Always by your side

PT Bank Central Asia Tbk

1Q21 Results

22 April 2021

Agenda

Macroeconomy & banking industry highlights

- BCA 1Q21 performance overview
- Sustainability Finance and ESG
- Share Data, Ratings & Awards

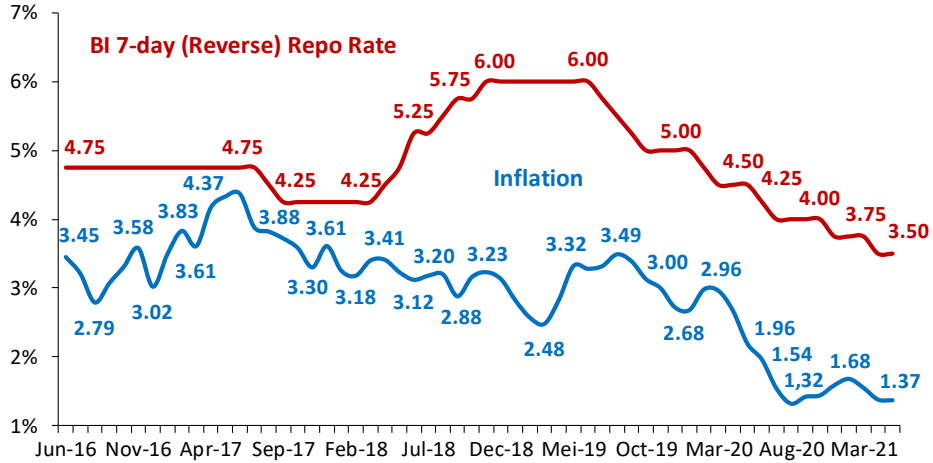
Economic highlights

- Fiscal and monetary stimulus continues in 2021 and expects no premature tightening.
- Manufacturing PMI index strengthened in March, hinting stronger growth potential alongside with vaccination progress.
- Inflationary and current account pressures have remained relatively quiescent YTD, and might rise along with demand recovery albeit at manageable level.
- Limited room for further BI rate cuts due to volatility in exchange rate and foreign capital inflow.
- Omnibus Law and INA (Indonesia sovereign wealth fund) are clear signals of the government's commitment for structural reform and attracting FDI.

	1Q-20	1Q-21
Real GDP	2.97%	-2.07%*
CPI	2.97%	1.37%
BI 7-D Rate	4.50%	3.50%
USD/IDR	16,310	14,525
CA (% of GDP)	-1.31%	-0.45%*

Source: Bank Indonesia **) FY-20 number*

Inflation and BI Rates (%)



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

Rupiah/USD

Source: Bloomberg

Banking sector: strong liquidity, flat lending

- A record low LDR since 2012 at 82.4% due to government spending and high saving rates.
- CASA grew strongly YoY at 14.1%, however YtD contracted by -2.1%.
- Loans slipped by 1.9% YoY. Some sectors registered YoY growth such as transportation & logistics, plantation, and entertainment & services.
- NPL ratio of 3.2% amidst regulator relaxations policy. Covid-19 related loan restructuring have plateaued.
- CAR stayed solid at 24.5%.

Banking sector Financial Summary

(Rp trillion)	Jan-20	Dec-20	Jan-21	ΔYoY	ΔYtD
Total Assets	**8,385**	**9,178**	**9,007**	**7.4%**	**-1.9%**
Total Loans	**5,503**	**5,482**	**5,397**	**-1.9%**	**-1.5%**
Third Party Funds	**5,942**	**6,665**	**6,570**	**10.6%**	**-1.4%**
CASA	3,314	3,861	3,781	14.1%	-2.1%
Current Accounts	1,421	1,687	1,660	16.8%	-1.6%
Savings Accounts	1,893	2,174	2,121	12.1%	-2.4%
Time Deposits	2,627	2,805	2,788	6.1%	-0.6%
Net Profit	**14.6**	**104.7**	**12.5**	**-14.1%**	**na**
NIM	5.0%	4.4%	4.7%	-30bp	30bp
LDR	93.4%	82.5%	82.4%	-1,100bp	-10bp
NPL	2.8%	3.1%	3.2%	40bp	10bp
CAR	22.8%	23.9%	24.5%	170bp	60bp

Source: OJK

Agenda

- Macroeconomy & banking industry highlights
- ***BCA 1Q21 performance overview***
- Sustainability Finance and ESG
- Share Data, Ratings & Awards

Strong CASA franchise continues

(Rp billion)	Mar-20	Mar-21	ΔYoY	Jun-20	Sep-20	Dec-20	ΔQoQ
Total Assets	**972,930**	**1,090,382**	**12.1%**	**975,076**	**1,003,638**	**1,075,570**	**1.4%**
Secondary Reserves & Marketable Securities	**258,371**	**435,689**	**67.9%**	**307,769**	**353,793**	**408,197**	**6.7%**
Loans (Consol)	**612,164**	**586,796**	**-4.1%**	**595,136**	**581,851**	**588,672**	**-0.3%**
Loans (Consol) & Corp. Bonds	**629,745**	**609,975**	**-3.1%**	**612,221**	**602,828**	**610,352**	**-0.1%**
Third Party Funds	**741,023**	**849,418**	**14.6%**	**761,604**	**780,678**	**840,752**	**1.0%**
CASA	568,526	655,845	15.4%	575,974	596,558	643,862	1.9%
Current Accounts	202,204	236,747	17.1%	195,020	205,424	229,821	3.0%
Savings Accounts	366,322	419,098	14.4%	380,954	391,134	414,041	1.2%
Time Deposits	172,497	193,573	12.2%	185,630	184,120	196,890	-1.7%
Equity	**171,611**	**178,713**	**4.1%**	**169,170**	**179,029**	**184,596**	**-3.2%**

Resilient PPOP

(Rp billion)	1Q-20	1Q-21	ΔYoY	2Q-20	3Q-20	4Q-20	ΔQoQ
Operating Income	**19,479**	**19,086**	**-2.0%**	**18,099**	**18,317**	**18,862**	**1.2%**
Net Interest Income	**13,682**	**14,132**	**3.3%**	**13,566**	**13,554**	**13,744**	**2.8%**
Non Interest Income	**5,797**	**4,954**	**-14.5%**	**4,533**	**4,763**	**5,118**	**-3.2%**
Fees and Commissions	3,462	3,433	-0.8%	3,146	3,000	3,553	-3.4%
Trading Income	1,482	523	-64.7%	712	1,040	683	-23.4%
Others	852	998	17.1%	675	723	882	13.2%
Operating Expenses	**(9,461)**	**(7,231)**	**-23.6%**	**(6,727)**	**(5,899)**	**(7,249)**	**-0.2%**
Manpower	(5,678)	(3,727)	-34.4%	(2,834)	(2,413)	(2,424)	53.7%
General & Administrative	(3,783)	(3,504)	-7.4%	(3,984)	(3,485)	(4,825)	-27.4%
PPOP (Pre-Provision Operating Profit)	**10,017**	**11,855**	**18.3%**	**11,372**	**12,418**	**11,613**	**2.1%**
Non Op. Income (Expense) - Net	**77**	**80**	**4.5%**	**48**	**(106)**	**(269)**	**-129.6%**
Provision	**(2,166)**	**(3,254)**	**50.3%**	**(4,357)**	**(2,606)**	**(2,471)**	**31.7%**
Net Profit	**6,581**	**7,040**	**7.0%**	**5,659**	**7,795**	**7,096**	**-0.8%**

