Corporate Presentation

PT Bank Central Asia Tbk

FY 2019 Results

Jakarta, 20 February 2020

Agenda

Macro-economy & Banking Industry Highlights

- *Macro-economy*
- *Banking Industry Highlights*

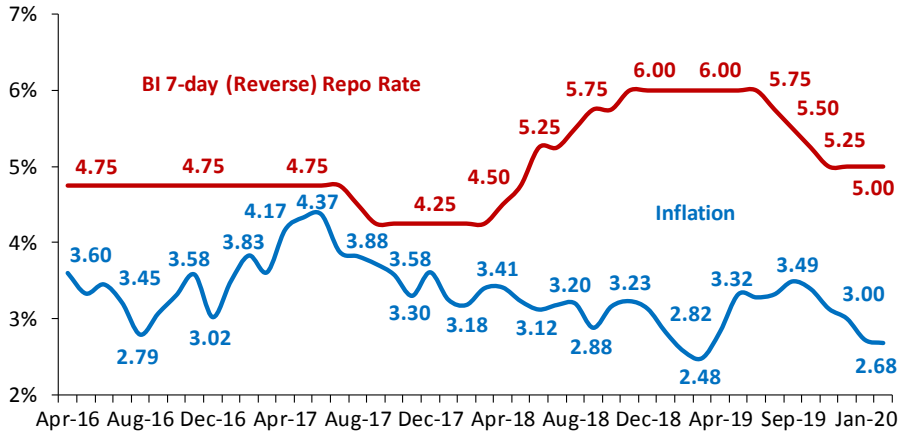
BCA FY19 Performance Overview

- *Financial Highlights*
- *Loans*
- *CASA, Transaction Banking & Digital Channels*
- *Profitability*
- *Sustainability Finance & ESG*
- *Corporate Updates*

Moderate growth in Indonesia macro economy

- Global economic growth remained slow. Phase 1 US - China trade deal provides some optimism
- BI reduced its benchmark rate by 100 bps in total throughout 2019. Indonesia GDP growth came in at 5.0% in 2019
- Inflation remained benign at 2.7% in Dec-19. Exchange rate is well supported at current level
- BI expects Indonesia GDP growth at 5.1-5.5% level in 2020
  - Coronavirus outbreak further cut global GDP growth expectation in 1Q20. Indonesia might face unstable trade flow with China
  - Exports of Indonesia's major commodities are expected to remain weak
  - Cautious on volatility of emerging market portfolio fund flow and domestic mutual fund redemption

Inflation and BI Rates (%)



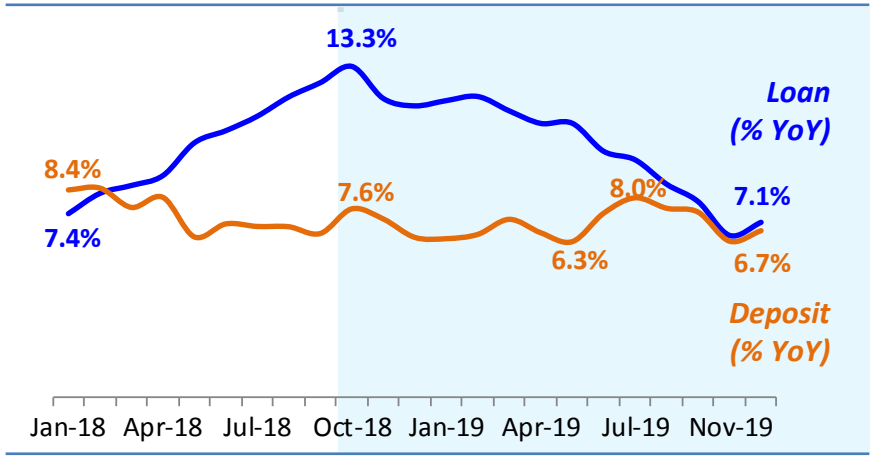
Source: Central Bureau of Statistics (BPS) and Bank Indonesia

Rupiah/USD

Source: Bloomberg

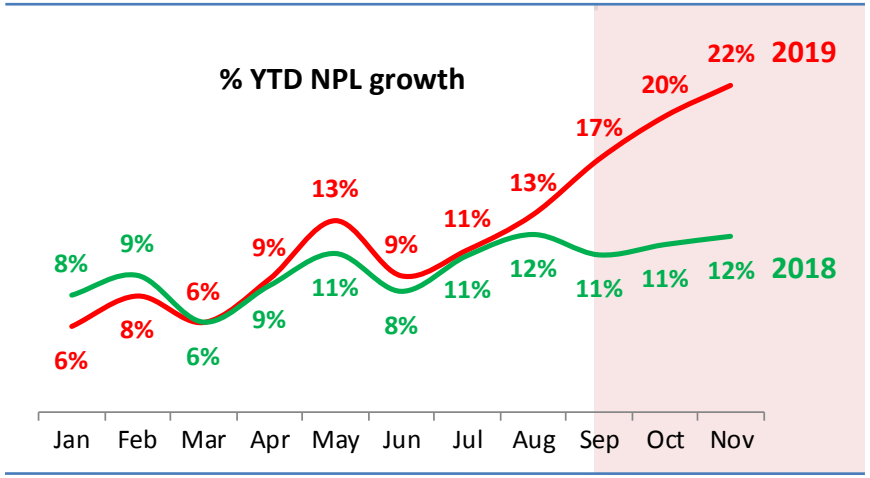
Banking sector saw declining loan demand, higher nominal NPL

Sector: slowing loan growth



Source: Financial Services Authority (OJK)

Sector: higher sector NPL growth (% YTD)



Source: Financial Services Authority (OJK)

Banking Industry Financial Summary (Rp trillion)

	Nov-18	Dec-18	Nov-19	ΔYTD	ΔYoY
Total Assets	**7,878**	**8,068**	**8,411**	**4.2%**	**6.8%**
Total Loans	**5,160**	**5,295**	**5,524**	**4.3%**	**7.1%**
Third Party Funds	**5,573**	**5,630**	**5,948**	**5.6%**	**6.7%**
CASA	3,106	3,140	3,325	5.9%	7.1%
Current Accounts	1,366	1,315	1,458	10.9%	6.7%
Savings	1,740	1,825	1,867	2.3%	7.3%
Time Deposits	2,467	2,490	2,623	5.3%	6.3%
Net Profit	**136.0**	**150.0**	**143.2**	**na**	**5.3%**
NIM	**5.1%**	**5.1%**	**4.9%**	**-20bp**	**-20bp**
LDR	**93.2%**	**94.8%**	**93.5%**	**-130bp**	**30bp**
NPL	**2.7%**	**2.4%**	**2.8%**	**40bp**	**10bp**
CAR	**23.3%**	**23.0%**	**23.8%**	**80bp**	**50bp**

Source: Financial Services Authority (OJK)

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Balanced growth of loans and CASA

