


PT Bank Central Asia Tbk FY23 Results

25 January 2024


Agenda



- Economic Highlights
- Banking Industry Updates
- FY23 Performance Overview
- Sustainability Finance and ESG



Economic Highlights

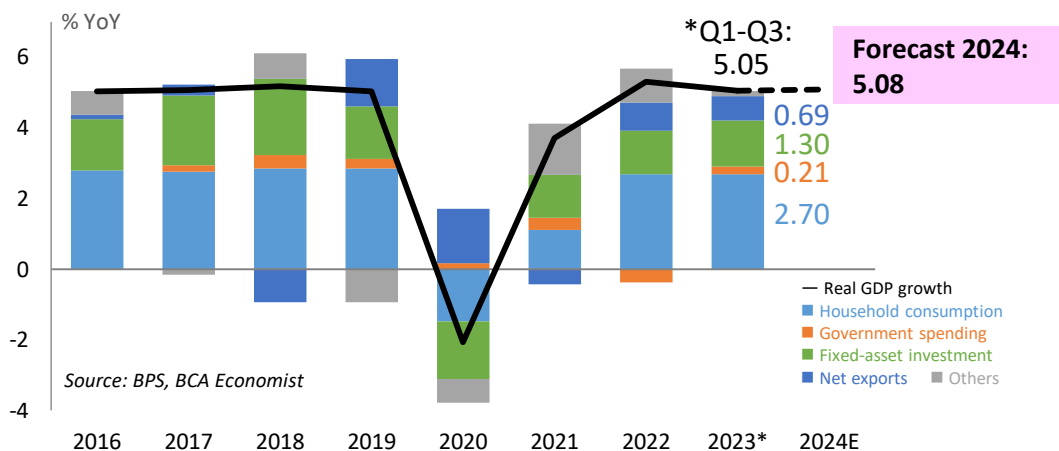


Economic Highlights (1/2)



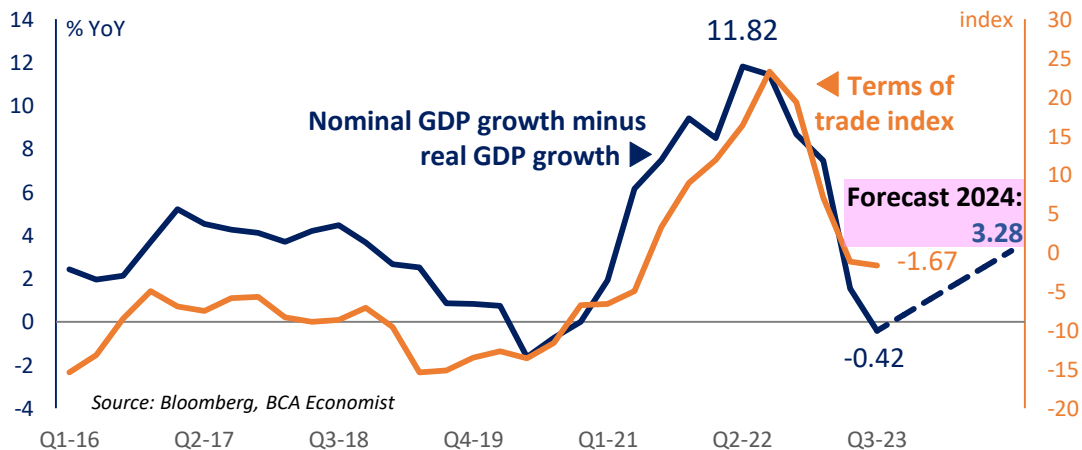
1 Real GDP growth, by drivers

- Resilient household consumption and government spending supports GDP growth amid a decline in exports ...



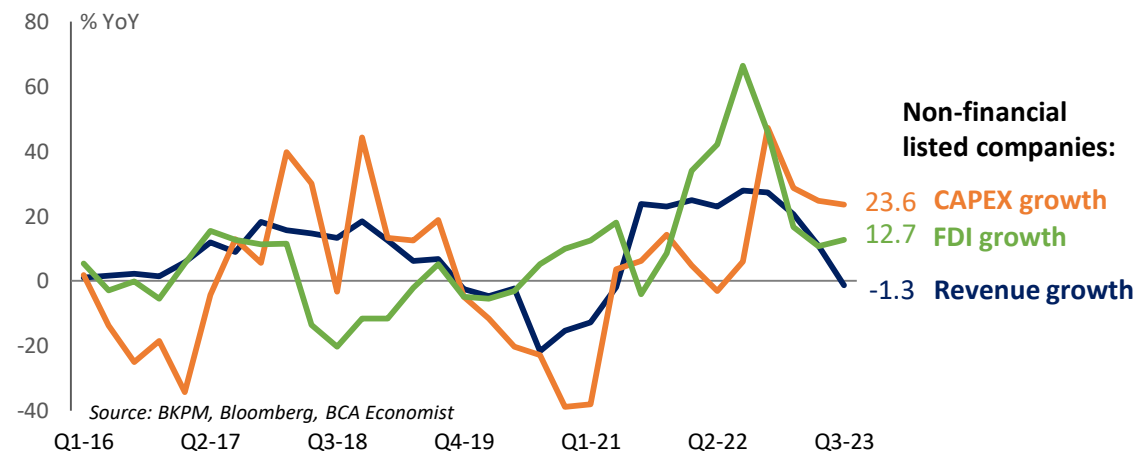
3 Nominal-real GDP gap & terms of trade

- Nominal GDP growth eased to 4.5% in Q3-23 (from 17.3% in Q2-22), due to normalization of commodity prices ...



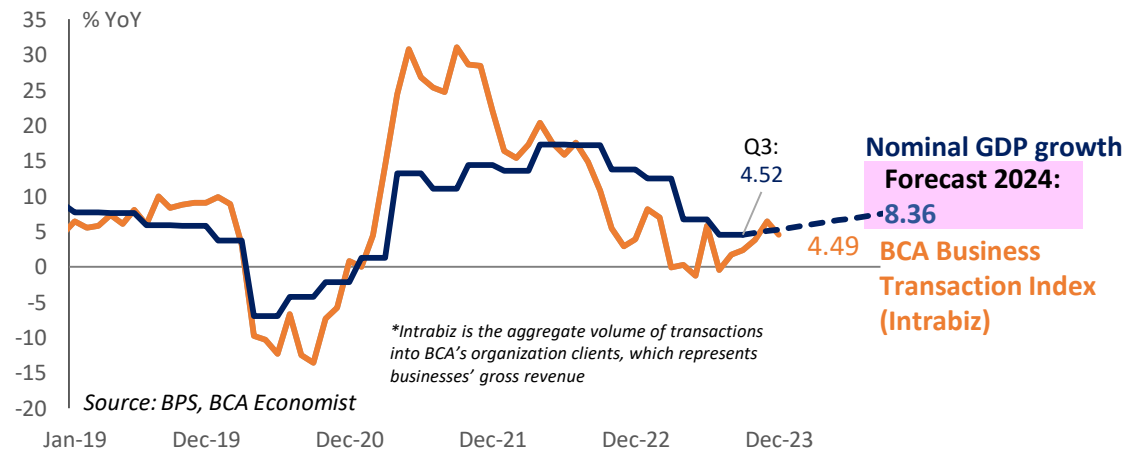
2 Listed companies CAPEX & revenue growth

- ... while appetite for private investments has remained strong despite flatter corporate revenue growth



4 Nominal GDP growth & BCA transaction data

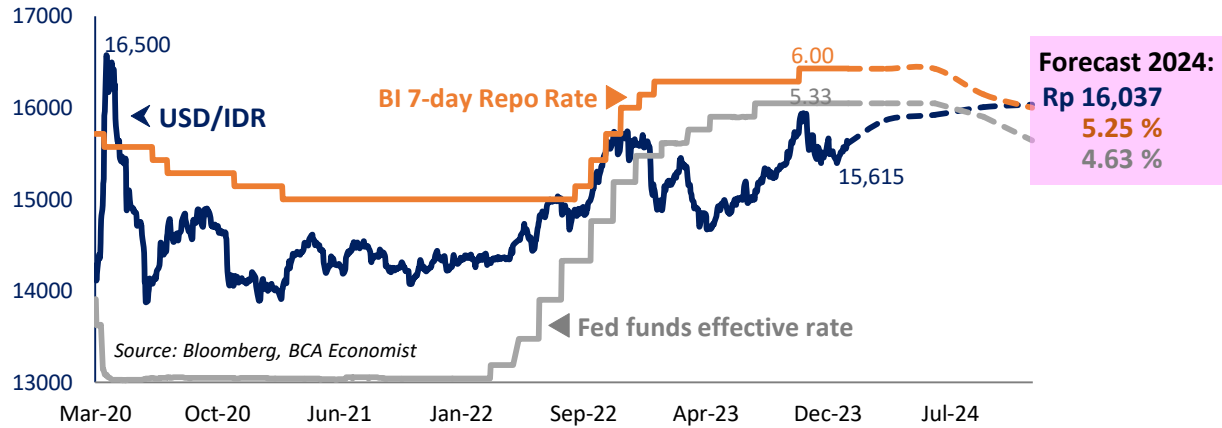
- ... but nominal GDP growth is bottoming out, as seen from the rebound in transaction volumes at the tail-end of 2023



Economic Highlights (2/2)

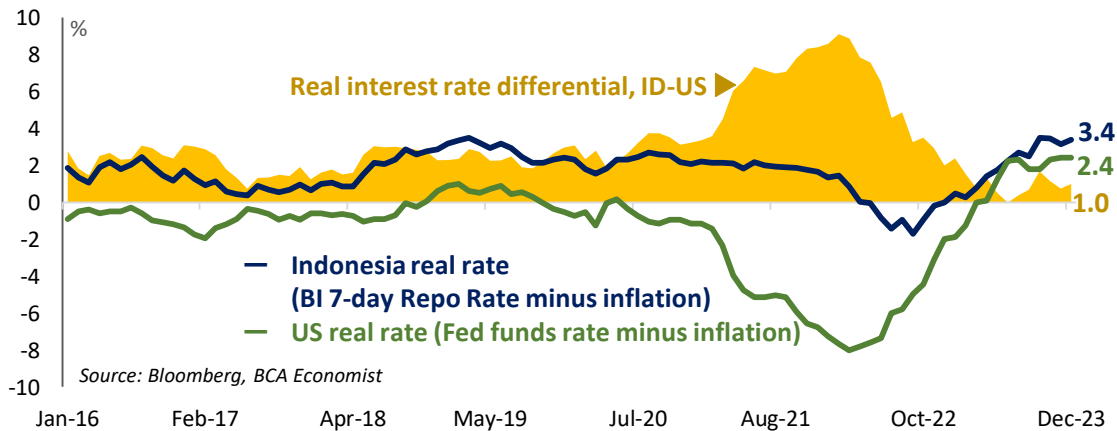
5 BI policy rate & USD/IDR exchange rate

- BI's 250 bps rate hike between Aug-22 and Oct-23 was largely driven by pressures from the US Dollar as Fed rate increased