Key Ratios

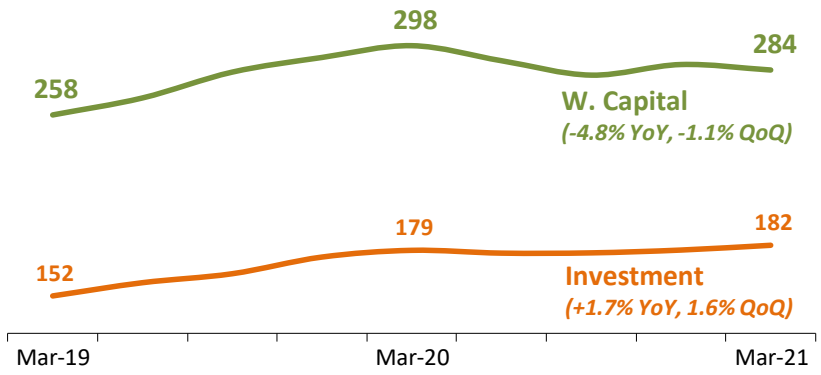
Bank Only	1Q-20	1Q-21	ΔYoY	2Q-20	3Q-20	4Q-20	ΔQoQ
NIM	6.1%	5.3%	-0.8%	5.8%	5.6%	5.4%	-0.1%
COC	1.1%	1.9%	0.8%	2.5%	1.8%	1.2%	0.7%
Risk Adjusted NIM	5.0%	3.4%	-1.6%	3.3%	3.8%	4.1%	-0.7%
CIR	51.8%	35.3%	-16.5%	35.9%	32.1%	37.4%	-2.1%
ROA	3.2%	3.1%	-0.1%	3.1%	3.9%	3.1%	0.0%
ROE	15.6%	15.8% #	0.2%	15.7%	19.3%	15.6%	0.2%
CAR	22.5%	24.5% #	2.0%	22.9%	24.7%	25.8%	-1.3%
LDR	77.6%	65.2%	-12.4%	73.3%	69.6%	65.8%	-0.6%
RIM	78.7%	66.8%	-11.9%	74.4%	71.0%	67.2%	-0.4%
NSFR	160.8%	174.5%	13.7%	156.2%	161.3%	169.9%	4.6%
LCR	290.2%	398.0%	107.8%	309.1%	358.1%	379.2%	18.8%
NPL - gross	1.6%	1.8%	0.2%	2.1%	1.9%	1.8%	0.0%
NPL Coverage	229.8%	280.8%	51.0%	204.5%	243.5%	260.9%	19.9%
LAR ex. Restr. Covid	4.7%	5.0%	0.3%	5.3%	4.6%	4.0%	1.0%
LAR with Restr. Covid	4.7%	19.4%	14.7%	15.5%	18.5%	18.8%	0.6%
LAR Coverage with Restr. Covid & off B/S	89.3%	29.7%	-59.6%	31.1%	28.4%	28.1%	1.6%

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

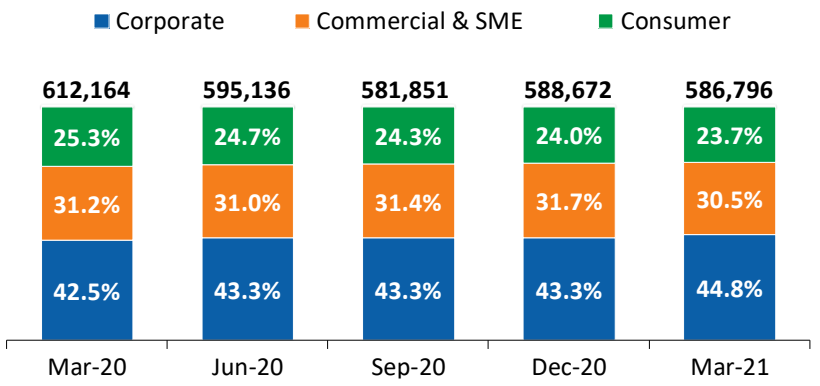
\# *After final dividend*

On quarter, lending flat and corp. bonds increased 6.9%

Business Loans (Rp tn) - Consolidated



Loan Composition (Rp bn) - Consolidated



Loan Breakdown (Rp bn) - Consolidated

	Mar-20	Dec-20	Mar-21	ΔYoY	ΔQoQ
Corporate	**260,388**	**255,124**	**262,646**	**0.9%**	**2.9%**
Commercial & SME	**191,173**	**186,805**	**178,942**	**-6.4%**	**-4.2%**
Consumer	**154,925**	**141,174**	**139,482**	**-10.0%**	**-1.2%**
- Mortgage	**92,524**	**90,150**	**89,421**	**-3.4%**	**-0.8%**
- Vehicles	**47,153**	**36,869**	**36,000**	**-23.7%**	**-2.4%**
- 4 Wheeler	45,037	35,387	34,489	-23.4%	-2.5%
- 2 Wheeler	2,116	1,482	1,511	-28.6%	2.0%
- Credit Cards & Others	**15,248**	**14,155**	**14,061**	**-7.8%**	**-0.7%**
Sharia Financing	**5,678**	**5,569**	**5,726**	**0.8%**	**2.8%**
Total Outstanding Loans	**612,164**	**588,672**	**586,796**	**-4.1%**	**-0.3%**
Total Facilities	**839,549**	**842,802**	**823,796**	**-1.9%**	**-2.3%**
Corp. Bonds	**17,581**	**21,680**	**23,178**	**31.8%**	**6.9%**
Loans + Corp. Bonds	**629,745**	**610,352**	**609,975**	**-3.1%**	**-0.1%**

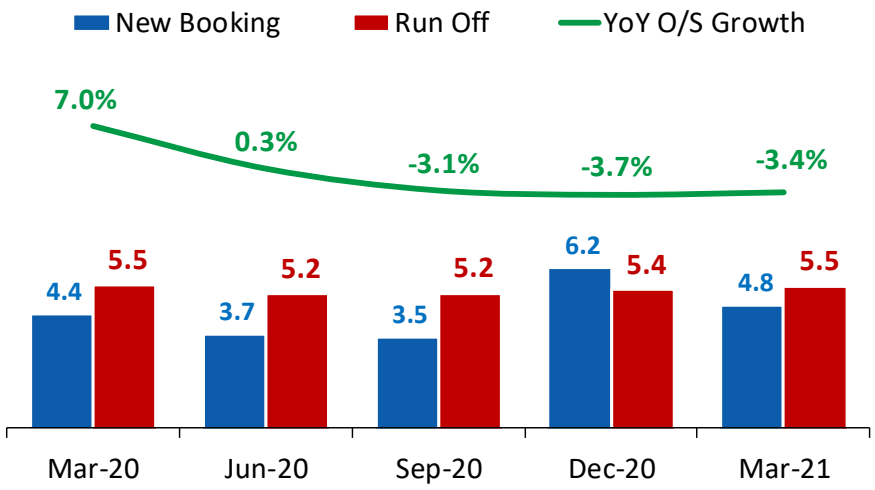
Virtual expo to serve retail segment

No of Visitors
1.2 mn

Mortgages
Rp 15 tn appl.

