

PT Bank Central Asia Tbk FY22 Results

26 January 2023

Agenda



- Macroeconomy & banking industry highlights
- FY22 performance overview
- Sustainability finance and ESG
- Share data, ratings & awards

▶ **Macroeconomy & banking industry highlights** ◀

Economic highlights

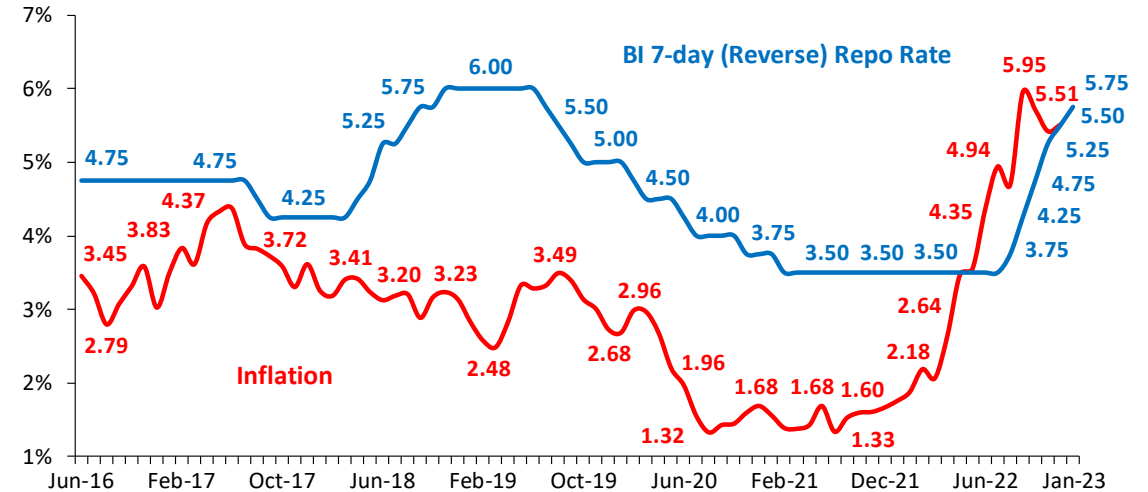
- Economy grows moderately on the back of resilient domestic consumption, still one of the highest among major economies
- Good terms of trade and trade surplus to continue in 2023 albeit commodity prices will normalize.
- Investment still has room for growth driven by foreign and domestic projects, and government capital expenditures.
- Bank Indonesia increased its policy rate by 225 bps in total to 5.75% over the last 6 months to anticipate global headwinds and maintain domestic growth momentum.

	2021	2022	2023
Real GDP	3.30%	5.72%*	4.78%
CPI	1.87%	5.51%	4.43%
BI 7-D Rate	3.50%	5.50%	6.00%
USD/IDR	14,364	15,228	16,292
CA (% of GDP)	0.29%	1.28%*	-0.19%

*) Q3-22 number

Source: Bank Indonesia & BPS for 2022, BCA economist for 2023

Inflation and BI Rates (%)



Rupiah/USD



Source: Bloomberg

Banking sector: sustained business momentum

- Banking sector loans increased 11.0% YoY driven by sustained business momentum across segments and economic sectors.
- Deposit growth rate of 6.8% YoY, a normalized level owing to economic rebounds. LDR rose YtD, standing at 82.4% as loans outgrew deposits.
- Margin improvement amidst rising interest rate environment. Banking sector delivers sound profitability growth in 2022.
- Asset quality continued to improve. OJK extends the credit restructuring relaxation policy period until March 2024.
- CAR ratio to increase from the implementation of Standardized Approach for credit risk and operational risk effective Jan23.

Banking Sector Financial Summary (%)

(Rp trillion)	Sep-21	Dec-21	Sep-22	ΔYoY	ΔYtD
Total Assets	9,735	10,112	10,488	7.7%	3.7%
Total Loans	5,653	5,769	6,275	11.0%	8.8%
Third Party Funds	7,162	7,479	7,647	6.8%	2.2%
CASA	4,277	4,576	4,776	11.7%	4.4%
Current Accounts	1,982	2,144	2,250	13.5%	5.0%
Savings Accounts	2,295	2,432	2,525	10.0%	3.8%
Time Deposits	2,885	2,904	2,872	-0.5%	-1.1%
Net Profit	104.6	140.2	154.5	47.6%	n.a
NIM	4.6%	4.6%	4.9%	30bp	30bp
LDR	79.1%	77.5%	82.4%	330bp	490bp
NPL	3.2%	3.0%	2.8%	-40bp	-20bp
CAR	25.2%	25.7%	25.2%	0bp	-50bp

Source: OJK

FY22 performance overview

Strong loan expansion, normalized funding growth



(Rp billion)	Dec-20	Dec-21	Sep-22	Dec-22	YoY	QoQ
Total Assets	1,075,570	1,228,345	1,288,723	1,314,732	7.0%	2.0%
Secondary Reserves & Marketable Securities	408,197	476,970	475,539	446,367	-6.4%	-6.1%
Loans	588,672	636,987	681,983	711,262	11.7%	4.3%
Third Party Funds	840,752	975,949	1,025,528	1,039,718	6.5%	1.4%
CASA	643,862	767,012	830,447	847,938	10.6%	2.1%
Current Accounts	229,821	285,640	318,274	323,924	13.4%	1.8%
Savings Accounts	414,041	481,373	512,174	524,014	8.9%	2.3%
Time Deposits	196,890	208,937	195,081	191,780	-8.2%	-1.7%
Equity	184,596	202,713	211,940	221,019	9.0%	4.3%

Robust all-round performance



(Rp billion)	FY-20	FY-21	FY-22	YoY	1Q-22	2Q-22	3Q-22	4Q-22	QoQ
Operating Income	74,757	77,897	86,817	11.5%	20,402	20,494	21,859	24,061	10.1%
Net Interest Income	54,547	56,471	64,143	13.6%	14,483	15,291	16,319	18,051	10.6%
Non Interest Income	20,210	21,427	22,673	5.8%	5,920	5,203	5,540	6,011	8.5%
Fees and Commissions	13,161	14,680	16,584	13.0%	3,977	4,194	4,146	4,267	2.9%
Trading Income	3,917	2,437	1,134	-53.5%	614	(164)	300	383	27.5%
Others	3,132	4,310	4,956	15.0%	1,328	1,174	1,094	1,360	24.3%
Operating Expenses	29,337	29,434	31,851	8.2%	7,722	7,331	8,123	8,675	6.8%
Manpower	13,350	13,487	13,651	1.2%	3,907	3,290	3,510	2,946	-16.1%
General & Administrative	15,987	15,947	18,200	14.1%	3,816	4,042	4,613	5,729	24.2%
PPOP (Pre-Provision Operating Profit)	45,420	48,464	54,966	13.4%	12,680	13,163	13,737	15,386	12.0%
Provision	(11,599)	(9,324)	(4,527)	-51.5%	(2,818)	(909)	(191)	(609)	218.5%
Net Profit	27,131	31,423	40,736	29.6%	8,064	9,985	10,905	11,781	8.0%

Key Ratios



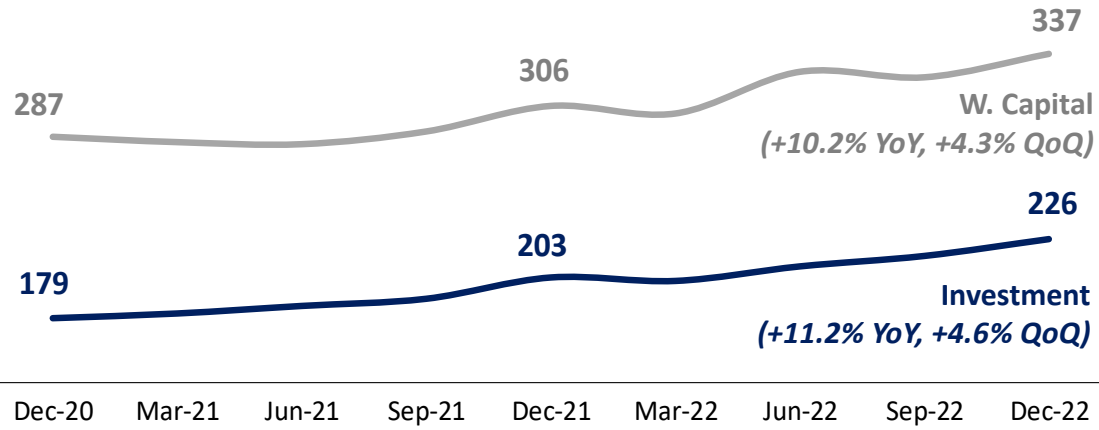
Bank Only	FY-20	FY-21	FY-22	ΔYoY	1Q-22	2Q-22	3Q-22	4Q-22	ΔQoQ
NIM	5.7%	5.1%	5.3%	0.2%	4.9%	5.0%	5.4%	5.9%	0.5%
COC	1.7%	1.6%	0.7%	-0.9%	1.9%	0.6%	0.0%	0.4%	0.4%
Risk Adjusted NIM	4.0%	3.5%	4.6%	1.1%	3.0%	4.4%	5.4%	5.5%	0.1%
CIR	37.4%	34.9%	33.9%	-1.0%	35.8%	32.9%	34.8%	32.5%	-2.3%
ROA (after tax)	2.7%	2.8%	3.2%	0.4%	2.5%	3.2%	3.4%	3.7%	0.4%
ROE	16.5%	18.3%	21.7%	3.4%	16.8%	22.4%	22.7%	24.7%	2.0%
CAR	25.8%	25.7%	25.8%	0.1%	23.9%	24.7%	25.4%	25.8%	0.4%
LFR*	65.8%	62.0%	65.2%	3.2%	60.5%	63.5%	63.3%	65.2%	1.9%
RIM	67.2%	63.7%	67.2%	3.5%	62.6%	65.4%	65.3%	67.2%	1.9%
NSFR	171.8%	180.7%	169.2%	-11.5%	176.9%	174.1%	172.6%	169.2%	-3.4%
LCR	379.2%	396.3%	393.5%	-2.8%	405.3%	395.4%	407.1%	393.5%	-13.6%
NPL - gross	1.8%	2.2%	1.7%	-0.5%	2.3%	2.2%	2.2%	1.7%	-0.5%
NPL Coverage	260.9%	240.0%	287.3%	47.3%	244.8%	246.4%	247.9%	287.3%	39.4%
LAR	18.8%	14.6%	10.0%	-4.6%	13.8%	12.3%	11.7%	10.0%	-1.7%
LAR Coverage incl. off B/S	28.1%	39.0%	53.8%	14.8%	44.7%	47.9%	49.9%	53.8%	3.9%