(Rp billion)	Dec-17	Dec-18	Sep-19	Dec-19	ΔQoQ	ΔYoY
Total Assets	**750,320**	**824,788**	**893,594**	**918,989**	**2.8%**	**11.4%**
Secondary Reserves	**109,682**	**99,380**	**132,081**	**118,684**	**-10.1%**	**19.4%**
Marketable Securities & Gov't Bonds (> 1 year)	**67,116**	**69,844**	**75,849**	**85,310**	**12.5%**	**22.1%**
Loans	**480,768**	**551,155**	**585,491**	**603,743**	**3.1%**	**9.5%**
Third Party Funds	**585,571**	**634,928**	**683,053**	**704,791**	**3.2%**	**11.0%**
CASA	444,309	483,933	513,884	532,013	3.5%	9.9%
Current Accounts	151,575	167,268	179,735	185,722	3.3%	11.0%
Savings	292,734	316,665	334,149	346,291	3.6%	9.4%
Time Deposits	141,262	150,995	169,169	172,778	2.1%	14.4%
Equity	**131,402**	**151,753**	**167,982**	**174,143**	**3.7%**	**14.8%**

Solid PPOP on the back of strong top line growth

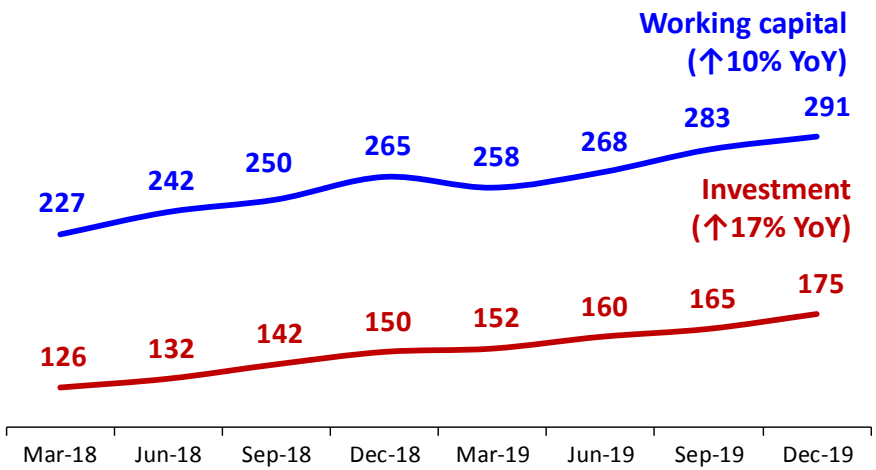
(Rp billion)	1Q19	2Q19	3Q19	4Q19	FY17	FY18	FY19	ΔQoQ	ΔYoY
Operating Income	**16,690**	**17,552**	**18,196**	**19,186**	**56,984**	**63,036**	**71,624**	**5.4%**	**13.6%**
Net Interest Income	**11,989**	**12,642**	**12,800**	**13,393**	**41,858**	**45,336**	**50,824**	**4.6%**	**12.1%**
Non Interest Income	**4,701**	**4,910**	**5,396**	**5,793**	**15,126**	**17,700**	**20,800**	**7.4%**	**17.5%**
Fees and Commissions	3,226	3,269	3,518	3,597	10,388	11,998	13,610	2.2%	13.4%
Trading Income	681	691	829	909	1,772	2,762	3,110	9.7%	12.6%
Others	794	950	1,049	1,287	2,966	2,940	4,080	22.7%	38.8%
Operating Expenses	**(8,084)**	**(7,565)**	**(6,958)**	**(8,136)**	**(25,192)**	**(27,653)**	**(30,744)**	**16.9%**	**11.2%**
Personnel Expenses	(4,596)	(3,309)	(2,331)	(2,672)	(11,037)	(11,807)	(12,909)	14.6%	9.3%
General & Administrative Expenses	(3,488)	(4,256)	(4,627)	(5,464)	(14,155)	(15,846)	(17,835)	18.1%	12.6%
PPOP (Pre Provision Operating Profit)	**8,606**	**9,987**	**11,238**	**11,050**	**31,792**	**35,383**	**40,880**	**-1.7%**	**15.5%**
Provision	**(982)**	**(1,465)**	**(1,050)**	**(1,095)**	**(2,633)**	**(2,677)**	**(4,591)**	**4.3%**	**71.5%**
Profit before Tax	**7,624**	**8,522**	**10,188**	**9,955**	**29,159**	**32,706**	**36,289**	**-2.3%**	**11.0%**
Net Profit	**6,062**	**6,800**	**8,059**	**7,644**	**23,310**	**25,855**	**28,565**	**-5.1%**	**10.5%**
EPS – year to date (Rp)	**246**	**522**	**849**	**1,159**	**945**	**1,049**	**1,159**	**na**	**10.5%**

Financial metrics remained sound

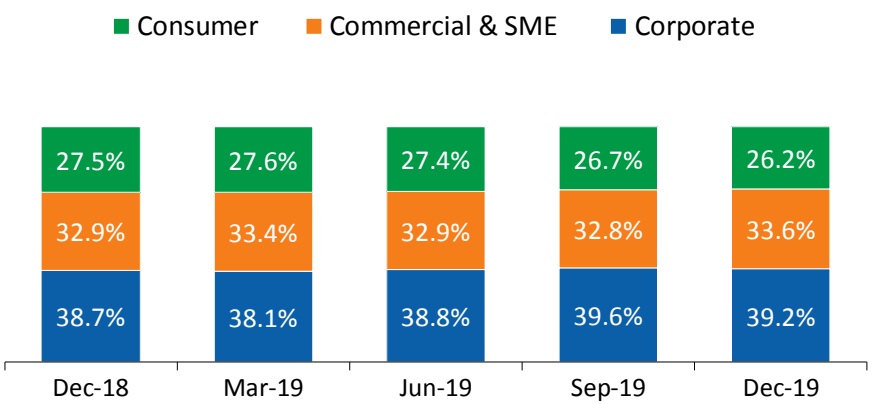
Bank Only	Dec-17	Dec-18	Mar-19	Jun-19	Sep-19	Dec-19	ΔYoY
NIM	6.2%	6.1%	6.2%	6.2%	6.2%	6.2%	10bp
CIR	44.4%	44.3%	50.0%	46.2%	43.8%	43.7%	-60bp
BOPO	58.6%	58.2%	65.2%	62.6%	59.8%	59.1%	90bp
COC	0.4%	0.5%	0.6%	0.7%	0.8%	0.8%	30bp
ROA	3.9%	4.0%	3.5%	3.7%	4.0%	4.0%	0bp
ROE	19.2%	18.8%	15.4%	16.8%	18.0%	18.0%	-80bp
CAR	23.1%	23.4%	24.5%	23.6%	23.8%	23.8%	40bp
LDR	78.2%	81.6%	81.0%	79.0%	80.6%	80.5%	-110bp
RIM	na	82.5%	81.9%	80.0%	81.7%	81.6%	-90bp
NSFR	na	154.3%	157.9%	158.3%	155.1%	157.7%	340bp
LCR	na	278.2%	275.7%	276.0%	272.0%	276.3%	-190bp
NPL - gross	1.5%	1.4%	1.5%	1.4%	1.6%	1.3%	-10bp
NPL - net	0.4%	0.4%	0.5%	0.5%	0.6%	0.5%	10bp
Loan at Risk	3.6%	3.7%	4.2%	4.3%	4.3%	3.8%	10bp
Provision / NPL	190.7%	178.7%	171.4%	183.7%	163.8%	189.2%	1,050bp
Provision / Loan at Risk	78.8%	67.3%	60.1%	59.5%	61.3%	65.9%	-140bp