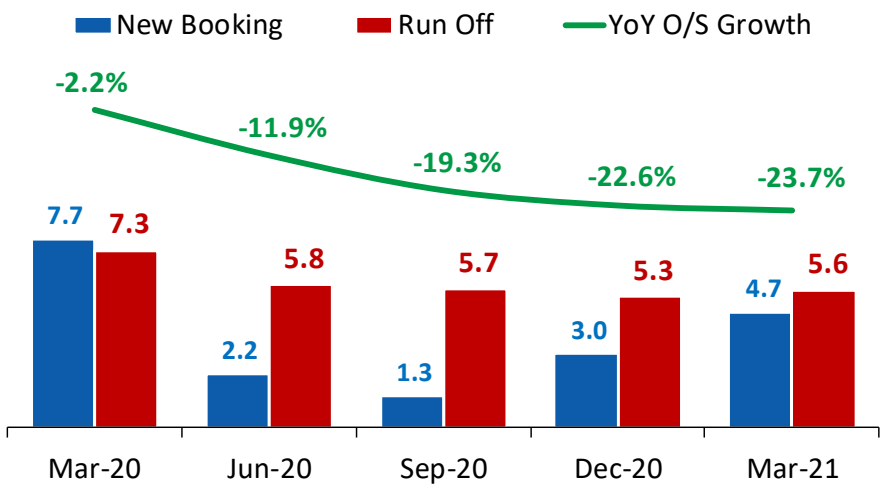
Auto Loans
± Rp 5 tn appl.

Quarterly Mortgage New Booking & Run Off (Rp tn)



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

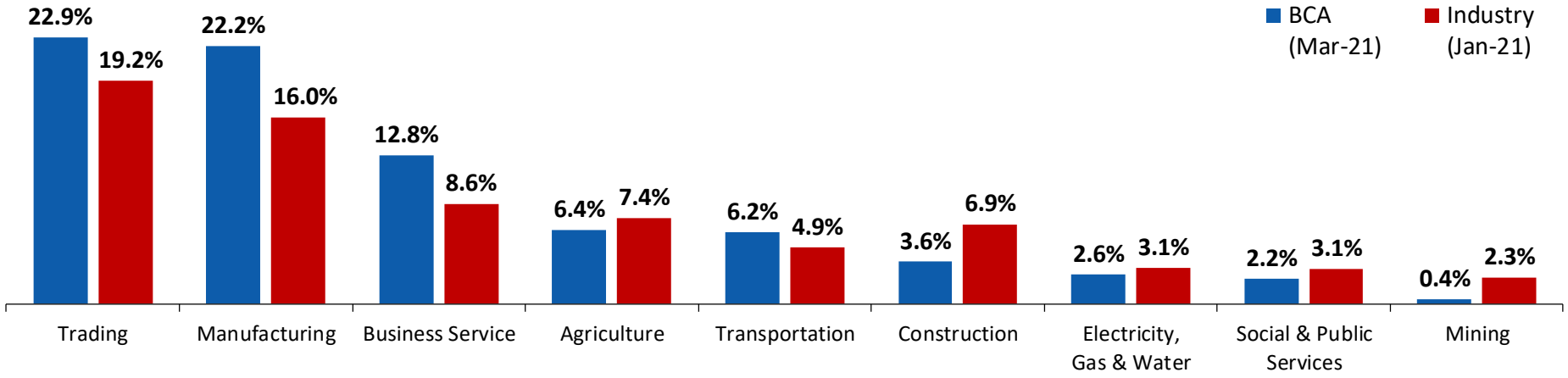
Quarterly Vehicle New Booking & Run Off (Rp tn)



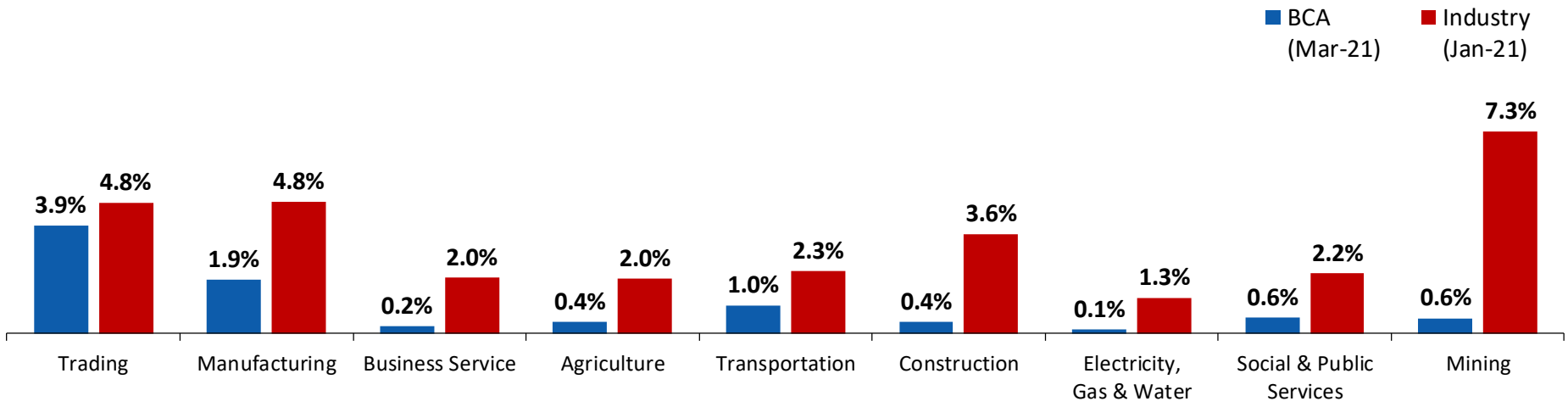
Note: Bank Only runoff and new booking, Consolidated YoY growth

Diversified loan portfolio with manageable NPL

Composition of BCA Business Loans by Sector (%)



BCA Business NPL by Sector (%)