*) BCA's LFR number is the same as LDR

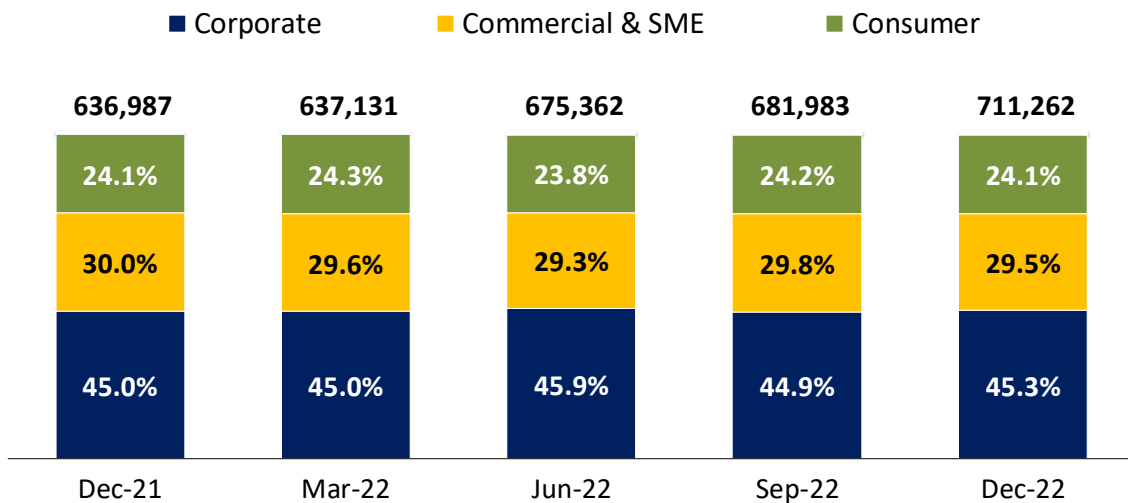
Broad-based loan increase



Business Loans (Rp tn) - Consolidated



Loan Composition (Rp bn) - Consolidated

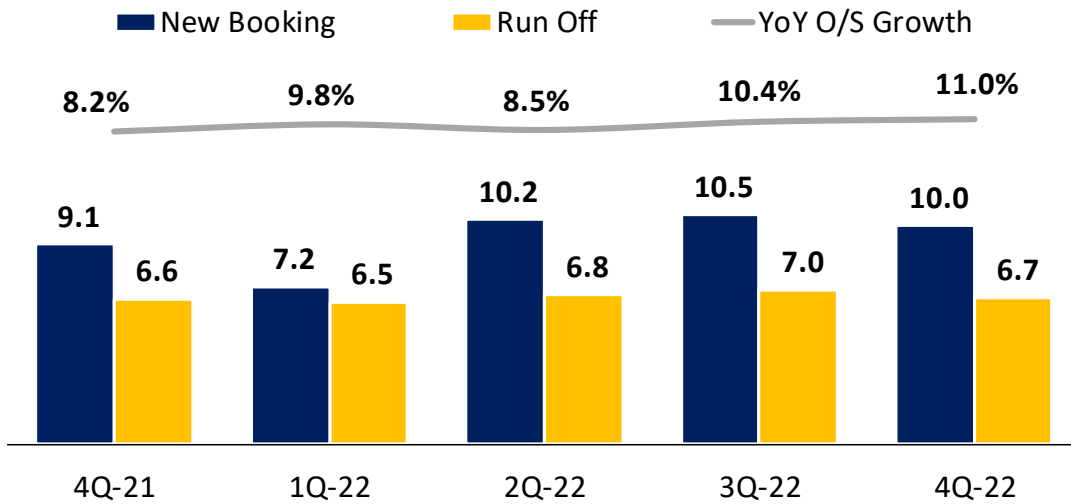


Loan Breakdown (Rp bn) - Consolidated

	Dec-21	Sep-22	Dec-22	ΔYoY	ΔQoQ
Corporate	286,490	306,065	322,176	12.5%	5.3%
Commercial & SME	190,882	203,547	210,162	10.1%	3.2%
Consumer	153,367	164,965	171,347	11.7%	3.9%
- Mortgage	97,530	105,003	108,299	11.0%	3.1%
- Vehicles	40,602	43,776	46,128	13.6%	5.4%
- C.Cards & Others	15,235	16,185	16,920	11.1%	4.5%
Sharia Financing	6,248	7,406	7,577	21.3%	2.3%
Total O/S Loans	636,987	681,983	711,262	11.7%	4.3%
Total Facilities	911,088	990,127	1,034,162	13.5%	4.4%
Corp. Bonds	26,174	27,838	32,747	25.1%	17.6%
Loans + Corp. Bonds	663,161	709,821	744,009	12.2%	4.8%

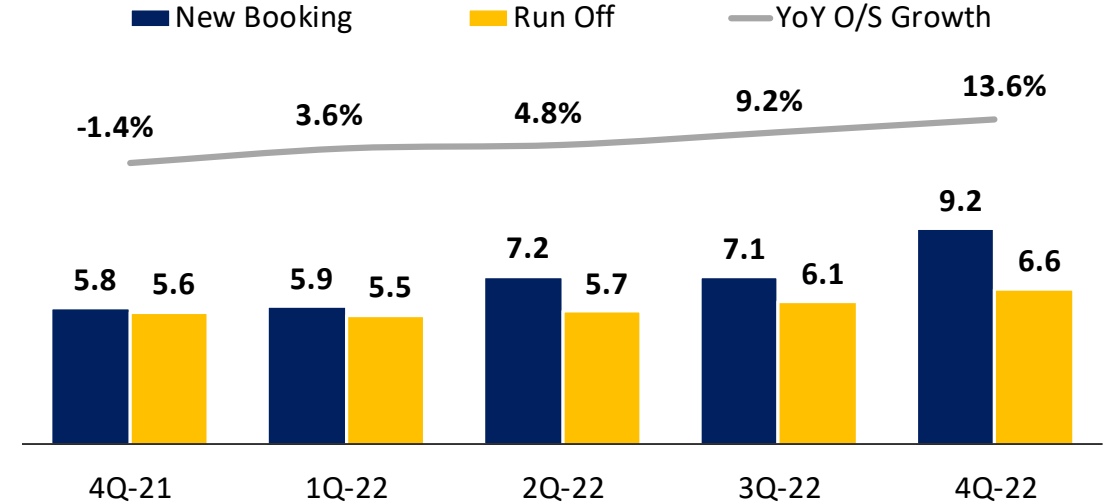
Sound new booking in consumer lending

Mortgage New Booking & Run Off - Quarterly (Rp tn)

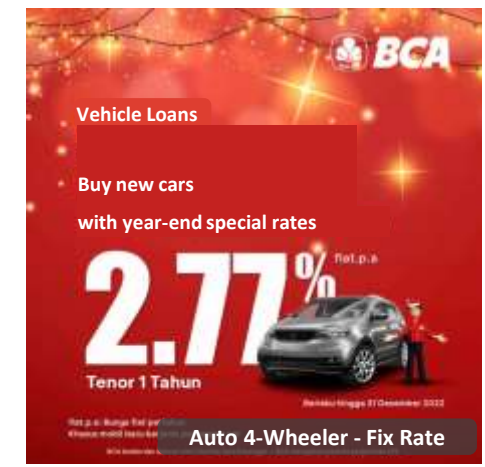
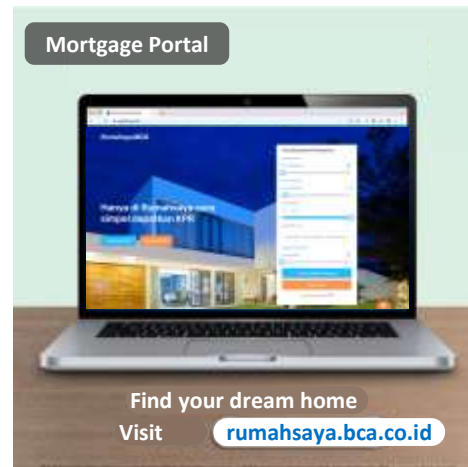
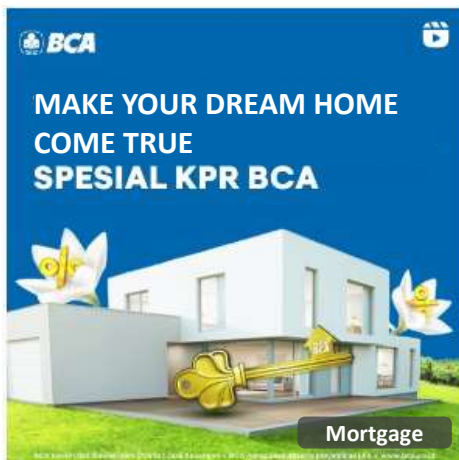


Note: Bank Only runoff and new booking, Consolidated YoY growth

Vehicle New Booking & Run Off – Quarterly (Rp tn)

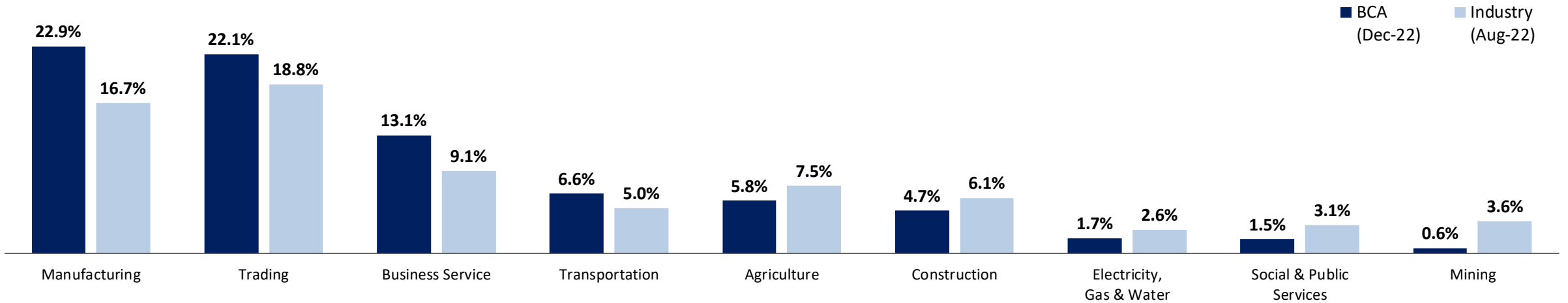


Note: Bank Only runoff and new booking, Consolidated YoY growth

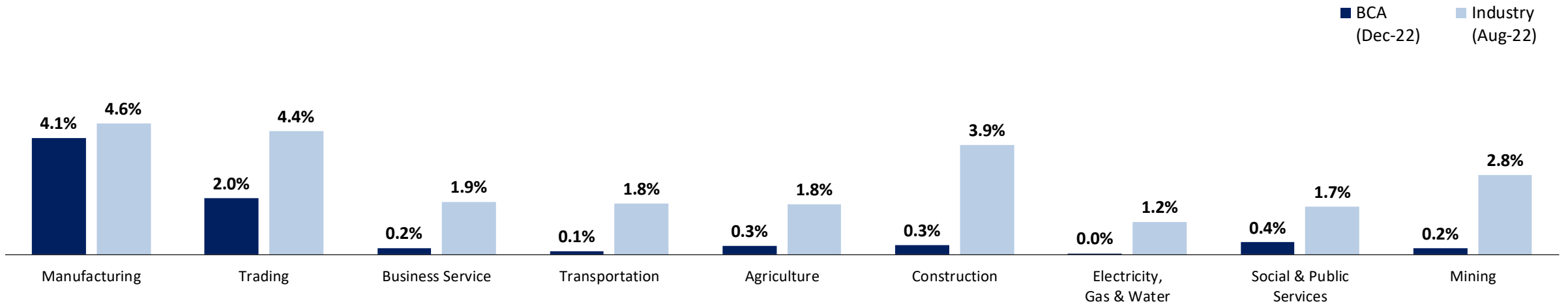


Loan diversification with intact quality

Composition of BCA Business Loans by Sector (%)



BCA Business NPL by Sector (%)