Business segment supported overall loan growth

Business Loans (Consolidated, gross loans, Rp trillion)



Loan Composition (Rp billion)



Note: The remaining contribution came from Sharia financing

Loans Breakdown (Rp billion)

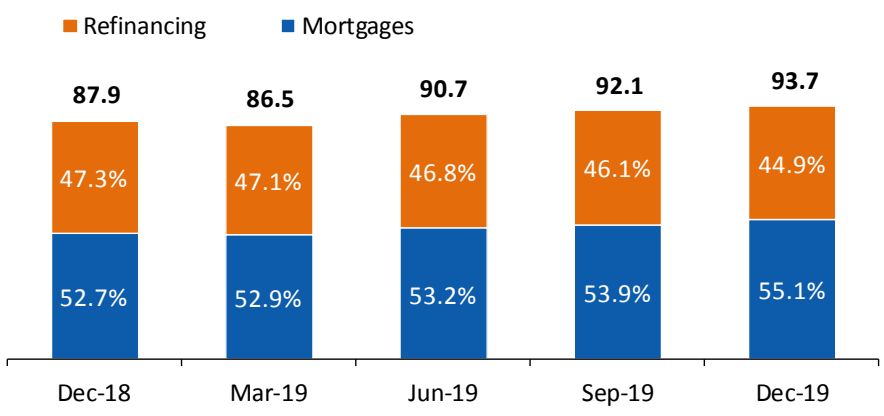
	Dec-17	Dec-18	Dec-19	ΔYoY
Corporate	**176,998**	**213,274**	**236,875**	**11.1%**
Commercial & SME	**159,389**	**181,107**	**202,888**	**12.0%**
Consumer	**140,190**	**151,874**	**158,334**	**4.3%**
Mortgage	**78,466**	**87,901**	**93,656**	**6.5%**
Vehicles	**47,369**	**48,153**	**47,627**	**-1.1%**
4 Wheeler	42,957	44,812	45,438	1.4%
2 Wheeler	4,412	3,341	2,189	-34.5%
Credit Cards	**11,528**	**12,893**	**14,106**	**9.4%**
Employee	**2,827**	**2,927**	**2,946**	**0.6%**
Sharia Financing	**4,191**	**4,900**	**5,645**	**15.2%**
Total Outstanding	**480,768**	**551,155**	**603,743**	**9.5%**
Total Facilities	**669,489**	**753,604**	**822,160**	**9.1%**

Modest mortgage growth amid slow property sector

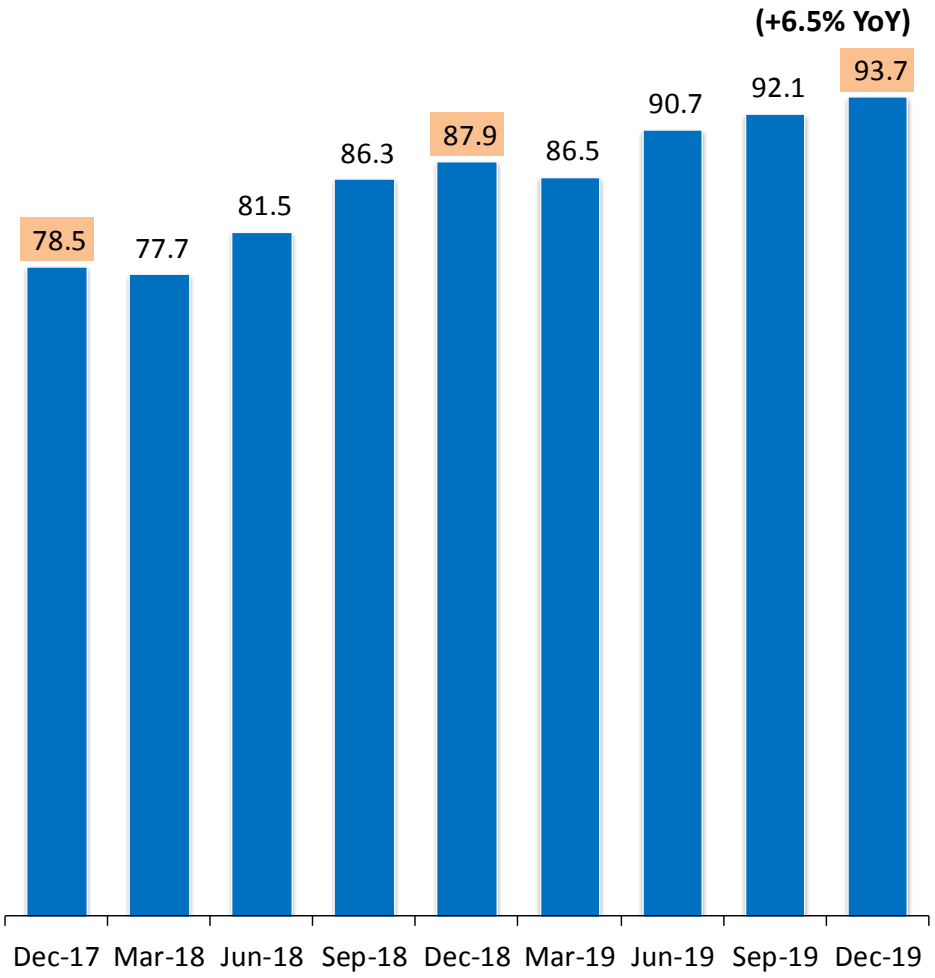
Mortgage Portfolio

	Dec-17	Dec-18	Dec-19	ΔYoY
# Customers Accounts	**102,665**	**107,079**	**112,525**	**5.1%**
Total Outstanding (Rp bn)	**78,466**	**87,901**	**93,656**	**6.5%**
Avg. Loan Outstanding (Rp mn)	**764**	**821**	**832**	**1.3%**

Mortgage Composition (Rp trillion)

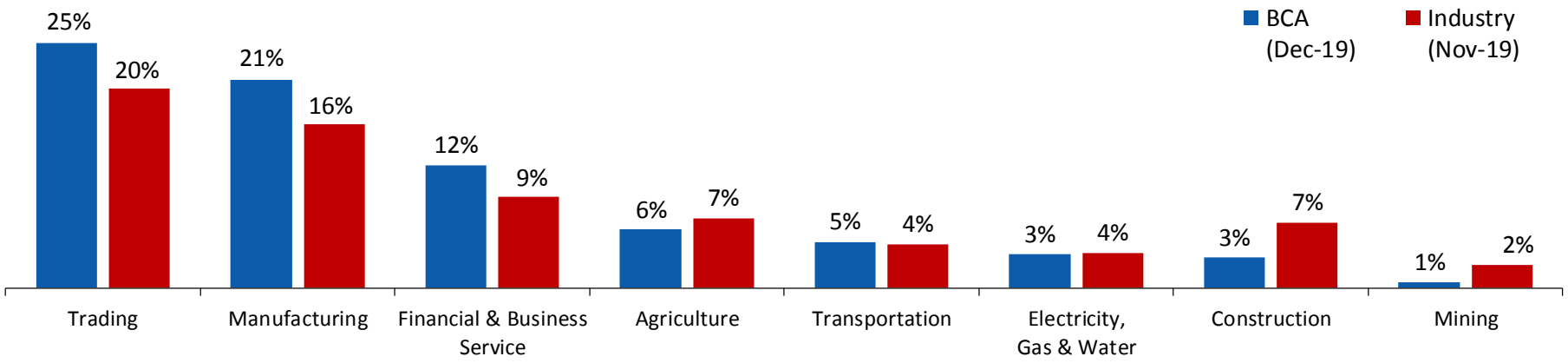


Total Mortgage Portfolio (Rp trillion)

