

PT Bank Central Asia Tbk 9M23 Results

19 October 2023

Agenda



- Macroeconomy & Banking Industry Highlights
- 9M-23 Performance Overview
- Sustainability Finance and ESG

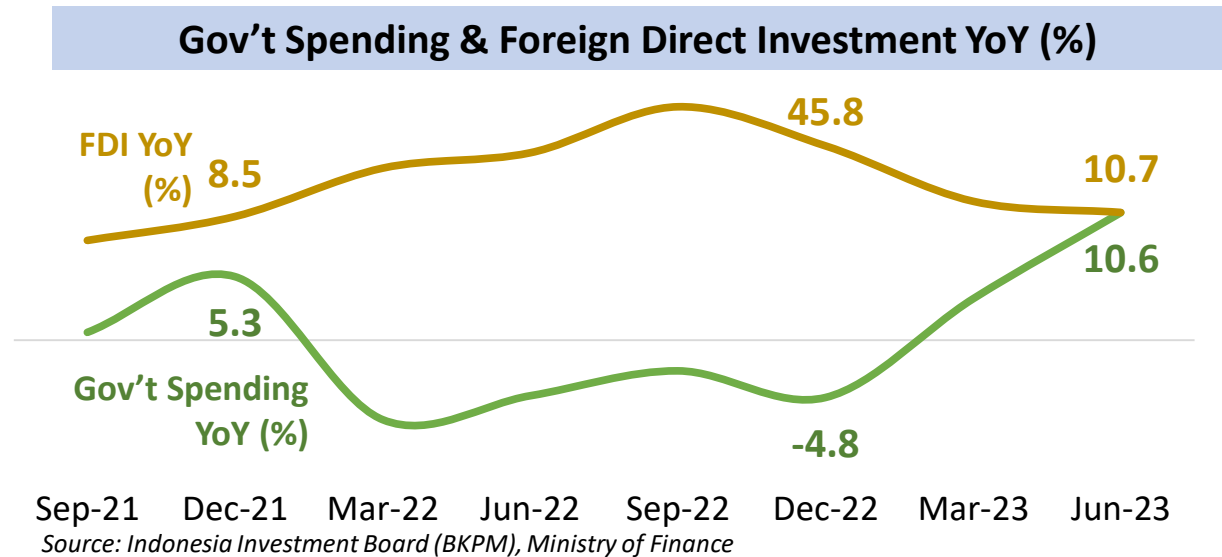
▶ Macroeconomy & Banking Industry Highlights ◀

Economic highlights (1/2)

- Indonesia economy is resilient with GDP expansion of ~ 5% despite geopolitical tension and global challenges.
- Foreign Direct Investment (FDI) growth is slowing down, but still in positive territory.
- Strong fiscal reserves support government expenditure, and provide options to boost growth through pre-election spending or reducing government bond issuance.

	2021	2022	9M23
Real GDP	3.69%	5.31%	5.00%*
CPI	1.87%	5.51%	2.28%
BI 7-D Rate	3.50%	5.50%	5.75%
USD/IDR	14,364	15,228	15,455
CA (% of GDP)	0.29%	0.99%	-0.28%*

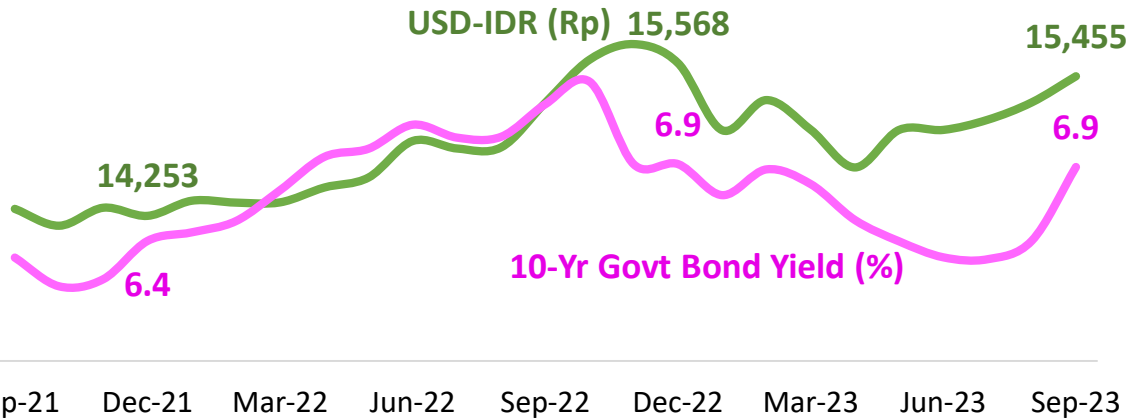
Source: Bank Indonesia & Statistics Indonesia (BPS) for 2022 & 2021, *) BCA economist estimates



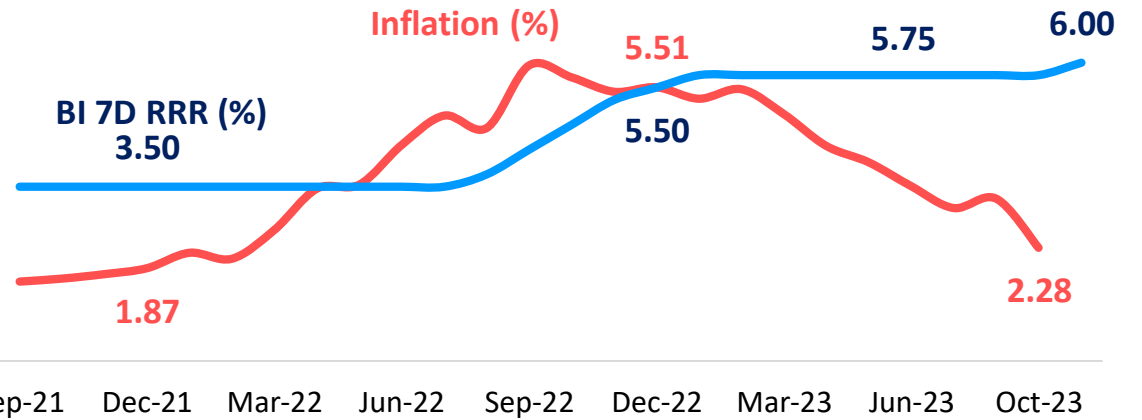
Economic highlights (2/2)



10-Yr Govt Bond Yield & USD-IDR Exchange Rate



Inflation & BI 7-Day Reverse Repo Rate



Source: Indonesia Statistics (BPS), Bloomberg

- External factors drive higher Indonesia Government bond yield, and add pressures on the Rupiah in 3Q 2023.
- Bank Indonesia (BI) issues a new Rupiah denominated instrument (SRBI), offering attractive short-term yield to safeguard the currency stability. Trade balance remained in surplus.
- BI increased the 7DRRR by 25bs to 6.00% in Oct 2023 after maintaining stable rate since Jan 23. Positive real rate differential (versus US) provides cushion that should allow for relatively moderate adjustment in yields and USD/IDR exchange rate.
- **Catalysts:** 1) Budget realization is at the slowest pace since 2018. Fiscal balance stood at 0.70% of GDP in Aug-23, implying more fiscal disbursements going forward; 2) Stronger investment flow
- **Challenges:** 1) More pressure on export commodity prices may deteriorate current account deficit; 2) Higher food prices may refuel inflationary pressure

Banking Industry (1/3)

- Loans grew 9% YoY in the banking system, largely deployed in financial services sector, real estate, business services and mining.
- Total deposits declined YtD in absolute value.
 - Historically, total deposits would increase in 4Q due to higher government spending.
- Capital remained solid with CAR reaching 27.6%.
- Net profit was Rp 141.1 trillion in Jul23, rose by 20.4% YoY, presenting strong top line growth and asset quality improvement.

Banking Sector Financial Summary

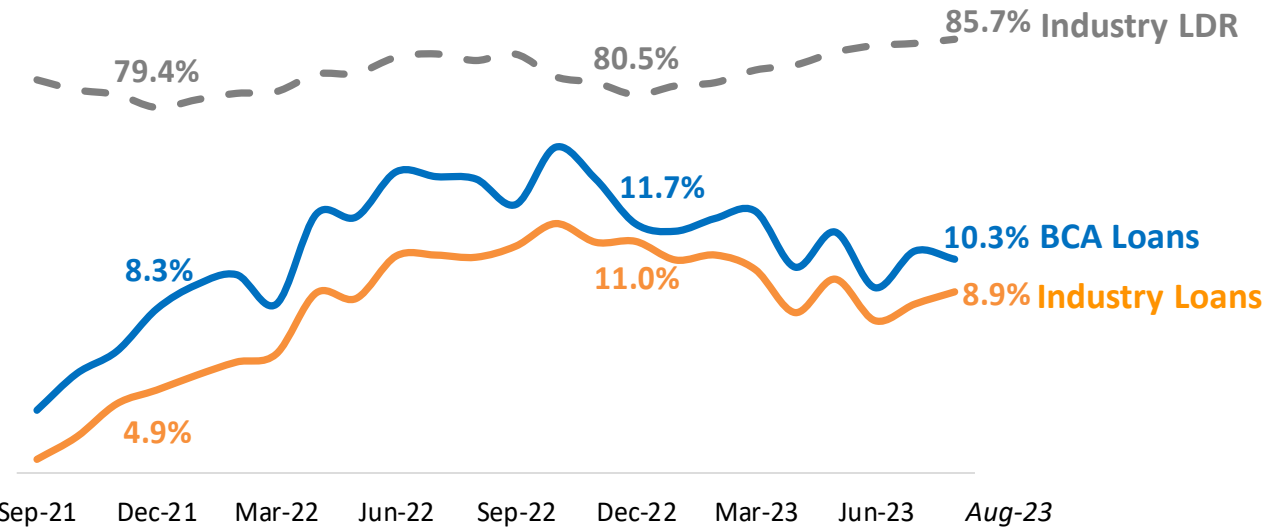
Rp trillion	Aug-22	Dec-22	Aug-23	ΔYoY	ΔYtD
Total Loans	6,160	6,389	6,710	8.9%	5.0%
Third Party Funds	7,358	7,932	7,831	6.4%	-1.3%
CASA	4,619	5,067	4,885	5.8%	-3.6%
Current Accounts	2,084	2,430	2,284	9.6%	-6.0%
Savings Accounts	2,535	2,637	2,601	2.6%	-1.4%
Time Deposits	2,740	2,865	2,946	7.5%	2.8%
Net Profit #	117.2	201.8	141.1	20.4%	n.a
NIM #	4.8%	4.8%	4.9%	10bp	10bp
LDR	83.7%	80.5%	85.7%	200bp	520bp
NPL #	2.9%	2.4%	2.5%	-40bp	10bp
CAR #	25.0%	25.6%	27.6%	260bp	200bp