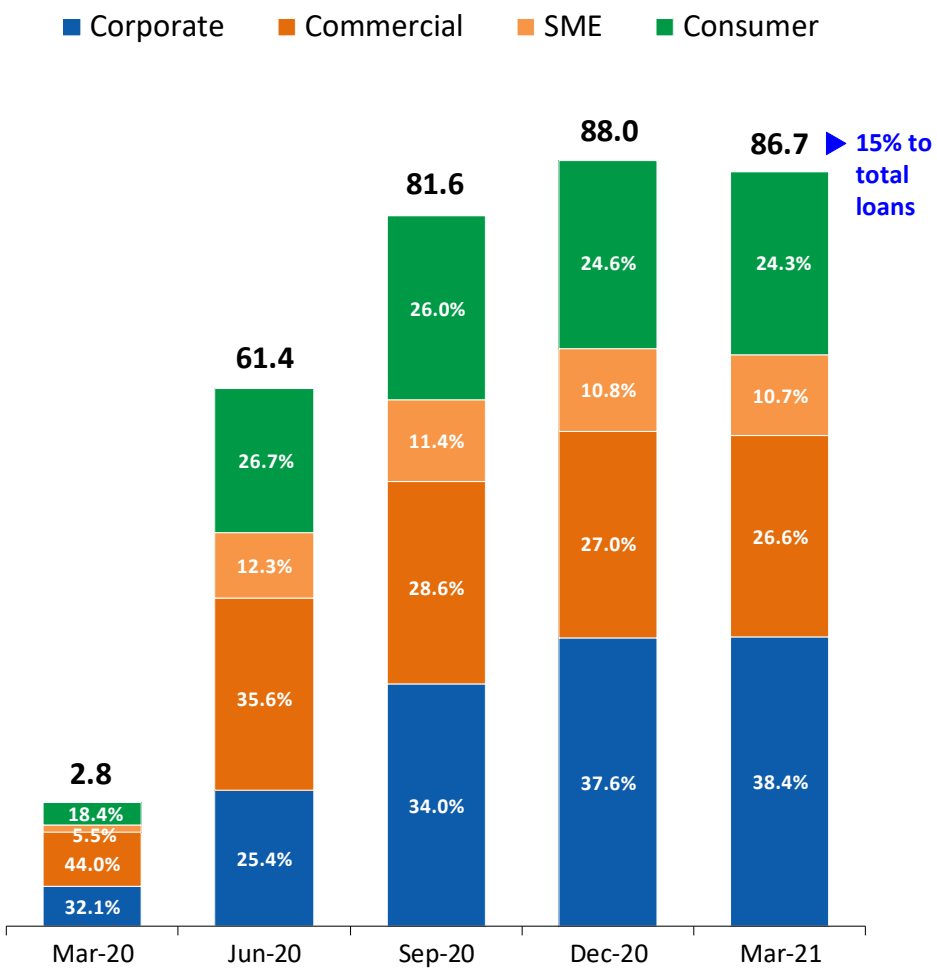
Note: Consolidated numbers based on LBU reporting category

Covid-19 restructuring dominates LAR

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

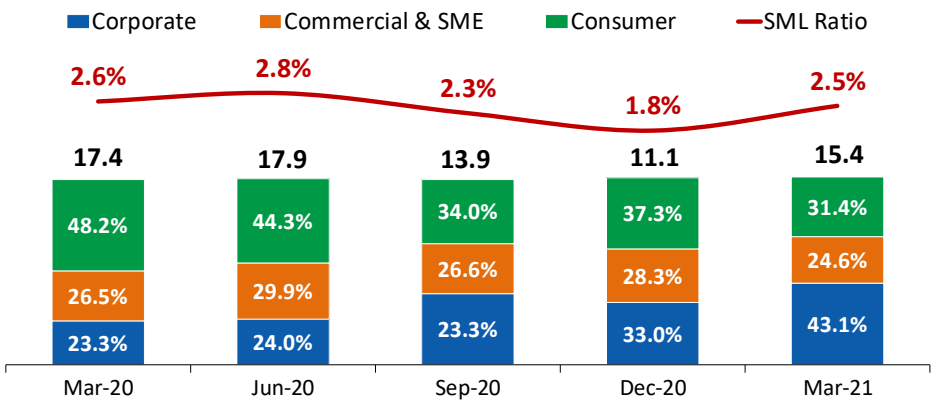
Rp trillion	Mar-20	Dec-20	Mar-21	ΔYoY	ΔQoQ
Total Loans by Collectability *(bank only)*:					
Current	572.6	555.2	549.2	-4.1%	-1.1%
Special Mention	15.6	10.1	14.2	-8.6%	40.3%
NPL	9.6	10.3	10.5	9.6%	1.7%
Total Loans	**597.7**	**575.6**	**573.9**	**-4.0%**	**-0.3%**
Restructured Loans *(bank only)*:					
Current	2.8	88.0	86.7	2,957%	-1.4%
Special Mention	4.0	5.3	7.5	87.4%	43.4%
NPL	2.1	4.2	4.8	126.9%	14.3%
Total Restruct. Loans	**9.0**	**97.5**	**99.1**	**1,002.8%**	**1.7%**
Total LAR	28.0	22.8	28.8	3.0%	26.2%
Total LAR (incl. Covid)	28.0	108.5	111.5	298.3%	2.8%
% LAR / Loans	**4.7%**	**4.0%**	**5.0%**	**0.3%**	**1.0%**
% LAR (incl. C-19) / Loans	**4.7%**	**18.8%**	**19.4%**	**14.7%**	**0.6%**