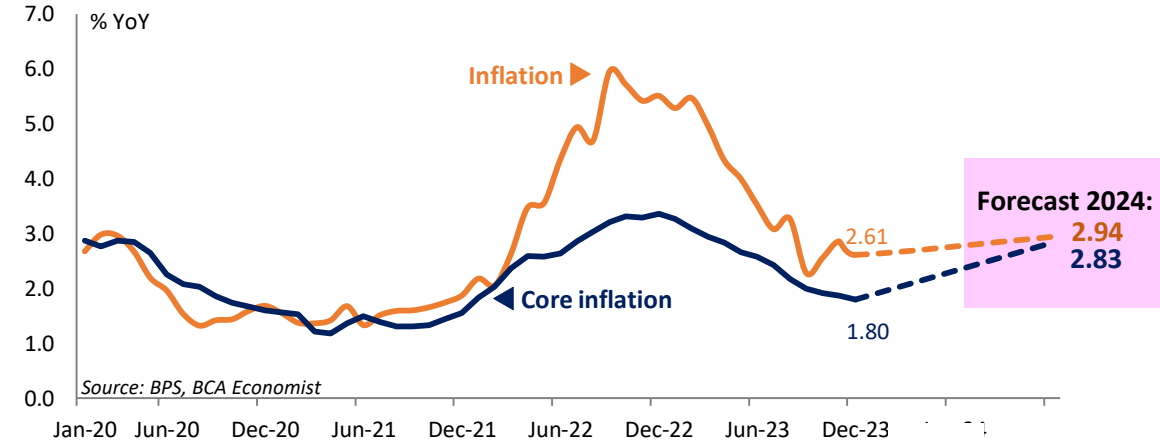
7 Real rate differentials

- But similarly rapid dis-inflation in the US has narrowed Indonesia's real rate differentials ...



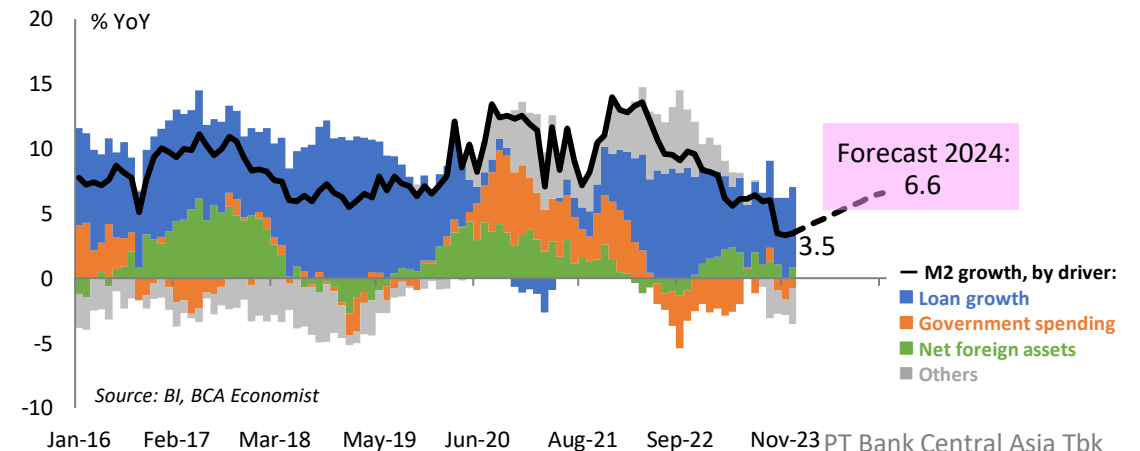
6 Headline & core inflation

- Inflation has eased considerably after the fuel price hike in late 2022, and appears likely to stay at low-to-moderate levels



8 Broad money (M2) & drivers of liquidity

- ... which limits foreign inflows and, along with the limited government spending, is slowing down the growth of domestic money supply





Banking Industry Updates

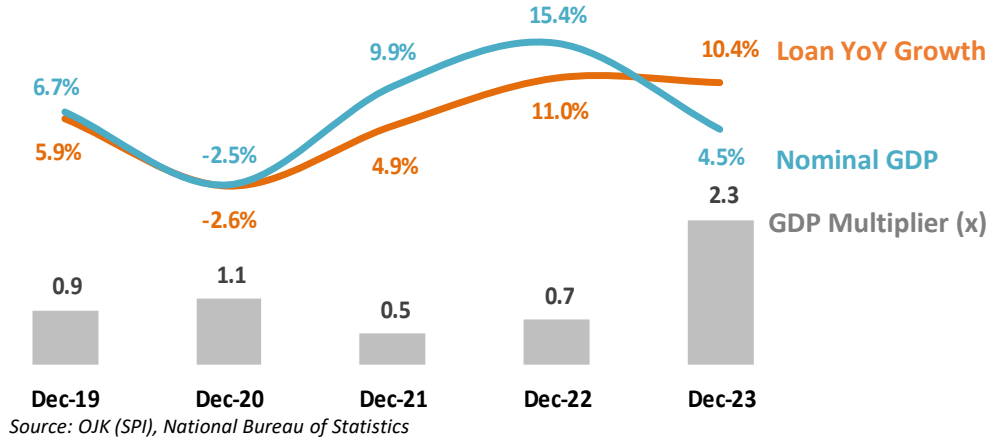


Banking Industry



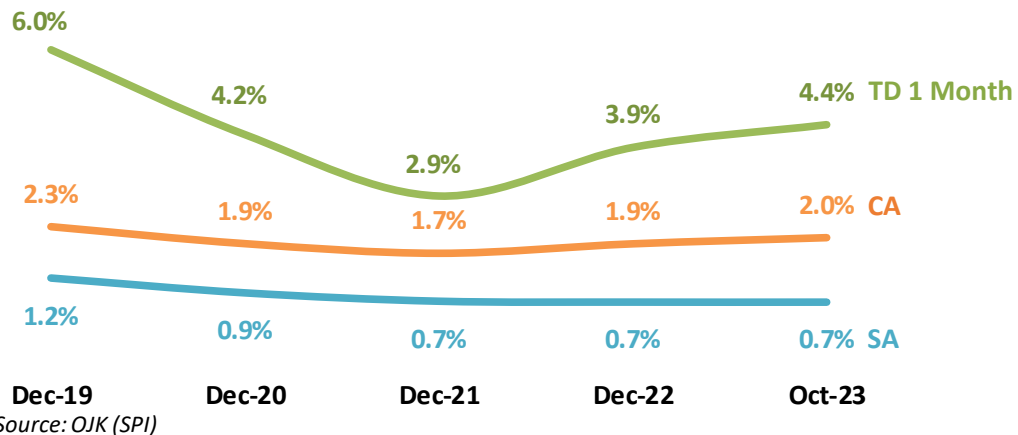
1 Loans, Nominal GDP Growth (YoY), GDP Multiplier

- Steady loan expansion post pandemic. Nominal GDP growth softened affected by global disinflation and easing commodity prices.



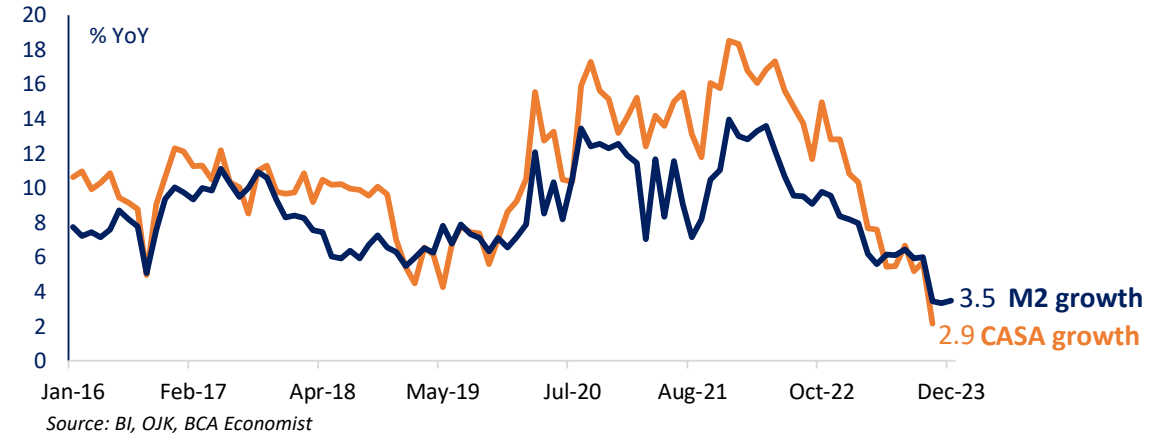
3 Industry Funding Rate – Rupiah Only

- ... banking sector cost of fund has been rising...



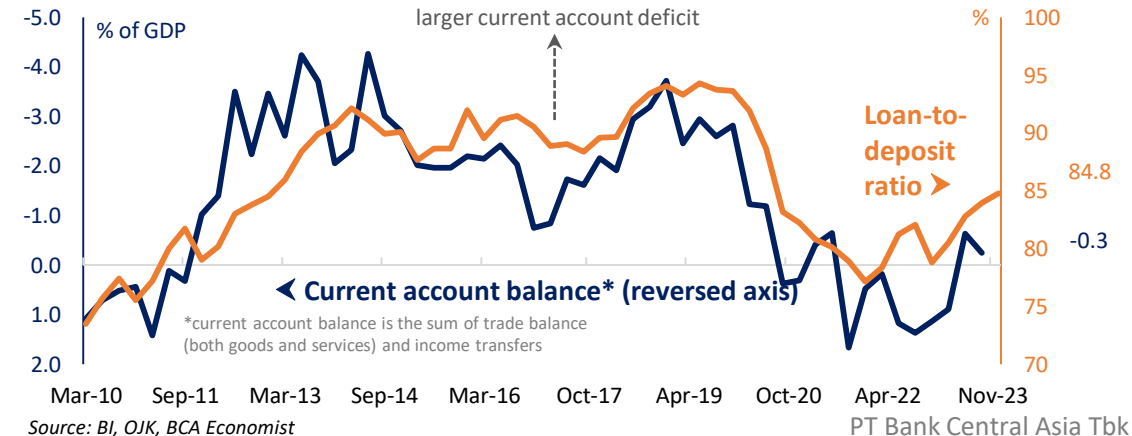
2 M2 & CASA growth

- The slowdown in money supply has translated in particular to slower CASA growth on top of the high domestic interest rate environment...



4 Current Account Balance & LDR

- ... the potential return of current account deficit could elevate sector LDR.



