9%**	**2.0%**
CASA	3,476	3,861	3,968	14.2%	2.8%
Current Accounts	1,549	1,687	1,790	15.6%	6.1%
Savings Accounts	1,927	2,174	2,178	13.0%	0.2%
Time Deposits	2,652	2,805	2,830	6.7%	0.9%
Net Profit	**50.5**	**104.7**	**44.1**	**-12.6%**	**na**
NIM	4.6%	4.4%	4.6%	0bp	20bp
LDR	92.2%	82.5%	80.8%	-1,140bp	-170bp
NPL	2.9%	3.1%	3.2%	30bp	10bp
CAR	22.1%	23.9%	24.2%	210bp	30bp

Source: OJK

Agenda

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Strong CASA franchise continued

(Rp billion)	Jun-20	Jun-21	ΔYoY	Sep-20	Dec-20	Mar-21	ΔQoQ
Total Assets	**975,076**	**1,129,497**	**15.8%**	**1,003,638**	**1,075,570**	**1,090,382**	**3.6%**
Secondary Reserves & Marketable Securities	**308,605**	**442,839**	**43.5%**	**353,793**	**408,197**	**435,689**	**1.6%**
Loans (Consol)	**595,136**	**593,585**	**-0.3%**	**581,851**	**588,672**	**586,796**	**1.2%**
Loans (Consol) & Corp. Bonds	**612,221**	**617,580**	**0.9%**	**602,828**	**610,352**	**609,975**	**1.2%**
Third Party Funds	**761,604**	**895,238**	**17.5%**	**780,678**	**840,752**	**849,418**	**5.4%**
CASA	575,974	697,075	21.0%	596,558	643,862	655,845	6.3%
Current Accounts	195,020	248,237	27.3%	205,424	229,821	236,747	4.9%
Savings Accounts	380,954	448,838	17.8%	391,134	414,041	419,098	7.1%
Time Deposits	185,630	198,163	6.8%	184,120	196,890	193,573	2.4%
Equity	**169,170**	**187,370**	**10.8%**	**179,029**	**184,596**	**178,713**	**4.8%**

Resilient PPOP

(Rp billion)	1H-20	1H-21	ΔYoY	1Q-20	2Q-20	1Q-21	2Q-21	ΔQoQ
Operating Income	**37,578**	**38,488**	**2.4%**	**19,479**	**18,099**	**19,086**	**19,402**	**1.7%**
Net Interest Income	**27,248**	**28,278**	**3.8%**	**13,682**	**13,566**	**14,132**	**14,146**	**0.1%**
Non Interest Income	**10,329**	**10,210**	**-1.2%**	**5,797**	**4,533**	**4,954**	**5,256**	**6.1%**
Fees and Commissions	6,608	7,106	7.5%	3,462	3,146	3,433	3,673	7.0%
Trading Income	2,195	1,006	-54.1%	1,482	712	523	483	-7.7%
Others	1,527	2,098	37.4%	852	675	998	1,100	10.2%
Operating Expenses	**(16,189)**	**(14,224)**	**-12.1%**	**(9,461)**	**(6,727)**	**(7,231)**	**(6,993)**	**-3.3%**
Manpower	(8,512)	(6,978)	-18.0%	(5,678)	(2,834)	(3,727)	(3,251)	-12.8%
General & Administrative	(7,677)	(7,246)	-5.6%	(3,783)	(3,984)	(3,504)	(3,742)	6.8%
PPOP (Pre-Provision Operating Profit)	**21,389**	**24,264**	**13.4%**	**10,017**	**11,372**	**11,855**	**12,409**	**4.7%**
Provision	**(6,523)**	**(6,546)**	**0.4%**	**(2,166)**	**(4,357)**	**(3,254)**	**(3,292)**	**1.2%**
Net Profit	**12,240**	**14,456**	**18.1%**	**6,581**	**5,659**	**7,040**	**7,416**	**5.3%**