Note: Consolidated numbers based on LBU reporting category

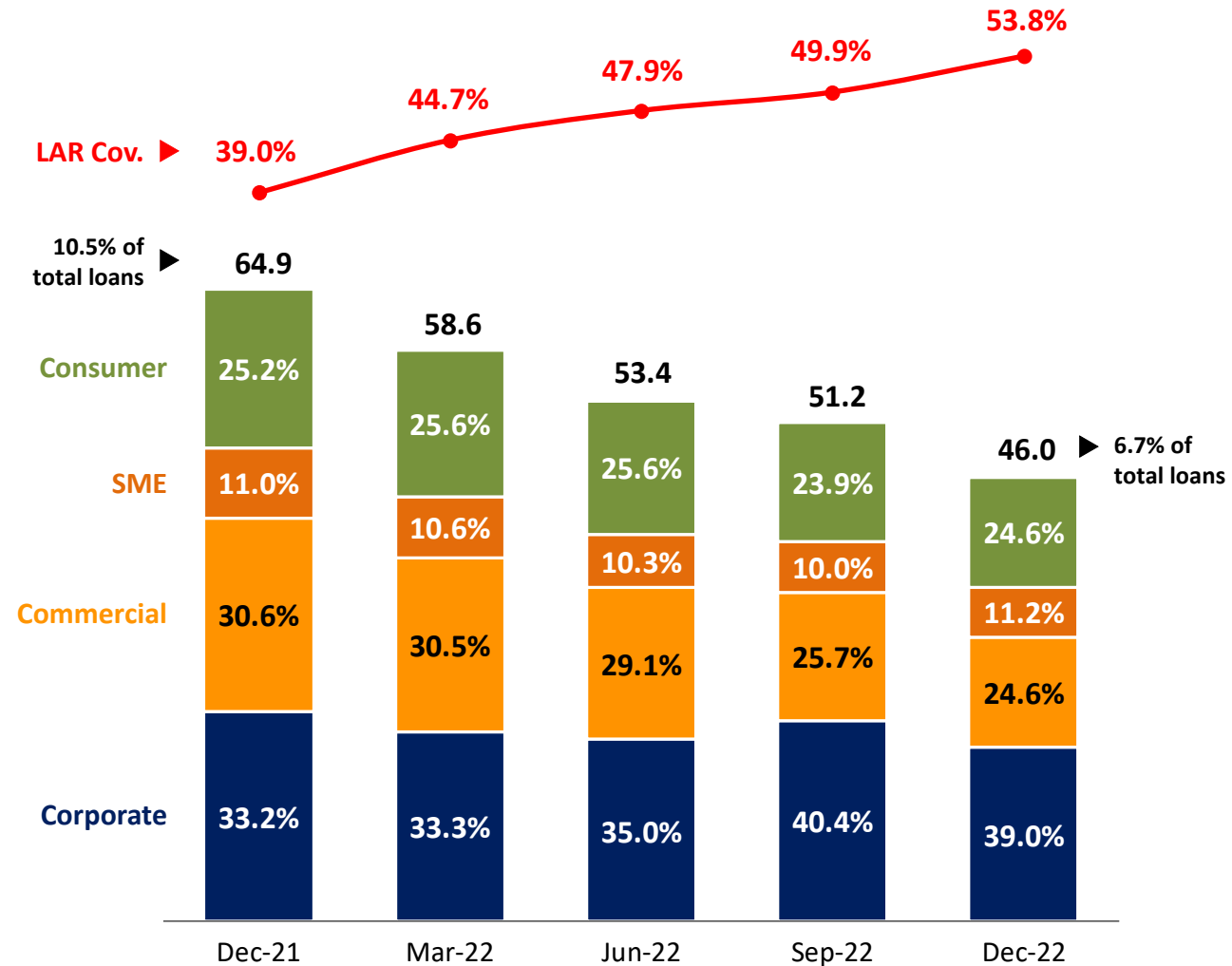
LAR improved to 10.0%, a consistent downtrend



Loan Quality & Restructured Loans (Rp tn) - Bank Only

Rp trillion	Dec-21	Sep-22	Dec-22	ΔYoY	ΔQoQ
Total Loans by Collectability (bank only):					
Current	594.7	636.3	667.7	12.3%	4.9%
Special Mention	12.5	12.1	11.6	-7.0%	-3.7%
NPL	13.4	14.3	11.8	-12.1%	-17.6%
Total Loans	620.6	662.7	691.1	11.4%	4.3%
Restructured Loans (bank only):					
Current	64.9	51.2	46.0	-29.2%	-10.3%
Special Mention	8.7	6.9	6.8	-21.8%	-1.1%
NPL	8.9	10.7	9.5	6.3%	-11.5%
Total Restruct. Loans	82.5	68.8	62.2	-24.6%	-9.5%
Total LAR	90.8	77.6	69.4	-23.6%	-10.6%
% LAR / Loans	14.6%	11.7%	10.0%	-4.6%	-1.7%

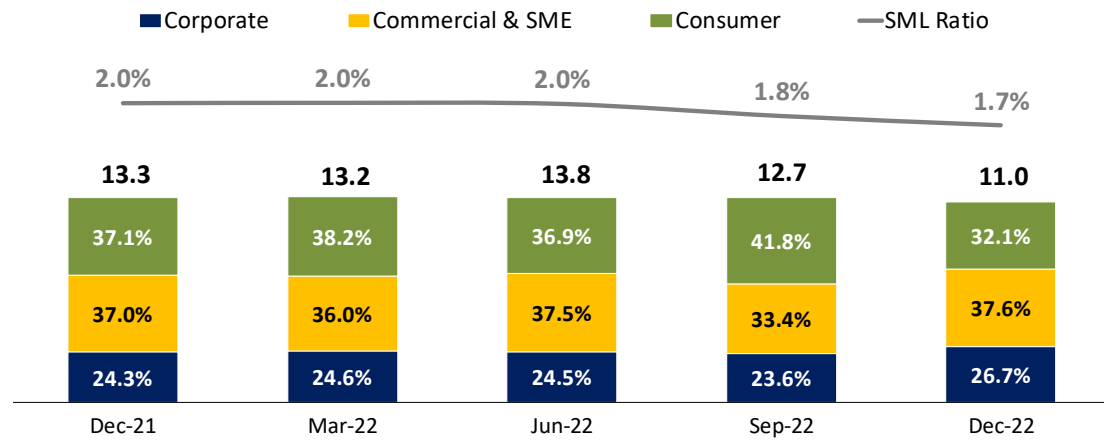
Restru. Loans - Coll.1, LAR Coverage - Bank Only



Ample credit coverage

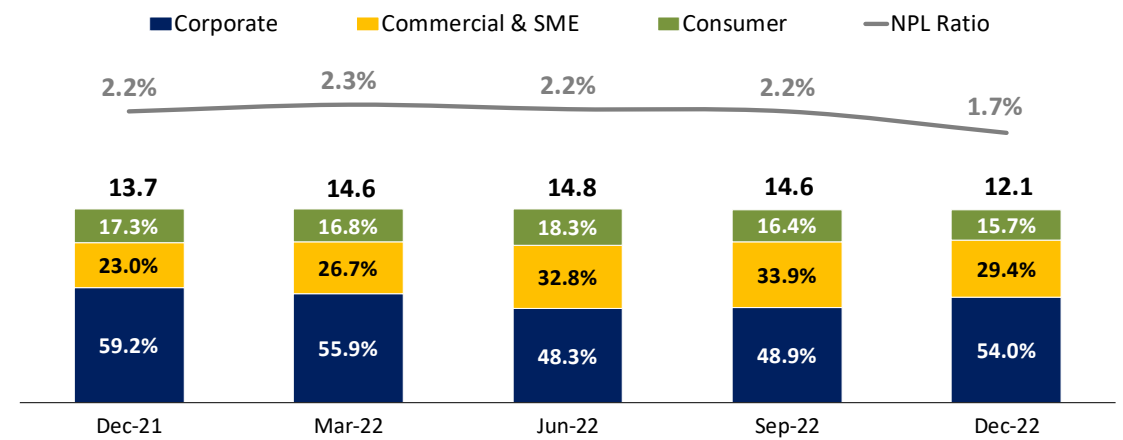


Special Mention Composition (% of Total SML, Rp tn) Consolidated



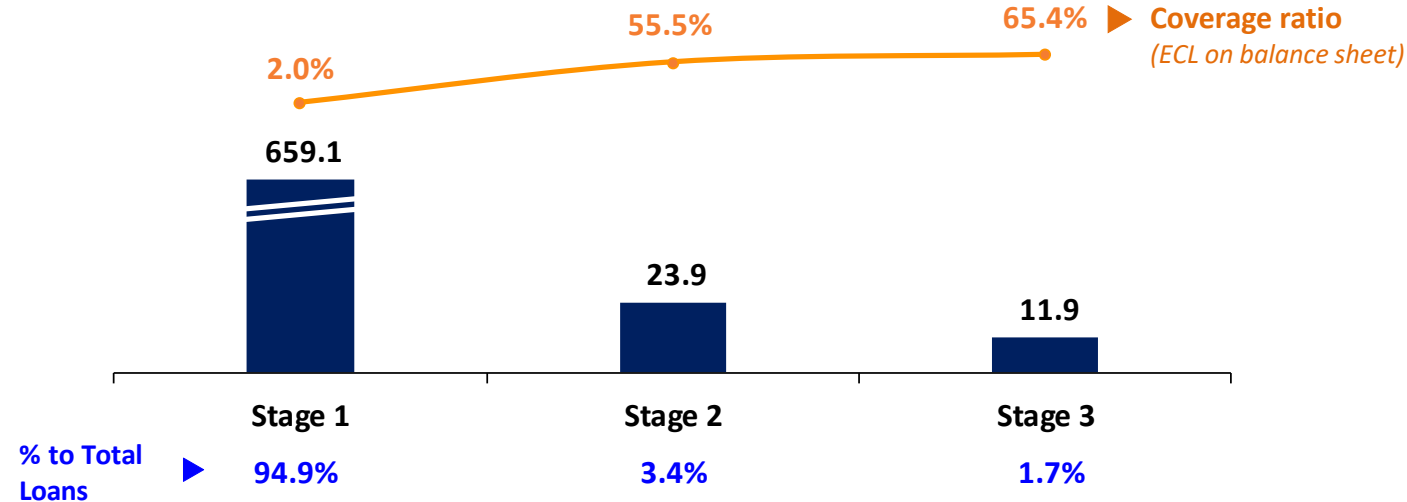
Note: The remaining contribution came from Sharia financing