FY23 Performance Overview

Solid loan expansion at 13.9% YoY



Rp trillion	Dec-21	Dec-22	Dec-23	▲ YoY	Sep-23	▲ QoQ
Total Assets	1,228.3	1,314.7	1,408.1	7.1%	1,381.4	1.9%
Secondary Reserves & Marketable Securities	477.0	446.4	440.9	-1.2%	461.2	-4.4%
Loans	637.0	711.3	810.4	13.9%	766.1	5.8%
Third Party Funds	975.9	1,039.7	1,101.7	6.0%	1,088.8	1.2%
CASA	767.0	847.9	884.6	4.3%	869.8	1.7%
Current Accounts	285.6	323.9	348.5	7.6%	337.6	3.2%
Savings Accounts	481.4	524.0	536.2	2.3%	532.1	0.8%
Time Deposits	208.9	191.8	217.0	13.2%	219.0	-0.9%
Equity	202.7	221.0	242.4	9.7%	235.8	2.8%

Profitability boosted by strong top line and improved asset quality

Rp trillion	FY-21	FY-22	FY-23	▲ YoY	3Q-23	4Q-23	▲ QoQ
Operating Income	77.9	86.8	99.3	14.4%	24.6	25.9	5.3%
Net Interest Income	56.5	64.1	75.4	17.5%	18.8	19.5	3.5%
Non Interest Income	21.4	22.7	23.9	5.5%	5.8	6.4	11.1%
Fees & Commissions and Others	19.0	21.5	22.3	3.4%	5.5	6.0	9.6%
Trading Income	2.4	1.1	1.6	45.4%	0.3	0.4	35.9%
Operating Expenses	29.4	31.9	36.7	15.1%	9.1	10.5	14.8%
Manpower	13.5	13.7	16.2	18.7%	4.0	4.0	0.3%
General & Administrative	15.9	18.2	20.5	12.5%	5.1	6.5	26.0%
PPOP (Pre-Provision Operating Profit)	48.5	55.0	62.6	13.9%	15.5	15.4	-0.3%
Provision	9.3	4.5	2.3	-50.0%	0.4	(0.0)	n.a
Net Profit	31.4	40.7	48.6	19.4%	12.2	12.2	-0.1%

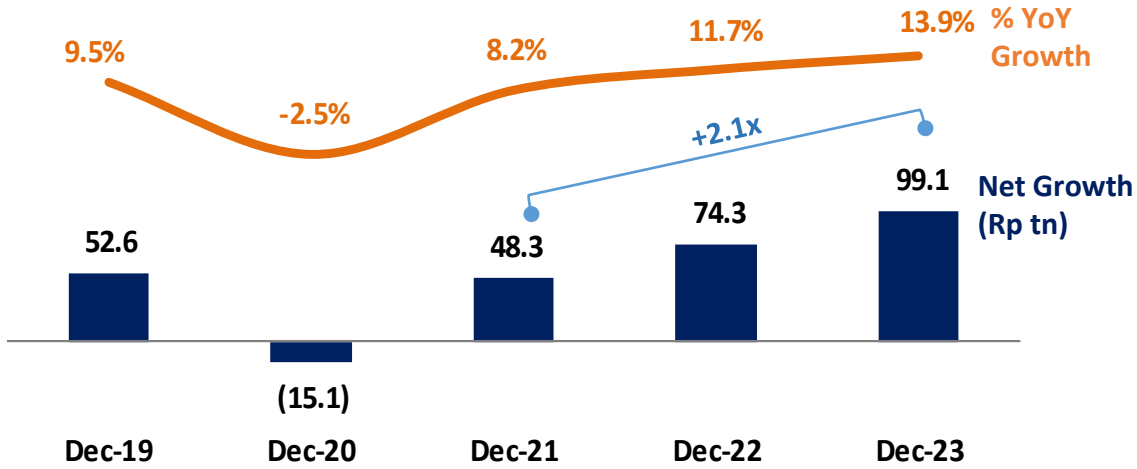
Key Ratios



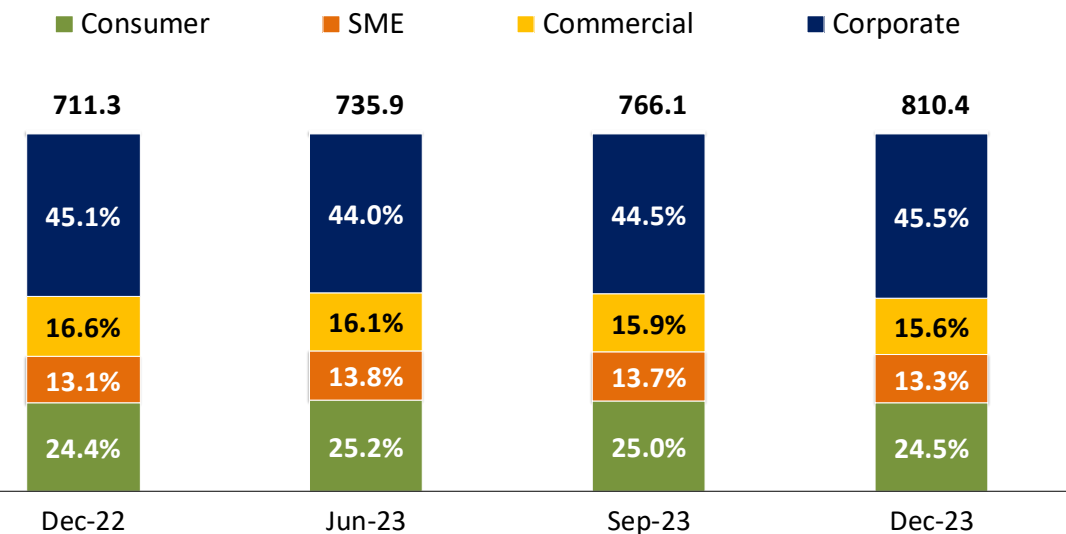
Bank Only	FY-21	FY-22	FY-23	▲ YoY	3Q-23	4Q-23	▲ QoQ
NIM	5.1%	5.3%	5.5%	0.2%	5.5%	5.6%	0.1%
COC	1.6%	0.7%	0.3%	-0.4%	0.3%	-0.1%	-0.4%
Risk Adjusted NIM	3.5%	4.6%	5.2%	0.6%	5.2%	5.7%	0.5%
Cost to Income	34.9%	33.9%	33.8%	-0.1%	36.1%	36.5%	0.4%
ROA (after tax)	2.8%	3.2%	3.6%	0.4%	3.5%	3.7%	0.2%
ROE	18.3%	21.7%	23.5%	1.8%	22.3%	23.4%	1.1%
CAR	25.7%	25.8%	29.4%	3.6%	29.5%	29.4%	-0.1%
CASA to Total Funding	78.6%	81.6%	80.3%	-1.3%	79.9%	80.3%	0.4%
LDR	62.0%	65.2%	70.2%	5.0%	67.4%	70.2%	2.8%
NSFR	180.7%	169.2%	166.6%	-2.6%	173.6%	166.6%	-7.0%
LCR	396.3%	393.5%	357.8%	-35.7%	379.2%	357.8%	-21.4%
NPL - gross	2.2%	1.7%	1.9%	0.2%	2.1%	1.9%	-0.2%
NPL Coverage	239.6%	286.9%	234.1%	-52.8%	226.5%	234.1%	7.6%
LAR	15.2%	10.4%	6.9%	-3.5%	7.9%	6.9%	-1.0%
Total Loan Coverage (incl. off B/S) to LAR	38.9%	53.6%	69.7%	16.1%	66.4%	69.7%	3.3%

Loan net growth doubled in the past three years

1 Loan Net Growth (Rp tn) - Consolidated



3 Loan Composition (Rp tn) - Consolidated



2 Loan Breakdown - Consolidated

Rp trillion	Dec-22	Sep-23	Dec-23	▲ YoY	▲ QoQ
Corporate	320.5	341.1	368.7	15.0%	8.1%
Commercial	118.0	121.6	126.8	7.5%	4.3%
SME	93.0	105.2	107.9	16.0%	2.6%
Consumer	173.2	191.3	198.8	14.8%	4.0%
- Mortgage	109.1	117.9	121.8	11.7%	3.4%
- Vehicles	47.1	54.4	56.9	20.8%	4.6%
- Personal Loans*	13.8	15.7	16.7	21.7%	6.6%
- Employee	3.3	3.3	3.4	1.6%	1.0%
Sharia Financing	7.6	7.9	9.0	19.0%	14.6%
Total O/S Loans	711.3	766.1	810.4	13.9%	5.8%
Total Facilities	1,034.2	1,143.0	1,191.2	15.2%	4.2%

*) Include credit card, payroll, paylater, unsecured loans

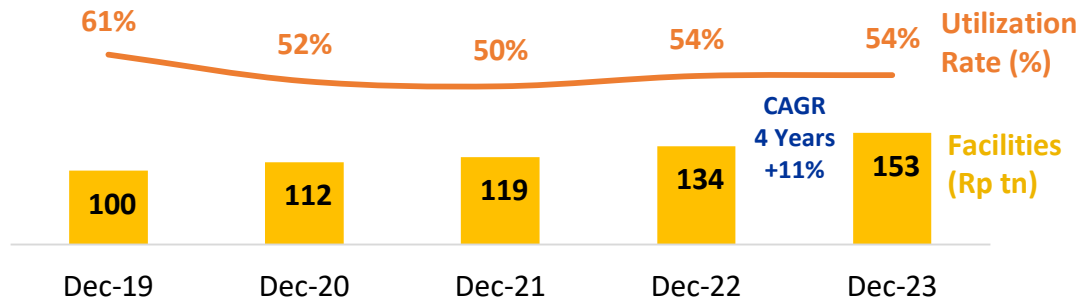
Corporate loans booked a sound growth of 15% YoY



Bank Only

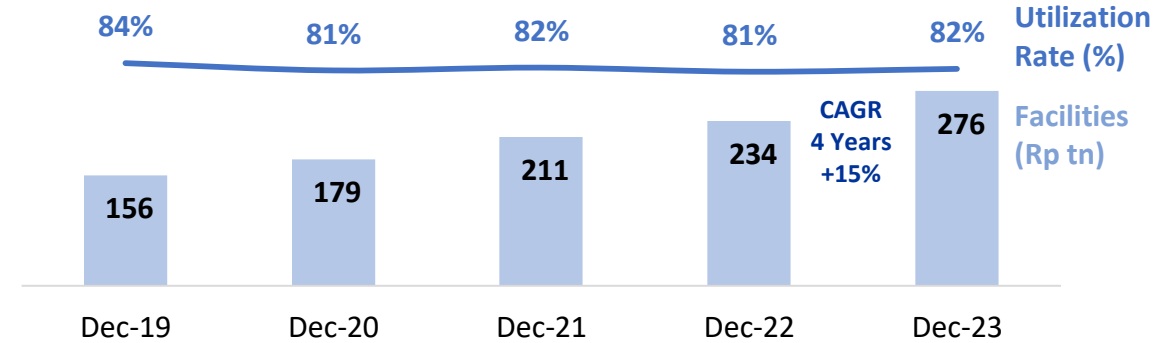
1 Corpo. - Working Cap. Loans Facility & Utilization Rate