Quarterly YoY +31%

Key Ratios

Bank Only	1H-20	1H-21	ΔYoY	1Q-21	2Q-21	ΔQoQ
NIM	6.0%	5.3%	-0.7%	5.3%	5.2%	-0.1%
COC	1.8%	2.2%	0.4%	1.9%	2.5%	0.6%
Risk Adjusted NIM	4.2%	3.1%	-1.1%	3.4%	2.7%	-0.7%
CIR	40.7%	34.4%	-6.3%	35.3%	33.5%	-1.8%
ROA	3.1%	3.1%	0.0%	3.1%	3.2%	0.1%
ROE	15.6%	16.6%	1.0%	15.8% #	18.1%	2.3%
CAR	22.9%	25.3%	2.4%	24.5% #	25.3%	0.8%
LDR	73.3%	62.4%	-10.9%	65.2%	62.4%	-2.8%
RIM	74.4%	64.0%	-10.4%	66.8%	64.0%	-2.8%
NSFR	156.2%	178.5%	22.3%	174.5%	178.5%	4.0%
LCR	309.1%	388.1%	79.0%	398.0%	388.1%	-9.9%
NPL - gross	2.1%	2.4%	0.3%	1.8%	2.4%	0.6%
NPL Coverage	204.5%	230.6%	26.1%	280.8%	230.6%	-50.2%
LAR ex. Restr. Covid	5.3%	5.8%	0.5%	5.0%	5.8%	0.8%
LAR with Restr. Covid	15.5%	19.1%	3.6%	19.4%	19.1%	-0.3%
LAR Coverage with Restr. Covid & off B/S	30.9%	32.0%	1.1%	29.7%	32.0%	2.3%

 # After final dividend

Loans and corporate bonds grew 1.2% QoQ

Business Loans (Rp tn) - Consolidated

Loan Composition (Rp bn) - Consolidated

Loan Breakdown (Rp bn) - Consolidated

	Jun-20	Dec-20	Jun-21	ΔYoY	ΔQoQ
Corporate	**257,936**	**255,124**	**260,446**	**1.0%**	**-0.8%**
Commercial & SME	**184,599**	**186,805**	**182,787**	**-1.0%**	**2.1%**
Consumer	**146,887**	**141,174**	**144,440**	**-1.7%**	**3.6%**
- Mortgage	**91,010**	**90,150**	**93,620**	**2.9%**	**4.7%**
- Vehicles	**42,471**	**36,869**	**36,780**	**-13.4%**	**2.2%**
- 4 Wheeler	40,619	35,387	35,151	-13.5%	1.9%
- 2 Wheeler	1,852	1,482	1,629	-12.1%	7.8%
- C.Cards & Others	**13,406**	**14,155**	**14,041**	**4.7%**	**-0.1%**
Sharia Financing	**5,714**	**5,569**	**5,912**	**3.5%**	**3.3%**
Total O/S Loans	**595,136**	**588,672**	**593,585**	**-0.3%**	**1.2%**
Total Facilities	**838,679**	**842,802**	**853,840**	**1.8%**	**3.6%**
Corp. Bonds	**17,085**	**21,680**	**23,995**	**40.4%**	**3.5%**
Loans + Corp. Bonds	**612,221**	**610,352**	**617,580**	**0.9%**	**1.2%**

Virtual expo to serve retail segment

>290 Developers

>150 Property agents

12 Furniture retailers

Quarterly Mortgage New Booking & Run Off (Rp tn)

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

Quarterly Vehicle New Booking & Run Off (Rp tn)

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

Diversified loan portfolio with manageable NPL

Composition of BCA Business Loans by Sector (%)

BCA Business NPL by Sector (%)