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



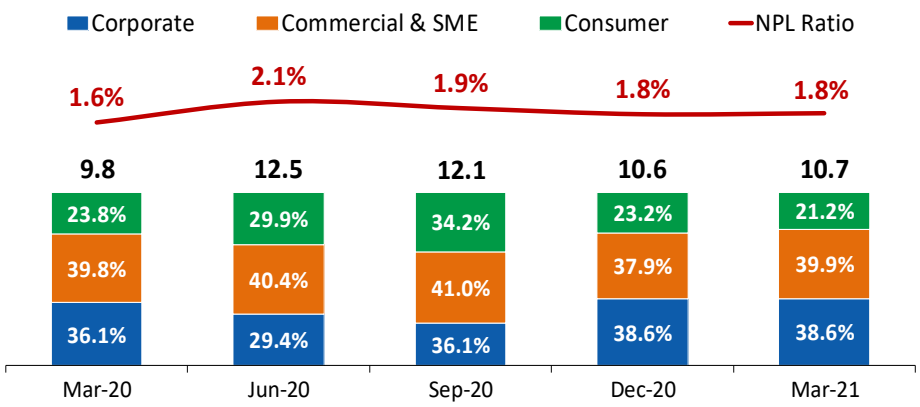
Asset quality and coverage trend

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



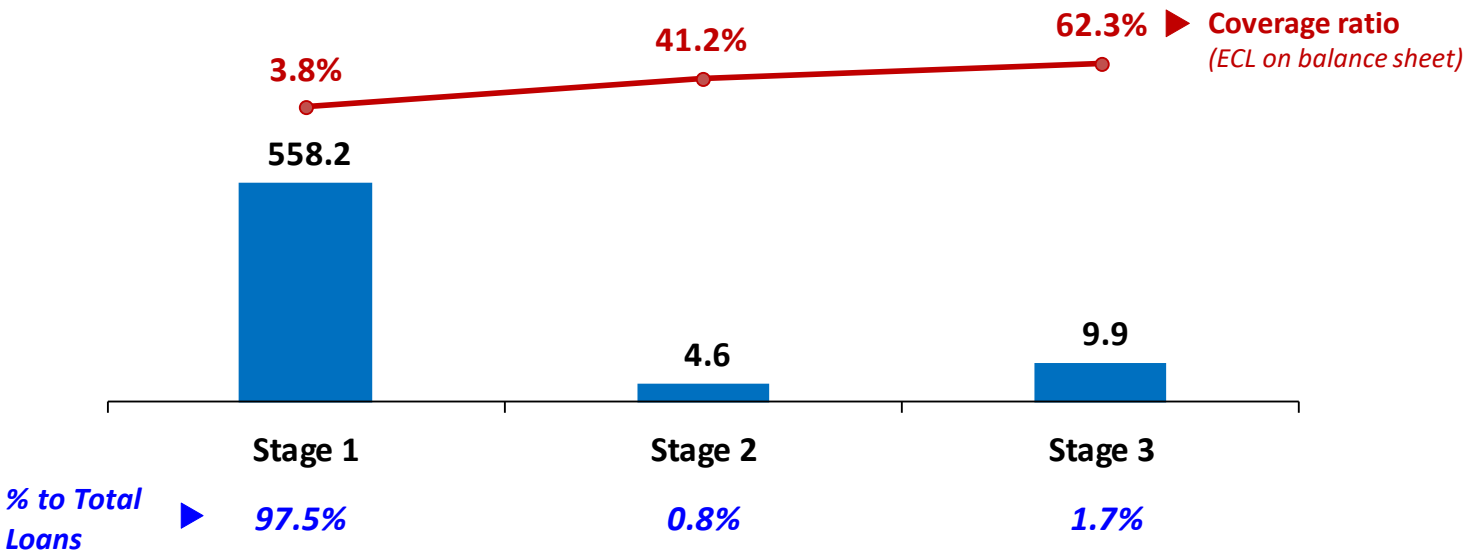
Note: The remaining contribution came from Sharia financing

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



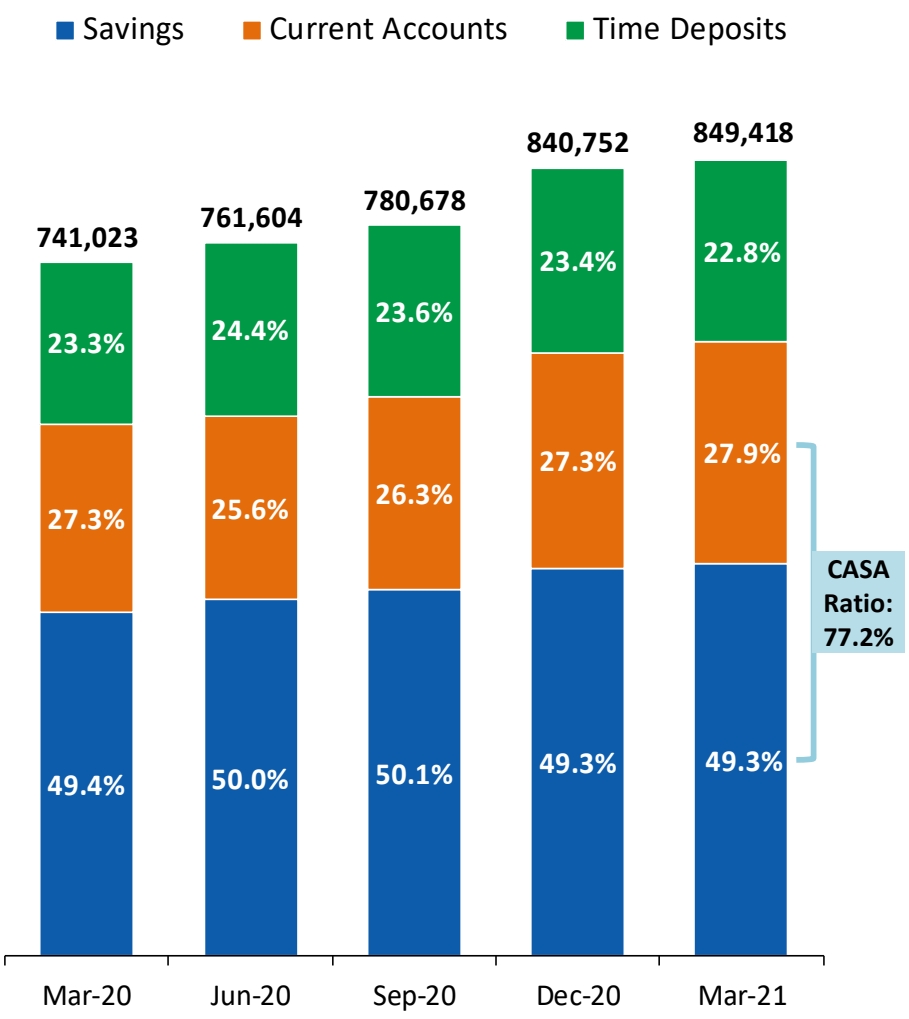
Note: The remaining contribution came from Sharia financing

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



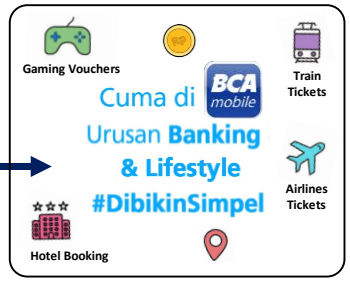
Standout transaction banking franchise as the pillar of robust CASA