- Improving utilization rate since pandemic



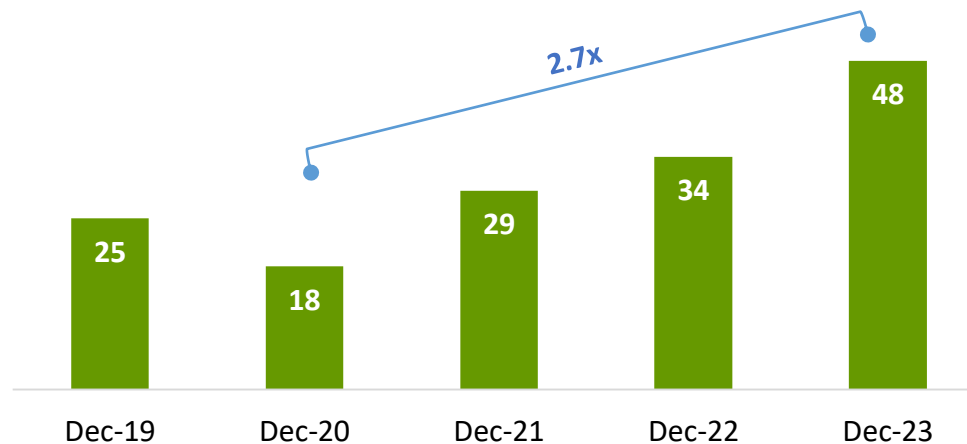
2 Corpo. - Investment Loans Facility & Utilization Rate

- Stronger demand in investment loans



3 Corporate Loan Net Growth (Rp tn)

- BCA corporate net loans rose 2.7x since pandemic



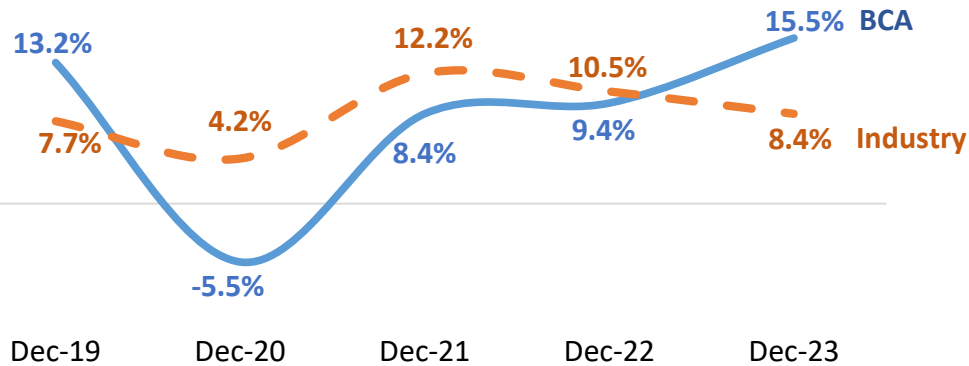
SME loans outgrew industry

Bank Only



1 BCA vs Industry SME Loan Growth (YoY)

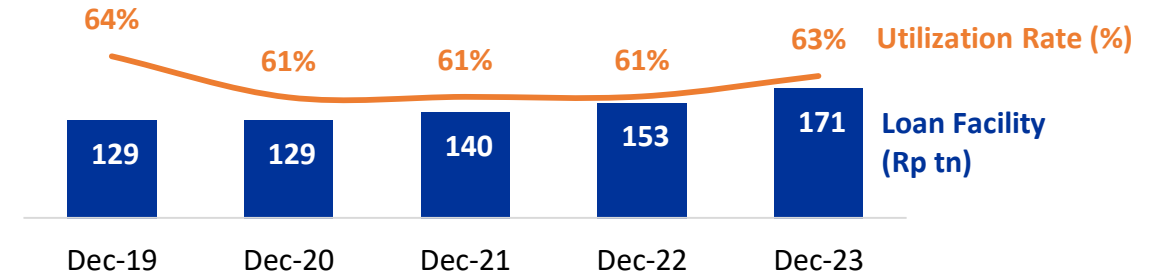
- BCA SME outperformed industry



Source: OJK (SPI)

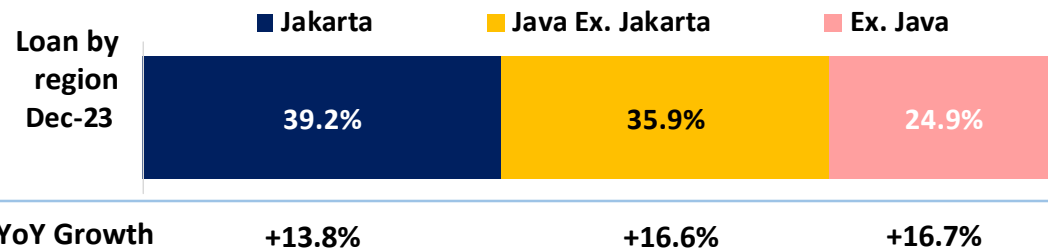
2 BCA SME Loan Facility & Utilization Rate

- Improving utilization rate, catching up pre-covid level



3 BCA SME Loan by Region and YoY O/S Growth

- SME grew double digit across regions, with the highest growth in Java Ex. Jkt, contributing to ~40% of the YoY growth.



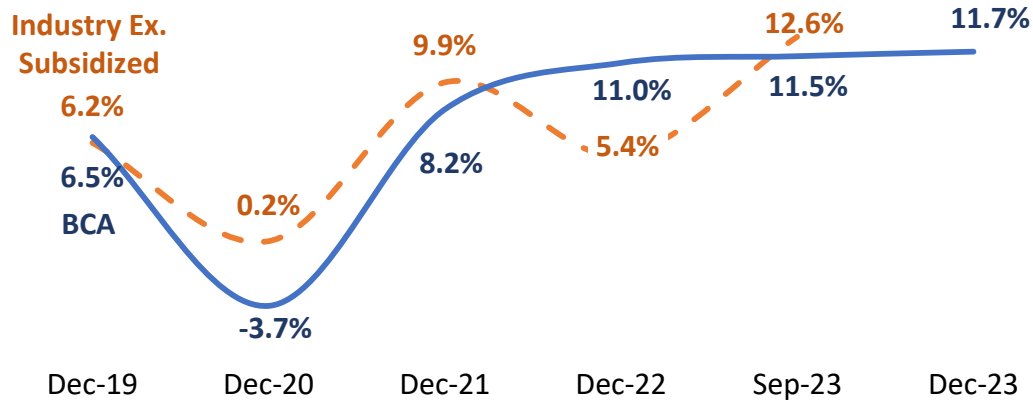
Mortgages new booking rose 2.3x in three years

Bank Only



1 BCA vs Industry Mortgages Growth (YoY)

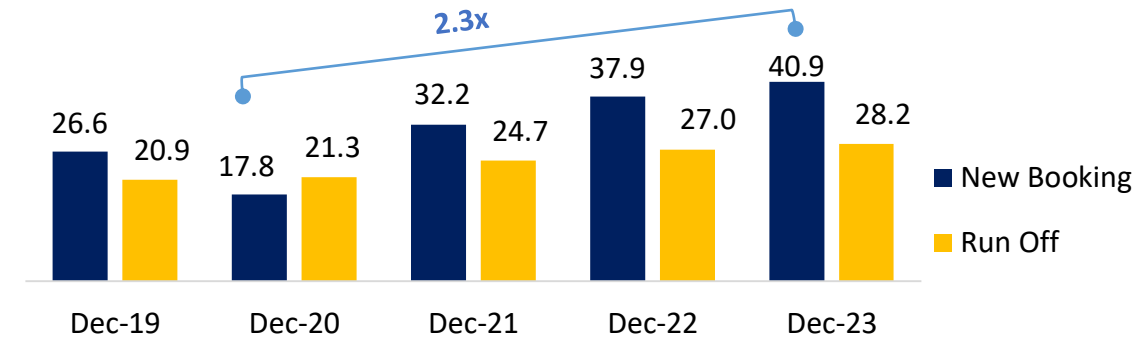
- BCA mortgage boosted by government incentives



Source industry: OJK (SPI), peer banks financial reports

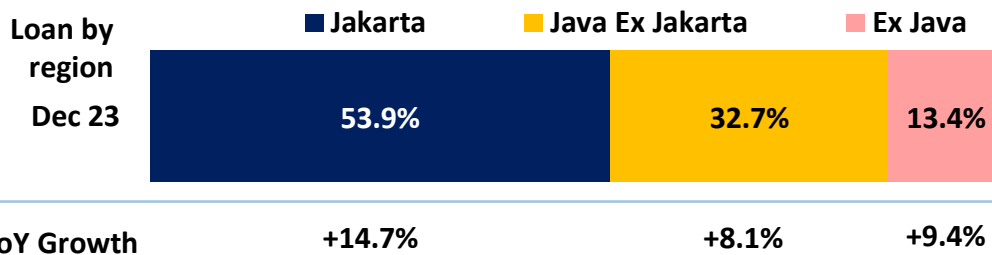
2 BCA Mortgages New Booking and Runoffs (Rp tn)

- Mortgages new booking rose 2.3x in three years



3 BCA Mortgages by Region and YoY O/S Growth

- BCA mortgage growth is still dominated in Jakarta area



Auto loans new booking exceeded pre-pandemic level

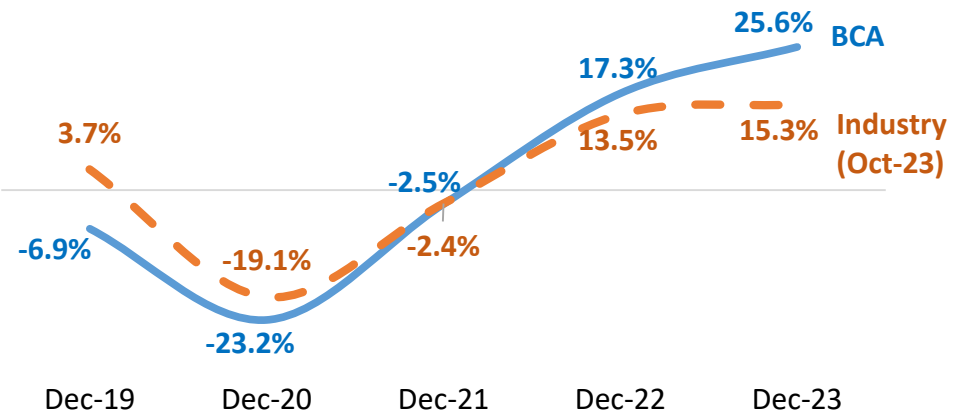
Bank Only



1

BCA vs Industry Auto Loan Growth (YoY)

- BCA auto loan growth taking over industry's

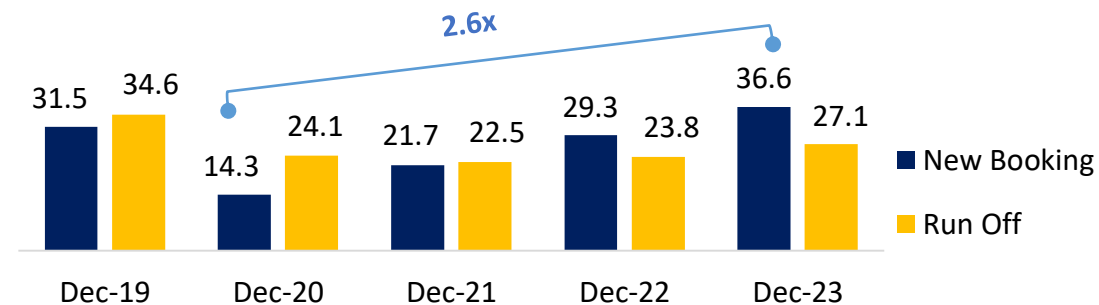


Source: OJK, Multifinance Statistics

2

BCA Auto Loan New Booking and Runoffs (Rp tn)

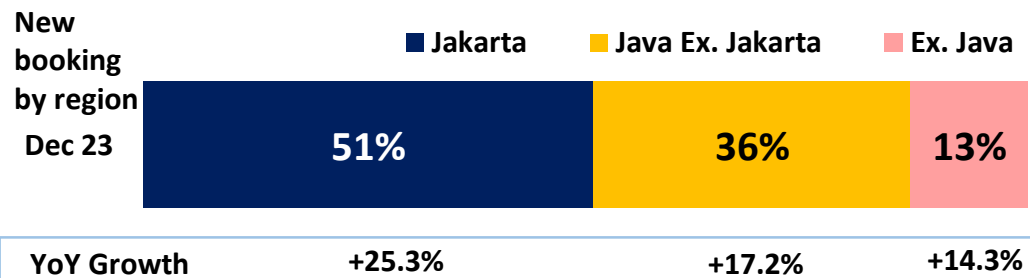
- New booking rose 2.6x in three years



3

BCA Auto Loan – New Booking by Region & YoY Growth

- All regions posted strong growth



0% flat.p.a.