Note: Consolidated numbers based on LBU reporting category

Covid-19 restructuring dominates LAR

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

Rp trillion	Jun-20	Dec-20	Jun-21	ΔYoY	ΔYtD	ΔQoQ
Total Loans by Collectability *(bank only)*:						
Current	553.5	555.2	549.9	-0.7%	-1.0%	0.1%
Special Mention	16.5	10.1	16.2	-2.0%	59.8%	13.9%
NPL	12.1	10.3	13.8	14.1%	34.1%	31.8%
Total Loans	**582.2**	**575.6**	**579.9**	**-0.4%**	**0.7%**	**1.0%**
Restructured Loans *(bank only)*:						
Current	61.4	88.0	80.5	31.2%	-8.5%	-7.2%
Special Mention	4.9	5.3	10.3	108.0%	95.7%	36.5%
NPL	3.0	4.2	6.9	130.7%	64.2%	43.7%
Total Restruct. Loans	**69.3**	**97.5**	**97.7**	**41.0%**	**0.3%**	**-1.4%**
Total LAR	31.0	22.8	33.6	8.3%	47.3%	16.7%
Total LAR (incl. Covid)	90.0	108.5	110.6	22.8%	1.9%	-0.8%
% LAR / Loans	**5.3%**	**4.0%**	**5.8%**	**0.5%**	**1.8%**	**0.8%**
% LAR (+ C-19) / Loans	**15.5%**	**18.8%**	**19.1%**	**3.6%**	**0.2%**	**-0.4%**

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

Asset quality and coverage trend

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

Note: The remaining contribution came from Sharia financing

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

Note: The remaining contribution came from Sharia financing

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

Standout transaction banking franchise as the pillar of robust CASA

Third Party Fund Composition (Rp bn) - Consolidated

Third Party Funds (Rp bn) - Consolidated

	Jun-20	Dec-20	Jun-21	ΔYoY	ΔYtD	ΔQoQ
CASA	**575,974**	**643,862**	**697,075**	**21.0%**	**8.3%**	**6.3%**
Current Accounts	195,020	229,821	248,237	27.3%	8.0%	4.9%
Savings Accounts	380,954	414,041	448,838	17.8%	8.4%	7.1%
Time Deposits	185,630	196,890	198,163	6.8%	0.6%	2.4%
Third Party Funds	**761,604**	**840,752**	**895,238**	**17.5%**	**6.5%**	**5.4%**
CASA Ratio	75.6%	76.6%	77.9%	2.2%	1.3%	0.7%

Digital transactions: exponential growth

Transaction Volume - Quarterly (million)

Transactions Value - (Rp tn)

	1H20	1H21	ΔYoY	1Q21	2Q21	ΔQoQ
Branch Banking	6,190	6,323	2.1%	3,096	3,227	4.2%
ATM	996	1,041	4.5%	507	534	5.4%
Internet Banking	5,271	7,001	32.8%	3,414	3,586	5.0%
Mobile Banking	1,197	1,783	49.0%	852	931	9.4%

Avg. Trx Vol

133% in 3 years

API trx vol.

4.8x in 2 years

No. of Cust. Accts.

48% in 3 years

Avg. Online Acct. Open / Day

153% YoY

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

Expanding ecosystem and collaboration

Continuous innovation, expanding customer base, collaboration with e-commerce & fintech

Rising the bar for mobile & internet channels

Trx. Volume Composition

Trx. Value Composition

Profitability trend

Profitability (Rp bn) - Consolidated

NIM, Yield and Cost of Funds YtD - Bank Only

Non Interest Income (Rp bn) - Consolidated

Interest Rate*

* *Maximum interest rate offered*

Agenda

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- ***Sustainability Finance and ESG***
- Share Data, Ratings & Awards

Sustainability Governance Framework

BCA SUSTAINABLE FINANCE VISION, MISSION, VALUES

	Responsible Banking	Sustainability Culture	Social Value Creation
Pillar			
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 *
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*

*) Reflecting the core subjects of corporate social responsibility

UN SDG
(Sustainable Development Goals)