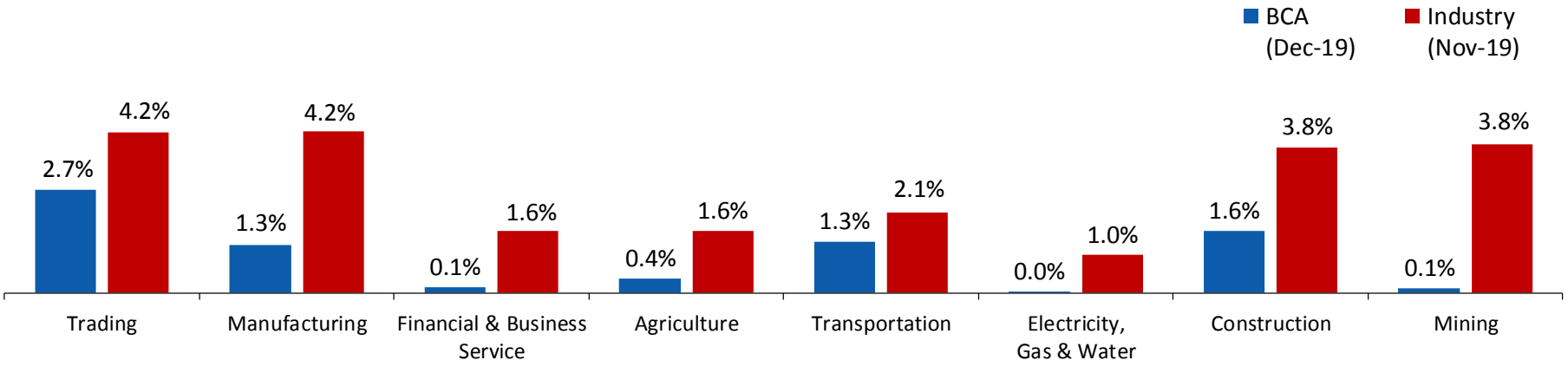


Diversified and quality loan portfolio

Composition of BCA Business Loans by Sector (%)

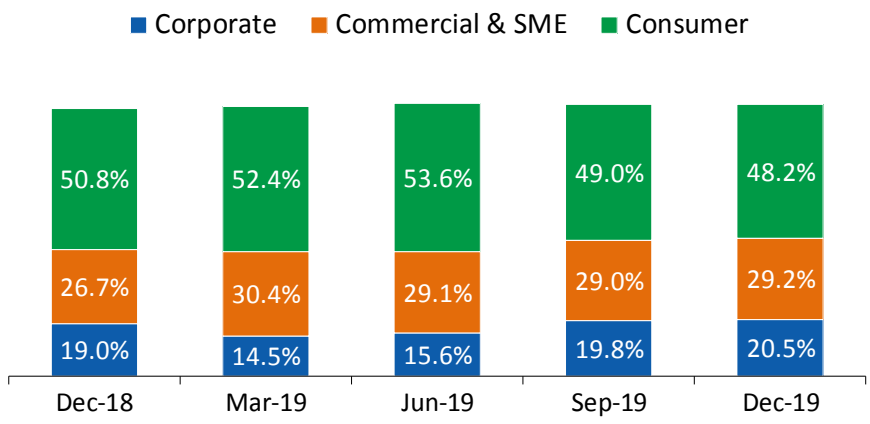


BCA Business NPL by Sector (%)



Ample Loan loss coverage

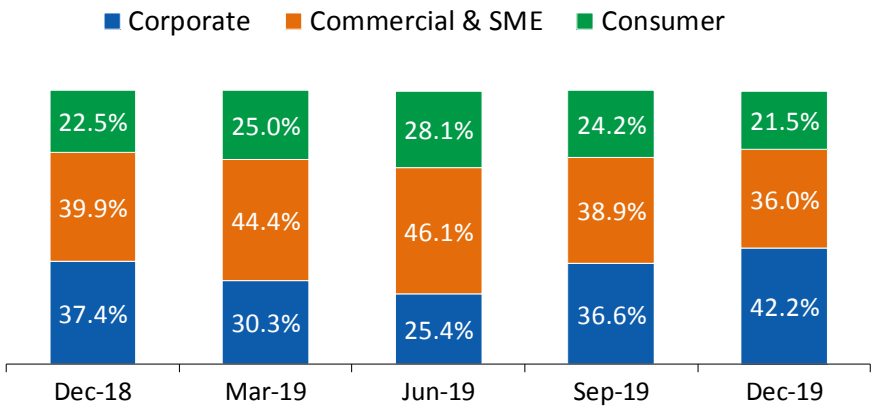
Special Mention Composition (% of Total SML)



Loan Quality (Rp billion)

	Dec-17	Dec-18	Dec-19	ΔYoY
Current	465,797	532,475	582,698	9.4%
Special Mention	7,859	10,968	13,002	18.5%
Performing Loans	**473,656**	**543,443**	**595,700**	**9.6%**
Substandard	2,018	1,702	1,347	-20.9%
Doubtful	738	1,220	742	-39.2%
Loss	4,356	4,790	5,954	24.3%
NPL	**7,112**	**7,712**	**8,043**	**4.3%**
Total Loans	**480,768**	**551,155**	**603,743**	**9.5%**
NPL Ratio - gross	1.5%	1.4%	1.3%	-10bp
NPL Ratio - net	0.4%	0.4%	0.5%	10bp

NPL Composition (% of Total NPL)