Source: Bank Indonesia (SEKI) & Otoritas Jasa Keuangan (SPI)

Note: # use SPI data (July)

Banking Industry (2/3)

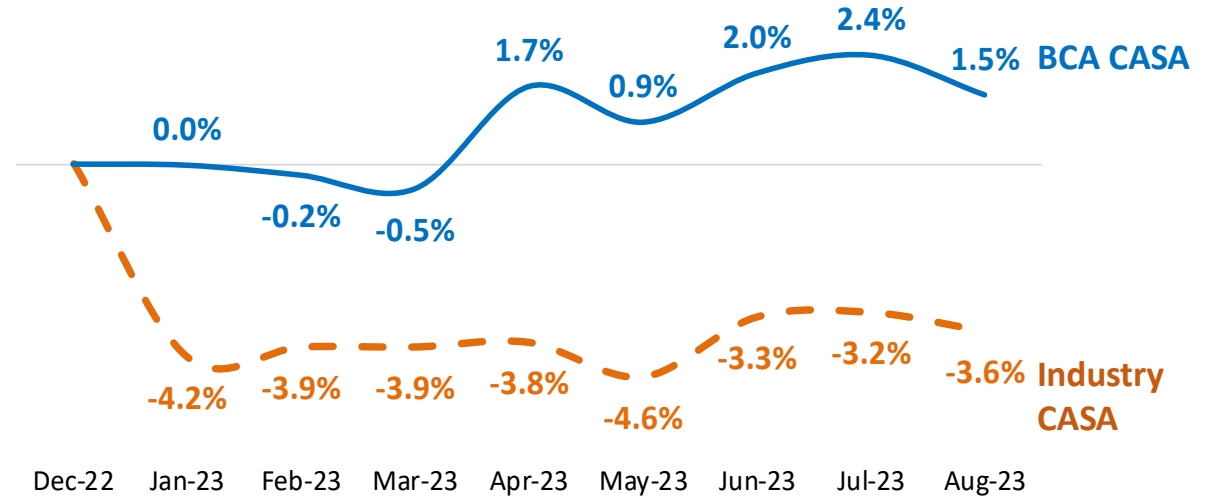
BCA Loans vs Industry (YoY)



Source: Bank Indonesia

- LDR is on the rise as liquidity in the banking system tightens. BI still maintains high reserve requirement rate (RRR).
- Many banks recorded elevated cost of funds.

BCA CASA vs Industry (YtD)



Source: Bank Indonesia

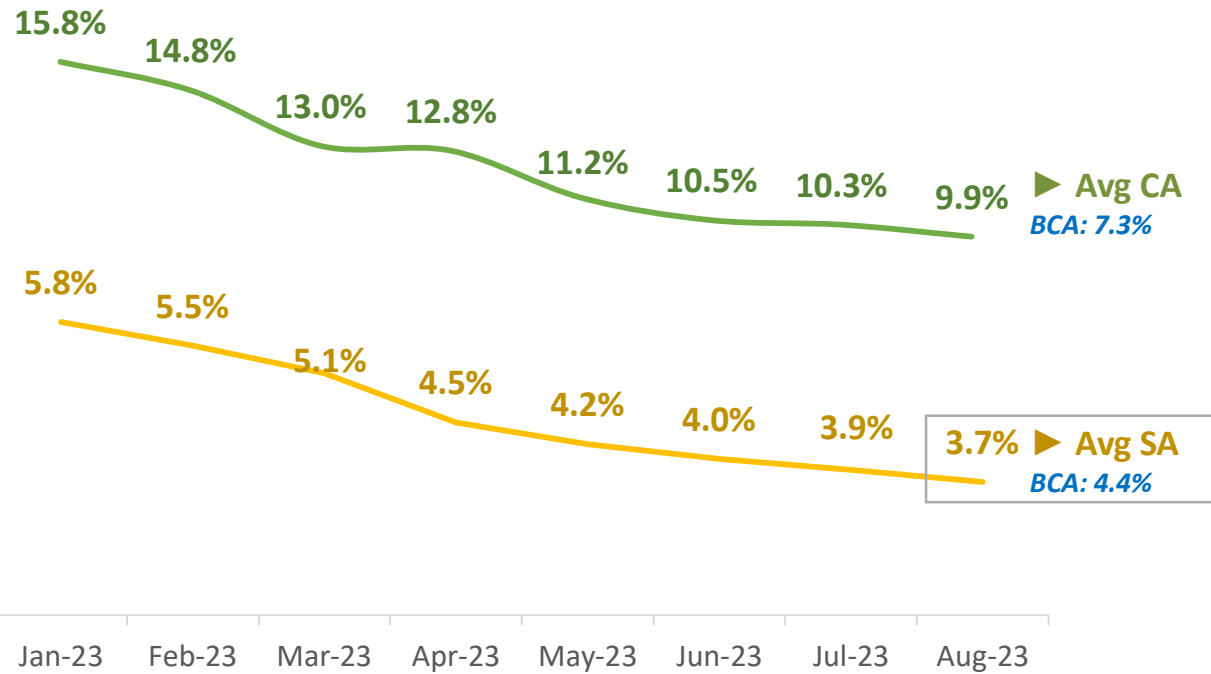
- BCA outperformed the Industry.

Banking Industry (3/3)



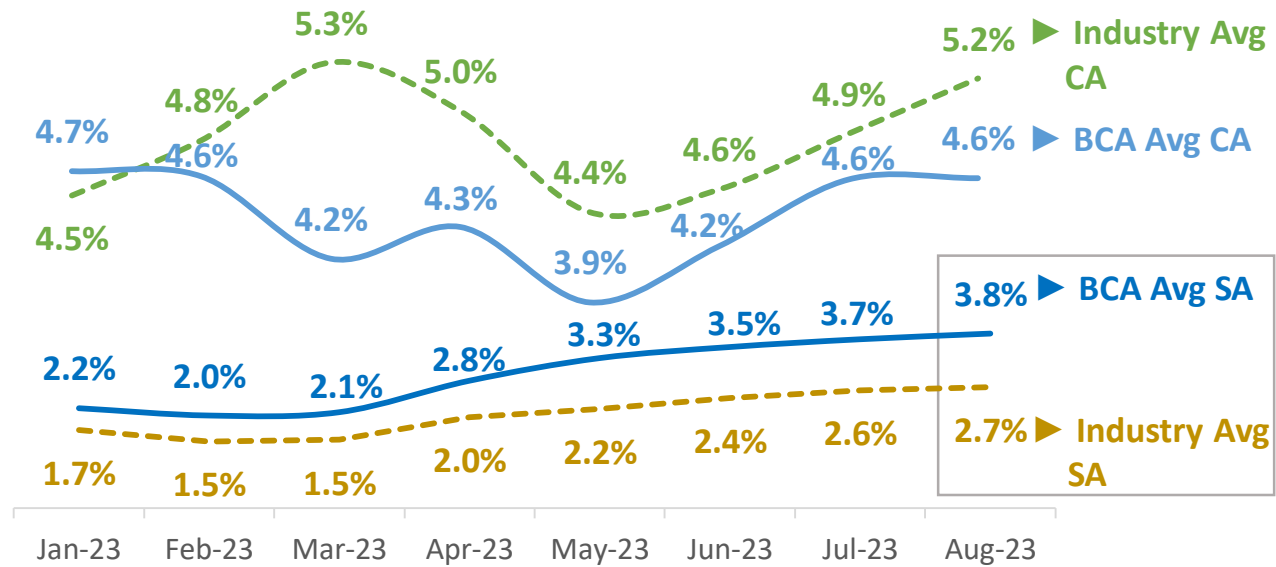
- BCA CASA remains robust in the private sector (excluding Government and SOE funds).
- BCA Savings (SA) outgrew industry both YoY and YtD.

Banking Industry Avg Funding in the Private Sector (YoY)



Source: Bank Indonesia

BCA Avg CASA VS Banking Industry in the Private Sector (YtD)



BS

▶ 9M-23 Performance Overview ◀

Loans increased 12.3% YoY



Rp trillion	Sep-22	Dec-22	Jun-23	Sep-23	YoY	YtD	QoQ
Total Assets	1,288.7	1,314.7	1,356.8	1,381.4	7.2%	5.1%	1.8%
Secondary Reserves & Marketable Securities	462.9	446.4	458.8	461.2	-0.4%	3.3%	0.5%
Loans	682.0	711.3	735.9	766.1	12.3%	7.7%	4.1%
Third Party Funds	1,025.5	1,039.7	1,071.2	1,088.8	6.2%	4.7%	1.6%
CASA	830.4	847.9	864.7	869.8	4.7%	2.6%	0.6%
Current Accounts	318.3	323.9	328.9	337.6	6.1%	4.2%	2.7%
Savings Accounts	512.2	524.0	535.8	532.1	3.9%	1.6%	-0.7%
Time Deposits	195.1	191.8	206.5	219.0	12.3%	14.2%	6.1%
Equity	211.9	221.0	224.6	235.8	11.2%	6.7%	5.0%

Comparison CASA
BCA vs Industry –
Page 8

PPOP grew 19.1% YoY



Rp trillion	9M-22	9M-23	YoY	1Q-23	2Q-23	3Q-23	QoQ
Operating Income	62.8	74.2	18.2%	24.8	24.5	24.9	1.7%
Net Interest Income	46.1	55.9	21.3%	18.5	18.6	18.8	1.2%
Non Interest Income	16.7	18.3	9.7%	6.3	5.9	6.1	3.2%
Fees and Commissions	12.3	13.3	7.7%	4.3	4.4	4.6	6.5%
Trading Income	1.4	1.3	-1.9%	0.5	0.5	0.3	-25.1%
Loss on loan disposal	(0.6)	(0.2)	68.2%	(0.2)	-	-	n.a
Others	3.6	3.9	7.4%	1.7	1.1	1.1	2.1%
Operating Expenses	23.2	27.0	16.6%	9.2	8.4	9.4	12.2%
Manpower	10.7	12.2	14.1%	4.7	3.6	4.0	11.4%
General & Administrative	12.5	14.8	18.7%	4.5	4.8	5.4	12.8%
PPOP (Pre-Provision Operating Profit)	39.6	47.2	19.1%	15.6	16.1	15.5	-3.7%
Provision	3.9	2.3	-41.5%	1.5	0.4	0.4	-2.8%
Provision reversal on loan disposal	(0.7)	(0.2)	68.9%	(0.2)	-	-	n.a
Net Profit	29.0	36.4	25.8%	11.5	12.7	12.2	-3.4%