Responsible Banking

E S

Sustainable Finance Portfolio

Rp. **136.2** Tn
+19.1 % YoY, +7.3 % YTD
23.0% of Tot. Loans

57.9% Micro & SME
42.1% Non Micro & SME

Covering **Sustainable Sectors**

- Renewable Energy
- Energy Efficiency
- Living Natural Resources Management & Sustainable Land Use
- Eco-friendly transportation
- Sustainable Water & Wastewater Management
- Eco-efficient Product
- Environmentally Friendly Building
- **Micro SME** for national development

Living Natural Resources Management & Sustainable Land Use

Rp 43.3 Tn

75% of non Micro & SME SF

No. of certifications:
- 37 ISPO (CPO)
- 22 RSPO (CPO)
- 7 FSC (forest)
- 5 PEFC (forest)
- 1 UTZ (coffee / cacao plantation)

… continue contributions in Micro & SME segments

Rp **78.8** Tn

+1.6% YoY
+2.1% YTD

57.9 %
SF Portfolio

Micro & SME Financing Program

BCA umkm FEST

April 16th – May 8th, 2021

>1,700 MSME merchants

18,000 Featured products

371,513 Visitors

Customer Data Privacy & Security Protection

- BCA data center received **PCI DSS 3.2.1 certification** for global data security
- **ISO 20000-1:2018** for IT service management

Employee education: mandatory e-learning for **DATA PRIVACY**

Technology & Digitalization

Contactless credit card

my BCA

1 BCA ID to access all accounts

Promoting Sustainability Culture

Fair Operating Practices

Employee education: mandatory e-learning **ANTI FRAUD AWARENESS**

Environment

Green Office Awareness Program
662 Agents of Change participation

Switching to more efficient **paper type** from 80 gsm to **75 gsm**
saving of 9.5 ton paper or 19.4 tCO2 eq

Solar panel installed in 2 buildings generating **7,153 kWh** of electrical energy **or emission saving of 6.3 tCO2 eq**

Human Rights & Good Labor Practices

> 80%
Vaccinated employees

> 40.000
Doses of vaccines are given to employees, family members & communities

.... continue employee education on occupational health & safety

Employee education through various channels:

- Zoom webinar
- Podcast Inspigo
- COP (Community of Practice)
- Instagram BCA Semua Beres

Online training during Q2-2021

Regular Training
52 classes
1,664 participants

E-learning Modules
139 modules
125,778 participants

Non-Regular Training
375 activities
12,261 participants

Social Value Creation

Smart Solution

Financial Literacy Webinar participants:
958 students
15 universities

Webinar **"Indonesian Future Leader"**
>1,700 students & public participation

SMART teacher competition for **20** Bakti BCA targeted schools

Excellent Business Solution

"Jejak Perempuan Inspiratif Indonesia",
a women empowerment webinar

465 Villages from **33** provinces in Indonesia joined **Desa Wisata Award 2021** to compete for prizes & development support by BCA

Synergy Solution

5 Orangutans released

5 Orangutans rehabilitated

*) During Q2 2021

>Rp630 million Employee fundraising & BCA donations for communities affected by disasters in Malang & East Nusa Tenggara

Synrgy Academy

4
Public Webinars

Achievements of Sustainability Governance

G

16 PEACE, JUSTICE AND STRONG INSTITUTIONS

MSCI Indonesia Index

Ranked 1st of Top 10 Constituents

MSCI ESG RATINGS

CCC	B	BB	BBB	A	AA	AAA

Last update: 04 Jun 21

FTSE4Good ASEAN 5 Index

Rank 3rd of Top 10 Constituents

FTSE4Good

Last update: 30 Jun 21

(SRI) KEHATI Index

Constituent of Sustainable Investment

KEHATI INDONESIAN BIODIVERSITY FOUNDATION

Period: Jul - Nov 2021

IDX ESG LEADERS Index

1 of 30 Public Company Listed

IDX Indonesia Stock Exchange

member of WFE WORLD FEDERATION OF EXCHANGES

Period: 17 Mar – 14 Sep 2021

Top Business

TopBusiness TOP CSR AWARDS 2021

April 2021

- Top CSR Award 2021 **#Star 5**
- Top CSR Award 2021 **Special Category** in handling Covid-19 pandemic