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



Note: The remaining contribution came from Sharia financing

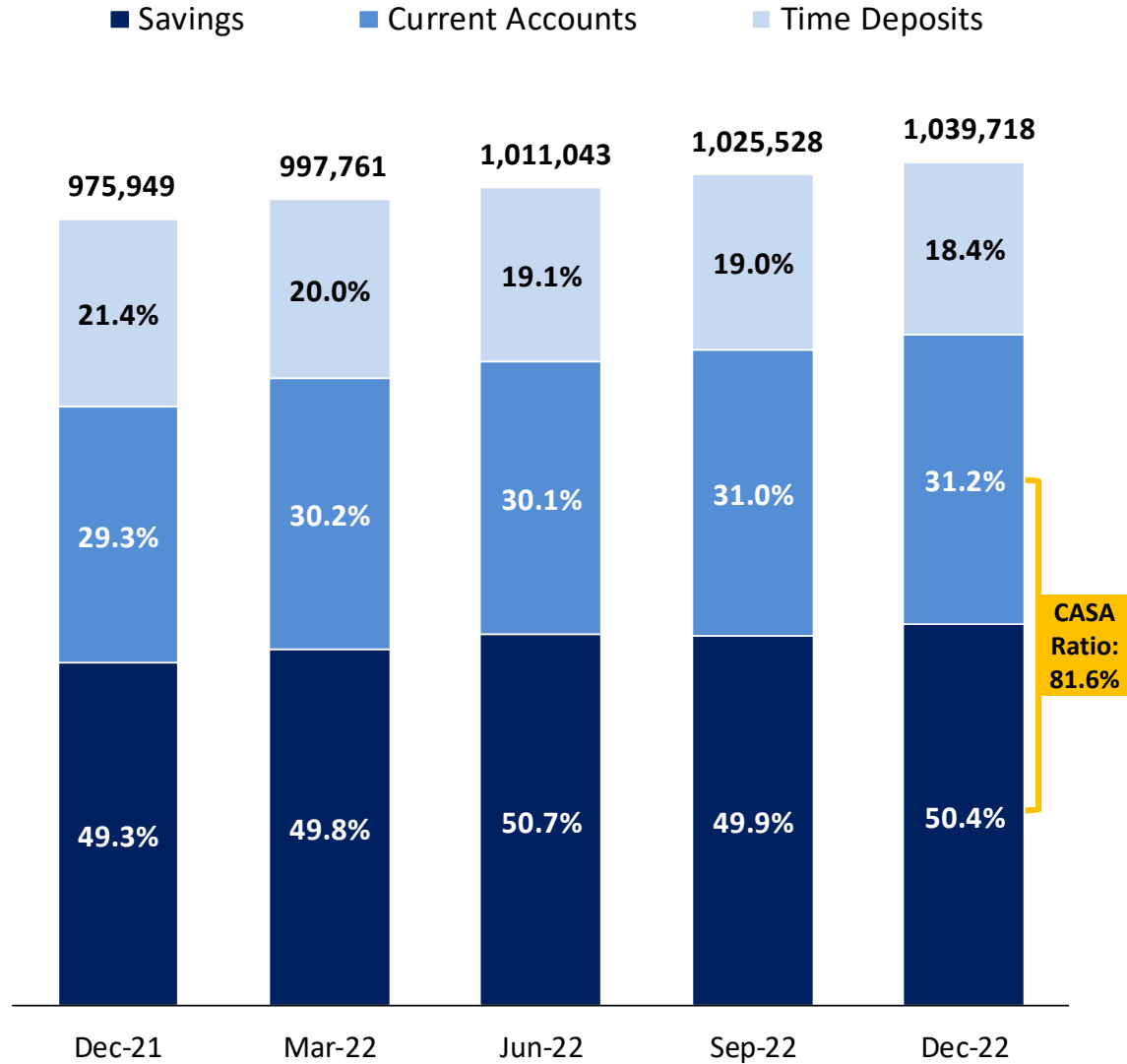
Loan Staging (Rp tn) – Consol excl. sharia & consumer receivables



CASA Ratio reached 81.6%

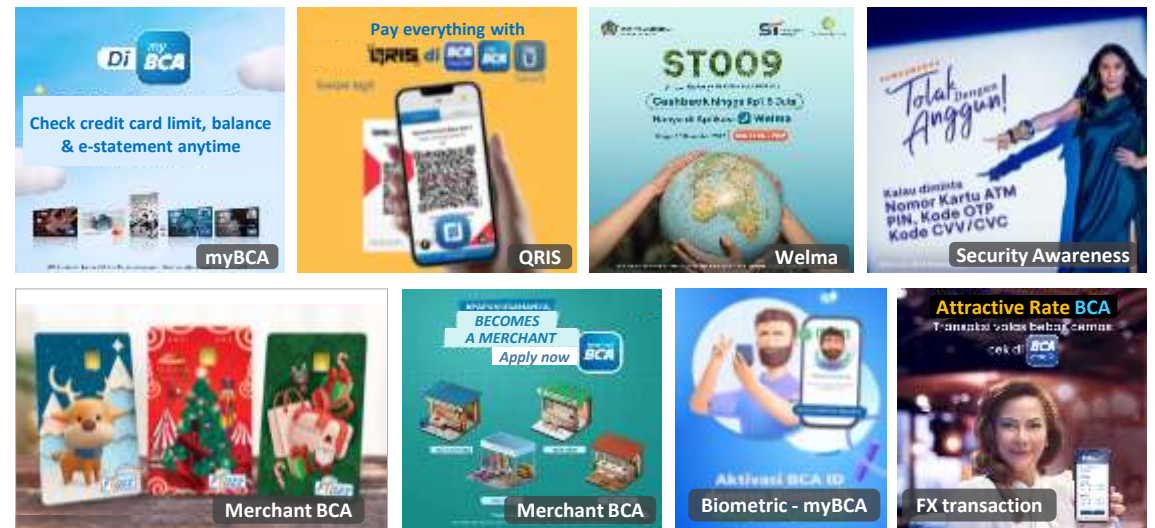


Third Party Fund Composition (Rp bn) - Consolidated



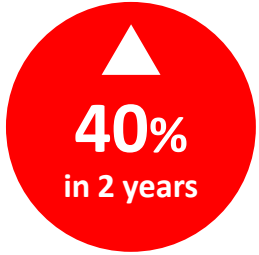
Third Party Funds (Rp bn) - Consolidated

	Dec-21	Sep-22	Dec-22	ΔYoY	ΔQoQ
CASA	767,012	830,447	847,938	10.6%	2.1%
Current Accounts	285,639	318,274	323,924	13.4%	1.8%
Savings Accounts	481,373	512,174	524,014	8.9%	2.3%
Time Deposits	208,937	195,081	191,780	-8.2%	-1.7%
Third Party Funds	975,949	1,025,528	1,039,718	6.5%	1.4%
CASA Ratio	78.6%	81.0%	81.6%	3.0%	0.6%



Digital transactions record new highs

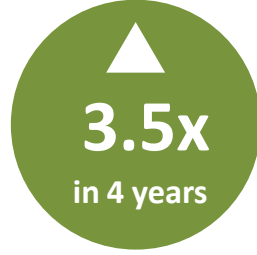
No. of Customers



No. of transactions mobile banking



No. of mobile banking users



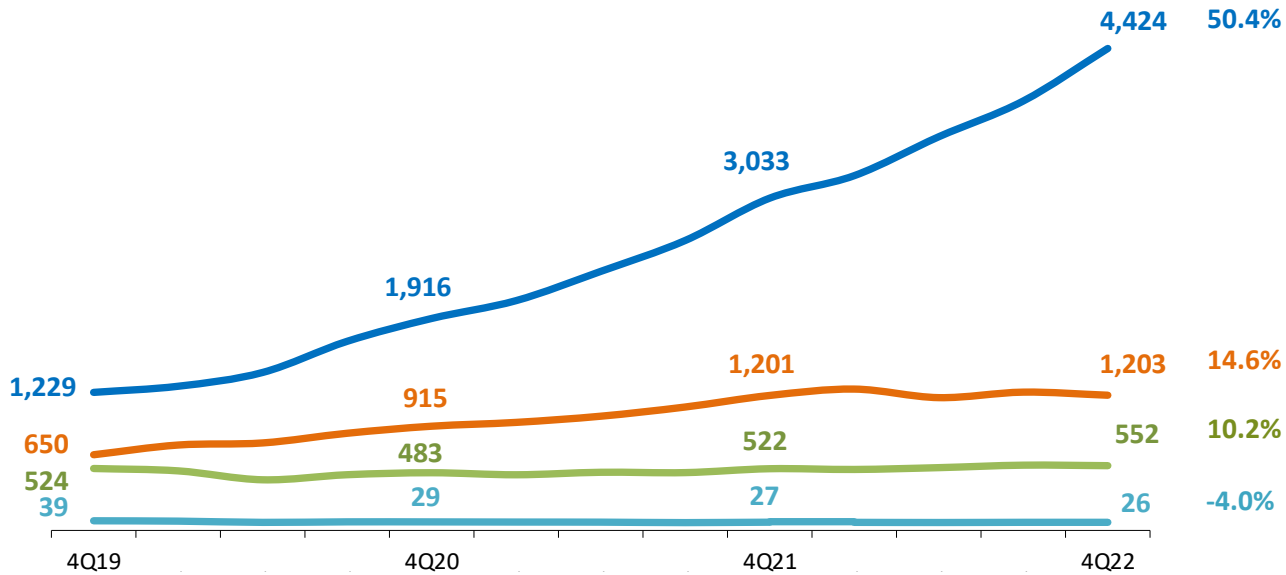
API trx vol.



QRIS Trx value



Transaction Volume - Quarterly (million)



Transaction Value - (Rp tn)

	FY21	FY22	ΔYoY	3Q22	4Q22	ΔQoQ
Mobile Banking	4,048	5,460	34.9%	1,411	1,496	6.0%
Internet Banking	15,119	17,471	15.6%	4,488	4,560	1.6%
ATM	2,145	2,245	4.7%	568	554	-2.5%
Branch Banking	13,127	14,055	7.1%	3,519	3,715	5.6%

Continuous innovations



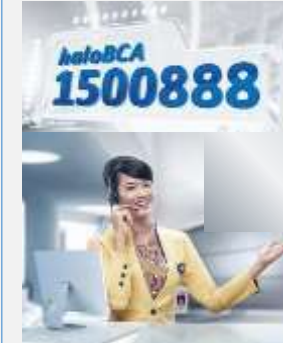
New Biometrics Feature in myBCA and BCA mobile



