



Always by your side

PT Bank Central Asia Tbk 1H23 Results

24 July 2023

Agenda



- Macroeconomy & banking industry highlights
- 1H23 performance overview
- Sustainability finance and ESG
- Share data, ratings & awards

▶ **Macroeconomy & banking industry highlights** ◀

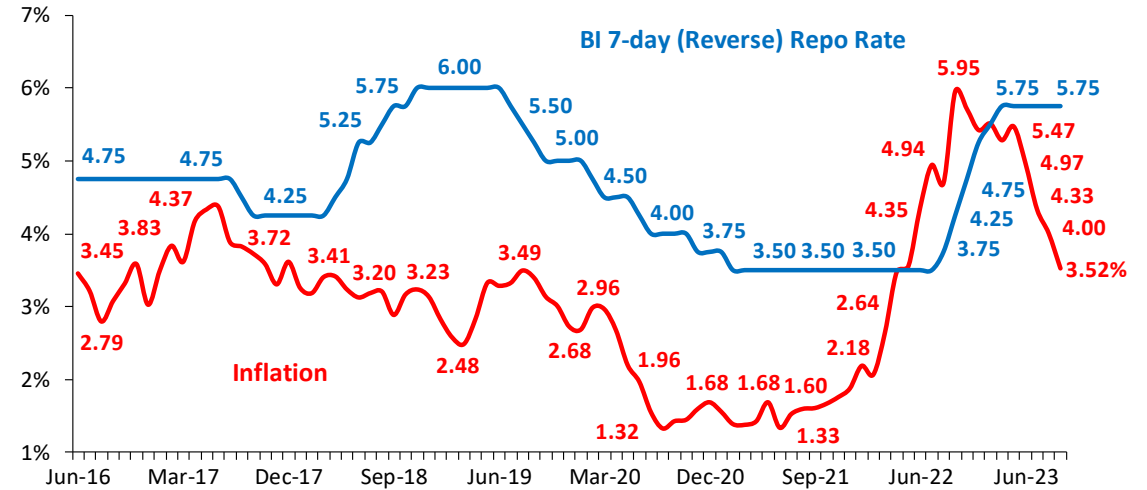
Economic highlights

- Indonesia economic growth remains one of the top performers globally, despite challenging outlook worldwide.
- Healthy FDI and capital inflows offset narrowing trade surplus. BI reserves declining but still strong (USD 137.5 bn).
- BI is able to maintain benchmark rate at 5.75% since January due to stable Rupiah and rapidly-falling inflation.
- High tax receipts and lower government bonds yields supports fiscal and pro-growth policies. Pre-election spending should add to GDP growth, especially consumption.

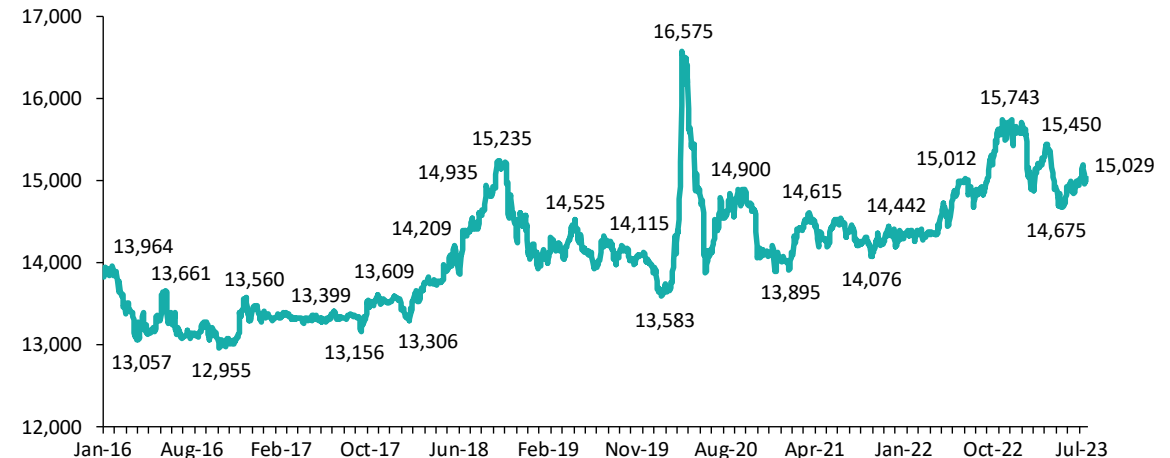
	2021	2022	1H23
Real GDP	3.69%	5.31%	5.00%*
CPI	1.87%	5.51%	3.52%
BI 7-D Rate	3.50%	5.50%	5.75%
USD/IDR	14,364	15,228	14,993
CA (% of GDP)	0.29%	0.99%	0.28%*

Source: Bank Indonesia & BPS for 2022 & 2021, *) BCA economist estimates

Inflation and BI Rates (%)



Rupiah/USD



Source: Bloomberg

Banking sector delivers sustained growth



- Lending rose 8.1% YoY from across industries. Investment loans grew 10.1% while working capital increased by 6.6%.
- Deposits expanded 6.8% YoY, driven by Current Accounts and Time Deposits.
- LDR continued to improve at 81.1%.
- Net profit increased by 27.8% YoY on the back of strong top line growth and asset quality improvement.
- Solid capital base, CAR reached 24.5%.

Banking Sector Financial Summary (%)

(Rp trillion)	Apr-22	Dec-22	Apr-23	ΔYoY	ΔYtD
Total Assets	10,173	11,113	10,932	7.5%	-1.6%
Total Loans	5,981	6,424	6,465	8.1%	0.6%
Third Party Funds	7,486	8,154	7,997	6.8%	-1.9%
CASA	4,637	5,161	4,990	7.6%	-3.3%
Current Accounts	2,114	2,546	2,401	13.6%	-5.7%
Savings Accounts	2,523	2,615	2,588	2.6%	-1.0%
Time Deposits	2,849	2,992	3,007	5.6%	0.5%
Net Profit	62.4	201.8	79.7	27.8%	n.a.
NIM	4.7%	4.8%	4.9%	20bp	10bp
LDR	80.3%	79.0%	81.1%	80bp	210bp
NPL	3.0%	2.4%	2.5%	-50bp	10bp
CAR	24.3%	25.6%	24.5%	20bp	-110bp

Source: OJK

1H23 performance overview

Loan expansion YoY and QoQ



(Rp tn)	Jun-22	Dec-22	Mar-23	Jun-23	YoY	YtD	QoQ
Total Assets	1,264	1,315	1,322	1,357	7.3%	3.2%	2.7%
Secondary Reserves & Marketable Securities	462	446	456	459	-0.6%	2.8%	0.6%
Loans	675	711	714	736	9.0%	3.5%	3.1%
Third Party Funds	1,011	1,040	1,039	1,071	6.0%	3.0%	3.1%
CASA	818	848	843	865	5.7%	2.0%	2.5%
Current Accounts	305	324	321	329	7.9%	1.5%	2.6%
Savings Accounts	513	524	523	536	4.5%	2.3%	2.5%
Time Deposits	193	192	195	207	6.9%	7.7%	5.7%
Equity	203	221	211	225	10.6%	1.6%	6.3%

Sound operating results



(Rp billion)	1H-22	1H-23	YoY	1Q-23	2Q-23	QoQ
Operating Income	40,896	49,270	20.5%	24,784	24,486	-1.2%
Net Interest Income	29,773	37,104	24.6%	18,531	18,573	0.2%
Non Interest Income	11,123	12,166	9.4%	6,253	5,913	-5.4%
Fees and Commissions	8,171	8,615	5.4%	4,253	4,361	2.5%
Trading Income	1,070	999	-6.7%	537	462	-14.0%
Loss on loan disposal	(620)	(197)	-68.2%	(197)	-	n.a
Others	2,502	2,750	9.9%	1,660	1,090	-34.3%
Operating Expenses	15,054	17,600	16.9%	9,204	8,396	-8.8%
Manpower	7,196	8,244	14.6%	4,680	3,564	-23.8%
General & Administrative	7,857	9,355	19.1%	4,524	4,832	6.8%
PPOP (Pre-Provision Operating Profit)	25,843	31,670	22.6%	15,580	16,090	3.3%
Provision	3,727	1,882	-49.5%	1,460	422	-71.1%
Provision reversal on loan disposal	(717)	(223)	-68.9%	(223)	-	n.a
Net Profit	18,049	24,190	34.0%	11,530	12,660	9.8%