Key Ratios

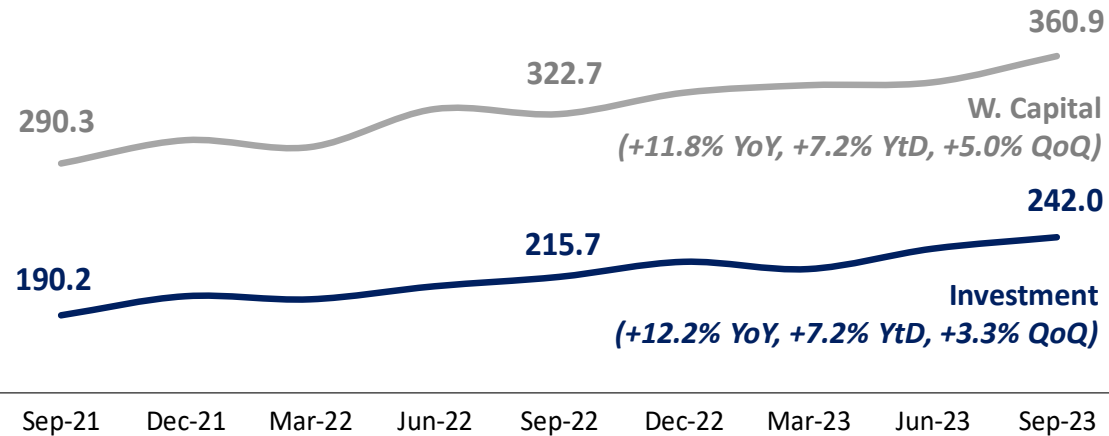


Bank Only	9M-22	9M-23	ΔYoY	1Q-23	2Q-23	3Q-23	ΔQoQ
NIM	5.1%	5.5%	0.4%	5.6%	5.5%	5.5%	0.0%
COC	0.8%	0.4%	-0.4%	0.8%	0.1%	0.3%	0.2%
COC (excl. reversal on loan disposal)	1.0%	0.4%	-0.6%	0.9%	0.1%	0.3%	0.2%
Risk Adjusted NIM	4.3%	5.1%	0.8%	4.8%	5.4%	5.2%	-0.2%
Cost to Income	34.5%	33.6%	-0.9%	35.1%	31.2%	36.1%	4.9%
ROA (after tax)	3.0%	3.6%	0.6%	3.4%	3.9%	3.5%	-0.4%
ROE	20.6%	23.5%	2.9%	22.3%	26.1%	22.3%	-3.8%
CAR	25.4%	29.5%	4.1%	28.9%	29.5%	29.5%	0.0%
LDR	63.3%	67.4%	4.1%	65.6%	65.7%	67.4%	1.7%
NSFR	172.6%	173.6%	1.0%	168.6%	175.9%	173.6%	-2.3%
LCR	407.1%	379.2%	-27.9%	386.1%	371.2%	379.2%	8.0%
NPL - gross	2.2%	2.0%	-0.2%	1.8%	1.9%	2.0%	0.1%
NPL Coverage	247.9%	226.9%	-21.0%	285.4%	257.1%	226.9%	-30.2%
LAR	11.7%	7.6%	-4.1%	9.5%	8.7%	7.6%	-1.1%
LAR Coverage incl. off B/S	49.9%	66.6%	16.7%	57.9%	61.6%	66.6%	5.0%

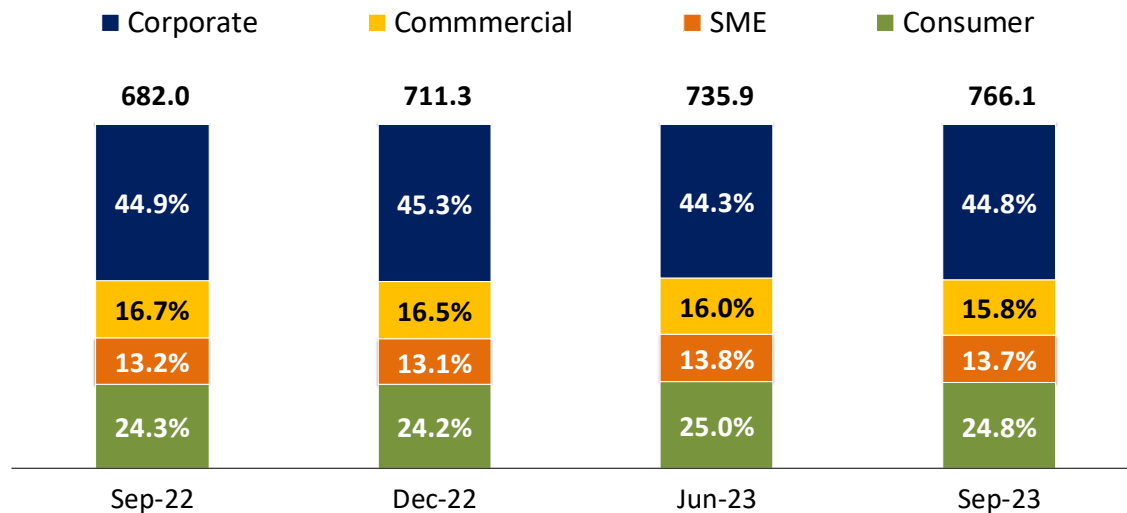
All segments drove loan growth



Business Loans (Rp tn) - Consolidated



Loan Composition (Rp tn) - Consolidated



Note: The remaining contribution came from Sharia financing

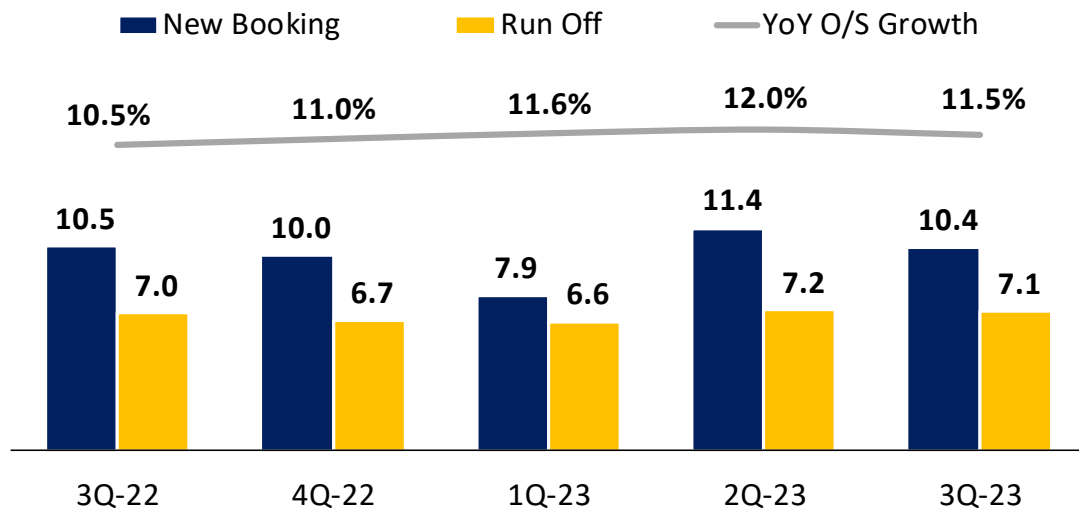
Loan Breakdown - Consolidated

Rp trillion	Dec-22	Sep-23	ΔYoY	ΔYtD	ΔQoQ
Corporate	322.2	343.5	12.2%	6.6%	5.4%
Commercial	117.4	121.0	6.5%	3.1%	2.7%
SME	92.9	104.8	16.4%	12.8%	3.4%
Consumer	172.2	189.6	14.4%	10.1%	3.2%
- Mortgage	109.1	117.9	11.5%	8.1%	2.9%
- Vehicles	46.1	53.5	22.1%	15.9%	4.0%
- C.Card & Personal	13.8	15.0	15.3%	9.2%	2.8%
- Employee	3.3	3.3	1.0%	0.7%	2.3%
Sharia Financing	7.6	7.9	6.2%	3.8%	-0.2%
Total O/S Loans	711.3	766.1	12.3%	7.7%	4.1%
Total Facilities	1,034.2	1,143.0	15.4%	10.5%	3.8%

Robust consumer lending

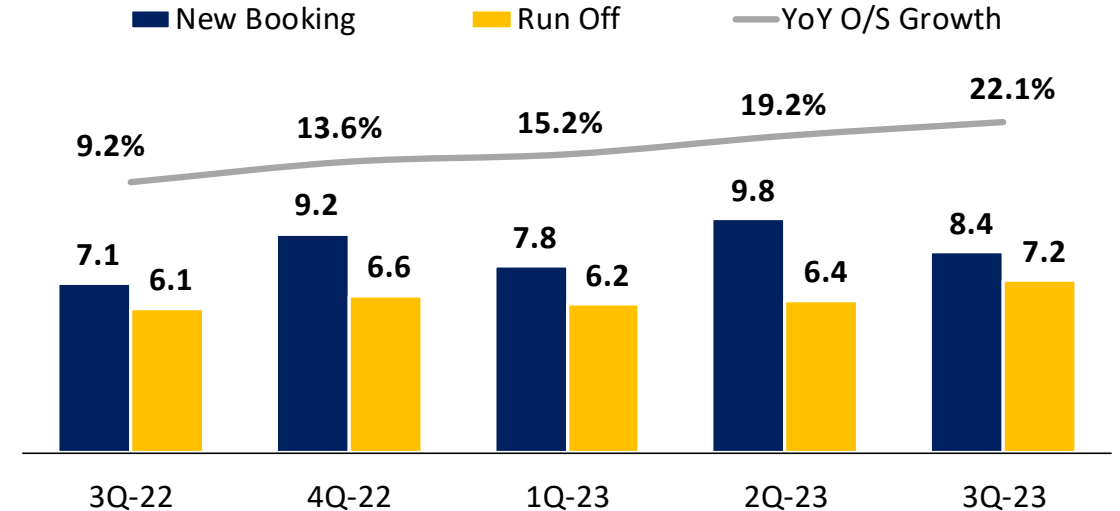


Mortgage New Booking & Run Off - Quarterly (Rp tn)



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

9M23 HIGHLIGHTS

- BCA consumer exhibitions: generated in total Rp 46 tn applications, increased 53% YoY, with no. of visitors reached >179k
- Excluding non-subsidy mortgages, BCA leads in the market

NEXT

- **Mortgage:** structure new products to minimize annual runoffs, leverage data analytics to tap prospective segments (mass and upper mass), and loan take over
- **Auto:** exploring market in smaller cities, growing the used 4W segment