Third Party Fund Composition (Rp bn) - Consolidated



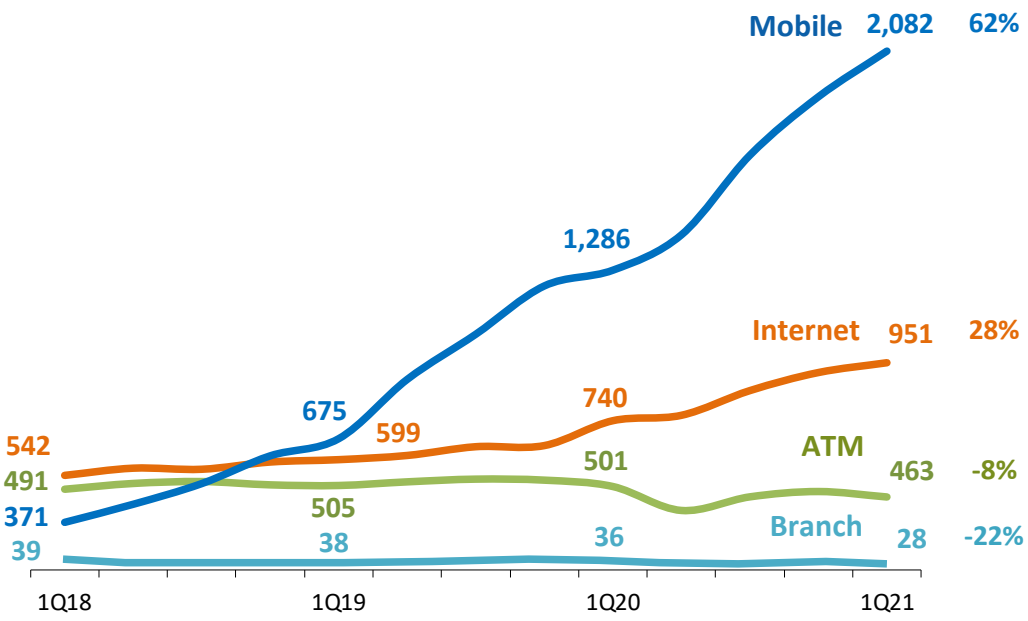
Third Party Funds (Rp bn) - Consolidated

	Mar-20	Dec-20	Mar-21	ΔYoY	ΔQoQ
CASA	**568,525**	**643,862**	**655,845**	**15.4%**	**1.9%**
Current Accounts	202,204	229,821	236,747	17.1%	3.0%
Savings Accounts	366,321	414,041	419,098	14.4%	1.2%
Time Deposits	172,497	196,890	193,573	12.2%	-1.7%
Third Party Funds	**741,023**	**840,752**	**849,418**	**14.6%**	**1.0%**
CASA Ratio	76.7%	76.6%	77.2%	0.5%	0.6%



Digital transactions: exponential growth

Transaction Volume - Quarterly (million)



Transactions Value - (Rp tn)

	1Q20	1Q21	ΔYoY	4Q20	1Q21	ΔQoQ
Branch Banking	3,509	3,096	-11.8%	3,232	3,096	-4.2%
ATM	549	507	-7.7%	527	507	-3.9%
Internet Banking	2,754	3,414	24.0%	3,208	3,414	6.4%
Mobile Banking	621	852	37.1%	802	852	6.2%

Avg. Trx Vol. / Day

150% in 3 years

API trx vol.

3.5x in 2 years

No. of Cust. Accts.