Key Ratios



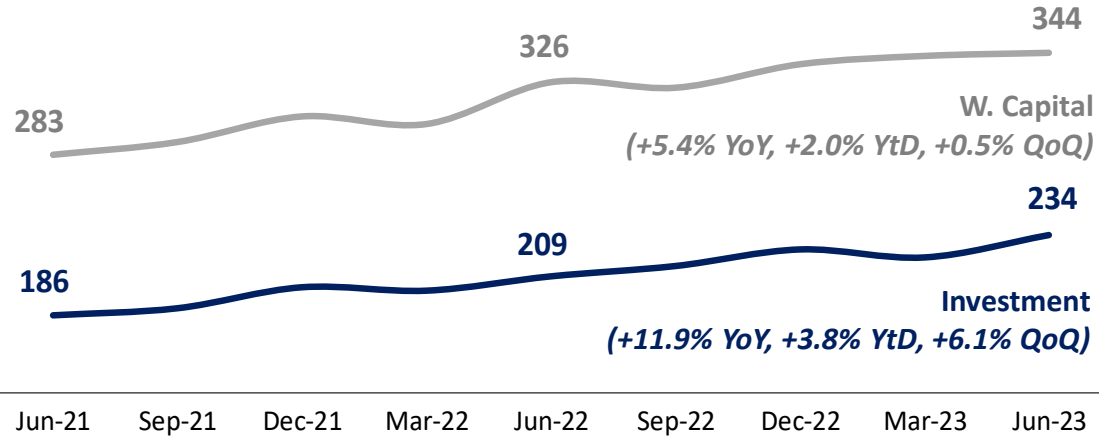
Bank Only	1H-22	1H-23	ΔYoY	1Q-23	2Q-23	ΔQoQ
NIM	5.0%	5.6%	0.6%	5.6%	5.5%	-0.1%
COC	1.2%	0.5%	-0.7%	0.8%	0.1%	-0.7%
Risk Adjusted NIM	3.8%	5.1%	1.3%	4.8%	5.4%	0.6%
CIR	34.3%	32.9%	-1.4%	35.1%	31.2%	-3.9%
ROA (after tax)	2.8%	3.7%	0.9%	3.4%	3.9%	0.5%
ROE	19.6%	24.2%	4.6%	22.3%	26.1%	3.8%
CAR	24.7%	29.5%	4.8%	28.9%	29.5%	0.6%
LFR*	63.5%	65.7%	2.2%	65.6%	65.7%	0.1%
RIM	65.4%	67.8%	2.4%	67.7%	67.8%	0.1%
NSFR	174.1%	175.9%	1.8%	168.6%	175.9%	7.3%
LCR	395.4%	371.2%	-24.2%	386.1%	371.2%	-14.9%
NPL - gross	2.2%	1.9%	-0.3%	1.8%	1.9%	0.1%
NPL Coverage	246.4%	257.1%	10.7%	285.4%	257.1%	-28.3%
LAR	12.3%	8.7%	-3.6%	9.5%	8.7%	-0.8%
LAR Coverage incl. off B/S	47.9%	61.6%	13.7%	57.9%	61.6%	3.7%

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

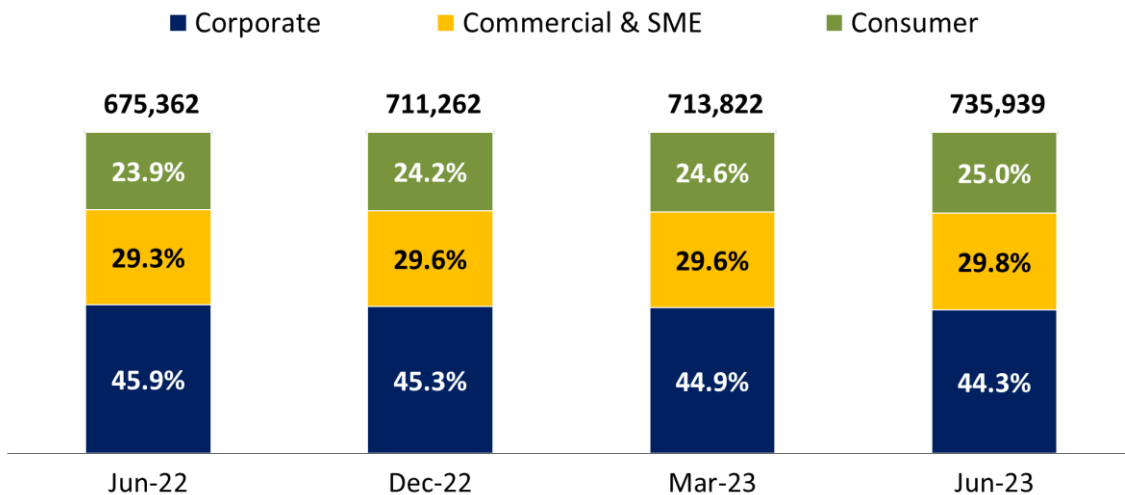
Broad-based loan growth continues



Business Loans (Rp tn) - Consolidated



Loan Composition (Rp bn) - Consolidated



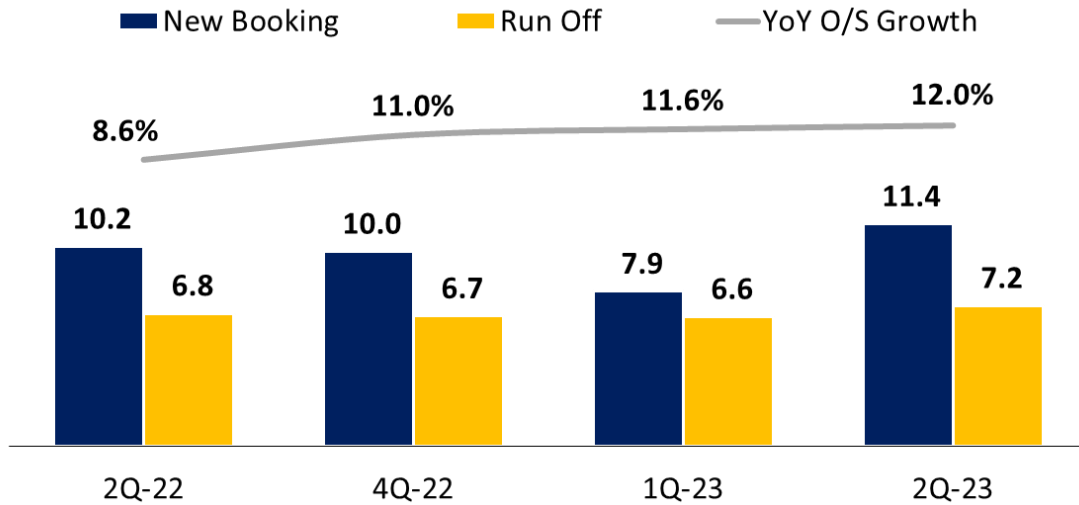
Note: The remaining contribution came from Sharia financing

Loan Breakdown (Rp bn) - Consolidated

	Dec-22	Jun-23	ΔYoY	ΔYtD	ΔQoQ
Corporate	322,176	326,020	5.1%	1.2%	1.7%
Commercial & SME	210,319	219,182	10.9%	4.2%	3.7%
Consumer	172,242	183,864	13.9%	6.7%	4.8%
- Mortgage	109,061	114,578	12.0%	5.1%	3.8%
- Vehicles	46,128	51,430	19.2%	11.5%	7.4%
- C.Cards & Others	17,054	17,856	12.4%	4.7%	4.1%
Sharia Financing	7,577	7,882	11.4%	4.0%	2.0%
Total O/S Loans	711,262	735,939	9.0%	3.5%	3.1%
Total Facilities	1,034,162	1,101,038	15.7%	6.5%	5.1%

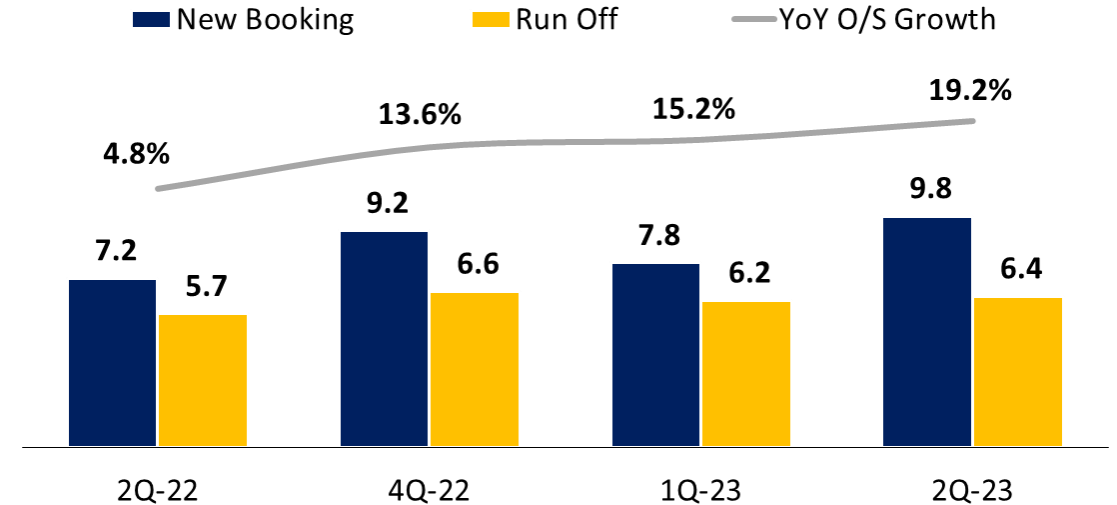
Strong consumer lending. New booking rose 21% YoY in 1H