Integration of Welma into myBCA



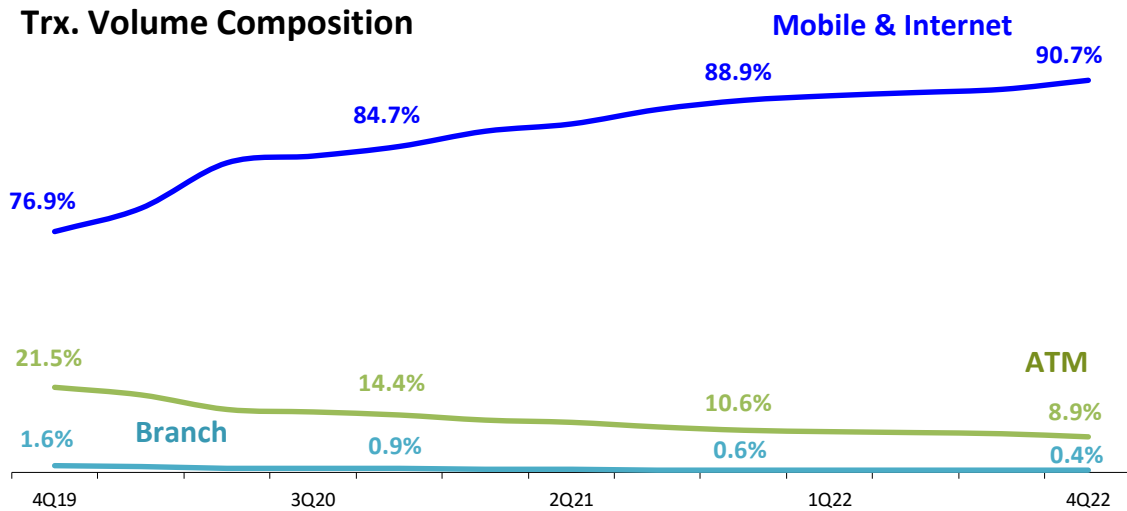
BI-Fast Transactions grew 42% QoQ



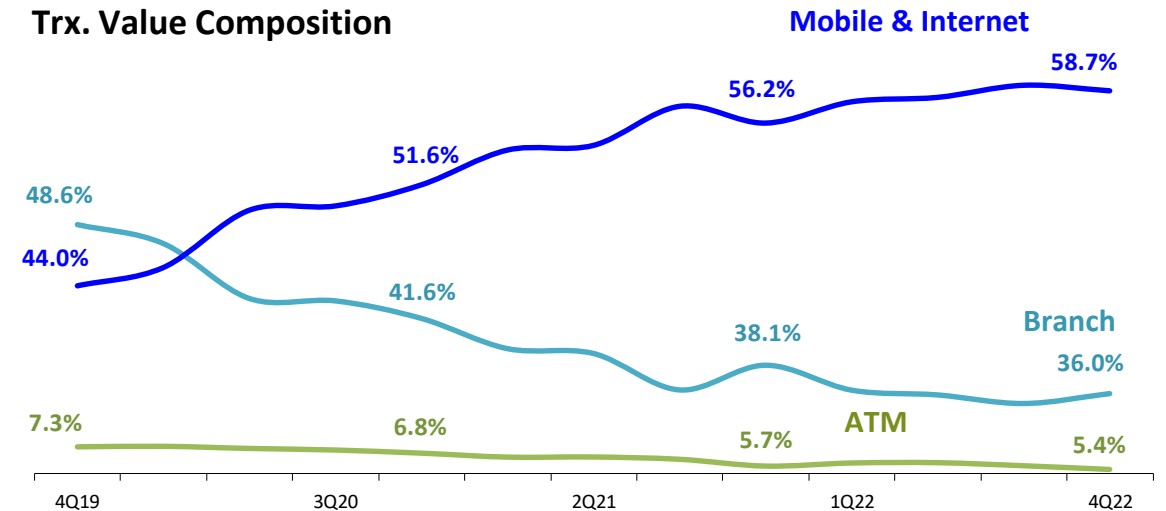
Larger contact center supported >4 mn online account opening in FY22

Rising the bar for mobile & internet channels

Trx. Volume Composition

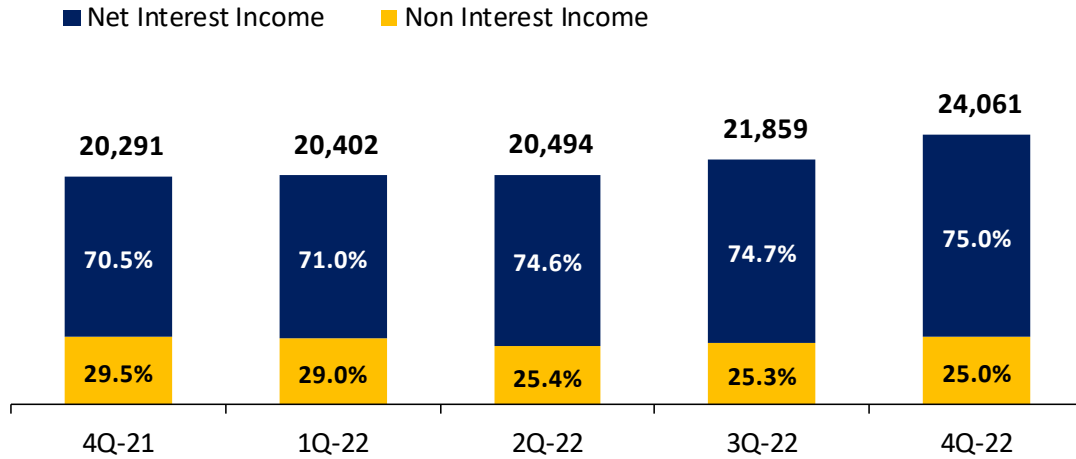


Trx. Value Composition

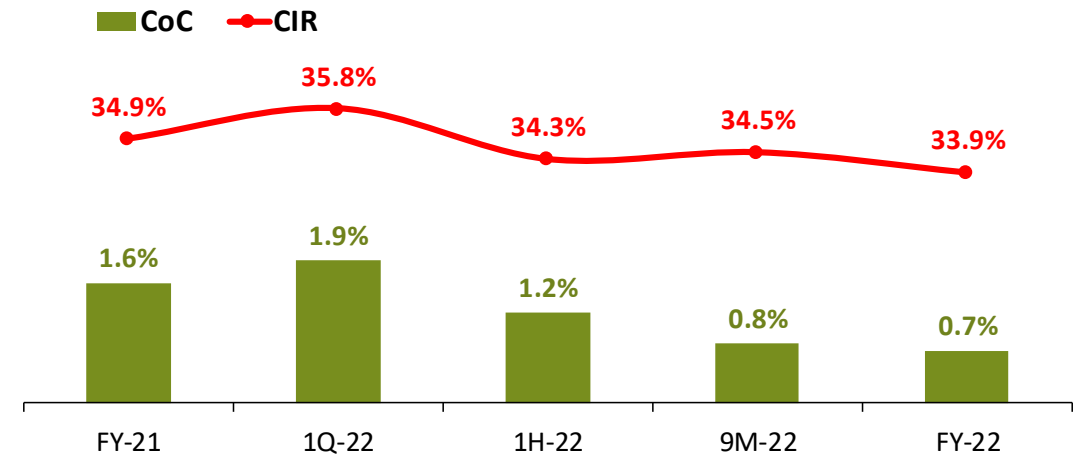


Profitability trend

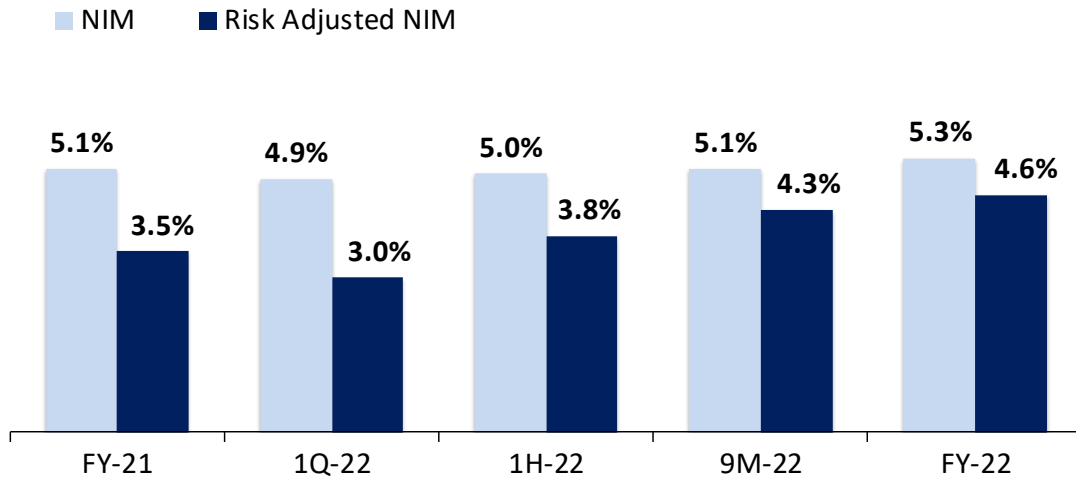
Quarterly Operating Income (Rp bn) - Consolidated



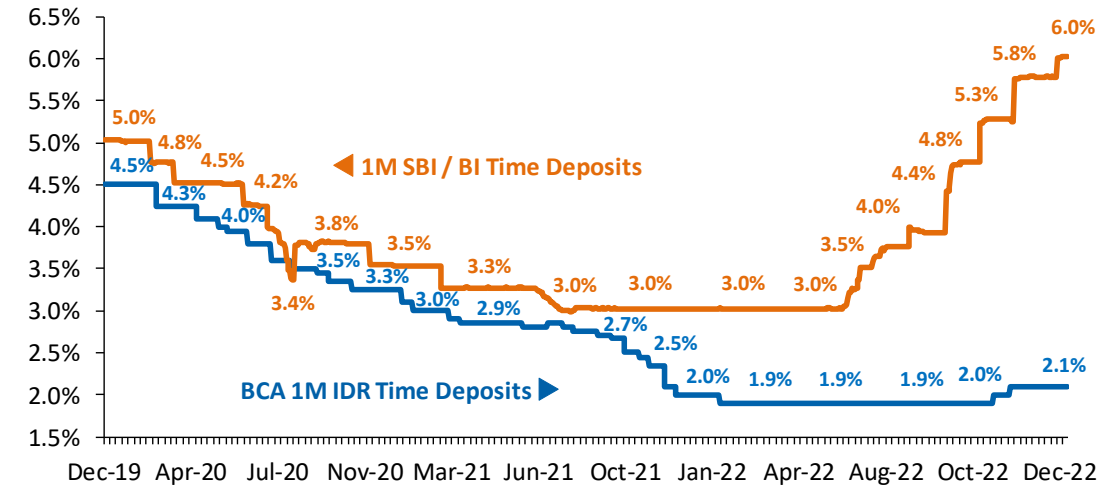
Cost to Income & Cost of Credit - Bank Only



NIM & Risk Adj. NIM - Bank Only



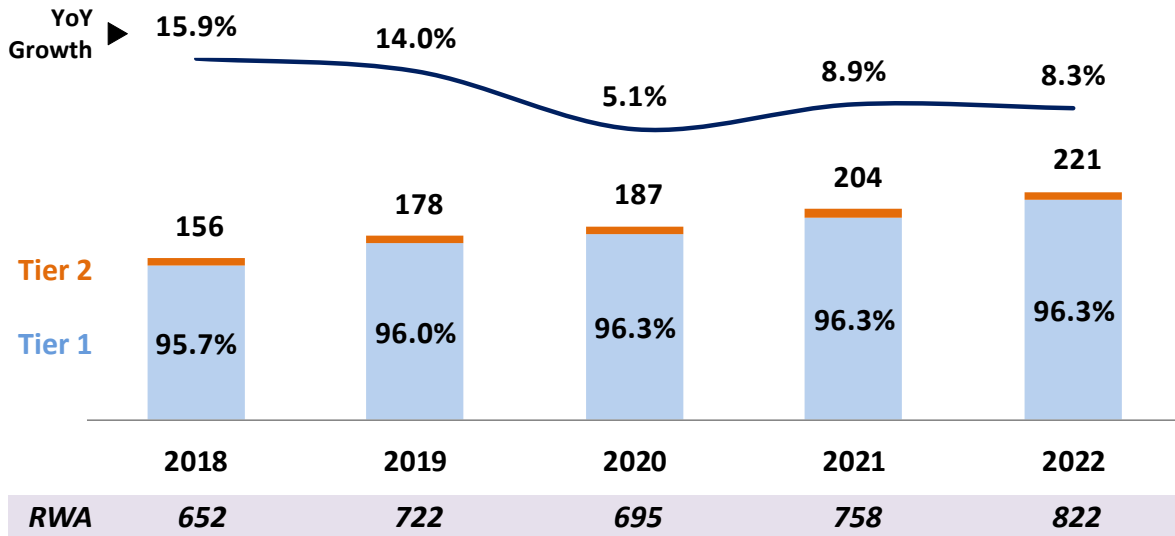
Interest Rate*



* Maximum interest rate offered

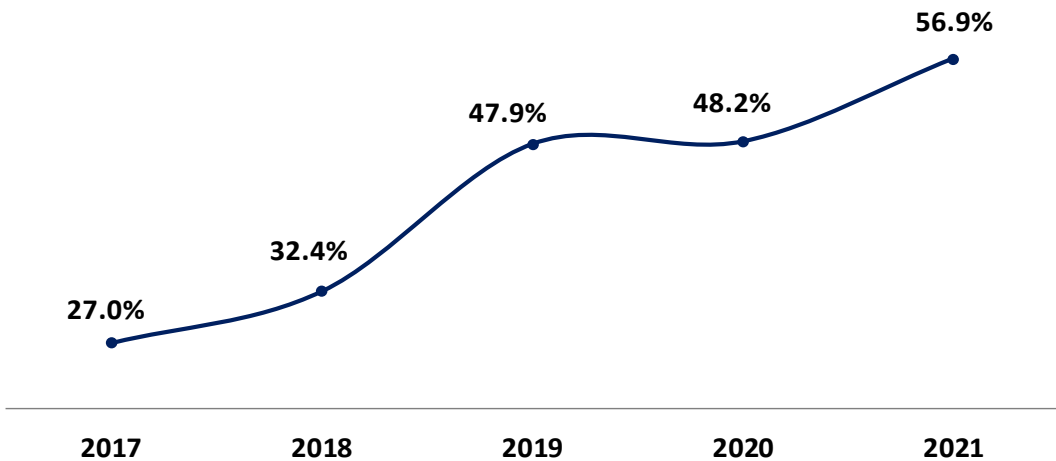
Dividend and Capital Management

Nominal Capital Growth (Rp tn)