LAR stood at 7.6%, a consistent improvement

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

Rp trillion	Dec-22	Sep-23	ΔYoY	ΔYtD	ΔQoQ
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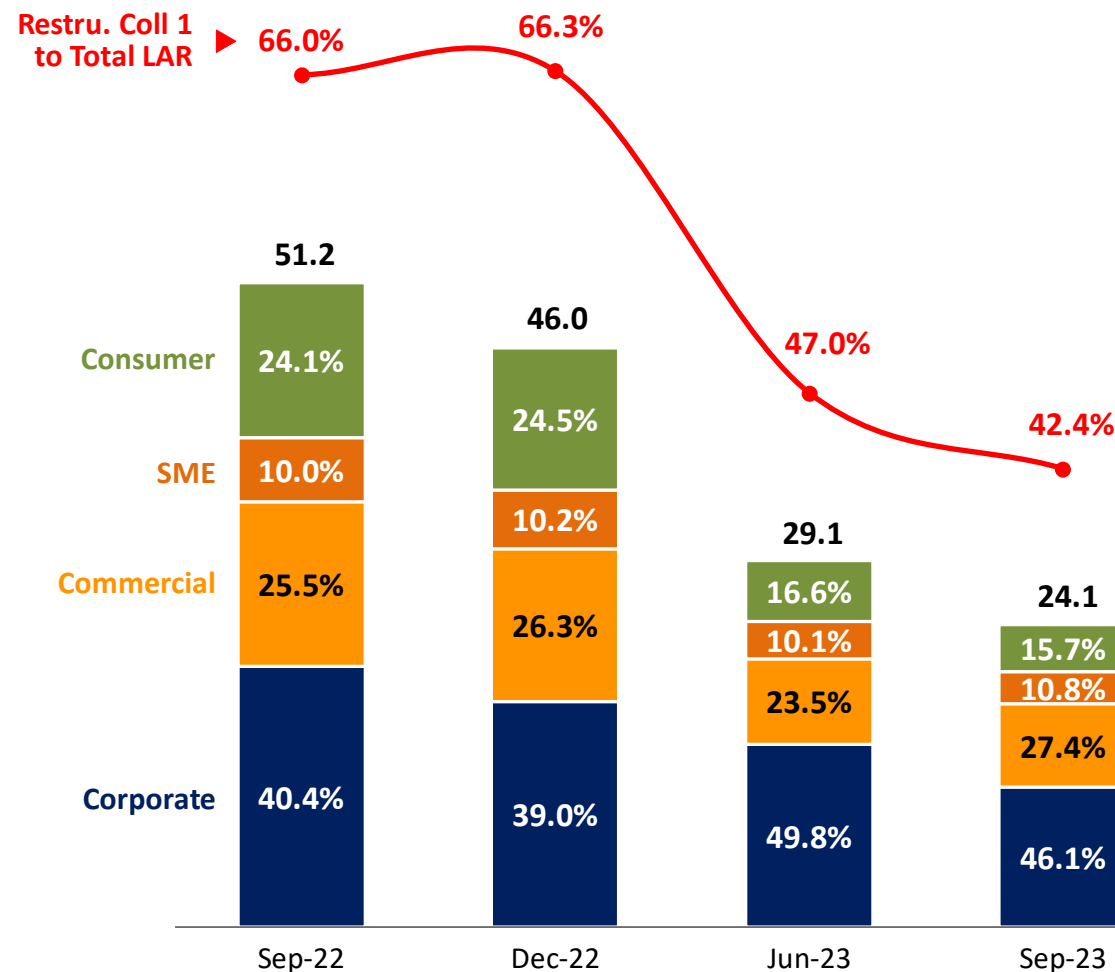
Total Loans by Collectability (bank only):

Current	667.7	711.1	11.8%	6.5%	4.3%
Special Mention	11.6	17.6	45.8%	51.4%	-9.4%
NPL	11.8	15.2	6.0%	28.6%	12.6%
Total Loans	691.1	743.8	12.2%	7.6%	4.1%

Restructured Loans (bank only):

						Cov. Ratio
Current	46.0	24.1	-52.9%	-47.5%	-17.1%	32%
Special Mention	6.8	8.1	17.9%	19.2%	-17.7%	47%
NPL	9.5	12.1	12.9%	27.6%	10.3%	71%
Total Restruct. Loans	62.2	44.3	-35.6%	-28.8%	-11.2%	46%
Total LAR	69.4	56.9	-26.7%	-18.0%	-8.2%	
% LAR / Loans	10.0%	7.6%	-4.1%	-2.4%	-1.0%	

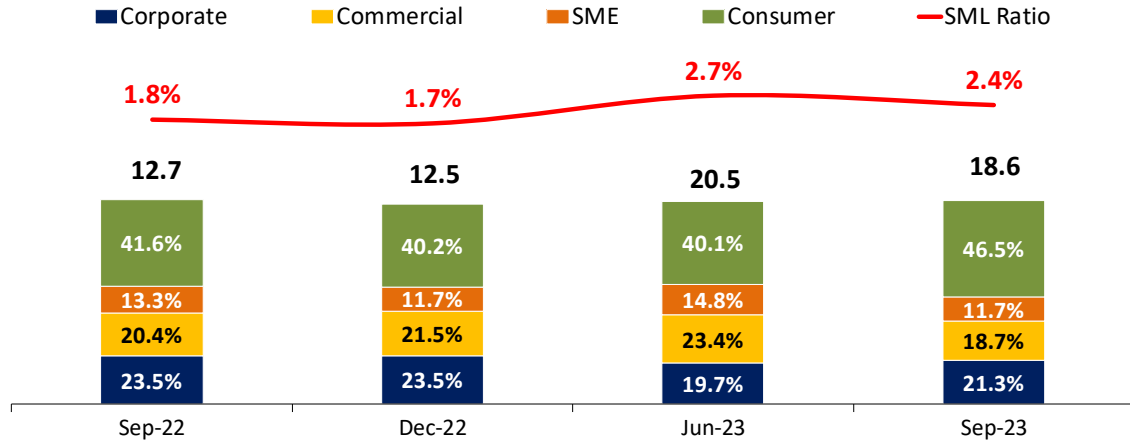
Restru. Loans - Coll.1 - Bank Only



Prudent coverage ratio

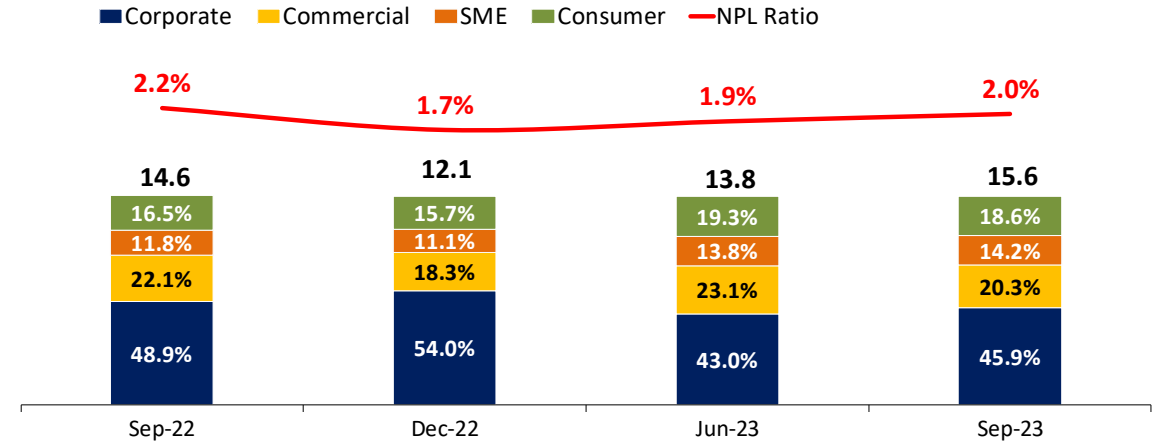


Special Mention Composition (% of Total SML, Rp tn) Consolidated



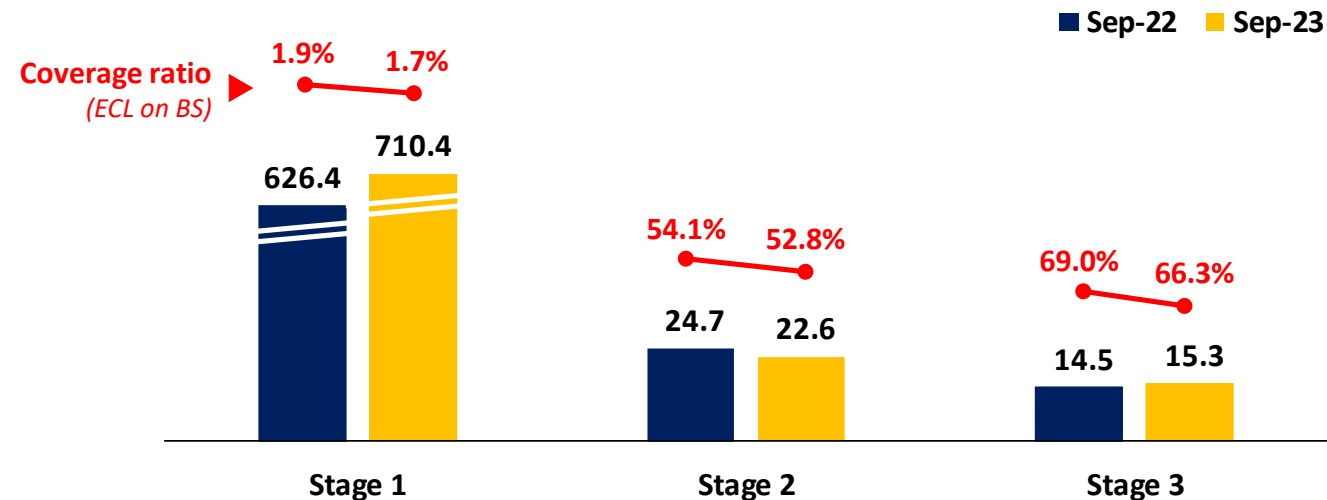
Note: The remaining contribution came from Sharia financing