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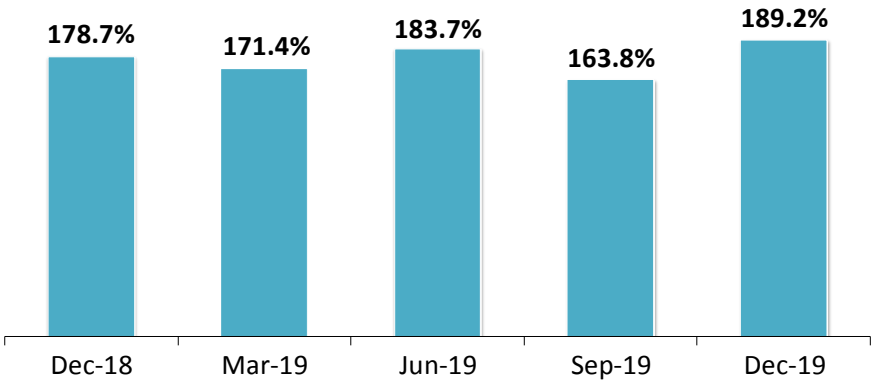
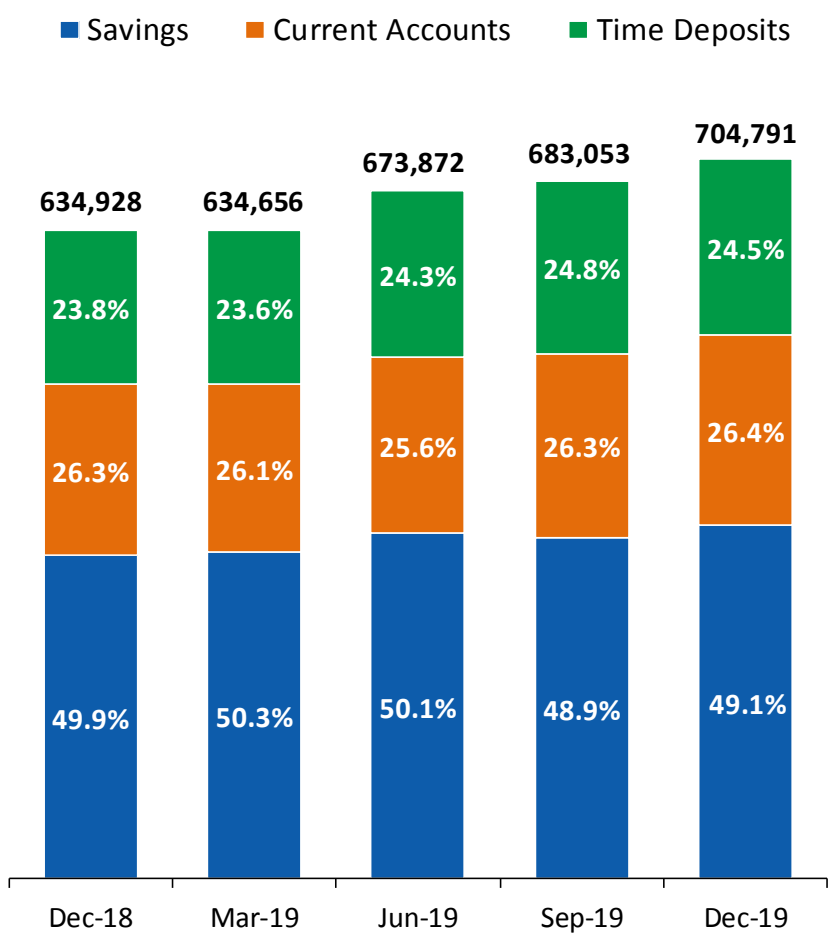
Loan Provision / NPL (Bank Only)



Sustainable CASA growth, underpinned by strong transaction banking franchise

Third Party Fund Composition (Rp billion)



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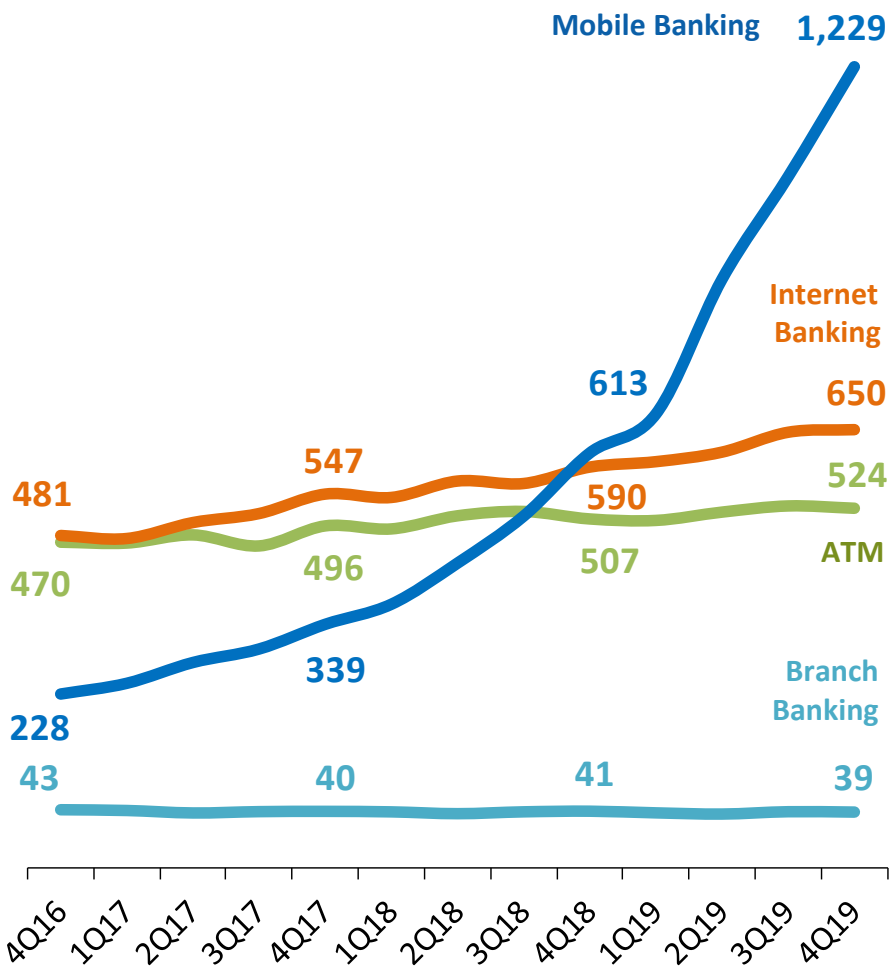
Robust growth in e-channel transactions

Number of Transactions - Quarterly (million)



Transactions Value - (Rp trillion)

	FY17	FY18	FY19	YoY
Branch Banking	14,131	14,866	14,586	-1.9%
ATM	2,178	2,303	2,322	0.8%
Internet Banking	7,694	9,107	10,701	17.5%
Mobile Banking	970	1,389	2,089	50.4%

Our recent digital initiatives

Customer Retention, Experience Enrichment

Cardless transaction

- *Flazz top up*
- *Cardless cash deposit & withdrawal*

BCA Keyboard

Transactions via chatting apps

QRIS

QR Code Standar Pembayaran Nasional

GPN

QRku

VIRA

Chat bot - Virtual Assistant

Welma

wealth mgt. apps

Halo BCA video conf.