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

Pilihan bunga KPR BCA **DIPERPANJANG**

mulai dari **3,75%** eff.p.a
Fix 3 s.d. 10 tahun

mulai dari **3,78%** eff.p.a
Fix berjenjang hingga 10 tahun

Tenor until 25 Years

Mortgage promo extended to 31 Aug 23

KKB BCA

DP 0%

Beli Mobil Baru
Hingga 31 Juli 2023

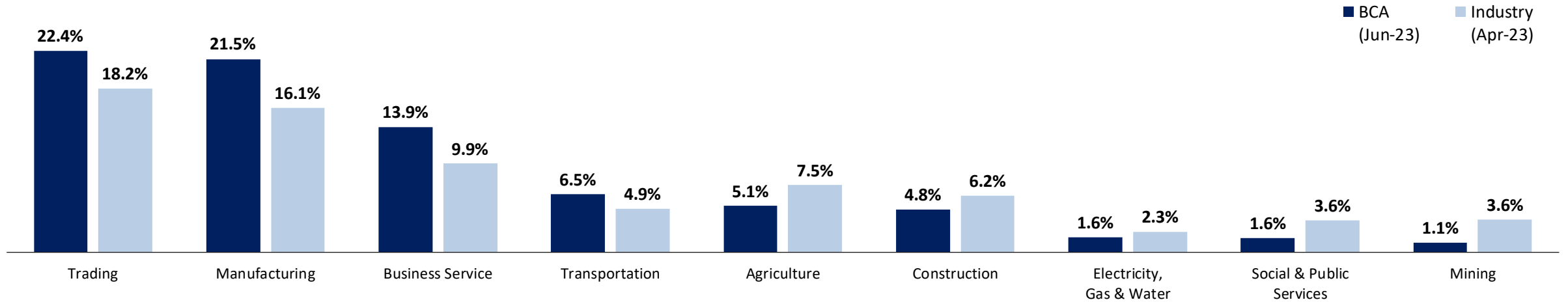
- Precipitating balance of min. 3x installments
- Especially for new cars of the passenger car type

Auto Loan Promo

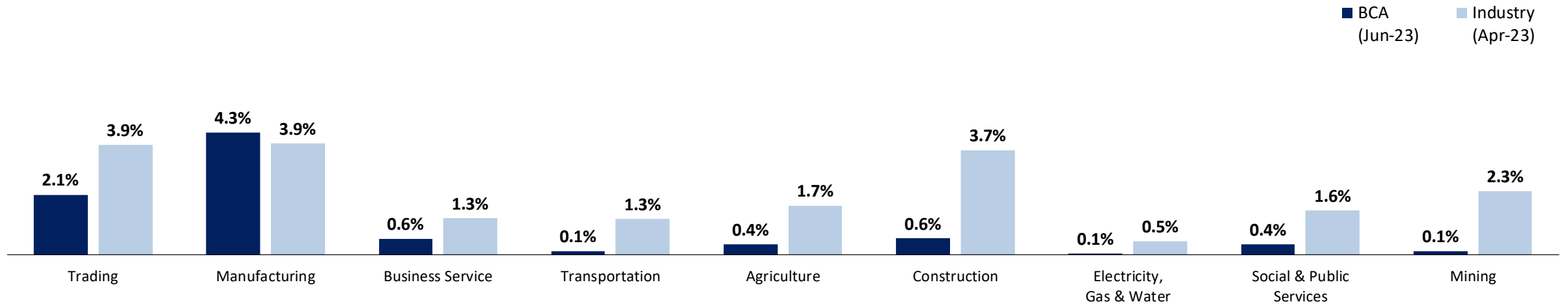
Diversified quality credit



Composition of BCA Business Loans by Sector (%)



BCA Business NPL by Sector (%)



Note: Consolidated numbers based on LBU reporting category

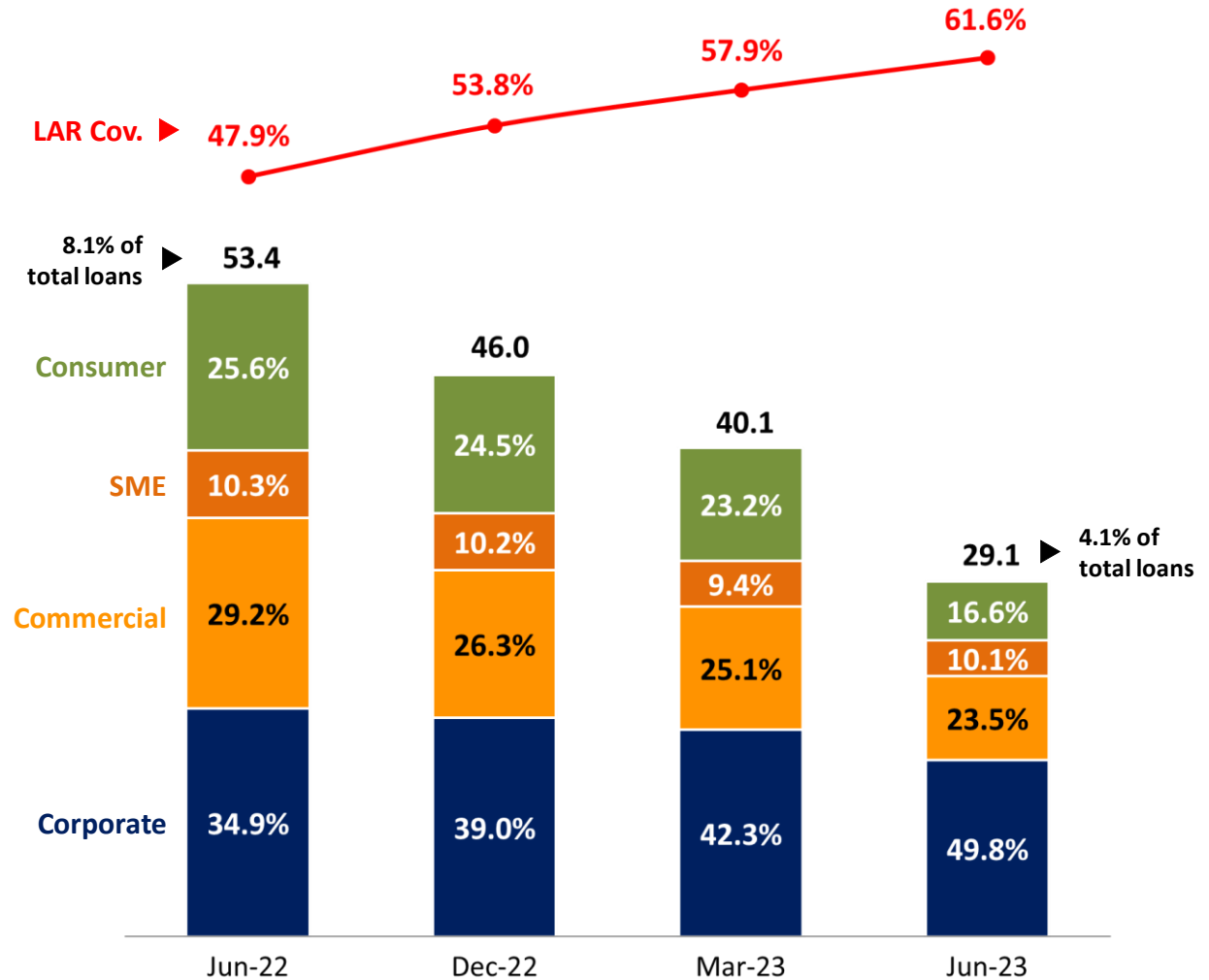
LAR steadily improves to 8.7%



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

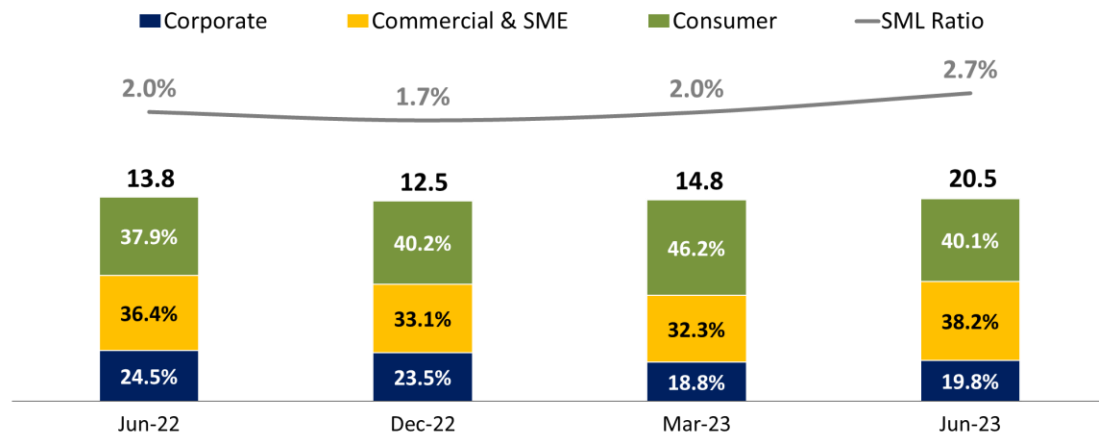
Rp trillion	Dec-22	Jun-23	ΔYoY	ΔYtD	ΔQoQ
Total Loans by Collectability (bank only):					
Current	667.7	681.8	8.4%	2.1%	2.1%
Special Mention	11.6	19.4	47.5%	67.0%	40.9%
NPL	11.8	13.5	-7.1%	14.2%	10.5%
Total Loans	691.1	714.6	8.8%	3.4%	3.0%
Restructured Loans (bank only):					
Current	46.0	29.1	-45.5%	-36.6%	-27.4%
Special Mention	6.8	9.8	21.0%	44.9%	37.2%
NPL	9.5	10.9	3.7%	15.7%	7.6%
Total Restruct. Loans	62.2	49.9	-30.8%	-19.8%	-13.1%
Total LAR	69.4	62.0	-23.5%	-10.6%	-6.1%
% LAR / Loans	10.0%	8.7%	-3.7%	-1.4%	-0.8%