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



Note: The remaining contribution came from Sharia financing

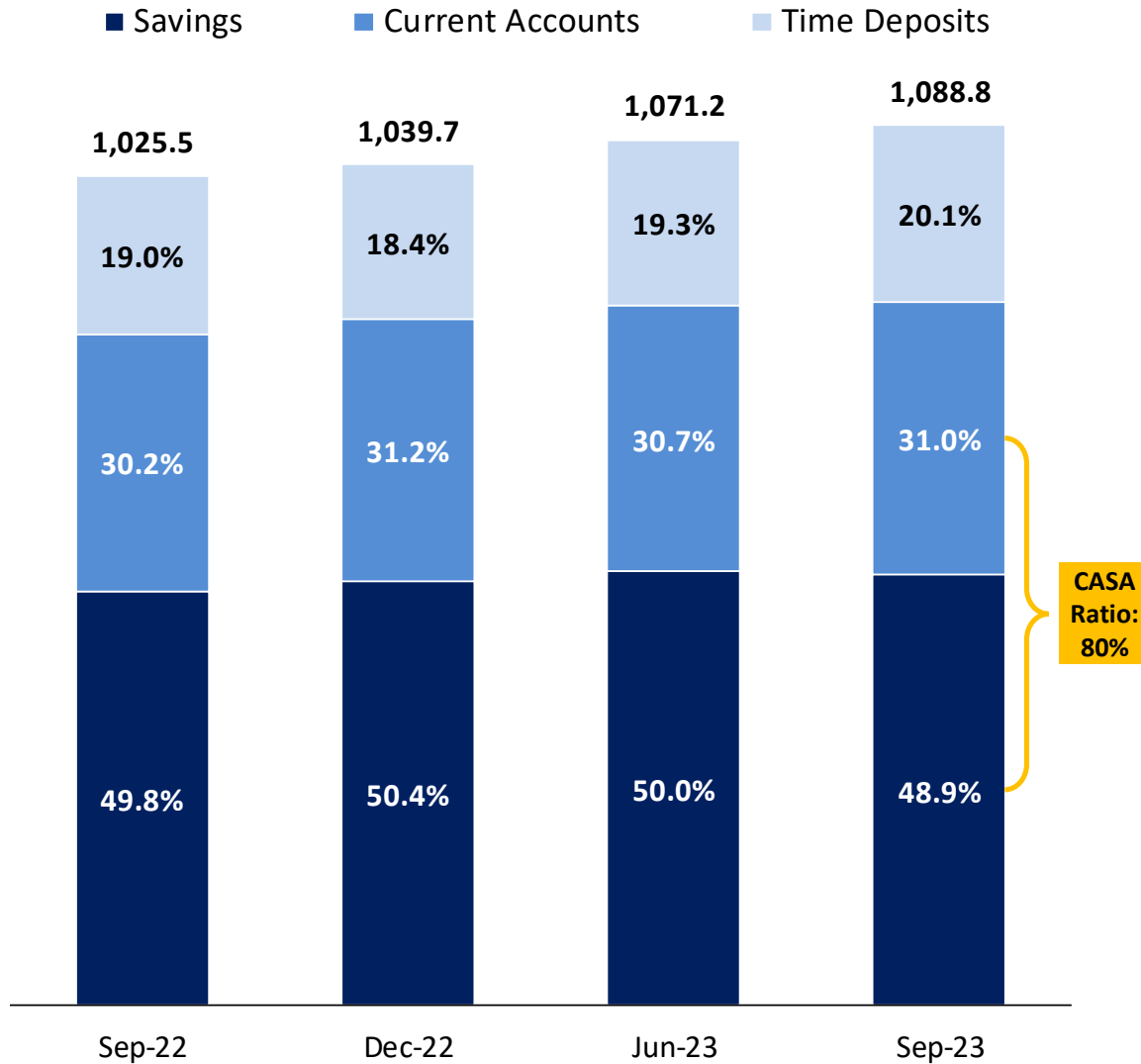
Loan Staging (Rp tn) – Consol Excl. Sharia & Consumer Receivables



CASA ratio stood at 80%

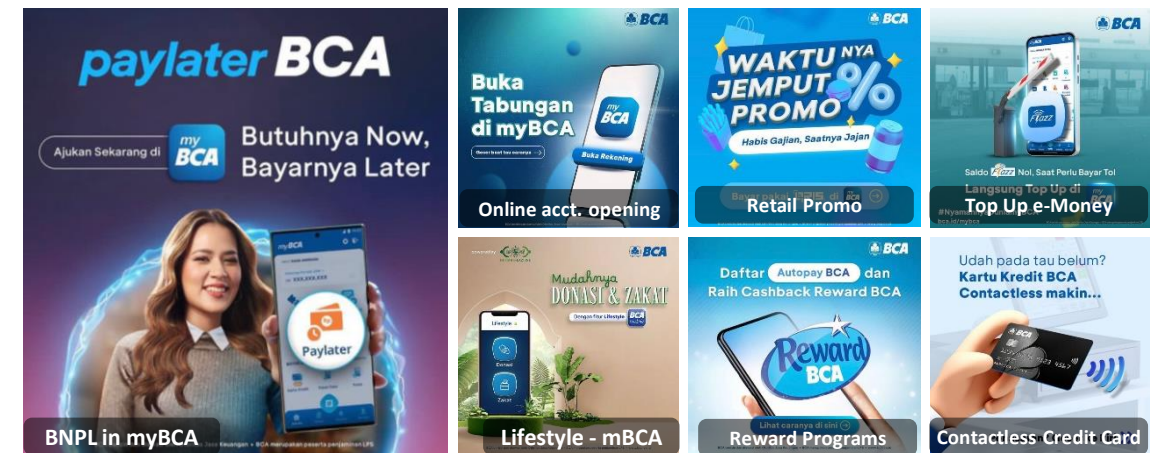


Third Party Fund Composition (Rp tn) - Consolidated



Third Party Funds - Consolidated

Rp trillion	Dec-22	Sep-23	ΔYoY	ΔYtD	ΔQoQ
Current Accounts	323.9	337.6	6.1%	4.2%	2.7%
Savings Accounts	524.0	532.1	3.9%	1.6%	-0.7%
CASA	847.9	869.8	4.7%	2.6%	0.6%
Time Deposits	191.8	219.0	12.3%	14.2%	6.1%
Third Party Funds	1,039.7	1,088.8	6.2%	4.7%	1.6%
CASA Ratio	81.6%	79.9%	-1.1%	-1.7%	-0.8%



Multiple channels for robust CASA franchise



Serving different needs of wide range of customer spectrum

No of Customers
31.1 million
+17% YoY

No of Accounts
38.8 million
+17% YoY

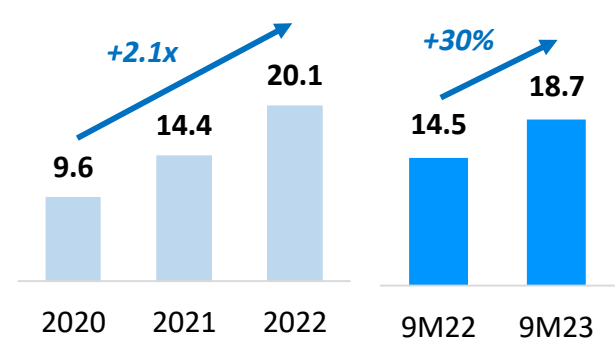
No of API Partners
4.9k
+11% YoY

Mobile & Internet banking: **91.3%** of total transaction volume

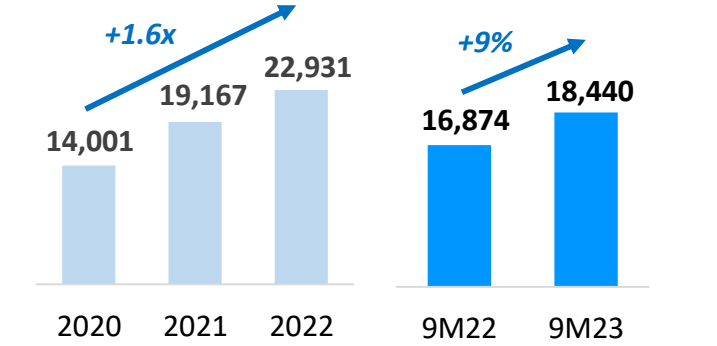
Two powerful mobile apps for customer choice



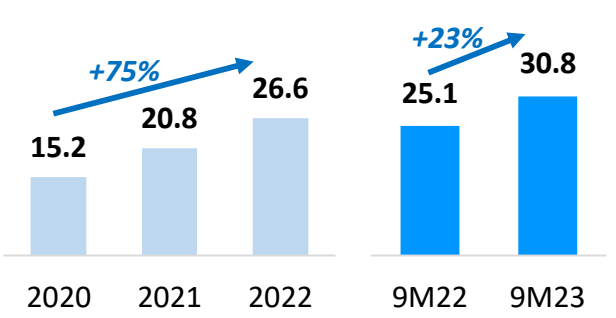
Mobile & Internet Banking Trx Vol (bn)



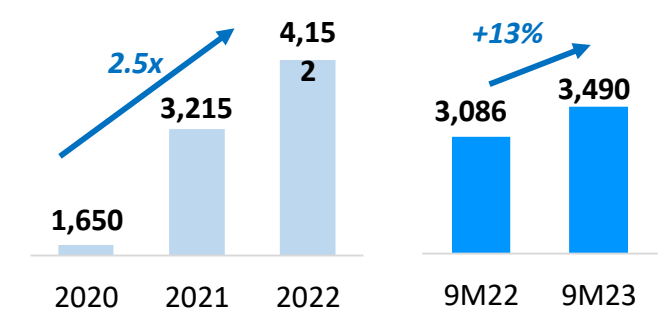
Mobile & Internet Banking Trx Value (Rp tn)



Mobile Banking Users (mn)



Online Account Opening ('000)