OneKlik

e-commerce payment

Customer Acquisition

Online account opening via Mobile BCA

Process Efficiency

Improving process for branches by utilizing machine & mobile apps

e-branch

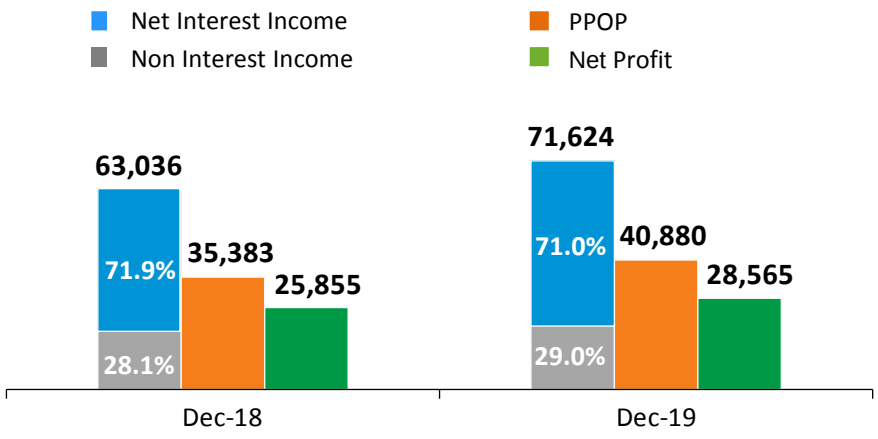
e-service

CS digital & STAR

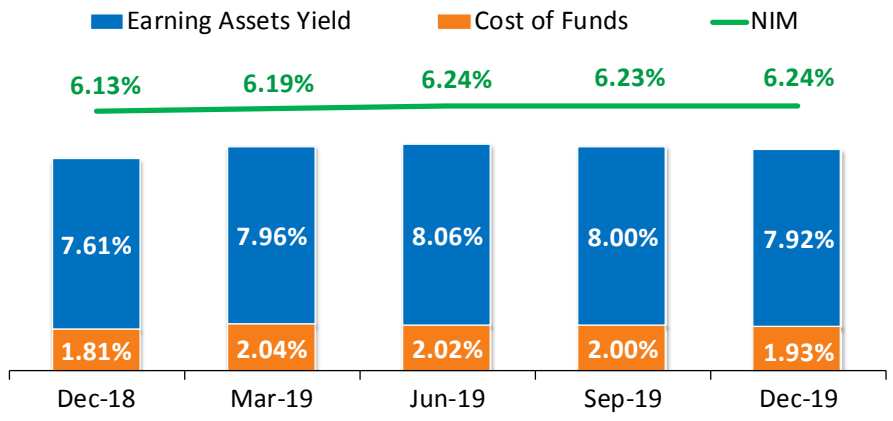
teller assisted machines

Delivered strong results in NII and Non NII

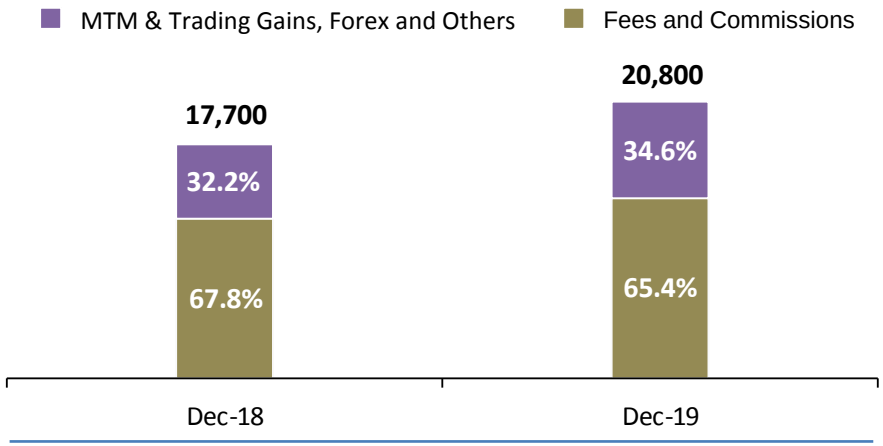
Profitability (Rp billion)



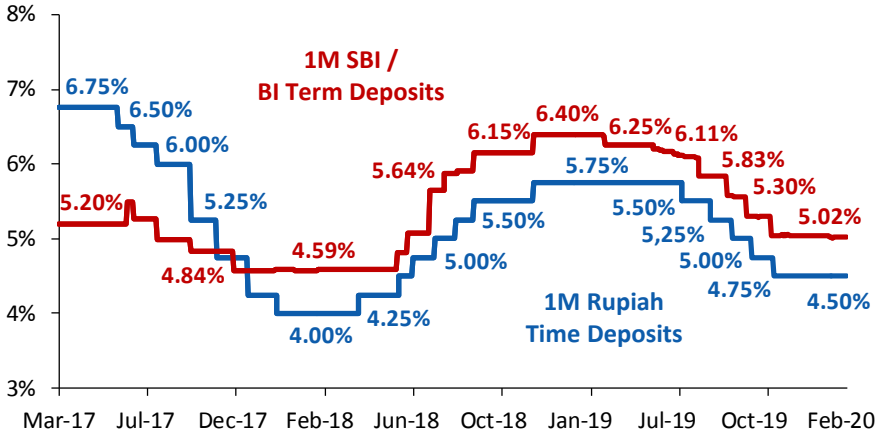
NIM, Yield and Cost of Funds (Bank Only)



Non Interest Income (Rp billion)



Interest Rate*



* *Maximum interest rate offered*

Sustainability Finance & ESG

Journey of Sustainable Finance

Kick Off 2015

- One of the first movers on Domestic Sustainable Banking
- First publication of Sustainability Report

Ongoing & 2019-2023 Strategic Plan

- Growing Sustainable financing portfolio

Sustainable Finance Portfolio as of 2019
Rp116.3 tn (↑13.8% YoY)

- Capacity building
- Align structure, governance and SOP

Vision

"To be the bank of choice and a major pillar of the Indonesian economy that aligns with Indonesia's sustainable development"

BCA Commitments to ESG

E — ENVIRONMENT

- **Energy** saving through promotion of online channels **(+51.5%)** rather than branch banking **(-2.2%)**
- Minimized paper use **(-12.9%)**
- Support green office
- CSR Program 'Bakti BCA'
  - ✓ Planted **20,200** mangrove trees
  - ✓ Promote conservation program for **Orangutan** & **Sea Turtle**

S — SOCIAL

- **27.3%** female Directors
- **63.8%** of job promotion was awarded to female employees
- **656** employees participated in ESG related trainings
- **4.67 of 5.00** Gallup Cust. Engagement index
- **99.4%** customer complaints resolved
- CSR Program 'Bakti BCA'
  - ✓ **731** scholarships **(Rp5.4 bn)**
  - ✓ **12** rural villages empowerment
  - ✓ Supported **17** schools
  - ✓ **98,000** people received financial literation

G — GOVERNANCE

- Established ESG team in **Aug 2019**
- Set internal Sustainable Finance guidelines
- Submit Sustainable Finance Plan "RAKB" to regulator for 2019-2023

Rating & Awards

MSCI ESG RATINGS — A

CCC	B	BB	BBB	A	AA	AAA

Last update: Feb 6, 2020

- Rank 1 of Top 10 Constituents MSCI Indonesia Index
- Rank 4 of Top 10 Constituents FTSE4Good ASEAN Stars Index
- Global Green Destination Day 2019 Award Desa Pentingsari - World's Top 4 Sustainable Tourism Village
- Indonesia Sustainable Tourism Award Green Gold Award – Village Empowerment Bukit Peramun

Corporate updates

Acquisitions

- BCA completed the acquisition of Bank Royal Indonesia on 31 October 2019.
- Signed Conditional Sale and Purchase Agreement (CSPA) for the acquisition of Rabobank Indonesia on 11 December 2019. The acquisition is subject to shareholders and regulatory approval.

Dividend

- Interim cash dividend for 2019 was paid at Rp100 per share (+18% YoY) on 20 Dec 2019
- Cash dividend for financial year 2018 amounted to Rp340 per share, increased 33% YoY. The cash dividend represented dividend pay-out ratio of 32%, compared to 27% in previous year.