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



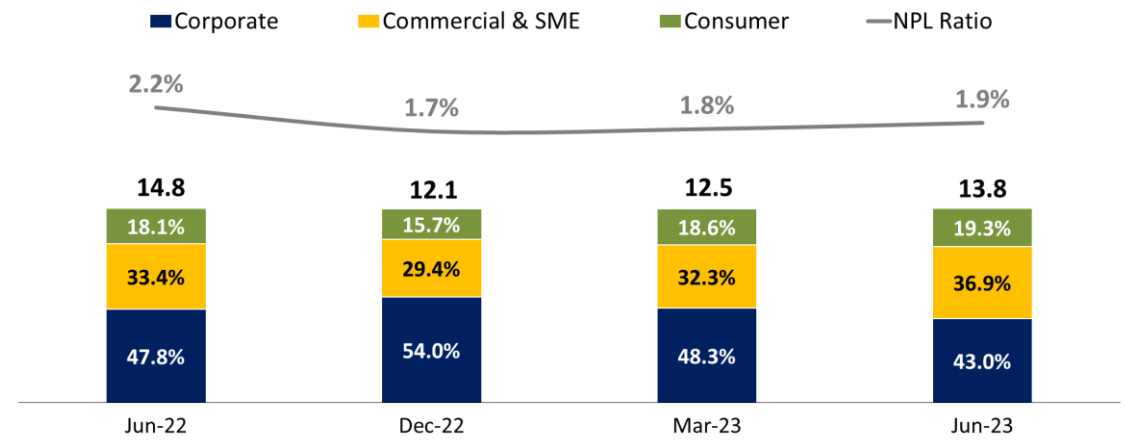
Robust coverage reflecting prudent measure

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



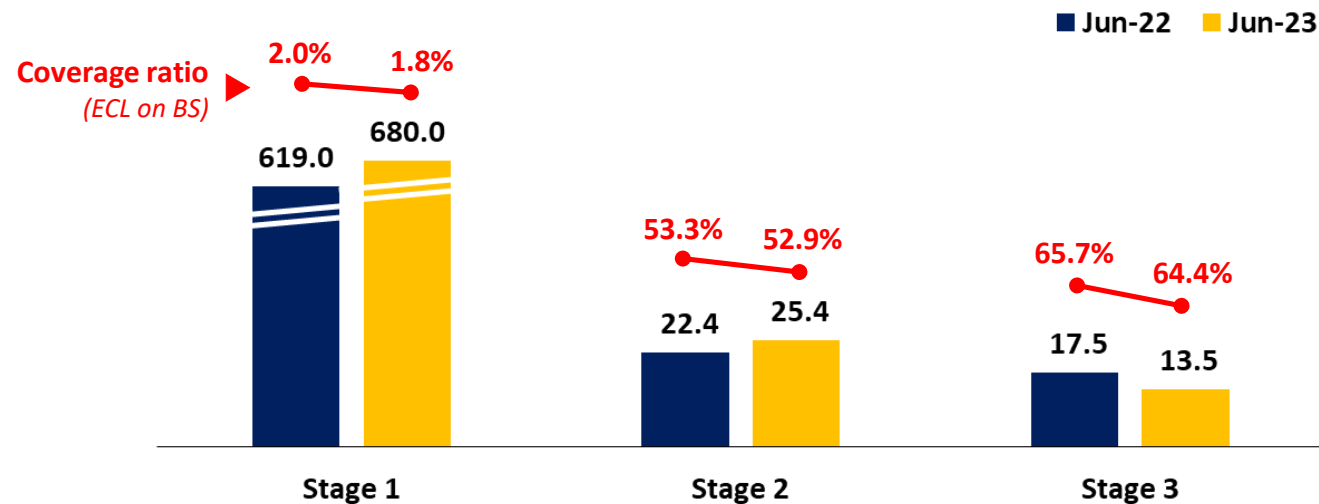
Note: The remaining contribution came from Sharia financing

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



Note: The remaining contribution came from Sharia financing

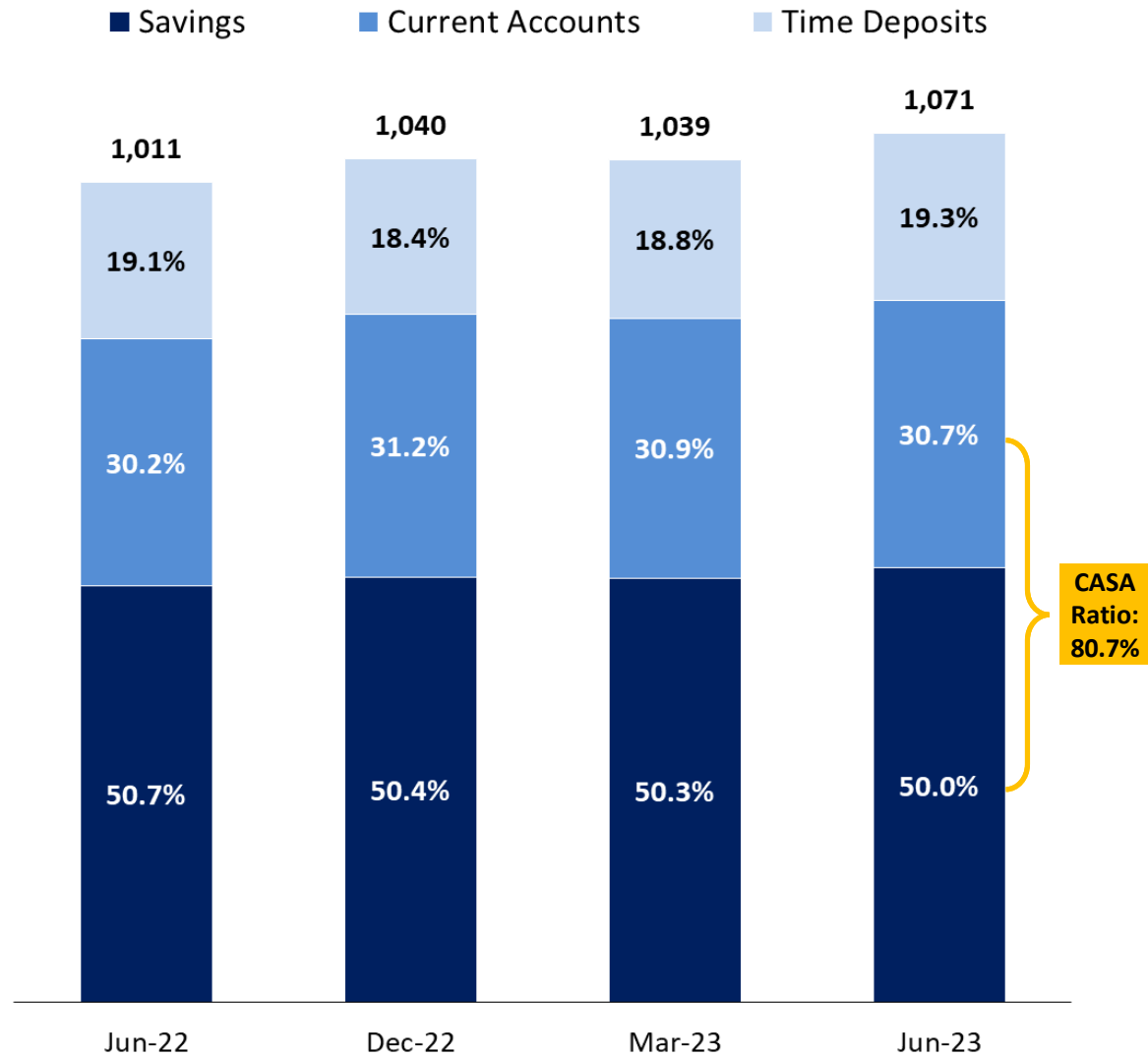
Loan Staging (Rp tn) – Consol excl. sharia & consumer receivables



CASA ratio stood at 80.7%



Third Party Fund Composition (Rp tn) - Consolidated



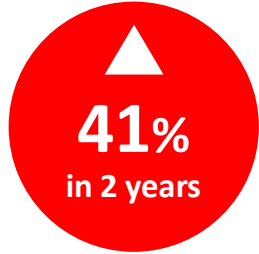
Third Party Funds (Rp tn) - Consolidated

	Dec-22	Jun-23	ΔYoY	ΔYtD	ΔQoQ
Current Accounts	324	329	7.9%	1.5%	2.6%
Savings Accounts	524	536	4.5%	2.3%	2.5%
CASA	848	865	5.7%	2.0%	2.5%
Time Deposits	192	207	6.9%	7.7%	5.7%
Third Party Funds	1,040	1,071	6.0%	3.0%	3.1%
CASA Ratio	81.6%	80.7%	-0.2%	-0.9%	-0.5%



Stellar digital transactions

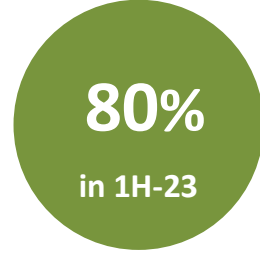
No. of Customers



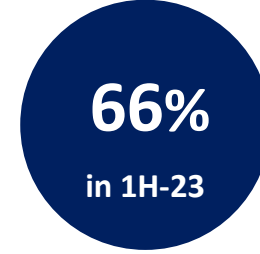
No. of transactions mobile banking



% Mobile Banking Users to CASA Acct.