KKB BCA

Special Rate
Free Admin Fee – up to 29 Feb 2024

Auto Loan Promo

Untuk tenor hingga 4 tahun
Berlaku untuk NIK 2023 dengan tipe tertentu
flat.p.a: Bunga flat pertahun
BCA bermitra dan dilisensi oleh Otoritas Jasa Keuangan • BCA merupakan peserta perjanjian LPM

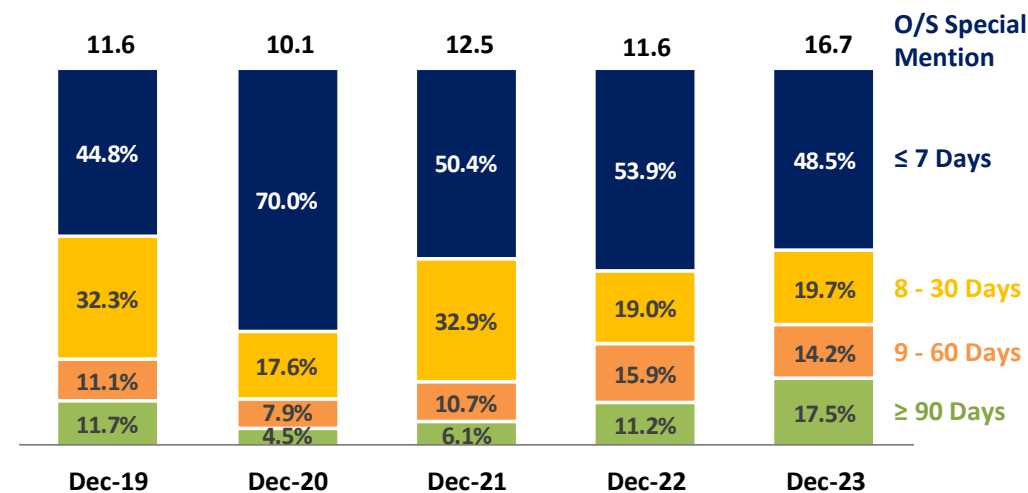
Asset quality saw further improvement. LAR stood at 6.9%.



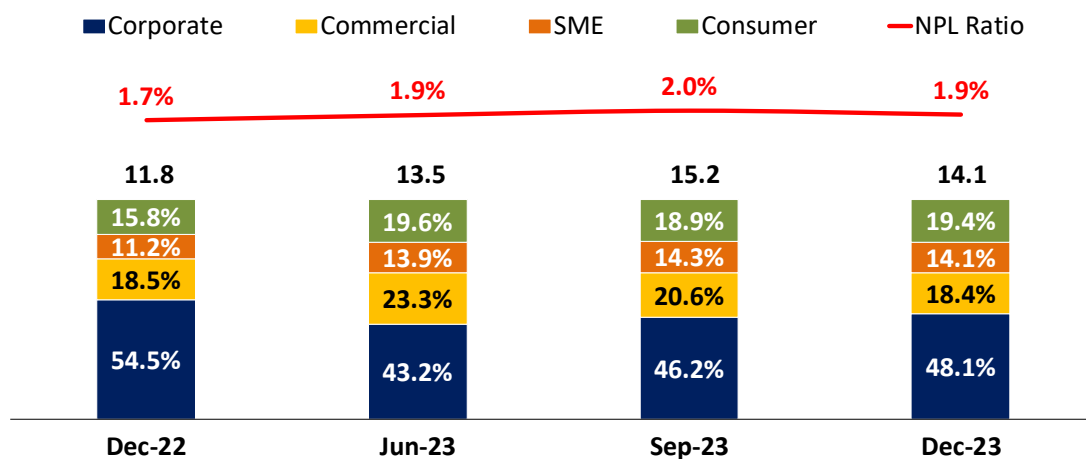
1 Loan at Risk (LAR) - Bank Only

Rp trillion	Dec-22	Sep-23	Dec-23	ΔYoY	ΔQoQ
Loan at Risk:					
Current Restruct.	46.0	24.1	21.4	-53.5%	-11.2%
Special Mention	11.6	17.6	16.7	44.0%	-5.1%
NPL	11.8	15.2	14.1	19.5%	-7.2%
Total Loan at Risk	69.4	56.9	52.2	-24.8%	-8.3%
LAR Ratio	10.4%	7.9%	6.9%	-3.5%	-1.0 %

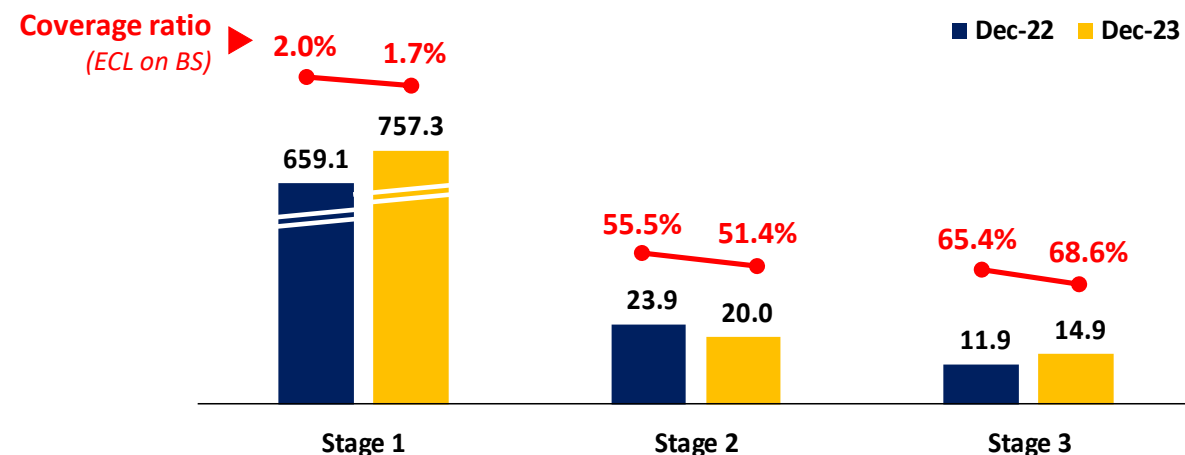
2 Special Mention (Bank Only, Rp tn)



3 NPL (Bank Only, Rp tn)



4 Loan by Staging (Rp tn) - Consol Excl. Sharia & Consumer Receivables



Multiple channels for robust CASA franchise



Serving different needs of wide range of customer spectrum

No of Customers
30.7 million
+10% YoY

No of Accounts
38.3 million
+10% YoY

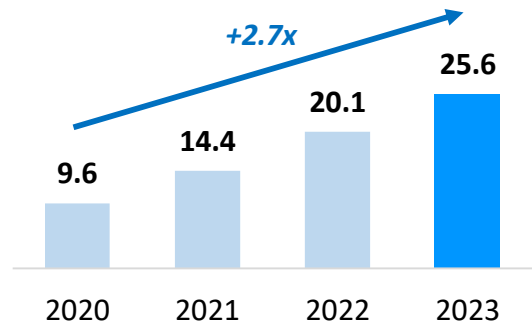
No of API Partners
5.1k
+11% YoY

Mobile & Internet banking: **91.5%** of total transaction volume

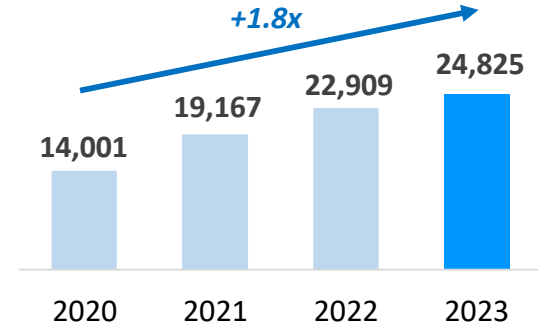
Two powerful mobile apps for customer choice



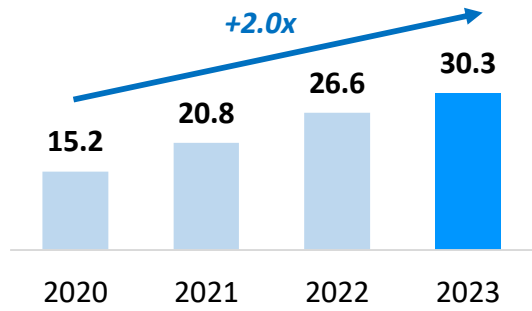
Mobile & Internet Banking Trx Vol (bn)



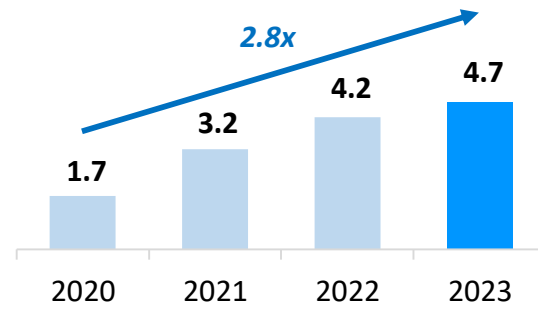
Mobile & Internet Banking Trx Value (Rp tn)



Mobile Banking Users (mn)



Online Account Opening (mn)



FY23 Highlights

1H23

- Customer-presented QR code for payment
- Online account opening in myBCA
- myBCA feature enrichments (e.g. outward remittance)