New accounting policy, PSAK 71

- Implementation of new accounting policy, PSAK 71 (IFRS 9, related to financial asset impairment), is effective in 2020
- Recorded equity adjustment of Rp5-6 trillion

BCA share performance & rating

BCA Shareholding Structure (as of 31 December 2019)

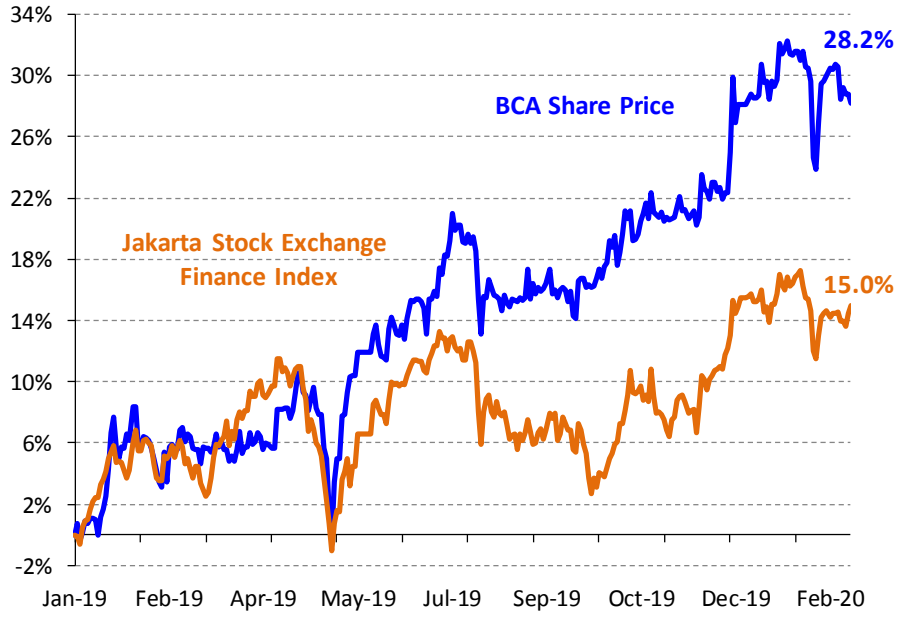
	Number of Shares	Ownership Percentage
PT Dwimuria Investama Andalan *	13,545,990,000	54.94%
Anthoni Salim	434,079,976	1.76%
Public**	10,674,940,024	43.30%
Total	**24,655,010,000**	**100.00%**

Note:

* *Shareholder of PT Dwimuria Investama Andalan are Mr. Robert Budi Hartono and Mr. Bambang Hartono, therefore ultimate shareholder of BCA are Mr. Robert Budi Hartono and Mr. Bambang Hartono.*

** *In the composition of Shares held by the public, 2.49% of the shares are owned by parties affiliated with PT Dwimuria Investama Andalan.*

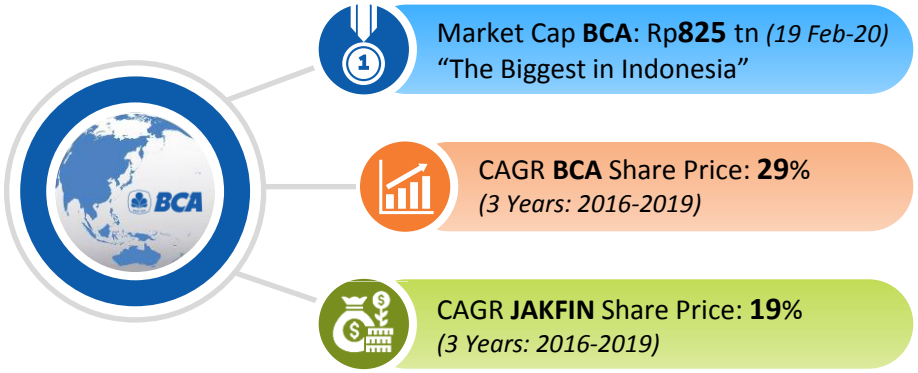
Performance BBCA vs JAKFIN Index (31 Dec 2018 – 19 Feb 2020)



Fitch Ratings

Published on July 2019

Description	Rating
Outlook	Stable
Local long term rating	AAA (idn)
Issuer default – long term rating	BBB
Support rating	3
Issuer default – short term rating	F3
Support rating	3



BCA winning awards - 2019

FinanceAsia

FinanceAsia Country Awards 2019

- BCA as Best Asian Bank for 4 times in a row since 2016
- BCA as Best Bank in Indonesia

EuroMoney

Euromoney Awards for Excellence 2019

- BCA was awarded as 'Best Bank' in Indonesia
- BCA received the award for the past 6 years in a row (2014 – 2019)

AsiaMoney

New Year Awards Dinner 2019

BCA – Trade Finance Market Leader in indonesia (Asian banks only)

Markplus.Inc

Indonesia WOW Brand Award 2018

- Gold Champion Category: ATM, Internet Banking, Call Centre, Mobile Banking & Saving Account
- Silver Champion Category: e-money, Credit Card and Mortgage

Obsession Media Group

Obsession Award 2019

- BCA – Best Private Bank

Service Excellence Magazine & Carre – CCSL

Contact Center Service Excellence Award 2017

Excellent Award:

- Halo BCA – Facebook Customer Service
- Halo BCA Chat – Online Chat Customer Service
- Halo BCA Live Chat – Online Chat Customer Service

Exceptional Award:

- Halo BCA – Categories: Regular Credit Card, Personal Loan, EDC, KPR, Sharia Banking & Automotive Financing
- Halo BCA (BCALife) – life & Health Insurance
- Halo BCA – Twitter Customer Service & Customer Service Email Centers

SWA Magazine & Asosiasi Psikologi Positif Indonesia (ap2i)

Positive Organization Award 2019

BCA – The Most Positive Organization For its Achievement in Implementing Positive Organization Dimensions

TRAS n CO Indonesia, INFO BRAND & IMFocus

Indonesia Digital Popular Brand Award 2019

Is Awarded to BCA – for Catergories:

- Kartu Kredit, Internet Banking, Mobile Banking & Call Center

in Recognition of Building a Popular Brand Based On Search Engine, Social Media and Website Based

InMA

Indonesia Inhouse Magazine Awards 2019

- InfoBCA – Gold Winner– The Best of Private Company InMA 2019
- InfoBCA – Silver Winner– The Best of Private Company InMA 2019
- InfoBCA – Silver Winner– The Best of E-Magazine Private Company InMa 2019

Ministry of Finance

Taxpayer's Awards and Appreciation 2018

BCA – For the Contribution in Tax Receipts in 2018

Warta Ekonomi Magazine

Indonesia 4° Digital Innovation Award 2019

- BCA - Innovative Company in Quickly Responding to Customer Problems in Digital Financial Services. Category: National Private Foreign-Exchange Commercial Bank

Warta Ekonomi Magazine

Indonesia Millenials top Brand Award 2019

- BCA – as 1st Millenial's Choice in : Bank, Saving Account and Credit Card Category.
- Flazz BCA – 2nd Millenial's Choice in E-Money Category
- KPR BCA – 2nd Millenial's Choice in Home Ownership Loans Category