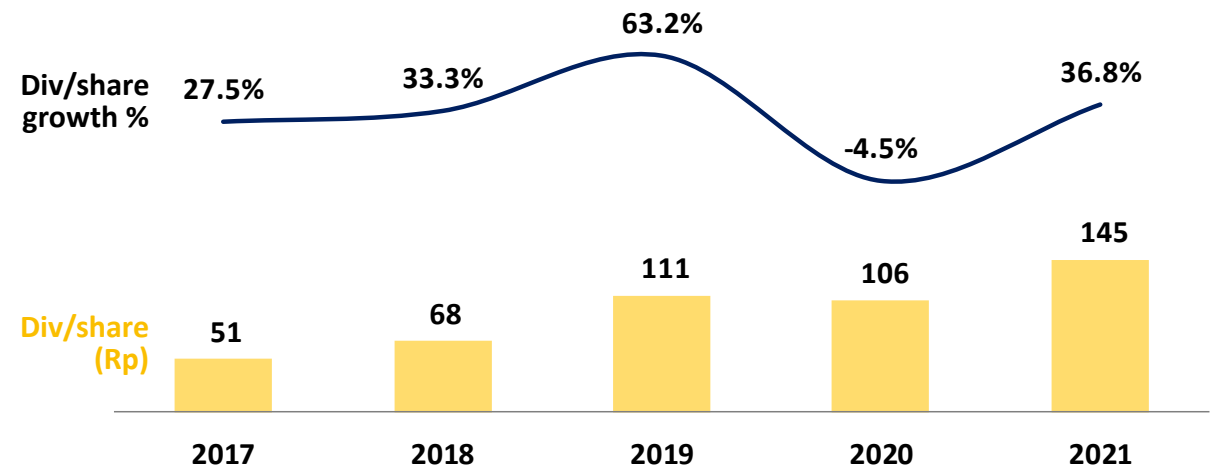


- Continue to grow nominal capital in order to expand loans to group of corporate customers (obligor)
- Legal Lending Limit (LLL) or maximum credit facility (including FX, LC, Bank Guarantees) to one group of corporate customers (obligor) is 25% of Tier 1 Capital

Dividend Payout Ratio (DPR)



Dividend Per Share

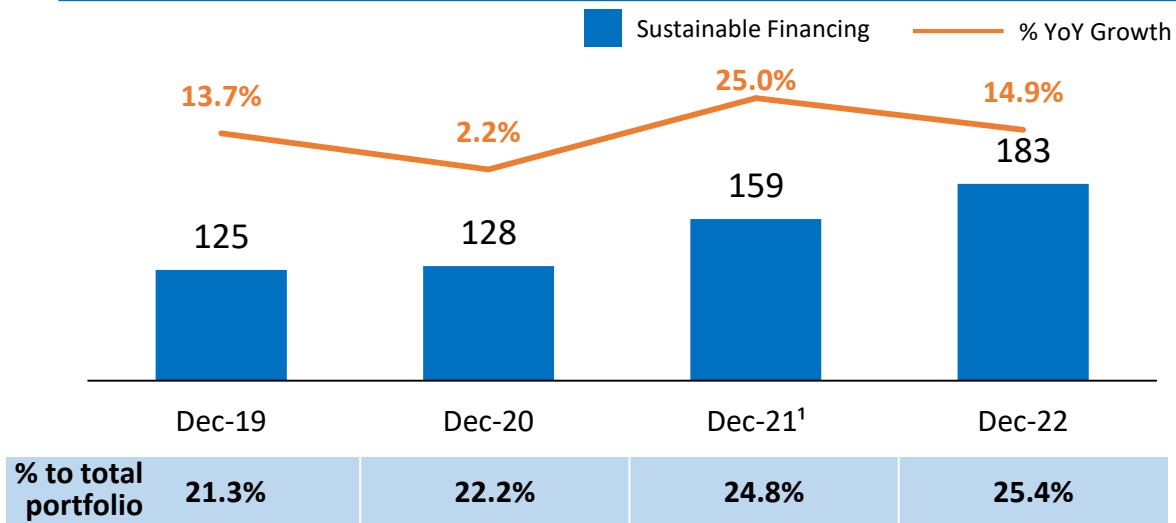


► Sustainability finance and ESG ◀

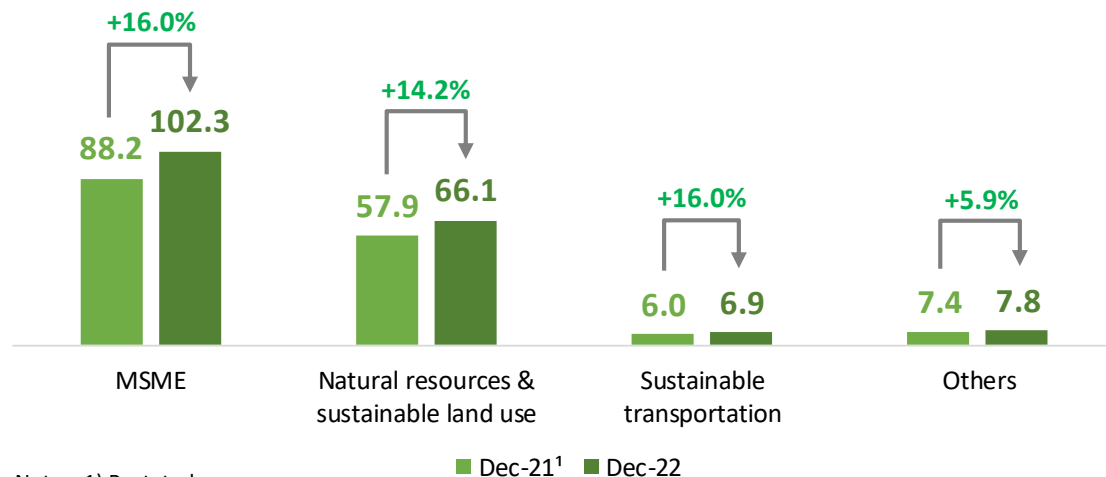
- Economic Aspect
- Environment
- Social
- Governance

Sustainable financing grew 14.9% YoY

Sustainable Financing (Rp tn)



Top 3 Segments with Highest Growth as of Dec-22 (Rp tn)



Notes: 1) Restated

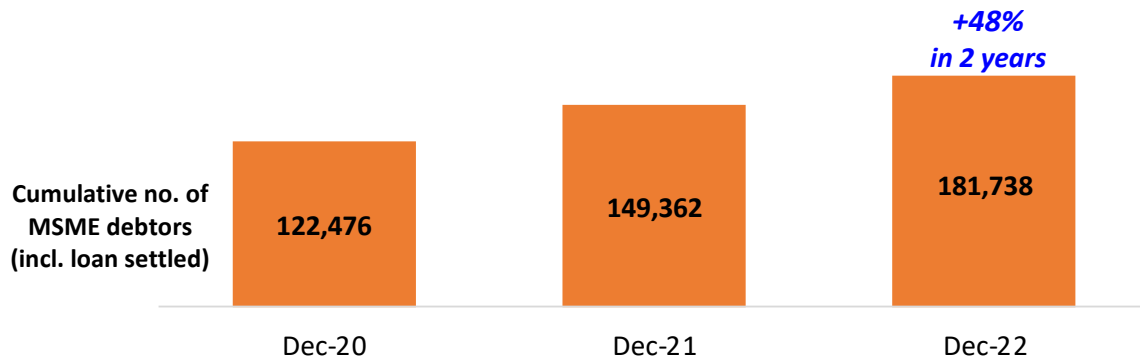
■ Dec-21¹ ■ Dec-22

Key Milestones up to 2022

- ▶ Pursue **sustainable financing opportunities** to support lower carbon economy.
- ▶ Promote ESG by **establishing responsible lending policies in 5 sectors**: palm oil, forestry & wood products, coal mining, toll road, and cement & steel.
- ▶ Mapped 450 top debtors in alignment with **'OJK's Green Taxonomy'** to drive corporates in implementing sustainability practices.
- ▶ **GHG emission scope 3 data development** in collaboration with debtors to support Indonesia's program to achieve lower greenhouse gas emissions.
- ▶ **Enhance ESG aspects** in loan underwriting and due diligence.

Active sustainability initiatives across segments

» Increasing Exposure to MSME debtors



Empowering Women Entrepreneurs

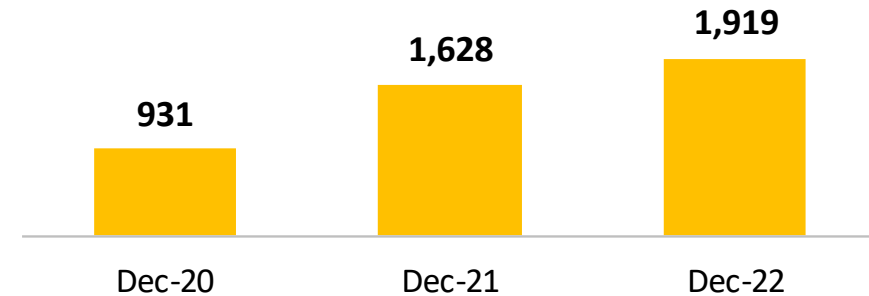


Commitments to support Micro & SMEs

- ▶ Facilitated **1,200 MSMEs** to promote local products through BCA UMKM Fest with more than **>45,000 transactions**.
- ▶ Supporting business development of **537 MSMEs** by providing trainings and coaching under #BanggaLokal campaign.
- ▶ Empowered local community and MSME in **BCA tourism villages** through coaching on waste management and financial & business planning.
- ▶ Disbursement of **micro loans (KUR)** reached **Rp478 bn** (132% YoY).