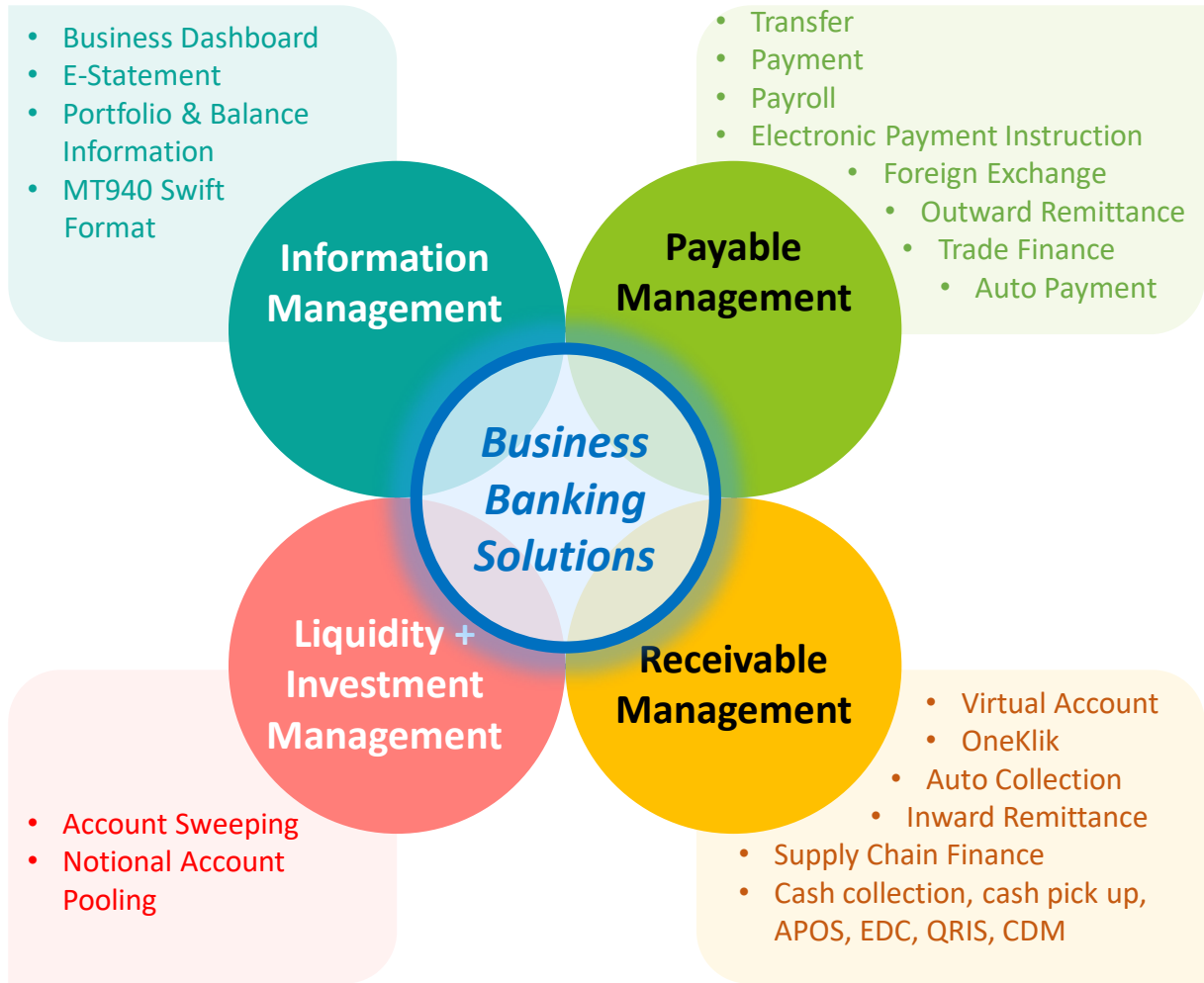
9M23 HIGHLIGHTS

- Integrate investment platform Welma into myBCA and launch investment product for retail (mutual fund offer starting from Rp10,000; FR Bonds from Rp1 mn and INDON/INDOIS from US\$1,000)
- Launch apply credit card online (ACCO) via BCA website anytime anywhere
- QRIS customer presented mode (CPM)
- Launching of Paylater / BNPL in myBCA
- Wealth insights

NEXT

- QRIS Cross Border
- Outward Remittance
- Financial Diary
- Additional Payment Partners

Business banking solutions for wide range of institutions from Corporate to SMEs



Merchant solutions and many more...

~ **500k** institutions
▲ **15% YoY**

~**40%**
contribution to total transaction value

9M23 HIGHLIGHTS

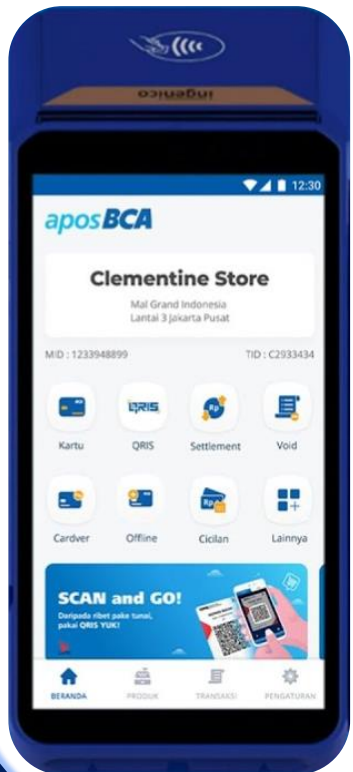
- Piloting new generation business banking platform
- Expand ecosystem through partnerships

NEXT

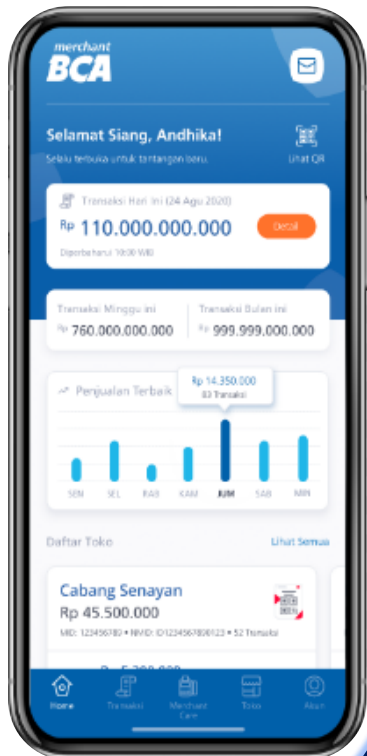
- New generation online business banking will be launched in 2024
- Single sign-on for multiple solutions

Serving extensive network of merchants and retailers

BCA APOS



merchantBCA app Since 2020



QRIS Transaction Volume

+3.8x YoY



Merchant Sales Value

+25% YoY

9M23 HIGHLIGHTS

- Increase the number of 4G and APOS (YoY rose 2.7x)

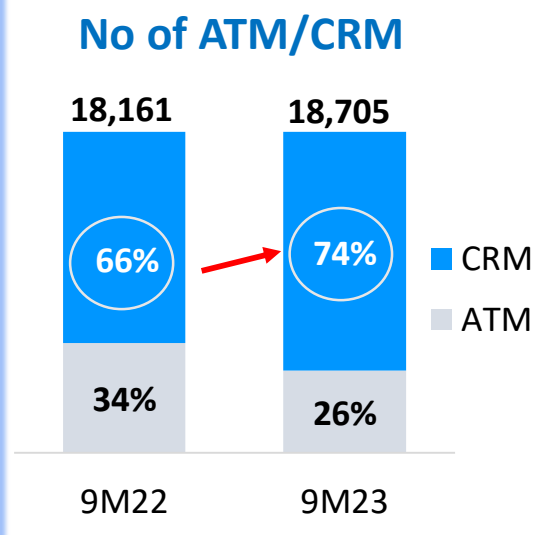
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- Enrich APOS and merchantBCA apps features
- More APOS rollout
- Collaborate to provide more seamless payment services

CRM / ATM compliment branches for 24 hours cash society



18.7k CRMs / ATMs



9M23 HIGHLIGHTS:

- ~1.7 billion transaction volume
- ~Rp 1,750 trillion transaction value
- Install new ATMs selectively in high cash circulation areas
- Increase Cash Recycling Machines (CRM) portion for operational efficiency

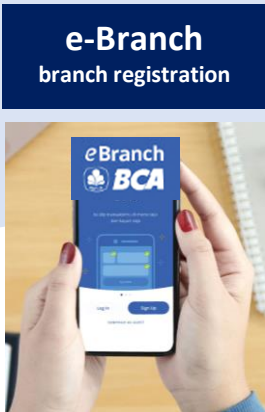
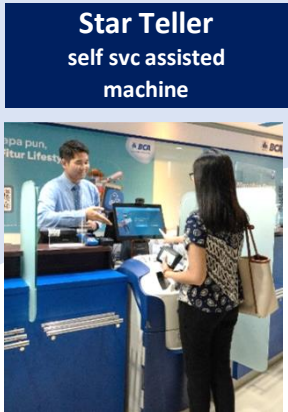
Branch and contact center



1,252 Branches
delivering
'Trusted Relationship'

9M23 HIGHLIGHTS:

- Expanding and upgrading the 'hybrid model'
- Empowering human capital to focus on customer engagement and business relationships
- Next: opening new branch selectively to cover new emerging regions



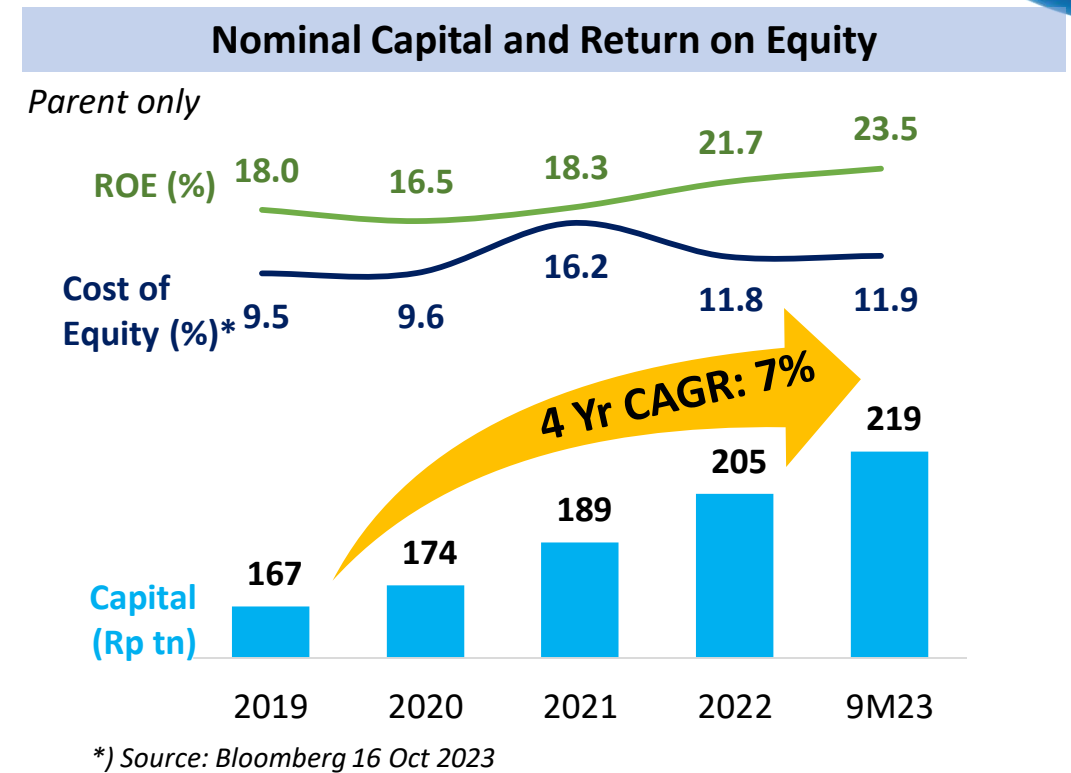
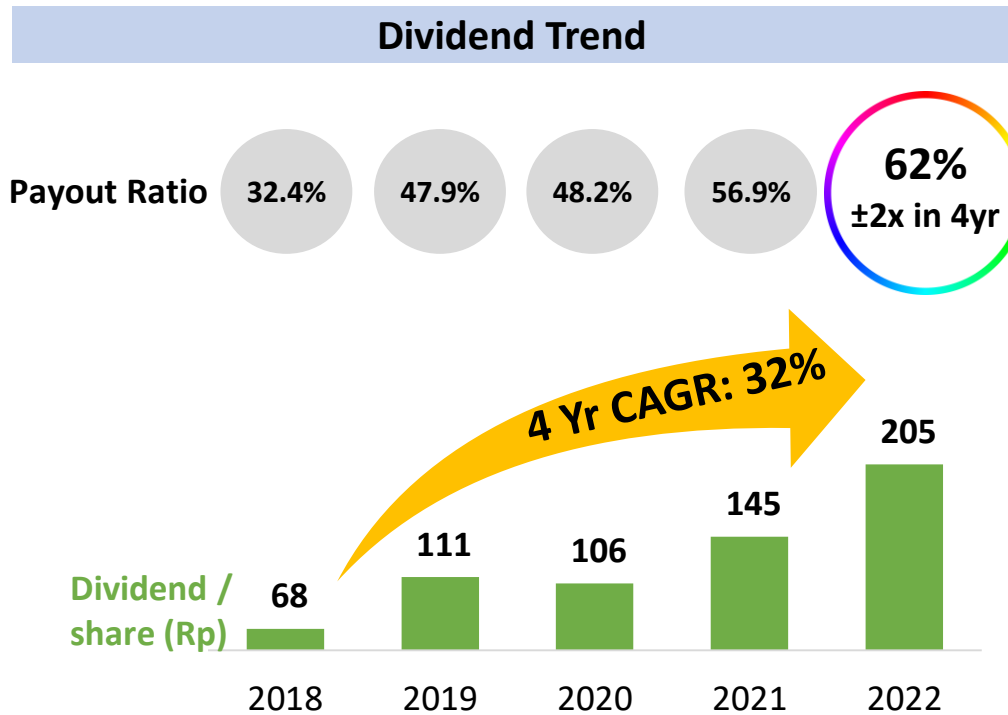
Contact Center