45% in 3 years

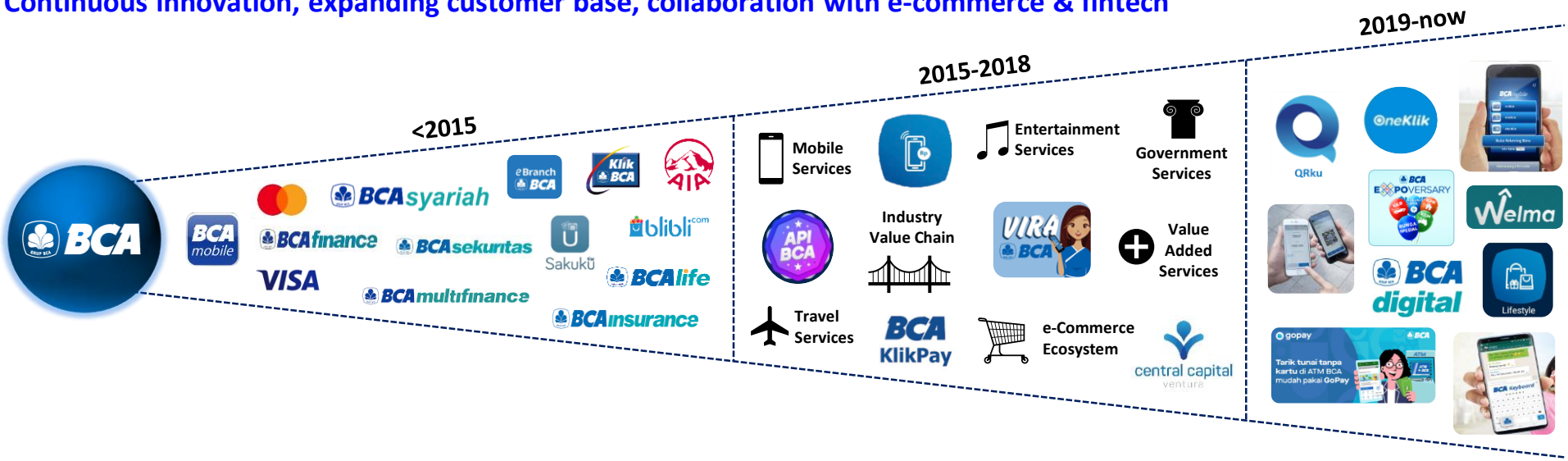
Avg. Online Acct. Open / Day

193% YoY

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

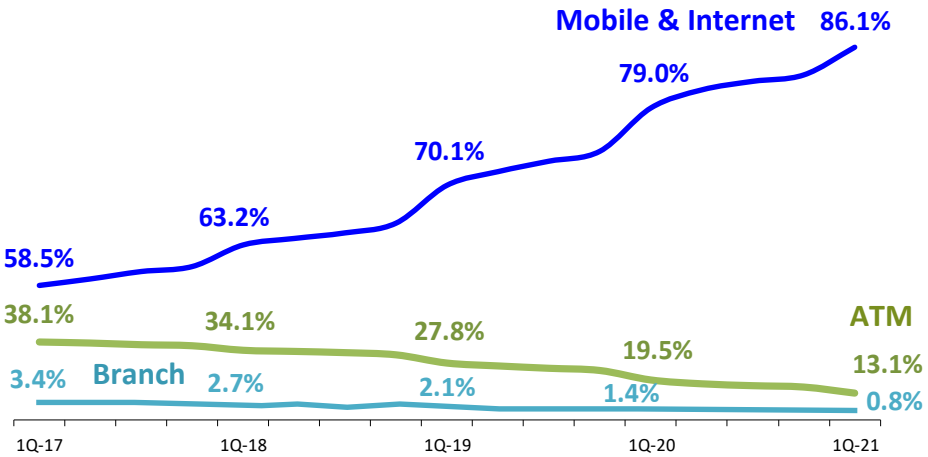
Expanding ecosystem and collaboration

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

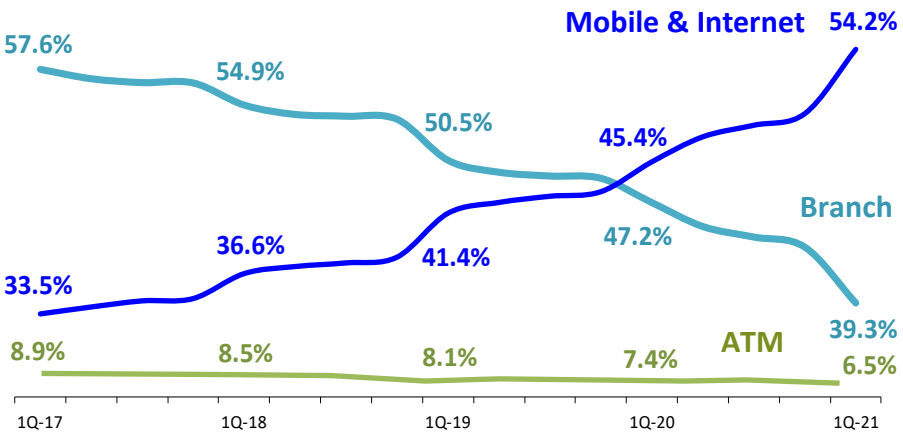


Rising the bar for mobile & internet channels

Trx. Volume Composition

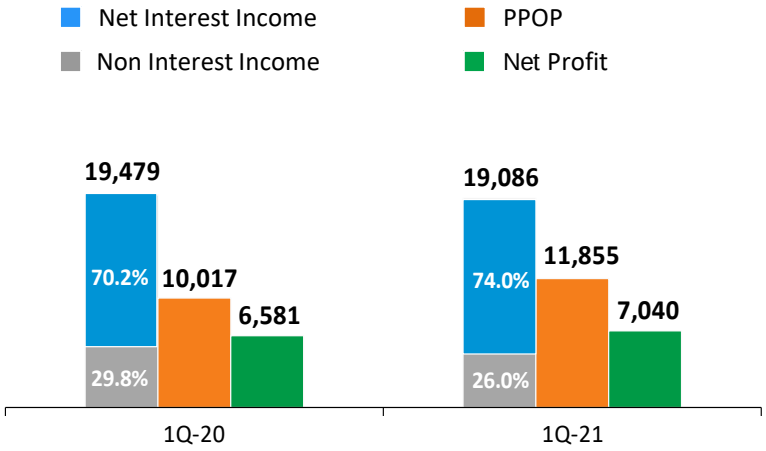


Trx. Value Composition

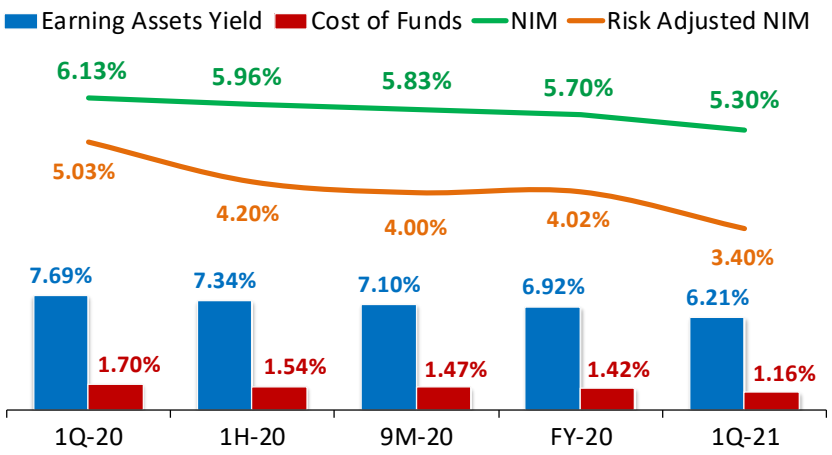


Profitability trend

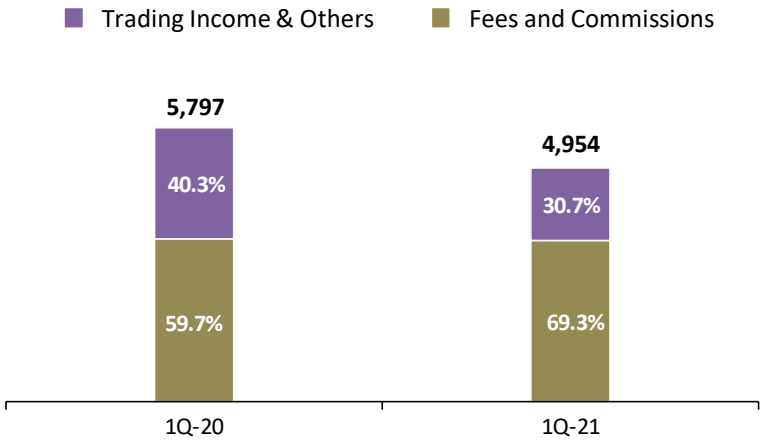
Profitability (Rp bn) - Consolidated



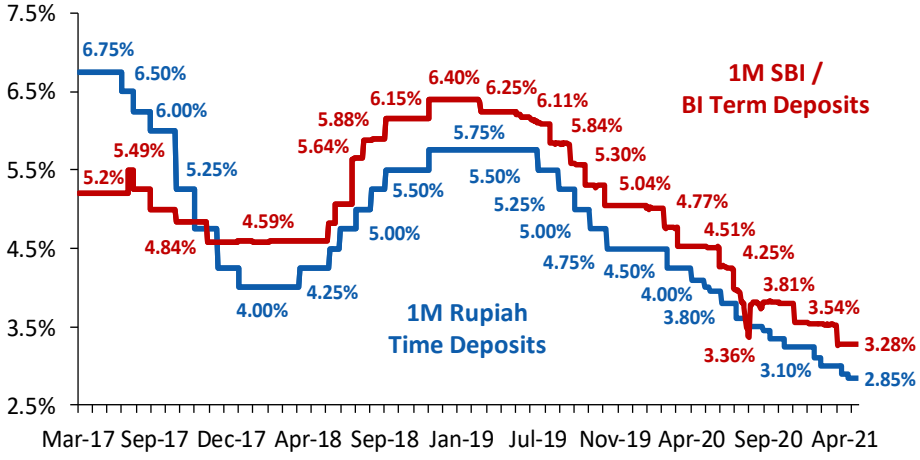
NIM, Yield and Cost of Funds YtD - Bank Only



Non Interest Income (Rp bn) - Consolidated



Interest Rate*



* *Maximum interest rate offered*

Agenda

- Macroeconomy & banking industry highlights
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- ***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 *
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. **126**Tn
+6.2% YoY

21.4%
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

Living Natural Resources Management & Sustainable Land Use

Rp. 31.1 Tn

24.7% SF Portfolio

No. of certifications:

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

... continuous contribution in Micro & SME segment

Rp. **76.5 Tn**

-4.6% YoY
-0.9% YtD

60.7%
SF Portfolio

Micro & SME Financing Program

Collaborate with iGrow to facilitate KUR in agricultural sector through digital platform **Rp 25 Bn**

787 MSMEs joined Bangga Lokal BCA

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

Service Quality & Customer Trust

Improve transaction security, continuously educate customers to use **more secure chip-based-card**