% Individual Online Cust. Opening

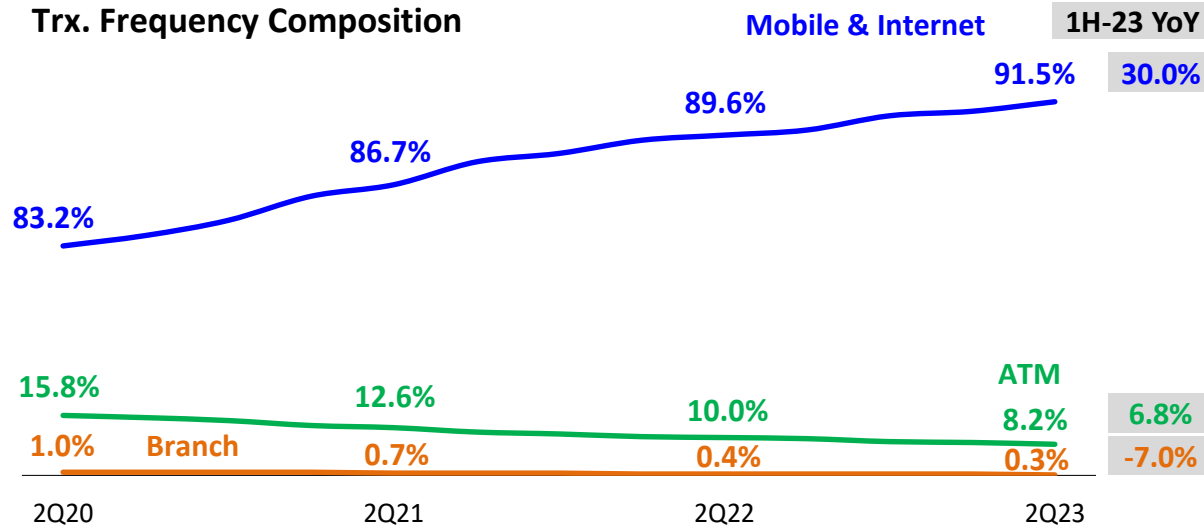


QRIS Trx Frequency

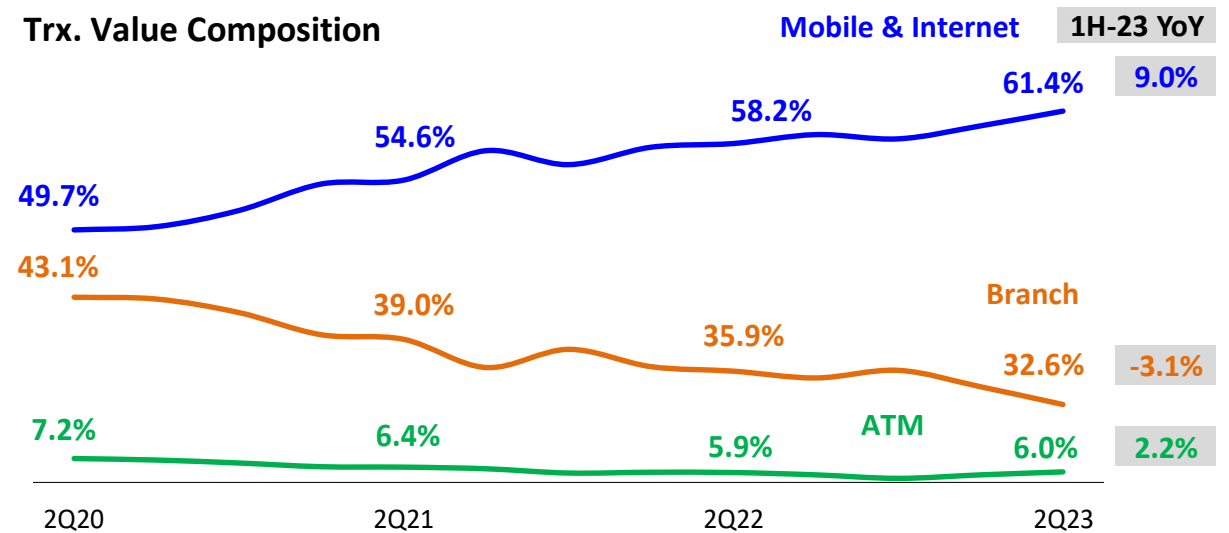


Strong Growth in Online Channels

Trx. Frequency Composition



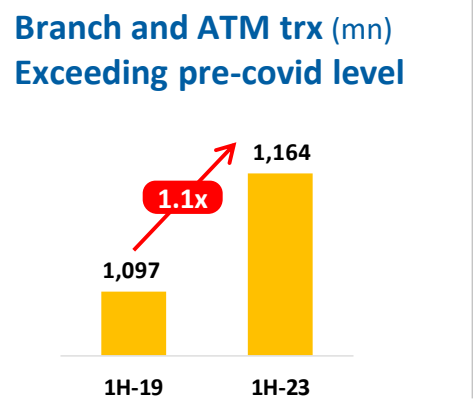
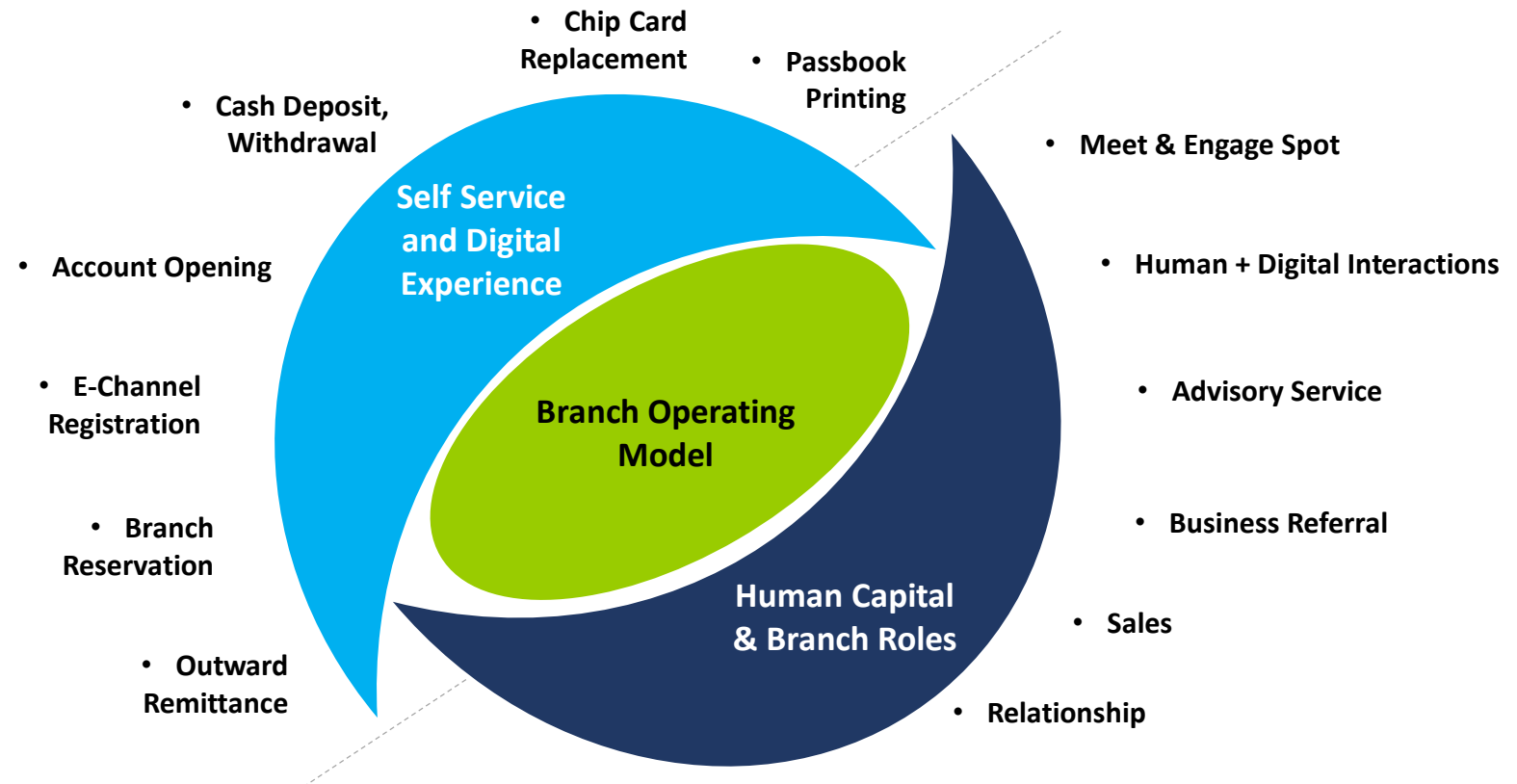
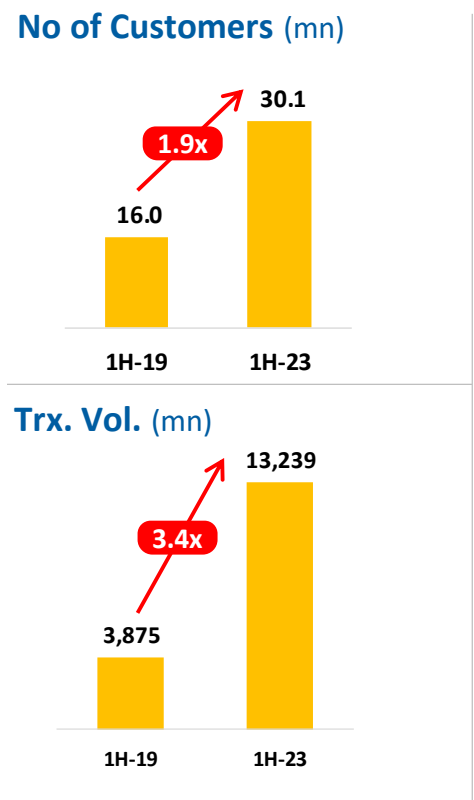
Trx. Value Composition