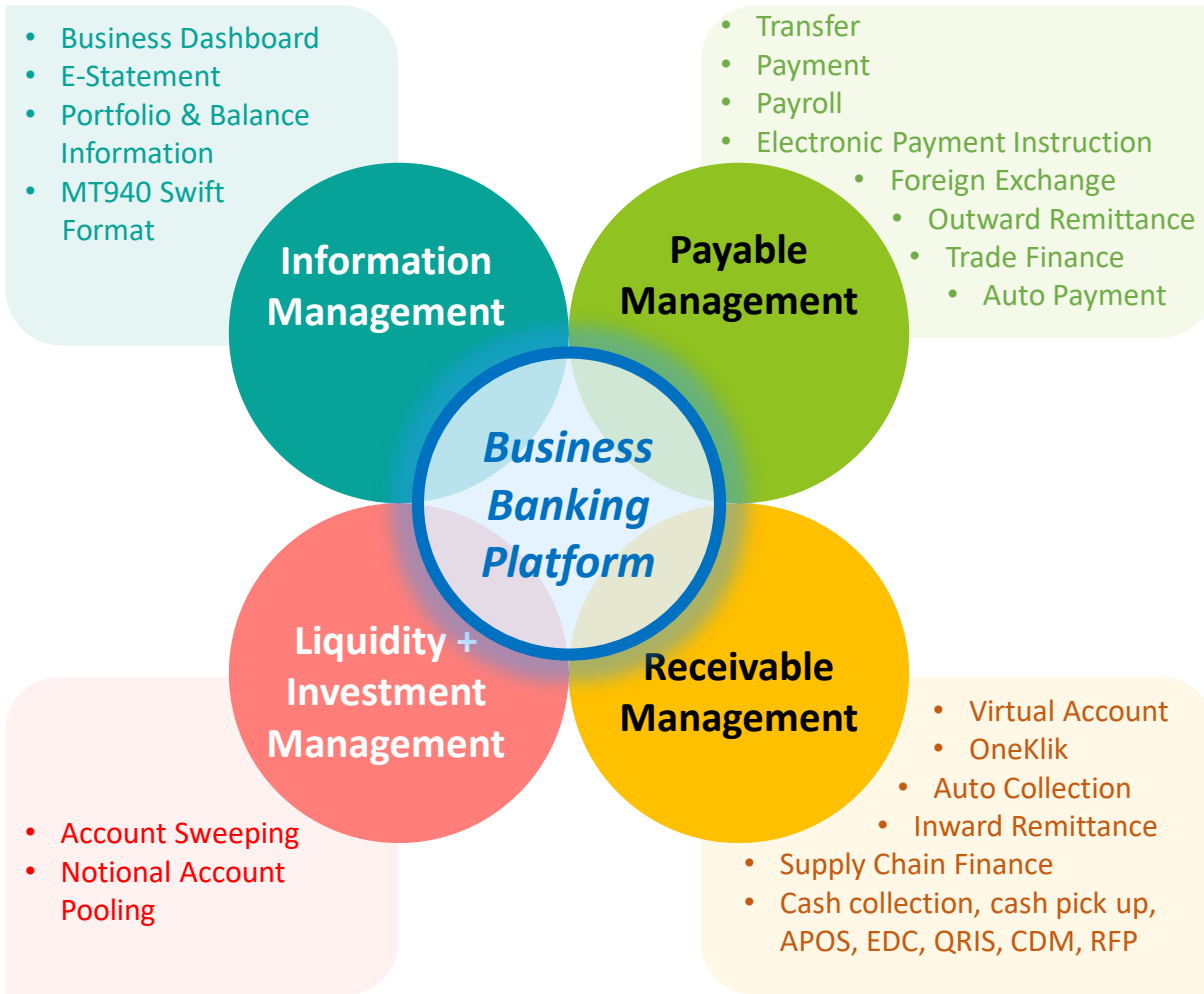
2H23

- Paylater
- Wealth mgmt apps (Welma) integration
- Wealth insight report
- Retail wealth mgmt product from Rp10,000
- QR code transfer payment
- Financial diary for tracking financial transactions

Offering business solutions from Corporate to SMEs



Business banking platform for various scales and needs



Extensive network of POS equipped with merchant apps



Apps key features:

- Merchant Onboarding
- Merchant Care & Support
- Store Monitoring & Report
- Transactions & Payments

Merchant Sales Value

+21% YoY

QRIS Transaction Freq.

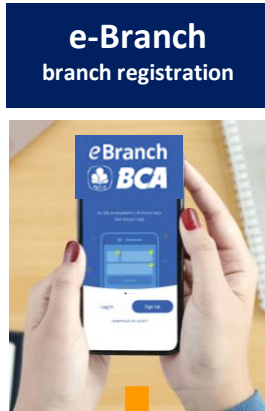
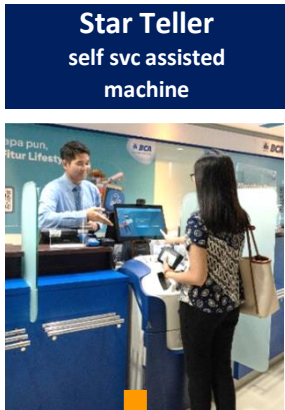
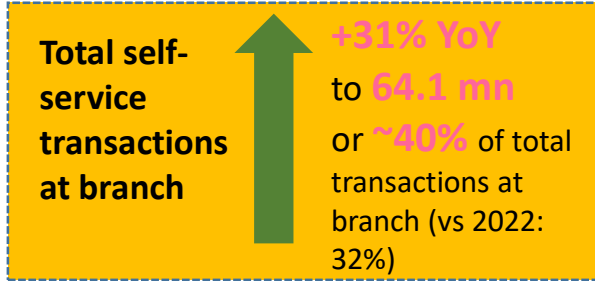
+3.2x YoY

Branch and contact center

1,258 Branches
Delivering 'Trusted Relationship'

FY23 HIGHLIGHTS:

- Expanding and upgrading the 'hybrid model'
- Empowering human capital to focus on customer engagement and business relationships



- A digital version of conventional teller
- Mostly used for deposits and withdrawal

App for branch registration and queries

Machines mostly used for card printing or replacement

Offers fast service for printing e-statement, mobile banking activation, open account

Contact Center

An integrated channel with digital services

Hybrid On-boarding and Touchpoints for All Segments

< 5 Mins Online Account Opening Process with KYC Video Call



4,500 staff



110k contacts / day
+18% YoY



6 Sites

HaloBCA Apps

~8.3mn users

+2x YoY

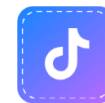
Features: toll-free internet call, WA chat, connected to X account and email



Services at Contact Center



Call Center
1500888



Tiktok
@goodlifeBCA



Video banking



Solution Assistant



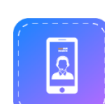
X account
@haloBCA



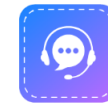
Express branch



Instagram
@goodlifeBCA



Online Open account



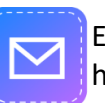
Webchat



Whatsapp
0811 1500998



Halo BCA apps



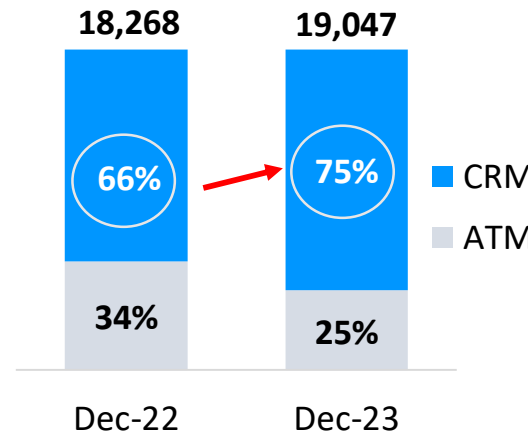
Email
halobca@bca.co.id

ATM/ CRM / CDM compliment branches for 24-hour cash society

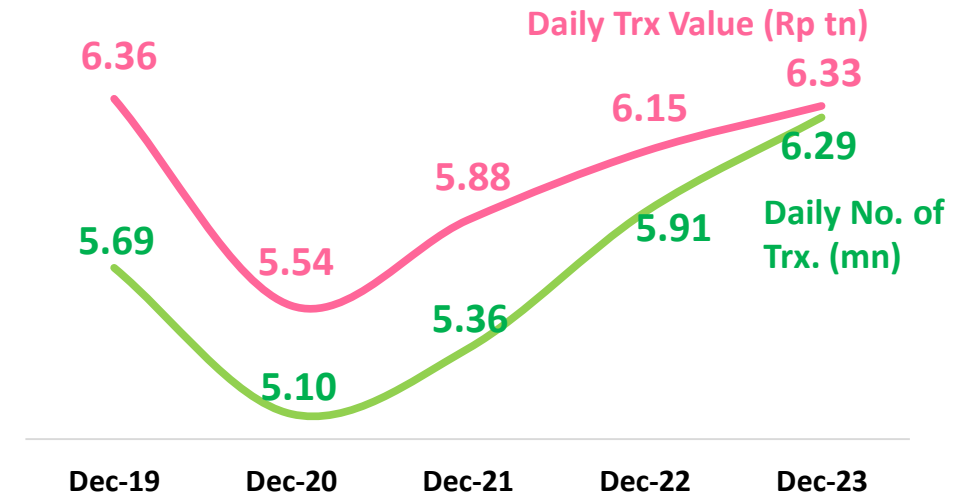


- ✔ Cardless cash withdrawal
- ✔ Cash deposits
- ✔ Account transfer
- ✔ Balance Inquiry
- ✔ PIN change
- ✔ Bill payments
- ✔ BCAmobile registration
- ✔ KlikBCA internet banking registration

No of ATM/CRM



Daily Trx Value and No. of Transaction



FY23 HIGHLIGHTS:

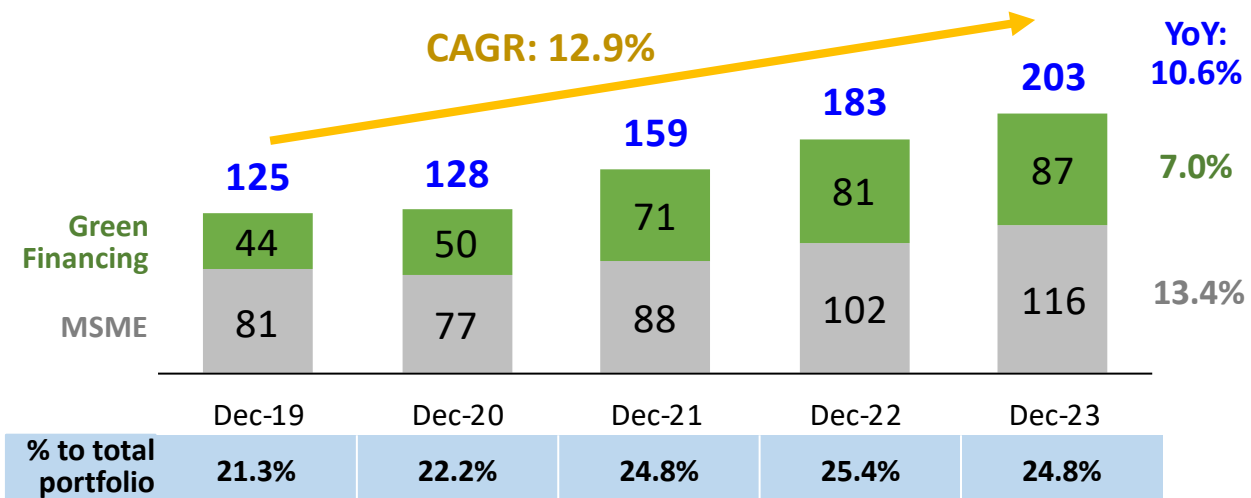
- ~2.3 billion no of transactions
- ~Rp 2,312 trillion transaction value
- Install new ATMs selectively in high cash circulation areas
- Increase Cash Recycling Machines (CRM) portion for operational efficiency