BCA winning awards - 2019

Infobank & Marketing Research Indonesia

Infobank Better Brand 2019

BCA – Received MRI - Infobank Better Brand 2019 for category Savings

Infobank

Infobank Digital Brand Awards 2019

For Conventional Bank Category:

- 1st rank (Overall) – Digital Brand: E-Money, Flazz, BCA Prioritas, Conventional Bank.
- The Best Digital Brand 2014-2018: Debit Card, Time Deposits, KKB, Credit Card, Savings, Wealth Management & Savings

Investor Magazine

Investor Award 2019

BCA – Top Performing Listed Companies 2018 for Market Capitalization > Rp10 trillion

HR Asia

HR Asia Award 2019

BCA – Best Companies to Work for in Asia 2019

Economic Review Magazine

Indonesia Finance Award 2019

BCA – Best in Finance for Sustainable Performance

Infobank

Banking Service Excellence Awards 2019

For Category Commercial Bank

- Best Mobile Banking (1st place)
- Best Digital Lounge(1st place)
- ATM Public Area (1st place)
- Best Opening Account Mobile Application (1st place)
- Best CDM/CRM (2nd place)
- Best CDM/CRM (2nd place)
- Best Digital Banking (4th place)
- Best Overall Performanca (4th place)

Investor

Investor Best Bank 2019

The Best Bank in Indonesia for Commercial Bank Category with Capital> Rp30 trillion

Service Excellence Magazine

Service Quality Award 2019

BCA – Received Awards for categories:

- Priority Banking
- Regular Banking
- Platinum Credit Card
- Gold Credit Card
- Silver Credit Card
- Bank for Corporate Customers

Bisnis Indonesia

Omni Brands of the Year 2019

BCA – for Category Commercial Private Bank

Marketeers Magazine

Omni Brands of the Year 2019

BCA – As Omni Brands of the Year for Banking Category

Frontier Consulting Group & Marketing Magazine

Corporate Image Award 2019

BCA – Indonesia's Most Admired Companies – The Best in Building and Managing Corporate Image for National Bank category with Assets > Rp500 trillion

Indonesia Stock Exchange

IDX Channel Innovation Award 2019

- Lifetime Achievement: Jahja Setiaatmadja
- Best Chief Technology Officer: Armand W Hartono

BCA winning awards - 2019

Infobank

Top 10 Most Outstanding People 2019

Jahja Setiaatmadja – as Top 10 Most Outstanding People

MillwardBrown & WPP

BrandZ Top 50 Most Valuable Indonesian Brands 2019

BCA recognized as the Most Valuable Brand in Indonesia

Infobank

Infobank Awards 2019

- BCA – The Most Efficiency Bank in Indonesia
- BCA – The Most Value Bank
- BCA – The Best Performance Bank

Think Novate Comm & Pikiran Rakyat

Indonesia Best Issuer Award (IBIA) 2019

BCA – as Top 20 Companies with Highest Market Capitalization

Property & Bank Magazine

Indonesia Property & Bank Awards 2019

- BCA – Top Leader in Innovative Banking Technology
- Jahja Setiaatmadja – Top Banker of the Year

Marketing Magazine & MediaWave

Social Media Awards 2019

BCA – Great Performing Brand in Social Media for Category Credit Credit

SWA Magazine

SWA 100 Wealth Added Creator Award 2019

- Indonesia Best Public Companies (1st Rank)
- ASEAN Best Public Companies (1st Rank)
- Indonesia Best Public Companies, Category : Banks (1st Rank)
- ASEAN Best Public Companies , Category : Banks (1st Rank)

Indonesia Contact Center Association

Indonesia Contact Center Association Award 2019

BCA – Grand Champion (17 Platinum, 9 Gold, 13 Silver dan 6 Bronze)

Asiamoney

The Asiamoney Award 2019

- BCA – Best Domestic Bank
- BCA – Best Digital Bank

Red Hat

Red Hat APAC Innovation Award 2019

BCA – Winner of Red Hat Innovation award 2019

Infobank

The 11th Corporate Governance Award 2019

BCA – Best Financial Sector

Center for Entrepreneurship, Change and Third Sector (CECT) Trisakti University

CSA – CECT Sustainability Awards 2019

BCA – Received the Awards

Based on Overall Sustainability Performance

BCA winning awards - 2019

Forbes Indonesia Magazine

Best of the Best Awards 2018

BCA – One of the Top 50 Companies for 2019

Museum Rekor Dunia Indonesia (MURI)

BCA – Received the award for Owning the Most Amount of Cash Recycling Machine

Bank Indonesia

Bank Indonesia Awards 2019

- BCA – Bank dengan Kepatuhan Pelaporan Terbaik
- BCA – Kepatuhan Pelaporan Keuangan Terbaik

Infobank

Infobank Top 100 Bankers 2019

Jahja Setiaatmadja – Banker of the Year 2019

CNBC Indonesia

CNBC Indonesia Awards 2019

Jahja Setiaatmadja – The Best CEO

Markplus.Inc & Indonesia Marketing Association (IMA

Marketeers Awards 2019

- Armand Hartono – The Best Marketing Champion 2019
- Armand Hartono – Received Hermawan Kartajaya Prize (Marketeers of the Year Indonesia 2019)

RRI & Iconomics

Financial Awards 2019

- Jahja Setiaatmadja – Top 10 Most Famous Indonesia Financial CEO 2019
- BCA – Brand Awarenes, Brand Image, Customer Service Quality, Category : Millennial's Best Brand in Bank BUKU 4

The Finance

Top Financial Institution 2019

- Vera Eve Lim – The Best CFO in Financial Institution 2019
- BCA – The Best Performing Bank 2019

for Category Bank BUKU 4

Investor Magazine

Tokoh Finansial Indonesia 2019

Jahja Setiaatmadja – Lifetime Achievement Banker 2019

Tempo Media Group

Tempo Financial Award 2018

- BCA – The Best Financial Performance Bank
- BCA – The Best Bank in Retail Banking Services
- BCA – The Best Bank in Digital Banking Services
- BCA – The Best Bank in Customer Satisfaction Services
- BCA Flazz– The Best Payment Fintech in Customer Satisfaction Services

ASEAN Business Advisory Council

ASEAN Business Award 2019

BCA – Country Winner in the category Priority Integration Sectors

SWA Magazine

Indonesia Employer of Choice Award

BCA – Indonesia Employer of Choice 2019

BCA winning awards - 2019

Human Resources

HR Excellence Award 2019

BCA – Excellence in Workplace Culture

Indonesia Property Watch

Golden Property Awards 2019

- BCA – Bank of The Year 2019
- Jahja Setiaatmadja – Most Influential Property Figure in Banking

Gallup

Gallup Great Workplace Award 2019

BCA – Received Gallup Great Workplace Award for the third Times

Asosiasi Analis Efek Indonesia & CSA Research

CSA Awards 2019

BCA – Best Issuer based on Analyst Vote

Contact Center World

Asia Pacific Awards 2019

BCA – Received 17 Gold Award, 8 Silver Award, 1 Bronze Award

BCA
Always by your side

Thank you

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