Two powerful apps for customer experience and reach



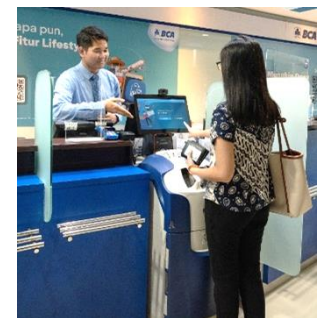
Continue transform the way we deliver services & engagement



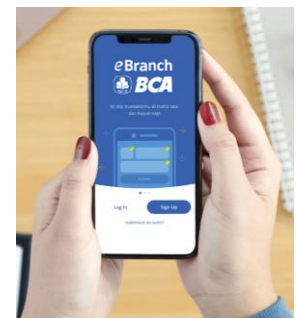
CS Digital



e-Service



Star Teller
self svc assisted machine



e-Branch
branch registration

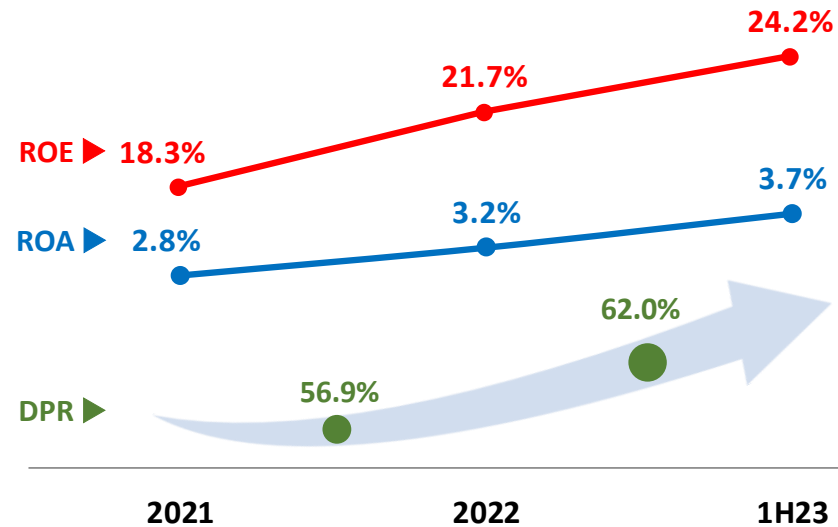


ATM / CRM
(Cash Recycling Machine)

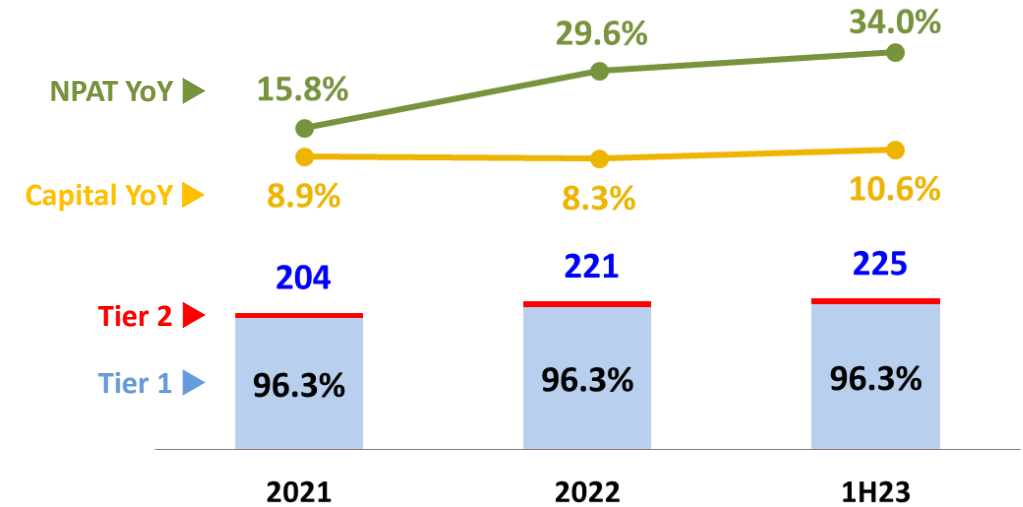
Solid earnings growth, higher payout ratio, elevated RoE



ROA, Dividend Payout Ratio (DPR) and ROE



Nominal Capital Growth (Rp tn)



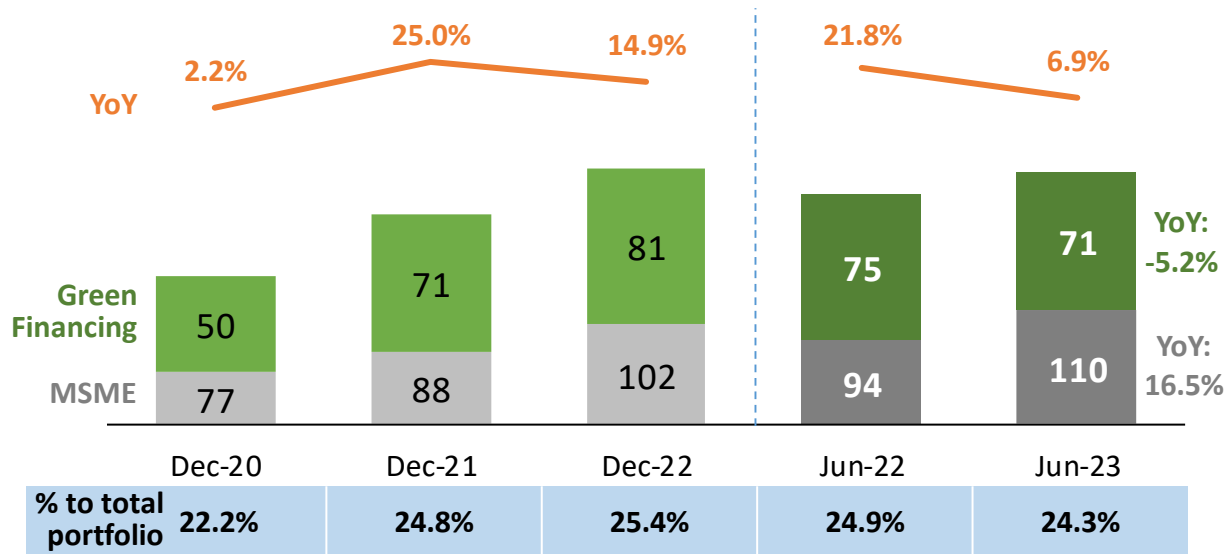
- Higher dividend payout ratio and sustained earnings growth lead to elevated RoE
- Sizeable nominal capital is maintained to support loan expansion in corporate segment
- CAR was at 29.5%. Effective 1 Jan 2023, OJK impose new regulation on CAR formula which is accretive to the BCA's CAR by due to:
 - RWA Credit risk savings from lower risk weight assets particularly on retail and property-backed loans
 - RWA Operational risk savings from: i) net interest income which is now capped at 2.25% of earning assets from previously uncapped; ii) adoption of progressive multiplier which is on average lower than the previous charge of 15%; iii) incorporation of actual internal loss rate which further reduce the Bank's operational charge

► Sustainability finance and ESG ◀

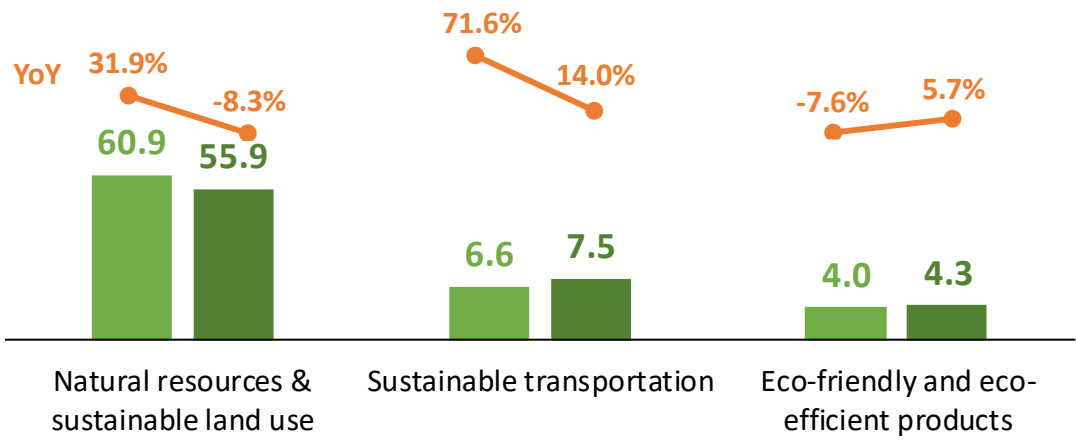
- Economic Aspect
- Environment
- Social
- Governance

Sustainable financing grew 6.9% YoY

» Sustainable financing (in Rp trillion)



» Top 3 green financing (in Rp trillion)



» Key Highlights up to Jun-23

- ▶ Pursue growth in **sustainable financing** :
 - develop financing portfolio for **Electric Vehicles (EV)**.
 - **first sustainability-linked loan** for a debtor in cement sector.