» Financing to Palm Oil Farmers More Than 2x in Two Years

in Rp billion



Certification on Palm Oil Financing:

	Dec-20	Dec-22
ISPO and RSPO Certified	8	30
RSPO Certified	12	16
ISPO Certified	28	13
# Palm Oil Corporate Debtors with Certifications	48	59
% of Certified Palm Oil Debtors	50.0%	65.6%
% of Certified Palm Oil Loan Outstanding	45.2%	68.1%

Lending Policy for Palm Oil Sector

- ▶ Obtain palm oil certifications (ISPO/RSPO).
- ▶ Adopt no-deforestation, no-peat, no-exploitation (NDPE) principles.
- ▶ Implement low carbon business practices and local community empowerment.
- ▶ Develop action plan and timeframe on sustainable business practices

Estimated carbon savings potential of 1,995.8 tCO2 eq, grew 124.8% YoY

Total potential savings:
1,995.8 tCO2eq
>2x from 2021



A

Recycle & Waste Management
 Potential savings of **348.9 tCO2eq**



B

Digital Banking Operation
 Potential savings of **1,458.3 tCO2eq**



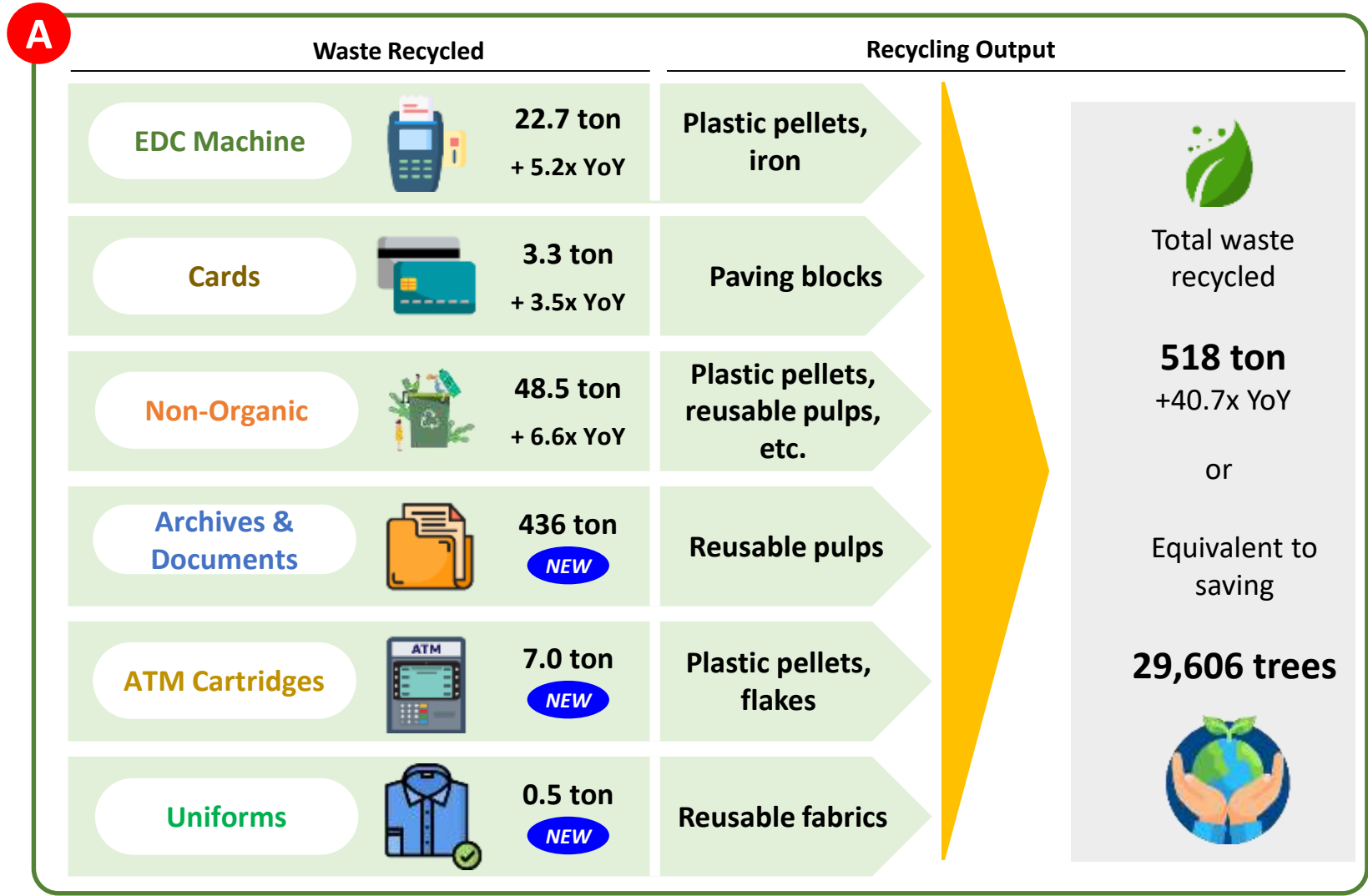
C

Green Building & Energy Efficiency
 Potential savings of **148.9 tCO2eq**



D

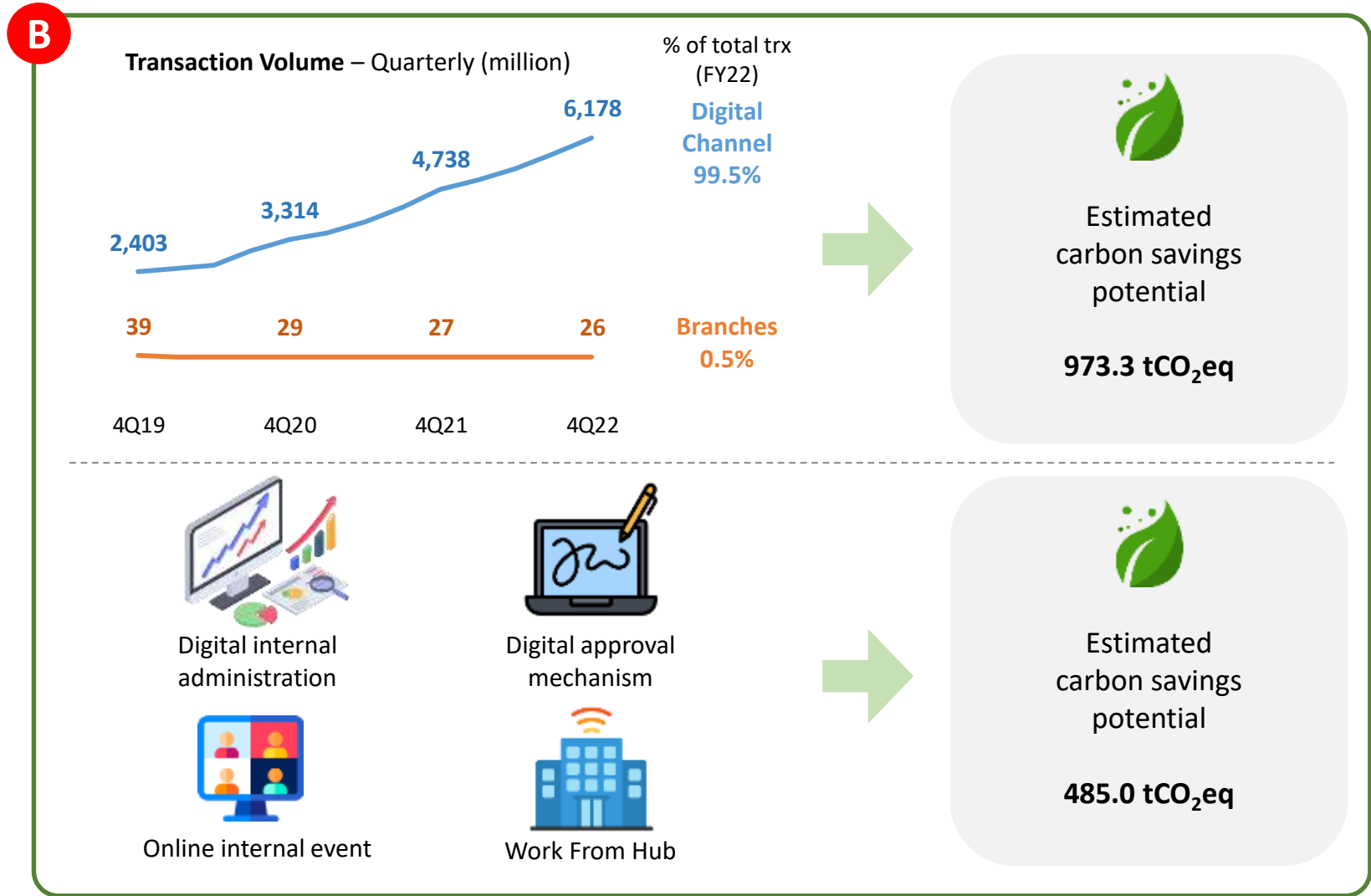
Nature Conservation
 Potential savings of **39.7 tCO2eq**



Digital banking contributed 73% to total carbon savings potential, grew 82.9% YoY

Total potential savings: 1,995.8 tCO₂eq >2x from 2021

- A Recycle & Waste Management**
Potential savings of 348.9 tCO₂eq
- B Digital Banking Operation**
Potential savings of 1,458.3 tCO₂eq
- C Green Building & Energy Efficiency**
Potential savings of 148.9 tCO₂eq
- D Nature Conservation**
Potential savings of 39.7 tCO₂eq



Potential savings from green building & energy efficiency rose 152.8% YoY

**Total potential savings:
1,995.8 tCO2eq
>2x from 2021**



Recycle & Waste Management

Potential savings of **348.9 tCO2eq**



Digital Banking Operation

Potential savings of **1,458.3 tCO2eq**



Green Building & Energy Efficiency

Potential savings of **148.9 tCO2eq**



Nature Conservation

Potential savings of **39.7 tCO2eq**

C

	2020	2021	2022
Electricity consumption intensity (kWh/m ²)	185	159	135

Reached "a fairly efficient" level (**<222 kWh/m²/year**) based on SNI 03-6196-2000 (energy audit procedure on buildings).

- ▶ Installed solar panels in 4 buildings and EV charging stations in 2 buildings.
- ▶ Replacing AC with more efficient refrigerants.
- ▶ Switching to LED lights.
- ▶ BCA Foresta, obtained platinum green building certifications and won 1st rank in Subroto Awards 2022 for Energy Efficient Building.

D

» Trees planted annually

Fiscal Year	Trees Planted
FY20	2,100
FY21	5,872
FY22	24,631

- » 5,808 employees joined Walk for Tree program, resulted in **19,600 trees** planted across 20 areas in Indonesia
- » **22.5 hectare critical land rehabilitation** for orangutan conservation

Creating added values to wider communities and employees

» Bringing positive impacts to external communities

Customer Satisfaction Metrics



Customer Engagement:
4.73
out of 5.00
(FY21: 4.67)



Branch Service Quality:
4.86
out of 5.00
(FY21: 4.87)

CSR Initiatives & Outreach

Education & Financial Literacy

870 recipients of Bakti BCA scholarships across 18 universities

155,769 participants of financial literacy socializations & activities

578 participants of non-degree education program

Community Empowerment

15 assisted tourism villages

10 tourism villages in partnership with Ministry of Tourism

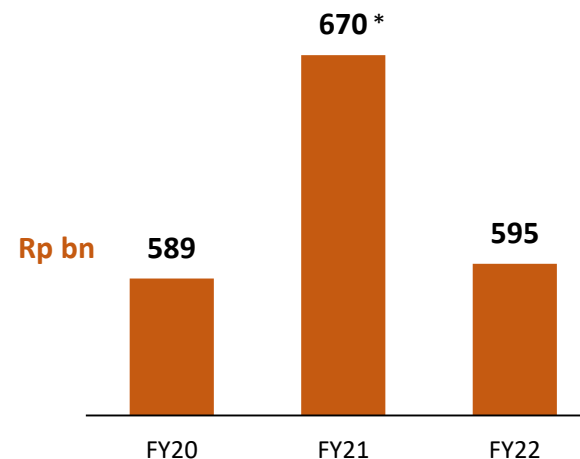
Public Health

803 cataract surgeries

12,884 medical assistances

» To employees: inspired to be a workplace of choice

Spending on employee well-being



* Notes 2021 data include Covid-19 related expenses

- ▶ Provides various benefits for employees (i.e. medical facilities, festive allowance, employee loans, etc.)
- ▶ Internal capacity building: **employee learning & development** through training and support for higher educational levels.
- ▶ Average training hours reached **38.8 hours per employee** (FY21: 28.1 hours).