Sustainability Finance and ESG

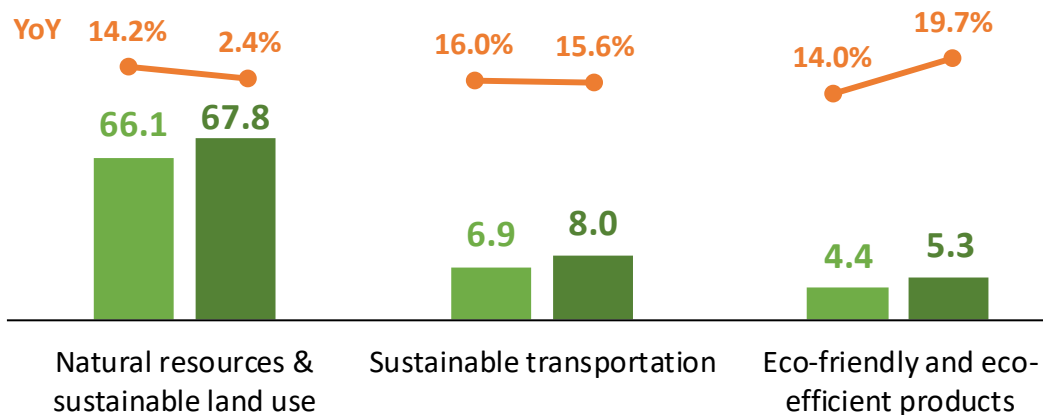
- Economic Aspect
- Environment
- Social
- Governance

Sustainable financing portfolio consistently grow at 12.9% CAGR

1 Sustainable financing (in Rp trillion)



2 Top 3 green financing (in Rp trillion)

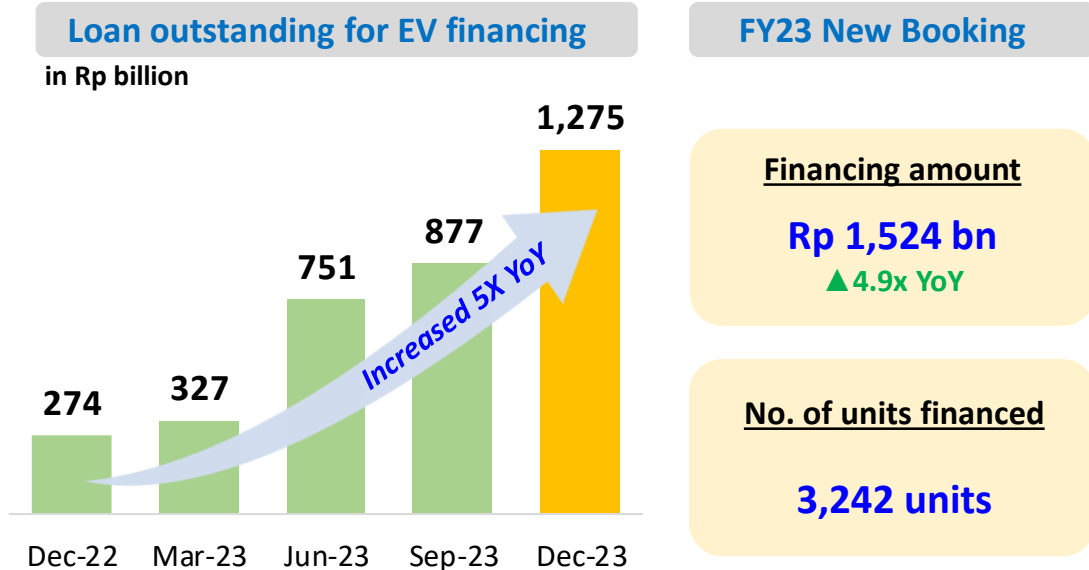


3 Key Highlights up to Dec-23

- ▶ Continue to expand **sustainable financing**:
 - develop financing portfolio for **Electric Vehicles (EV)**.
 - expand portfolio through investments in **sustainability-linked loans and green bonds**.
- ▶ **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 pilot project:
 - **Indonesian Green Taxonomy** (Mapped out Top 450 debtors)
 - **Climate-Related Risk Stress Test**
- ▶ Joined **Partnership for Carbon Accounting Financials (PCAF) signatory** and started calculating **Scope 3 GHG emission from debtors' carbon footprint**.
- ▶ Purchased up to 71,500 tCO₂eq carbon in the initial offering of **Indonesia's first carbon trading exchange**.

Electronic vehicle financing grew ~5x YoY to Rp 1.5 tn

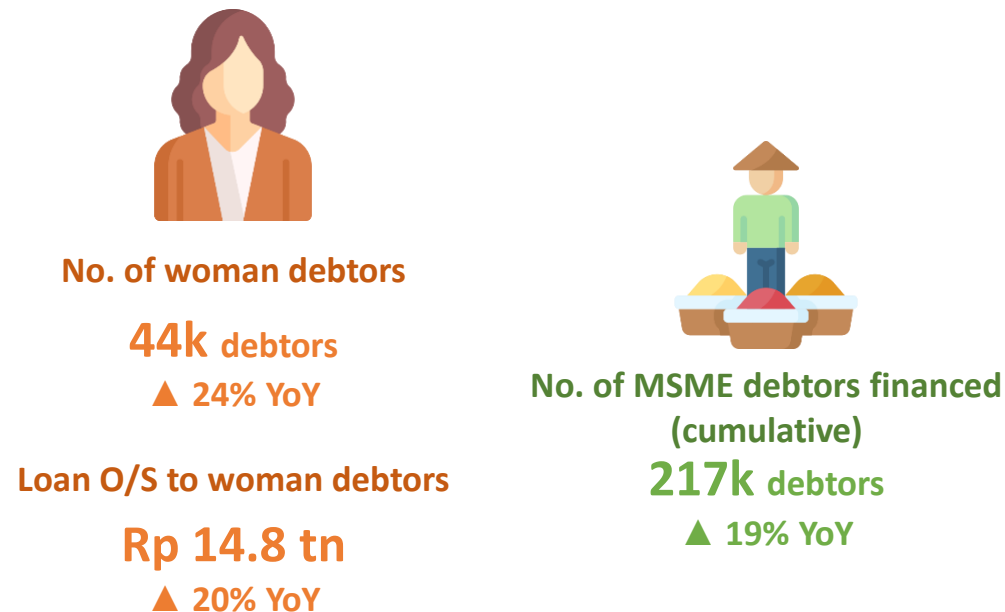
1 Rising Electronic Vehicle (EV) financing portfolio



3 Pursuing new ESG instruments



2 Providing financial solutions for entrepreneurs



4 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.
- ▶ **72% of palm oil debtors** were ISPO/RSPO certified in Dec-23, compared to 50% in Dec-20.

CO2 savings from operation rose 51% YoY

Total CO2 savings potential: **3,021 tCO2 eq.** (▲ 51% YoY)

1 Recycle & Waste Management **844 tCO2 eq.** (▲ 142% YoY) *More initiatives in the next page...*

Type of waste:

Archives & Documents		Expired documents	425 ton	▼ 2% YoY
EDC Machine		Unused EDC machines	61 ton	▲ 2 X YoY
Non-Organic		Plastic bags, paper, carton, bottle	41 ton	▼ 15% YoY
Cards		Expired debit & credit cards	14 ton	▲ 3 X YoY
Uniforms		Outdated employee uniforms	12 ton	▲ 23 X YoY
Electronic Waste		Uninterruptible power supply (UPS), hard disk, key BCA	32 ton	NEW
Household Waste		8 types of waste from BCA employees	3 ton	NEW

Total waste recycled

588 ton

▲ 14% YoY

Creating Social Impact:

Mobilizing informal workers to collect and recycle waste

100%

proceeds from internal are donated for Bakti BCA scholarship funds

Continuously pushing for energy-efficient operation

2

Digital Banking Operation
1,772 tCO2 eq.
 (▲ 22% YoY)

3

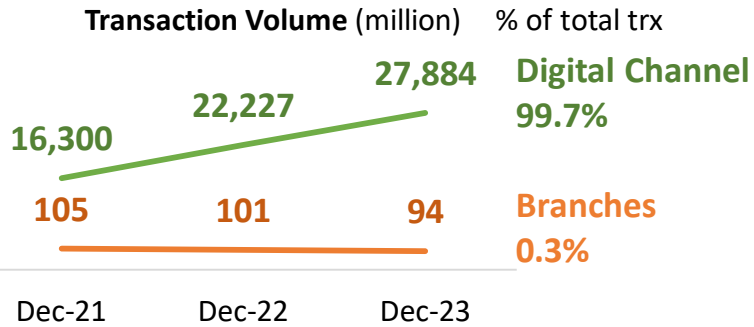
Green Building & Energy Efficiency
360 tCO2 eq.
 (▲ 142% YoY)

4

Nature Conservation
45 tCO2 eq.
 (▲ 13% YoY)

Digital Transactions

Est. Carbon Savings Potential: **834 ton eq.**



Digital Workplace

Est. Carbon Savings Potential: **938 ton eq.**

- Digital internal administration
- Online internal event
- Digital approval mechanism
- Work From Hub

Expanded coverage of 2023 operational emission calculation (scope 1,2,3)

Reached "a fairly efficient" level of electricity intensity (<175 kWh/m2/year) based on SNI 03-6196-2000 (energy audit procedure on buildings).



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

Orangutans Conservation

46
 rehabilitated orangutans released to the wildlife as of Dec-23

Trees Planting

60,000
 trees planted in 2023

7,122
 employees participated in Walk & Bike for Tree

Improving quality of life in various aspects

1 Engaging Customer: Excellent Service & Cyber Security Campaign



**Customer
Engagement Score**
4.75 out of 5.00

GALLUP®
Customer excellence recognition
Surpassed Global benchmark
90th percentile
in Customer Engagement

Anti Fraud & Product Awareness Video Campaign



BCA education campaign won **YouTube Works Award Southeast Asia 2023**

#TolakdenganAnggun

Winner The Changemaker category

#Tiba-TibaTenang

Winner Best of Festive & Best of Indonesia

2 CSR Initiatives & Outreach

Education & Financial Literacy

- ~300k participants of financial literacy socializations & activities
- 3,103 university students attended BCA Berbagi Ilmu seminars
- 343 teachers participated in learning method training facilitated by BCA
- 900 recipients of Bakti BCA scholarships across 18 universities

Public Health

- 14,701 patients received medical treatment assistance
- 1,971 blood bags collected for donation
- 1,036 cataract surgeries

Analyst Meeting FY23

3 Fostering development of local MSME businesses



- ▶ Hosted UMKM Fest - a marketplace festival for **MSMEs to showcase their products.**
- ▶ Participated by ~1,400 MSMEs nationwide.