- ▶ **Responsible lending policies** are in place for 5 sectors : palm oil, forestry & wood products, coal mining, toll road, and cement & steel.

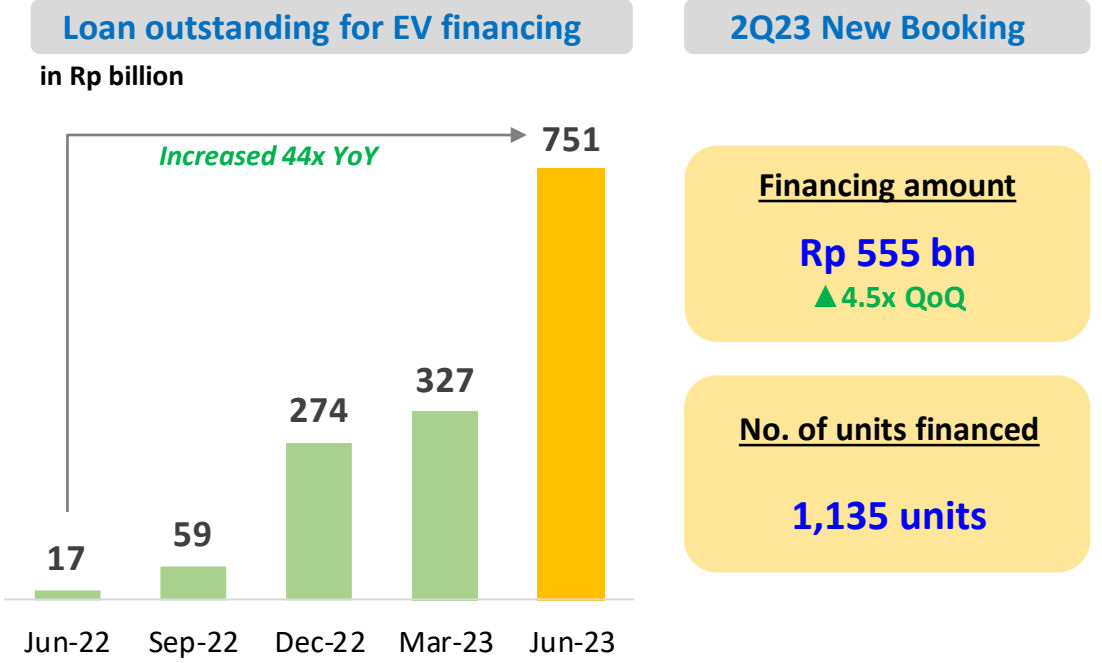
- ▶ Actively engaged in ongoing **‘OJK Green Taxonomy’** program.

- ▶ Participated in **Partnership for Carbon Accounting Financials (PCAF)** signatory to calculate **Scope 3 GHG emission** from debtors’ carbon footprint.

- ▶ Conducted initial bottom-up **climate-risk stress test (CRST)** analysis on BCA’s exposure of physical and transition risk.

Exploring opportunities in new areas

» EV financing portfolio doubled QoQ



» Issued first sustainability-linked loans

Facility Size

Rp
220 bn

- ▶ Provided financing for a **corporate debtor** in **cement** sector.
- ▶ Requiring debtor to reach certain **carbon emission reduction target**.

» Empowering women entrepreneurs

No. of women debtors

40,630
▲ 21% YoY

Loan O/S to Woman Debtors

Rp 13.8 tn
▲ 22% YoY

No. of MSME debtors financed (cumulative)

200,034
▲ 27% YoY

» Moving towards more sustainable palm oil sector

- ▶ Financing to **certified palm oil** (ISPO/RSPO).
- ▶ Adopt **no-deforestation, no-peat, no-exploitation** (NDPE) principles.
- ▶ Local community empowerment through **financing to plasma farmers**, in collaboration with corporate customers.
- ▶ **63% of palm oil debtors** were ISPO/ RSPO certified in 2Q23, compared to 50% in 4Q20.

Driving sustainable waste management practices towards larger scale

	FY21	FY22	YoY
Total CO2 savings potential (ton eq.)	888	1,996	125%
A Recycle & Waste Management	0	349	N/A
B Digital Banking Operation	797	1,458	83%
C Green Building & Energy Efficiency	59	149	153%
D Nature Conservation	32	40	25%

1H 2023 Key Achievements

A

Recycle & Waste Management

Waste Recycled		Recycling Output
Non-Organic	 Plastic bags, paper, carton, bottle	19 ton ▲ 206% YoY Plastic pellets, reusable pulps, etc.
Archives & Documents	 Expired documents	214 ton ▼ 9% YoY Reusable pulps
Electronic Waste	 Uninterruptible power supply (UPS)	33 ton NEW Plastic pellets

Waste Management Beyond Workplace

Ongoing

- Encourage **employees** to recycle their **household waste**
- Hosted **waste management webinar** for employees
- 8 types** of household waste recycled

Offsetting carbon footprint through various initiatives

	FY21	FY22	YoY
Total CO2 savings potential (ton eq.)	888	1,996	125%
A Recycle & Waste Management	0	349	N/A
B Digital Banking Operation	797	1,458	83%
C Green Building & Energy Efficiency	59	149	153%
D Nature Conservation	32	40	25%



A



B



C



D

1H 2023 Key Achievements

B **99.7%** of transactions in 1H 2023 done through **digital channels**

Digitalize customers' billing and account statements → Potential savings of **1.9 million** sheets of paper in 1H23 Equivalent to **19.2 ton eq. CO2**

Digital workplace (internal administration, approval mechanism, internal event, work from hub)

C **74** branch offices with environmentally friendly building features

NEW Developed **carbon reduction roadmap until 2030** covering on-grid solar panels, efficient energy usage in branches, and more environmentally-friendly AC

D **46** rehabilitated **orangutans released to the wildlife** as of June 2023 *(+5 new release in 1H 2023)*

76,103 trees planted since 2009

118 hectares

Creating lasting impact for human lives

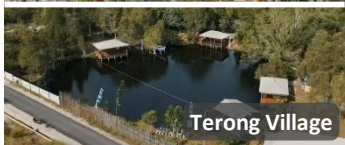
» Select Community Empowerment Initiatives

» Building Solar Fish Dryer facility for local fisherwomen community



- ▶ Assist **fisherwomen** community in Bali to address **weather uncertainties**.
- ▶ Installed **production facilities** (solar dryer dome, packaging machine) for dried-fish production process.
- ▶ Accelerate production time by **2x faster**.

» Awards & recognition received by BCA's tourism villages



Terong Village

Terong Village, Belitung Island

- ▶ A former tin mining area transformed into a **sustainable tourist destination**.
- ▶ Selected as **Top 75 Best Tourism Village** in Indonesia 2023 by Ministry of Tourism.



Digital Forest

Bukit Peramun Village, Belitung Island

- ▶ Leverage **technologies**, such as Virtual Assistant and Virtual Guide, to support **nature conservation efforts**.
- ▶ Obtained MURI (Indonesian World Records Museum) as **The First Community-Based Digital Forest in Indonesia**.

» BCA Berbagi Ilmu Program: Upholding Quality Education

» Public lecture for university students

- ▶ Held in **5 universities** across Indonesia.
- ▶ Attended by **3,000+** university students.
- ▶ Featuring **5 BCA directors** as key speakers.



» Student banking tour

- ▶ Hosted **993 students** from **18 schools** to visit BCA's branches.



» Supporting people with disability

- ▶ Organized a **marketplace** showcasing products created by **entrepreneurs with disability**.
- ▶ Arranged a **seminar** on digital communication and a **banking tour** for **39 students with disability**.

» CSR Initiatives & Outreach in 1H 2023

Education & Financial Literacy

23,374 participants of financial literacy socializations & activities

258 teachers participated in learning method training facilitated by BCA

Public Health

7,181 medical treatment assistance

943 blood bags collected for donation

73 cataract surgeries

Strengthening corporate governance

» Good governance for sustainable business practices



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



Data protection technologies to ensure data privacy



Enforcing data security policy across all work units.