Equal Opportunities & Gender Diversity



Female employees compared to total employees

61.4%
(FY21: 61.6%)



Female occupying Director and Manager positions

60.6%
(FY21: 60.2%)




Promoted female employees out of total employee promotion


61.7%
(FY21: 61.4%)

Strengthening corporate governance


» Good governance for sustainable business practices



Fair dealing applied to both internal & vendors (e.g. occupational health & safety, human rights, employment, etc.)




Anti-corruption and anti-fraud prevention initiatives



Preventing financial crimes by raising awareness on anti-money laundering & terrorism financing



Whistleblowing system




Encourage employees to develop **competencies on ESG aspects**




Strengthen **ESG work unit, improve ESG disclosure**

» Rising importance of IT Governance



Enterprise Security Unit to oversee the implementation of **cyber security** internally




Enforcing data security policy across all work units.


Obtained IT & Data Security Certifications

1 ISO 27001:2013 for Enterprise Security

4 ISO 9001:2015 for data center operations & quality management system



Data protection technologies to ensure data privacy



Raising cybersecurity awareness for employees, customers, and clients

2 PCI DSS 3.2.1 certification for BCA data center (global data security)

5 ISO 27001:2013 for data center network & operation

66.9% YoY increase in **budget for IT & Data Security**

1,715 **Specialized employees** on IT & data security (21.7% YoY)

3 ISO 20000-1:2018 for IT service management & data center

2023 Key Priorities



Economic

- Grow sustainable finance portfolio
- Integrate ESG risk evaluations
- Implement OJK Indonesian Green Taxonomy
- Debtor engagement to promote the implementation of sustainability principles



Environment

- Achieve higher carbon emission reduction through digitalization
- Enrich greenhouse gas emission database
- Maintain “fairly efficient” electricity consumption <222kWh/m2/year
- Manage & recycle waste



Social

- Refresh Bakti BCA’s Impact Focused
- Support “**Bangga Berwisata #DiIndonesiaAja**” nationwide movement
- Organize BCA’s employee social program “**BCA Daur Harapan**”
- Improve ESG awareness & communication



Governance

- Develop Sustainable Finance Action Plan (RAKB) for 2024 – 2028
- Continue the implementation of GCG principles to drive sustainable performance
- Strengthen IT security & governance
- Preparation for the implementation of the Personal Data Protection Act

ESG Rating & Awards



**MSCI Indonesia Index
Top 10 Constituents**

MSCI
ESG RATINGS

CCC B BB BBB A **AA** AAA

Last update: Dec 2022

**FTSE4Good ASEAN 5 Index
Top 10 Constituents**

FTSE4Good

Last update: Dec 2022

BCA constituents of:

- IDX ESG Leaders Index
- SRI – KEHATI Index
- ESG Quality 45 IDX – KEHATI
- ESG Sector Leaders IDX – KEHATI

Last update: Dec 2022

“2nd Rank – Big Company Category”

Indonesia's SDGs Action Award 2022

“Sustainability Excellence Private Bank Category”

TrenAsia ESG Excellence Award 2022

**Thomson Reuters - Refinitiv
ESG Scores**

Rating **A**

Last update: Nov 2022 - Annually

**Dow Jones Sustainability Index
S&P Global CSA**

Score **53**
Rank percentile **79th**

Last update: Nov 2022 - Annually

“ASEAN Asset Class 2021”

ASEAN Corporate Governance Scorecard

“The Best Overall Big Caps”

The 13th IICD Corporate Governance Award 2022

▶ Share data, ratings & awards ◀

BCA share performance & rating



BCA Shareholding Structure (31 December 2022)

	Number of Shares	Ownership Percentage
PT Dwimuria Investama Andalan *	67,729,950,000	54.94%
Public**	55,545,100,000	45.06%
Total	123,275,050,000	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.
 ** Under this composition, 2.49% of shares belong to parties affiliated with PT Dwimuria Investama Andalan.

Fitch Ratings

As of 31 December 2022

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

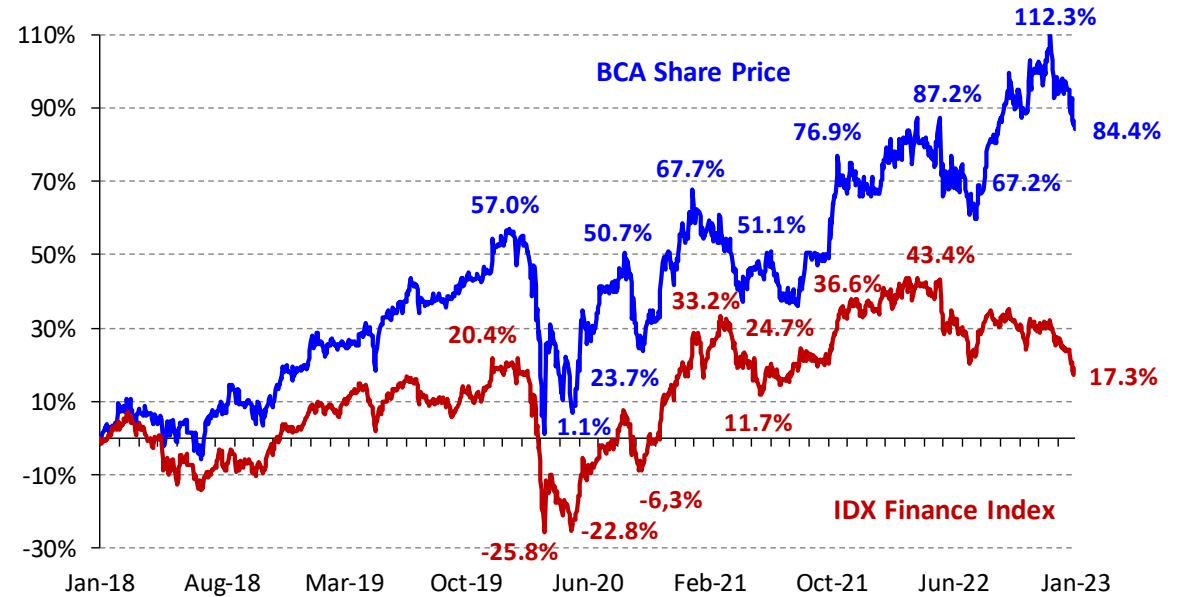
Pefindo Ratings

As of 31 December 2022

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

Performance BCCA vs IDX Finance Index

(Relative price up to 12 Jan 2023 against 1 Jan 2018)



- 1** Market Cap **BCA: Rp1,054 tn** (31 Dec 22) "The Largest in Indonesia"
- 2** YoY **BCA Share Price: +17.1%** (Dec-22 YoY)
- 3** YoY **IDX Finance Share Price: -7.3%** (Dec-22 YoY)

Awards and recognitions – 2022



Best Bank






FinanceAsia Country Awards 2022
Best Domestic Bank in Indonesia




Forbes World's Best Bank 2022
Best Bank in Indonesia (1st rank)




Euromoney Awards for Excellence 2022
Best Bank in Indonesia

Euromoney Real Estate Awards 2022
Overall Winner Real Estate Awards category Banks in Indonesia




CNBC Indonesia Awards 2022
Most Valuable Banks




Indonesia Most Acclaimed Companies Awards 2022
Most Acclaimed Company with Outstanding Business Ecosystem Through Banking Digitalization

Brand & Marketing






Brand Finance Banking 500 2021
1st Place on Top 10 Strongest Banking Brands (AAA+ rating)




Marketing Excellence Awards 2022

- Gold – Excellence in Brand Strategy for Anti-Fraud Campaign
- Gold – Excellence in Pivot Marketing for BCA Expoversary
- Silver – Excellence in Event Marketing for BCA Expoversary
- Silver – Excellence in Marketing Transformation for BCA Expoversary
- Silver – Excellence in Performance Marketing for Anti-Fraud Campaign

Indonesia Millennial Women Brand Choice Awards 2022
Top 5 Millennial Women Favorite Brand 2022 for categories: BCA Mobile, Bank BCA, Flazz






Indonesia Millennials' Brand Choice Awards 2022
Most Popular Millennial Brand, for categories: BCA Mobile & Flazz Card

Customer Service






Gallup Customer Engagement Survey
Customer Excellence Recognition

Digital

Digital CX Awards 2022
Outstanding Digital CX SME Loan

Tempo Financial Award 2022
The Best Bank in Digital Services Category Conventional Banks

CSR




Indonesia CSR & TJSL Awards 2022
CSR Award in Bank Sector Industry 2022




Bisnis Indonesia Social Responsibility Award (BISRA) 2022
Gold Champion for Public Non-SOE Company




Top CSR Awards 2022

- TOP CSR Golden Trophy 2022
- TOP CSR Awards 2022 #Star5




Anugerah CSR IDX Channel 2022
Winner Environmental Development Initiatives Category




LPS Banking Awards 2022



- Most Active Bank to Engage in Improving Financial Literacy
- Most Active Bank to Engage in CSR Activities



Awards and recognitions – 2022



ESG

  **Indonesia's SDGs Action Award 2022**
Category Big Company – 2nd rank

  **TrenAsia ESG Excellence Award 2022**
Sustainability Excellence for Private Bank Category

  **Subroto Award**
Energy-Efficient Building – 1st rank
(Wisma BCA Foresta)



GCG

  **IICD** Indonesian Institute for Corporate Dire
The 13th IICD CG Award
Largest market capitalization with the best GCG practices
(Big Cap PLCs category)

Public Relations & Investor Relations

  **PRIA** PUBLIC RELATIONS INDONESIA AWARDS 2022
PR Indonesia Awards 2022

- Best Annual Report
- Best Video Company Profile
- Most Popular on Printed Media



  **MIX**
Indonesia PR of The Year 2022

- PR Practitioners of The Year 2022 (Journalist Choice)
- Best Corporate Communication Team

  **CSA AWARDS**
CSA Awards 2022
Best of the Best Analyst's Favorite in Financial Sector

Digital

  **THE DIGITAL BANKER**
Digital CX Awards 2022
Outstanding Digital CX SME Loan

  **TEMPO FINANCIAL AWARDS 2022**
Tempo Financial Award 2022
The Best Bank in Digital Services – Category Conventional Banks

  **BEST DIGITAL BRAND AWARDS 2022**
Best Digital Brand Award 2022

- Halo BCA for Category Best Contact Center
- m-BCA for Category Mobile Banking
- Tabungan BCA for Category Savings

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Always by your side

Thank You