IICD

12 The Th IICD CORPORATE GOVERNANCE CONFERENCE

May 2021

- Best Responsibility of the Board 2021
- Top 50 Big Capitalization Public Listed Company

Brand Finance

June 2021

2nd Place for the World's Strongest Banking Brand with rating AAA+ and index score 91.6 of 100

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BCA share performance & rating

BCA Shareholding Structure (as of 30 June 2021)

	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:

* *Shareholders of PT Dwimuria Investama Andalan are Mr. Robert Budi Hartono and Mr. Bambang Hartono, therefore the ultimate shareholders of BCA are Mr. Robert Budi Hartono and Mr. Bambang Hartono.*

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

Performance BBCA vs IDX Finance Index

(Relative price up to 3 Mar 2021 against 19 Jul 2021)

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 2021

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

Awards and recognitions – 2021

Best Bank

- BCA – Forbes' List of The World's Best Bank 2021 (#2 in Indonesia)
- BCA – Forbes' List of Global 2000 2021 (#436 Global)

BCA – Best Bank in Indonesia

BCA – Best Bank in Indonesia

Financial Institution Awards 2021
BCA – Best Bank in Indonesia

Indonesia Most Acclaimed Company 2021
Winner for Categories: Bank

Infobank SMEs Finance Awards 2021
BCA – is the Winner for Categories: BUKU IV Bank

Best Brand

Brand Finance Banking 500 2021
BCA – 2nd Place on Top 10 Strongest Banking Brands (AAA+ rating)

Iconomics Marketing Brands Award 2020 Millenials Choice
Winner for Categories: Savings (Tahapan) and Credit Card

WOW Brand Festive Day 2021
BCA – is the Winner for Categories: Savings, Digital Saving & Lounge, CC, Internet Banking, ATM, Mobile Banking, E-Money, Call Center & Mortgage

Indonesia Millennial's Brand Choices Awards 2021

- BCA as Best Millennial's Brand Choices, for Category Private Bank
- BCA Mobile as Best Millennial's Brand Choices, for Category Mobile Banking Services

Solo Best Brand and Innovation (SBBI) Award 2021
BCA – is the Best Brand for Categories: Savings & Credit Card

Digital

Iconomics Inspiring Women 2021
BCA CFO – Contribution to The Organization as The Leading Digital Bank

Indonesia Digital Innovation Awards 2021
BCA – The Most Innovative Conventional Bank for The Marvelous Digital Banking Features Accessibility for category: Banking

ESG

CLSA Ratings - Indonesia ESG
BCA – Top 10 ESG Champion

Last update: 4 Jun 21

MSCI Indonesia Index
Rank 1 of Top 10 Constituents

Last update: 30 Jun 21

FTSE4Good ASEAN 5 Index
Rank 3 of Top 10 Constituents

Period: Jul - Nov 2021

(SRI) KEHATI Index
Constituent of Sustainable Investment

The 12th IICD Corporate Governance Award 2021

- Best Responsibility of the Board 2021
- Top 50 Big Cap. Public Listed Company

Period: 17 Mar – 14 Sep 2021

IDX ESG LEADERS Index
1 of 30 Publicly Listed Companies

January 2021

One of Indonesian companies that is included in The Top 2000 **World Benchmark Alliances** List for sustainability achievements

February 2021

1st **The Best**, Indonesia GCG Award- VI-2021 for public company, bank book IV category (by Economic Review)

March 2021

Pentingsari Tourism Village, one of BCA's assisted villages, **awarded as Sustainable Tourism Village** by Ministry of Tourism & Creative Economy