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



- ▶ Facilitated **1,000 MSMEs** in obtaining **Halal certification.**
- ▶ Held **export coaching** for curated MSMEs.

4 Awards & recognition received by BCA's tourism villages



ASEAN Community Based Tourism Award
(3 villages)



Tourism Village Award by Ministry of Tourism
(6 villages)



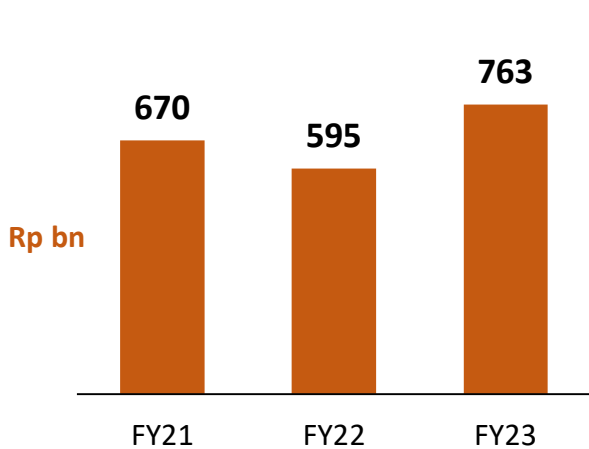
Indonesia Representative for Best Tourism Village UNWTO
(3 villages)



Indonesian World Records Museum (MURI)
(2 villages)

Advancing future workforce through investment in human capital

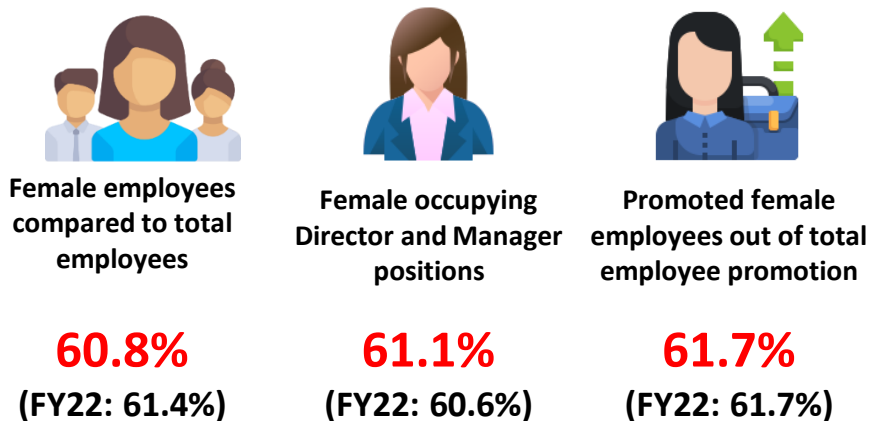
1 Spending on employee well-being



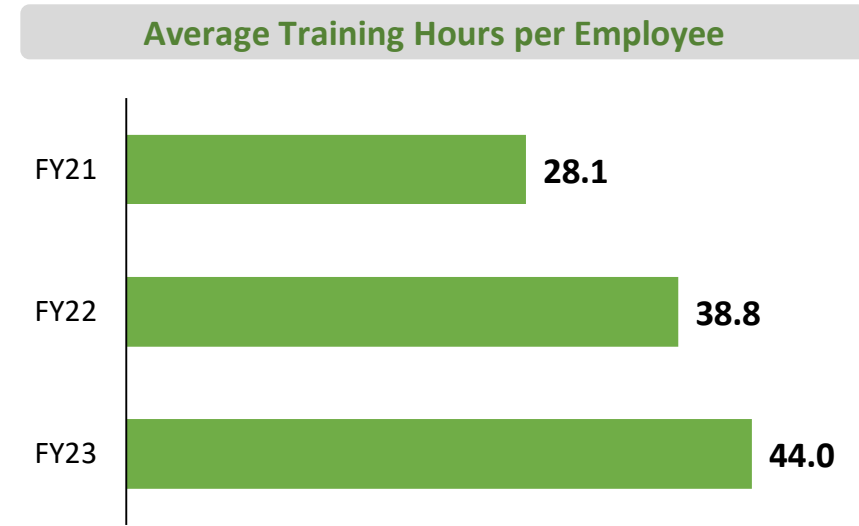
* Notes 2021 data include Covid-19 related expenses

- ▶ Provides **competitive remuneration and benefits** for employees (i.e. medical facilities, festive allowance, etc.)
- ▶ **Provides scholarships** to pursue bachelor & master degree.
- ▶ Holds **BCA Awards** annually to recognize excellence among employees.
- ▶ **Employee turnover improved to 3.6%** (vs. 4.8% in 2022).

2 Equal opportunities and gender diversity in workplace



3 Continuously growing people



- ▶ Conducted **learning activities** on numerous topics through different platforms, ranging from online to classroom.
- ▶ Raised awareness among employees on **sustainability** through **mandatory e-learning** covering topics such as green office, climate change.
- ▶ Developed a **leadership training program** to prepare future leaders.



Strengthening corporate governance

1 Good governance for sustainable business practices



Fair dealing applied to both internal & vendors (e.g. human rights, occupational health & safety, employment, etc.)
2023 achievements: Highest rating in Business and Human Rights Risk Assessment (PRISMA) by the Ministry of Law and Human Rights



Anti-corruption, anti graft and anti-fraud prevention initiatives
2023 achievements: 35,172 employee completed e-learning



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



Whistleblowing system
2023 achievements: 98% complaints reported has been resolved



Encourage employees to develop **competencies on ESG aspects**
2023 achievements: deploy mandatory e-learning for all employee covering topics : **Climate Change and Green Office & Lifestyle**



Strengthen ESG work unit, improve ESG disclosure

2 Rising importance of IT Governance



Established **Cyber Security Risk Management** to implement risk policies & procedures



Dedicated **IT Security Group** to carry out cyber resilience process in all areas of business



Data protection technologies to ensure data privacy



24/7 Security Monitoring Center to monitor data traffics, cyber risk, and threats



Enforcing data security policy across all work units.



Conduct **cybersecurity maturity model** assessment by independent third party
2023 Result: Strong maturity

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: Dec 2023

**FTSE4Good ASEAN 5 Index
Top 10 Constituents**



FTSE4Good

Last update: Dec 2023



BCA constituents of:

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

Last update: Dec 2023



- Overall Most Outstanding Company in Indonesia
 - 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+**



Last update: Feb 2023 - Annually

**Thomson Reuters - Refinitiv
ESG Scores**


Rating **A**



Last update: Nov 2023 - Annually

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

Score **50**
Rank percentile **83th**



Last update: Oct 2023 - Annually



Best Overall Big Cap

IICD Corporate Governance Award 2023



No. 1 World's Most Trustworthy Companies in Banking Sector

2023 Newsweek World's Most Trustworthy Companies

▶ **Share Data, Ratings & Awards** ◀

BCA share performance & rating



BCA Shareholding Structure (31 December 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 2023

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

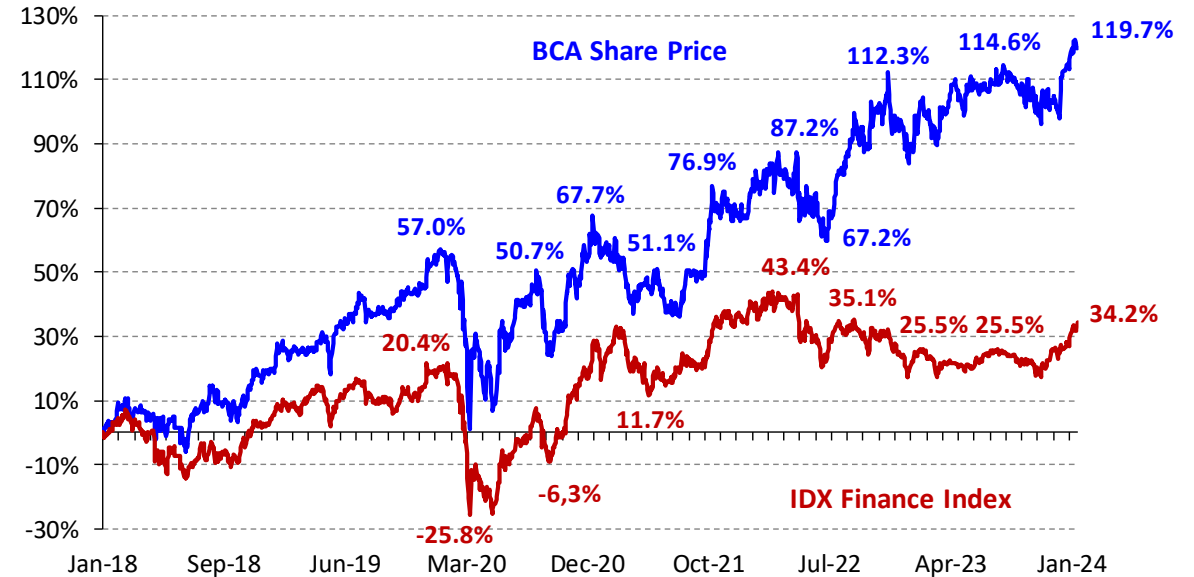
Pefindo Ratings

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 22 Jan 2024 against 1 Jan 2018)



- Market Cap BCA: Rp1,119 tn (22 Jan 24)**
"The Largest in Indonesia"
- CAGR BCA Share Price: +21.1%**
(2 Years: Jan-22 to Jan-24)
- CAGR IDX Finance Share Price: -4.5%**
(2 Years: Jan-22 to Jan-24)

Selected awards and recognitions - 2023

Best Bank



Newsweek: World's Most Trustworthy Companies 2023

No.1 World's Most Trustworthy Companies 2023 in Banking Sector



Asiamoney: Asia's Outstanding Companies Poll 2023

- Overall Most Outstanding Company in Indonesia
- Best for ESG in Indonesia



Asiamoney: Private Banking Award 2023

Best for High Net Worth in Indonesia



Forbes: World's Best Bank 2023 #1 in Indonesia



Forbes: List of Global 2000 2023 #462 Global 2000



FinanceAsia: Award 2023 Best Bank in Indonesia

ESG, CSR, GCG



ASEAN: Energy Business Forum 2023

Energy Efficient Building for Wisma Foresta



Fortune Indonesia: Change the World Award (Bakti BCA)



IICD: The 14th IICD Corporate Governance Conference and Award
Best Overall



Publications in BCA website (www.bca.co.id)

Scan QR or Click Image to access the file

Corporate Presentations




Audited / Long Form Reports

Short Form Reports




Economic Reports




Annual Reports (incl. GCG)




Sustainability Reports




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Always by your side

Thank You