6 sites 4,500 agents 110k calls/day, +24% YoY

- Contact center presence is pivotal to ensure smooth online customer acquisition and on-boarding
- Integrated contact center: 1500888 call center, haloBCA apps, @goodlifeBCA Instagram and halobca@bca.co.id email

Rising payout ratio in the past five years



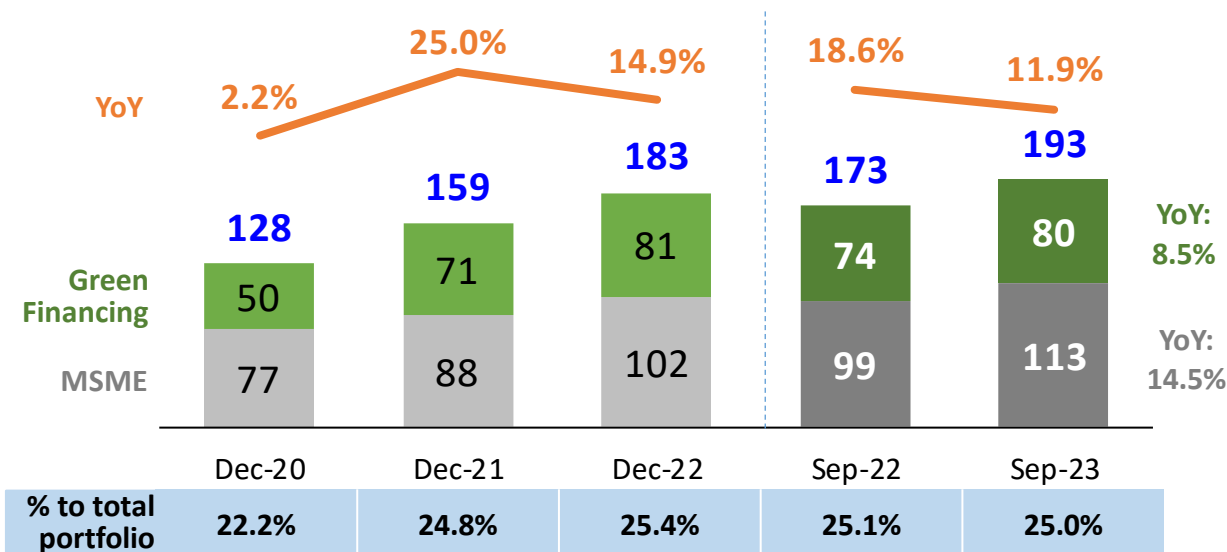
- Deliver growth in Dividend per Share on the back of strong profitability.
- Dividend Payout Ratio reached 62% in 2022, almost doubled than four years ago.
- Organically increase the nominal capital for long term business growth. Ample nominal capital is necessary to compete in the capital-intensive corporate lending space. OJK regulate one-group obligor Legal Lending Limit at 25% of nominal capital for all facilities.
- CAR stood at 29.5%. Effective 1 Jan 2023, OJK impose new formula which is accretive to BCA's CAR after registering RWA saving from Operational Risk and Credit Risk.

Sustainability Finance and ESG

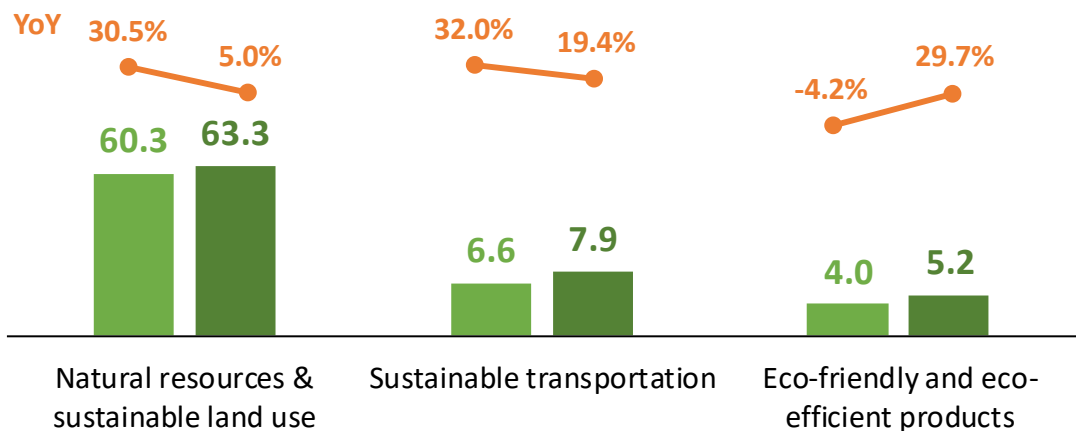
- Economic Aspect
- Environment
- Social
- Governance

Sustainable financing grew 11.9% YoY

» Sustainable financing (in Rp trillion)



» Top 3 green financing (in Rp trillion)

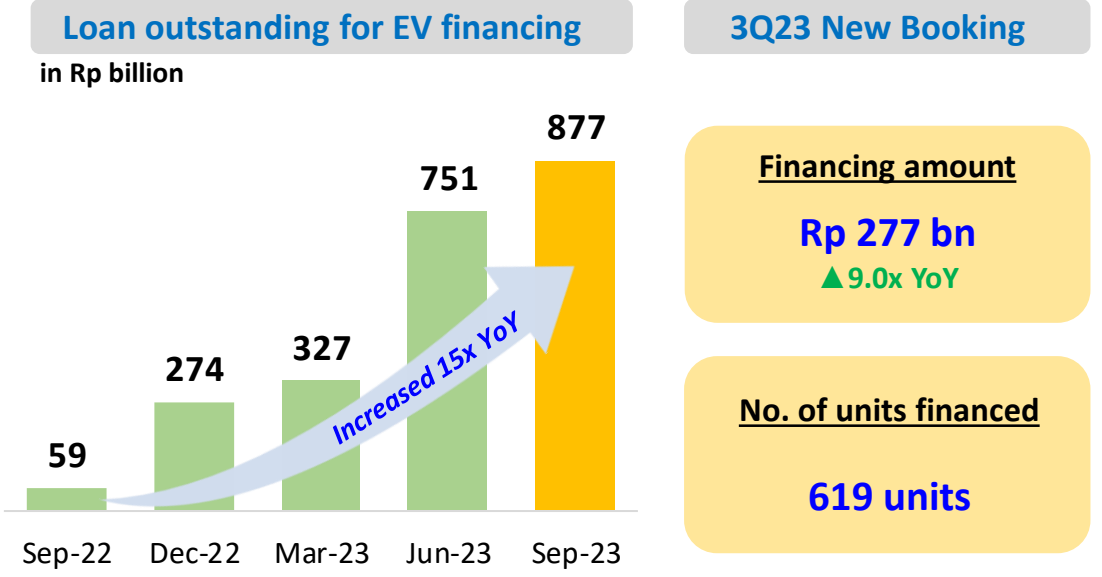


» Key Highlights up to Sep-23

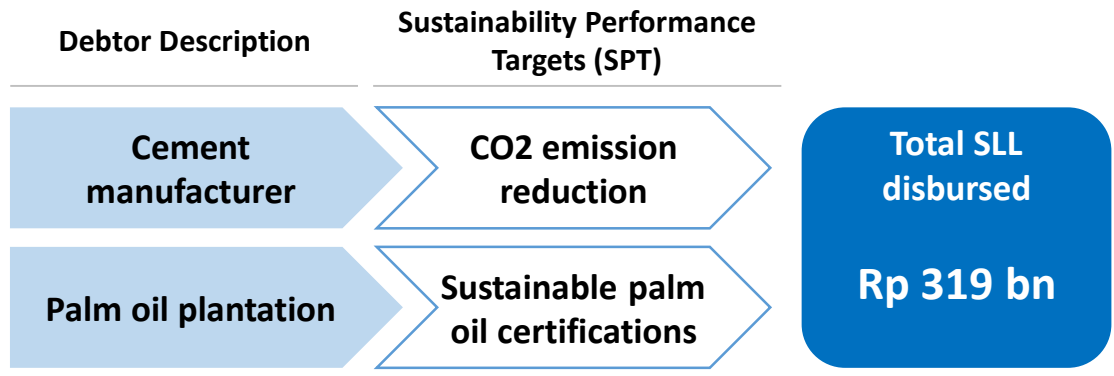
- ▶ Pursue growth in **sustainable financing**:
 - develop financing portfolio for **Electric Vehicles (EV)**.
 - **issue sustainability-linked loans** to corporate debtors.
- ▶ Participated in the initial offering of **Indonesia's first carbon trading exchange**.
- ▶ **Responsible lending policies** 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.
- ▶ Joined **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.