Awards and recognitions – 2021

CSR

CSR Brand Equity Awards 2021

BCA – The Company's Excellence in Building CSR Brand Equity

Bisnis Indonesia Corporate Social Responsibility Award (BISRA) 2021

BCA – Gold Champion in Corporate Social Responsibility Program, Category Public Company

Top CSR Awards 2021

- BCA – Received 5 star
- BCA – Category Penanganan Pandemi COVID-19

Others

ABF Wholesale Banking Award 2021

BCA – API Project of The Year

6th Asia Trusted Life Agents & Advisers Award

BCA – Best Partner of The Year

Indonesia GCG Award VI 2021

BCA – The Best Indonesia GCG Award 2021 for Category Public Company Bank BUKU IV

Humas Resources Awards 2021

BCA – The Best HR Management for the Outstanding Banking Education Programs with Professional and Profound Curriculum

JCB Indonesia Award 2021

BCA – The 3rd Best of New Card Issuing in Southeast Asian Countries 2020

PR Indonesia Awards 2021 (PRIA)

BCA – Most Popular National Private Companies in Print Media 2020

Infobank 4th Satisfaction Loyalty Engagement (SLE) Awards 2021

The Best For Categories:

- (1st rank) Customer Service, Teller and ATM
- (2nd rank) Branch & Mobile Banking
- (3rd rank) Marketing Engagement Index
- (4th rank) Best Overall SLE

Awards and recognitions - 2020

Best Bank

ASIAMONEY

Indonesia's Best Domestic Bank 2020: Bank Central Asia

Obsession Award 2019
BCA – Best Companies 2020

Bisnis Indonesia

Bank Indonesia Award 2020
BCA – for Category Commercial Private Bank

Warta Ekonomi .co.id

5th Indonesia Best Banking Award 2018
BCA – Bank with "Sangat Sehat" Predicate in Category BUKU IV with Assets > Rp500 trillion

Forbes Indonesia

Best of the Best Awards 2020
- BCA – Top 50 Companies for 2020 (rank 16)
- BCA – Trifecta Award for Winning 3 Years in a Row

infobank

Infobank Award 2020
BCA – With Predicate 'Excellent" for Financial Performance in 2019. Category Bank BUKU IV

ICONOMICS

Top Bank Award 2020
BCA – Receive 'Platinum' Predicate in Category BUKU IV

Iconomics Emiten Award 2020
BCA – BCA Received Awards in Category Finance Sector

Best Brand

Global Brands 2020

Top 100 Most Valuable Global Brands 2020
- BCA recognized as the Most Valuable Global Brand (90th rank)
- BCA – Top 10 BrandZ Regional Bank

ICONOMICS

Indonesia Financial Award 2020 (Millennial's Choice)
BCA – is Awarded in: Brand Awareness, Brand Image & Customer Service Quality

INFOBRAND

TOP Innovation Choice Award 2020
BCA – The Best For:
- Fitur bagi-bagi m-Banking
- Welma Apps

SWA

Indonesia Best Brand Award 2020
BCA – The Winner for Categories:
- Credit Card (Platinum)
- Private Bank

Digital

TOP DIGITAL AWARDS 2020

- Top Digital 2020 Level Stars 5
- Top Digital Transformation Readiness 2020

ECONOMIC REVIEW

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

PropertyBank

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

ABDI ASOSIASI BIG DATA INDONESIA

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

ESG

Warta Ekonomi .co.id

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

BERITA SATU

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

Others

ASEAN BUSINESS ADVISORY COUNCIL

Indonesia Financial Award 2020
Awarded with the category of Combating COVID-19

SWA

Indonesia Customer Experience Award
Winner for Categories: Mobile Banking and Credit Card

IDX CHANNEL ANUGERAH INOVASI INDONESIA 2020

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

CONTACT CENTER WORLD

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

Always by your side

Thank you

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