Raising cybersecurity awareness for employees, customers, and clients



Enhancement of formal procedures on **consumer data protection**

Obtained IT & Data Security Certifications

- 1 **ISO 27001:2013** for Enterprise Security
- 2 **PCI DSS 3.2.1 certification** for BCA data center (global data security)
- 3 **ISO 20000-1:2018** for IT service management & data center
- 4 **ISO 9001:2015** for data center operations & quality management system
- 5 **ISO 27001:2013** for data center network & operation

ESG Rating & Awards



**MSCI Indonesia Index
Top 10 Constituents**

MSCI
ESG RATINGS

CCC B BB BBB **A** AA AAA

Last update: May 2023

**FTSE4Good ASEAN 5 Index
Top 10 Constituents**

FTSE4Good

Last update: Jun 2023

BCA constituents of:

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

Last update: Jun 2023

Customer excellence recognition for passing

90th percentile of Gallup's Global Customer Engagement database

Best Companies to Work for in Asia

HR Asia Award 2023

**FIHRRST
Best Sustainability Report**

Rating **A+**

FIHRRST
Foundation for International Human Rights Reporting Standards

Last update: Feb 2023 - Annually

**Thomson Reuters - Refinitiv
ESG Scores**

Rating **A**

REFINITIV

Last update: Nov 2022 - Annually

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

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

S&P Global

Last update: Nov 2022 - Annually

Platinum Category in GHG Emission Disclosure

Corporate Transparency in Emission Disclosure Award 2023

Best in Banking Sector

THE ECONOMICS
LEADING DISRUPTION ECONOMY

Indonesia CSR Brand Equity Awards 2023

▶ Share data, ratings & awards ◀

BCA share performance & rating



BCA Shareholding Structure (30 June 2023)

	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 November 2022

Description	Rating
Outlook	Stable
Long-Term IDR	BBB-
Short-Term IDR	F3
National Long-Term	AA+ (idn)
National Short-Term	F1+ (idn)
Viability	bbb-
Government Support	bbb-

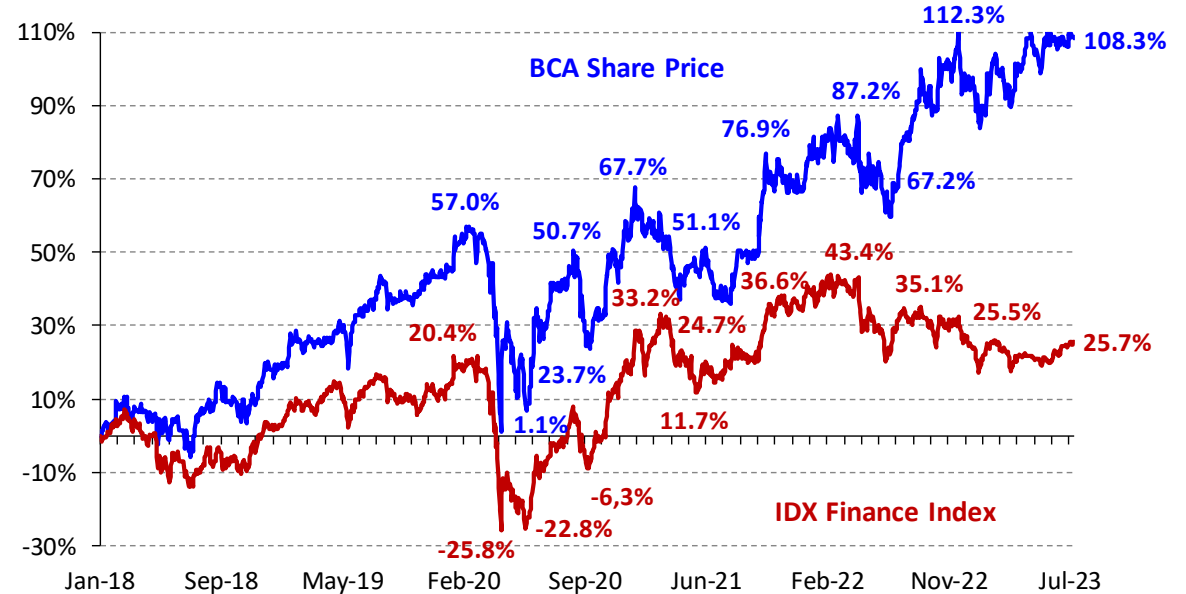
Pefindo Ratings

As of March 2023

Description	Rating
Corporate Rating	idAAA/Stable
Shelf Registration Sub Bond I	idAA/Stable

Performance BCCA vs IDX Finance Index

(Relative price up to 24 Jul 2023 against 1 Jan 2018)



- Market Cap BCA: Rp1,125 tn (24 Jul 23)**
"The Largest in Indonesia"
- CAGR BCA Share Price: +51.2%**
(2 Years: Jul-21 to Jul-23)
- CAGR IDX Finance Share Price: +4.9%**
(2 Years: Jul-21 to Jul-23)

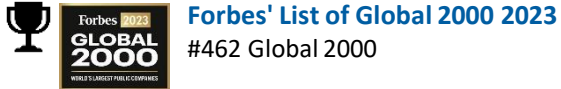
Awards and recognitions - 2023



Best Bank



Asiamoney Private Banking Award 2023
Best for High Net Worth in Indonesia



Forbes' List of Global 2000 2023
#462 Global 2000



World's Best Bank 2023
#1 in Indonesia



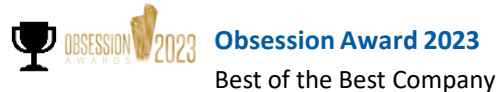
The Asian Banker Leadership Achievement Award 2023
Bank of the Year in Asia Pacific 2023



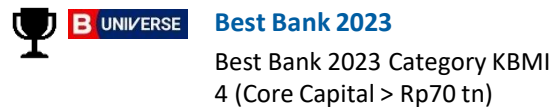
FinanceAsia Award 2023
Best Bank in Indonesia



Indonesia Banking Summit 2023
• 4th Indonesia Top Bank Awards 2023
• Top Bank 2023 In Conventional - KBMI 4 Category



Obsession Award 2023
Best of the Best Company



Best Bank 2023
Best Bank 2023 Category KBMI 4 (Core Capital > Rp70 tn)



20th Infobank - MRI Banking Service Excellent 2023
BCA – Titanium Recognition – 15 Consecutive years In Service Excellence

- The Best Internet Banking
- The Best Digital Branch
- The Best Opening Account via Mobile Application/Mobile Browser
- The Best Live Chat
- The Best Cash Recycling Machine
- The 2nd Best Contact
- The 2nd Best Digital Channel
- The 2nd Best Mutual Fund Apps
- The 2nd Best Email Service
- The 3rd Best E-Banking



Issuer Appreciation Night – Launching of Tempo Index - IDNFinancials 52

- Platinum Category
- Main Index
 - High Dividend
 - High Growth
 - High Market Capitalization



Bisnis Indonesia Award 2023
National Private Bank

Brand & Marketing



2023 BrandZ Most Valuable Global Brand Most Valuable Global Brand – rank 74



Indonesia's Strongest Brand 2023
AAA+ (92,9) – 1st rank



OMNI Brands of the Year 2023

- Integrated Education Campaign (#AwasModus)
- Digital Longue – myBCA
- Savings
- Call Center
- Conventional Bank



WOW Brand Festive Day 2023

- BCA Credit Card
- ATM
- KPR
- BCA Mobile
- Flazz Card



Indonesia Customer Service Quality Award 2023

- BCA (1st rank)
- Credit Card (1st rank)
- BCA mobile (1st rank)
- Halo BCA (1st rank)



Marketeers Youth Choice Award

- Banking Mobile Apps (BCA Mobile)
- Saving Account (Tahapan Xpresi BCA)



Solo Best Brand and Innovation (SBBI) 2023

- Private Bank Savings Accounts
- Credit Card



Indonesia Property & Bank Award 2023

The Most Favourite Mortgage Product (KPR BCA)

Awards and recognitions - 2023



Customer Service



Gallup Global Customer Engagement

Customer Engagement Recognition – Above Global Customer Engagement Average Score or 90th percentile



Infobank Satisfaction, Loyalty and Engagement (SLE) Awards 2023

- Satisfaction Index 2023 (1st rank)
- Satisfaction Index 2023 – Customer Service (1st rank)
- Satisfaction Index 2023 – ATM Conventional Bank (1st rank)
- Satisfaction Index 2023 – Mobile Banking (2nd rank)
- Satisfaction Index 2023 – Teller (2nd rank)
- Satisfaction Index 2023 – Branch (2nd rank)
- Engagement Index 2023 (2nd rank)
- Loyalty Index 2023 (3rd rank)

CSR



Fortune Indonesia Change the World

Change The World (Bakti BCA)



5th Indonesia CSR Brand Equity Award 2023

Bank Sector Industry Category



CSR Award 2023

Integrated CSR Initiatives – Financial Sector Category

Public Relations



PR Indonesia Award (PRIA) 2023

- Digital Channel – Social Media – Instagram (bcasemuaberes)
- Annual Report – Annual Report 2021
- Annual Report – Sustainability Report 2021
- Owned Media – Video Profile (Company Profile BCA)
- Program PR – Digital PR (BCA CAREER - #MUNGKINLOCOCOK)
- Most Popular – Mass Media

Human Capital



HR Asia Award 2023

- HR Asia Best Companies to Work for in Asia TM 2023
- HR Asia Digital Transformation Awards 2023

GCG



Transparency and Corporate Emission Reduction Award 2023

Transparency in Calculating Corporate Emissions - Platinum Category

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Always by your side

Thank You