Pursuing new opportunities and continuously expanding

» Rising EV financing portfolio



» Issued sustainability-linked loans (SLL)



» Providing financial solutions for entrepreneurs



No. of woman debtors
43k debtors
 ▲ 23% YoY

Loan O/S to woman debtors
Rp 14.3 tn
 ▲ 20% YoY

No. of MSME debtors financed (cumulative)
209k debtors
 ▲ 19% YoY

Multipurpose loans for MSMEs

START FROM 3,12% EFF.P.A

» 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.
- ▶ **69% of palm oil debtors** were ISPO/RSPO certified in Sep-23, compared to 50% in Dec-20.

Expanding waste management practices beyond banking operations

	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%

9M23 Key Achievements

Waste Recycled		Recycling Output	
Non-Organic	Plastic bags, paper, carton, bottle 26 ton ▲ 98% YoY	Plastic pellets, reusable pulps, etc.	
Archives & Documents	Expired documents 338 ton ▲ 2% YoY	Reusable pulps	
Electronic Waste	Uninterruptible power supply (UPS), hard disk, key BCA 32 ton NEW	Plastic pellets	

Waste Management Beyond Workplace: Engaging stakeholders to shift towards sustainable lifestyle

<p>Employees</p> <ul style="list-style-type: none"> Internal campaign to encourage household waste recycling 8 types of household waste recycled. 	<p>Customers & Public</p> <ul style="list-style-type: none"> Install reverse vending machines for plastic bottles recycling in several BCA events.
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Total Waste Recycled: 3.3 ton
CO2 savings potential: 13.5 ton eq.

Reverse vending machine for plastic bottles

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%


9M23 Key Achievements

B **99.7%** of transactions in 9M23 done through digital channels

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

Digitalize customer billing and account statements → Potential saving of **3.7 million** sheets of paper in 9M23
Equivalent to **38.2 ton eq. CO2**

C **1** **BCA Foresta Building**
ASEAN Energy Awards
Winner for Energy Efficient Building Category



74 branch offices with environmentally friendly building features

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

D **Orangutans Conservation**
46 rehabilitated orangutans released to the wildlife as of Sep-23

Trees Planting
77,103 trees planted since 2009 across

118 hectares of land

Empowering societies to achieve welfare

» Fostering development of local MSME businesses



- ▶ Hosted UMKM Fest - a marketplace festival for MSMEs to showcase their products
- ▶ Held online and offline for **3 consecutive years**
- ▶ Participated by ~**1,400 MSMEs nationwide**



- ▶ A program aimed to engage **MSMEs to scale up** their businesses
- ▶ The program has engaged **1,900+ MSMEs** since Nov 20
- ▶ Nurturing MSMEs through training, coaching, and working capital financing



- ▶ Hosted **local business of tourism villages** in BCA Expoversary
- ▶ Held **export coaching** for curated MSMEs in Central Java & Yogyakarta
- ▶ Facilitated **1,000 MSMEs** in obtaining Halal certification



» Awards & recognition received by BCA's tourism villages



ASEAN Community Based Tourism Award

(3 villages)



Tourism Village Award by Ministry of Tourism

(6 villages)



Indonesia Representative for Best Tourism Village UNWTO

(3 villages)

Indonesian World Records Museum (MURI)

The First Community-Based Digital Forest in Indonesia



Bukit Peramun Village, Belitung Island

The Longest Chain of Traditional Settlement in Indonesia

Sijunjung Village, West Sumatra

» CSR Initiatives & outreach in 9M 2023

Education & Financial Literacy

129,259 participants of financial literacy socializations & activities

333 teachers participated in learning method training facilitated by BCA

Public Health

9,740 patients of medical treatment assistance

1,375 blood bags collected for donation

370 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



Enhancement of formal procedures on consumer data protection



Raising cybersecurity awareness for employees, customers, and clients



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: Sep 2023

**FTSE4Good ASEAN 5 Index
Top 10 Constituents**



FTSE4Good

Last update: Sep 2023



BCA constituents of:

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

Last update: Sep 2023



Best for ESG in Indonesia

**Asiamoney Asia's
Outstanding Companies
Poll 2023**



Most Honored Company &
Best ESG (Sell-Side) for Banks

**Institutional Investor Asia
Executive Team 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 **50**
Rank percentile **83th**



S&P Global

Last update: Oct 2023 - Annually



Best Overall Big Cap

**IICD Corporate Governance
Award 2023**



Best Private Bank for
Sustainability

TrenAsia ESG Award 2023

▶ **Share Data, Ratings & Awards** ◀

BCA share performance & rating



BCA Shareholding Structure (30 September 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-

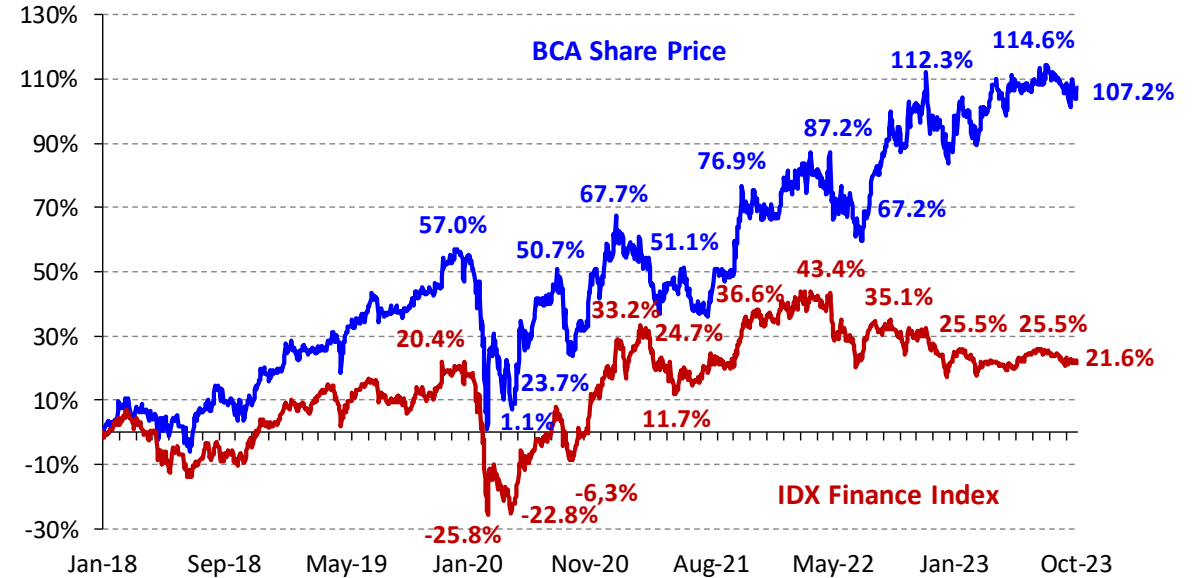
Pefindo Ratings

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 13 Oct 2023 against 1 Jan 2018)



- 1** Market Cap **BCA**: Rp**1,119** tn (13 Oct 23)
"The Largest in Indonesia"
- 2** CAGR **BCA** Share Price: **+20.6%**
(2 Years: Oct-21 to Oct-23)
- 3** CAGR **IDX Finance** Share Price: **-6.5%**
(2 Years: Oct-21 to Oct-23)



Awards and recognitions – 2023 (1/3)




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




Asiamoney Asia's Outstanding Companies Poll 2023

- Overall Most Outstanding Company in Indonesia
- Best for ESG in Indonesia
- Most Outstanding Company in Indonesia (Banking Sector)






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




The Asian Banker Indonesia Awards 2023

- Most Recommended Retail Bank
- Most Selected Main Bank
- Best Retail Bank

FinanceAsia Award 2023
Best Bank in Indonesia




Indonesia Banking Summit 2023

- 4th Indonesia Top Bank Awards 2023
- Top Bank 2023 In Conventional - KBMI 4




Obsession Award 2023
Best of the Best Company




Best Bank 2023
Best Bank 2023 Category KBMI 4




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




Bisnis Indonesia Financial Award 2023



- The Best Performance Bank (KBMI 4)
- The Most Efficient Bank (KBMI 4)




Banking Mastery Forum 2023

Platinum Category

- Excellent Financial Performance Bank in 20 Consecutive Years (2003-2022)
- Excellent Financial Performance Bank in 2022

Prominent Award 2023 Metro TV

The Most Prominent Book 4 Bank in Stock Market Valuation

Public Relations




PRIA PUBLIC RELATIONS INDONESIA AWARDS 2023

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




4th Indonesia Public Relations Summit 2023
4th Corporate Reputation Awards 2023 - KBMI 4




MIX Marketing & Communication

Journalist Choice Category - Financial Services (Communications Team)





Sewindu PR Indonesia

100 Influential Institutions in the Field of Communication


Awards and recognitions – 2023 (2/3)



Brand & Marketing



2023 BrandZ Most Valuable Global Brand
Most Valuable Global Brand – ranked 74th




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



OMNI Brands of the Year 2023

- Integrated Education Campaign (#AwasModus)
- Digital Lounge – 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 & Innovation (SBBI) 2023

- Private Bank Savings Accounts
- Credit Card



Indonesia Property & Bank Award 2023
The Most Favourite Mortgage Product (KPR BCA)

Customer Service



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



The 20th International Business Awards

- Marketing Campaign of the Year - Financial Products & Services (Bronze)
- Customer Service Department of the Year (Bronze)



Global Contact Centre World Awards Asia Pasific 2023

- **Gold** winner in: CS Team, IT Team, Retention Team, Sales Team, Social Media Team, Client Service Team, and VIP Team.
- **Silver** winner in: Customer Loyalty, Organizational CX, Community Spirit, and OS Partnership : Infomedia.
- **Bronze** winner in: Sales Campaign.



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)



The Best Contact Center Indonesia 2023 (TBCCI)

- The Best Operation
- The Best Digital Media
- The Best Customer Experience
- The Best Employee Engagement
- The Best People Development
- The Best Business Contribution
- The Best Technology Innovation

Awards and recognitions – 2023 (3/3)

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

Human Capital



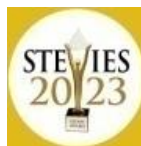
HR Asia Award 2023

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



Brandon Hall Group HCM Excellent Awards

Silver Winner - Best Advance in Leadership Development



Stevie Awards for Great Employers

Best Results of a Learning Program

GCG



Transparency and Corporate Emission Reduction Award 2023

Transparency in Calculating Corporate Emissions - Platinum Category



The 14th IICD Corporate Governance Conference and Award
Best Overall

ESG



Asean Energy Business Forum (AEBF) 2023

Energy Efficient Building, subkategori New and Existing Building (Wisma Foresta)



TrenAsia ESG Award 2023

The Private Bank Category for Sustainability

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