18,6 million cards (81%)
are chip-based

Promoting Sustainability Culture

Fair Operating Practices

- Certain level employees have filled annual disclosure regarding conflicts of interest in the 2021
- Employee education: mandatory e-learning for Good Corporate Governance (GCG)

Good Labor Practices

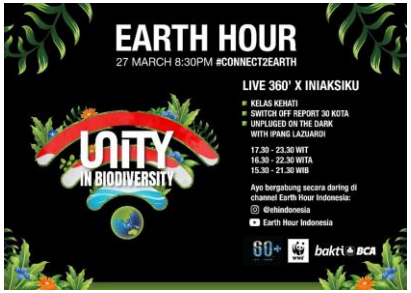
Work-life balance through BCA Sport & Art Events / Porseni 2021

S1 & S2 scholarships for **33 employees** in 2021

Employee education through various digital avenues: Zoom webinars, podcast Inspigo, internal program "Community of Practice / COP", Instagram BCA Semua Beres

Environment

- Promoting SDGs through BCA 2021 desk calendar
- Desk calendars distribution without paper envelopes



8 HQ buildings, 120 branches participated in **Earth Hour** events on March 28, 2021

Switching to more **efficient paper usage**, from 80 gr/m2 to **75 gr/m2**. **saving 4.8 ton or 9.8 tCO2 eq**

Employee education: mandatory e-learning for Sustainable Finance

Social Value Creation through "Bakti BCA" & "SYNRGY"

E

S

Bakti BCA – Smart Solution

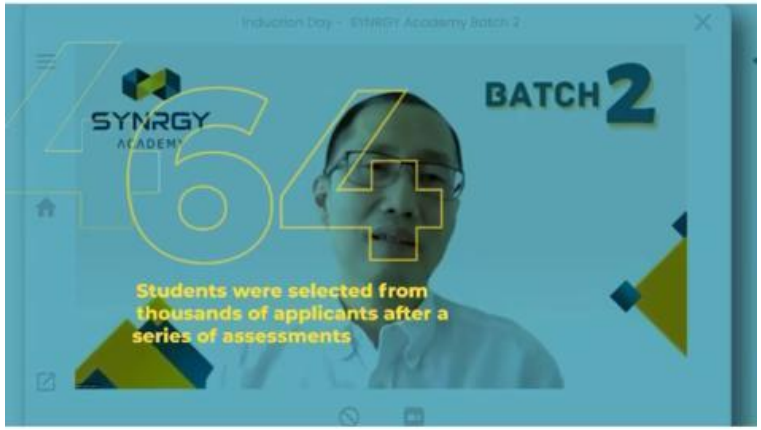
Rp. 108 million cash prize to support education competition. BCA collaborated with MGMP DKI Jakarta & PesonaEdu.

"Brain-Based Teacher" seminar for teachers in Eastern Indonesia

SYNRGY ACADEMY

3 Public Webinars

64 participants for SYNRGY ACADEMY batch 2



Bakti BCA – Synergy Solution

BCA provided humanitarian assistance to communities affected by:

- earthquake in Mamaju, West Sumatra
- flood in Jakarta, Pekalongan & Karawang

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: 31 Mar 21

FTSE4Good ASEAN 5 Index

Ranked 3rd
of Top 10 Constituents

FTSE4Good

Last update: 31 Mar 21

(SRI) KEHATI Index

Constituent of Sustainable Investment

KEHATI
INDONESIAN BIODIVERSITY FOUNDATION

Period: Dec 2020 - May 2021

IDX ESG LEADERS Index

1 of 30 Public Company Listed

IDX
Indonesia Stock Exchange
member of WORLD FEDERATION OF EXCHANGES

Period: 14 Dec 2020 – 16 Mar 2021

January 2021

One of Indonesian companies 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 BUKU 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

Agenda

- Macroeconomy & banking industry highlights
- BCA 1Q21 performance overview
- Sustainability Finance and ESG
- ***Share Data, Rating & Awards***

BCA share performance & rating

BCA Shareholding Structure (as of 31 March 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%**

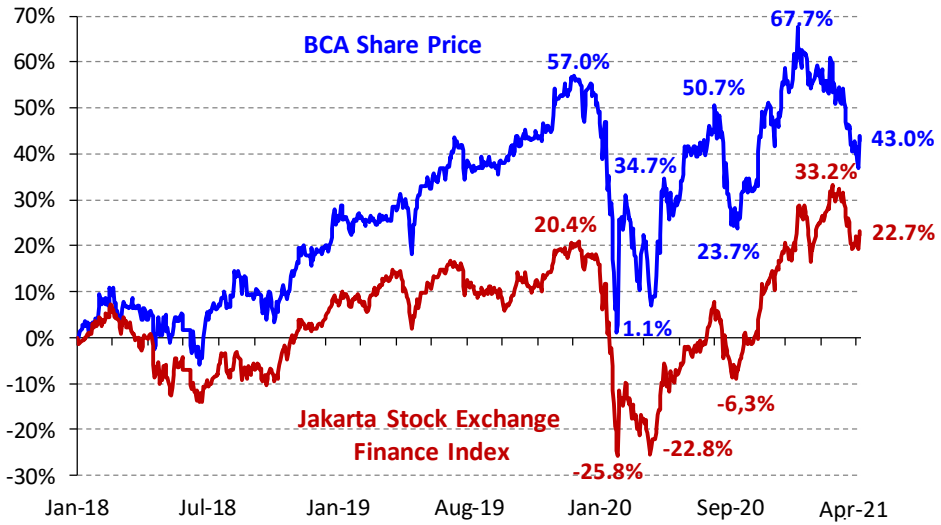
Note:

* *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.*

Performance BBCA vs JAKFIN Index

(Relative price up to 3 Mar 2021 against 16 Apr 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 Brand

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

Indonesia WOW Brand Festive Day 2021

BCA – is the Winner for Categories: Saving Account, Digital Saving & Digital Lounge, Credit Card, Internet Banking, ATM, Mobile Banking, E-Money, Call Center and Mortgage

Digital

Indonesia Digital Innovation Awards 2021

BCA – The Most Innovative Conventional Bank for The Marvelous Digital Banking Features Accessibility for category: Banking

Iconomics Inspiring Women 2021

BCA CFO – Contribution to The Organization as The Leading Digital Bank

ESG

Last update: 31 Mar 21

MSCI Indonesia Index
Rank 1 of Top 10 Constituents

Last update: 31 Mar 21

FTSE4Good ASEAN 5 Index
Rank 3 of Top 10 Constituents

Period: Dec 2020 - May 2021

(SRI) KEHATI Index
Constituent of Sustainable Investment

Period: Dec 2020 - May 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

Others

PR Indonesia Awards 2021 (PRIA)

BCA – Most Popular National Private Companies in Print Media 2020

JCB Indonesia Award 2021

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

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

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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