



**BCA**

Always by your side

Corporate Presentation

# PT Bank Central Asia Tbk 1H20 Results

27 July 2020

# ***Agenda***

## ***Macroeconomy & banking industry highlights***

- BCA 1H20 performance overview
- Sustainability Finance and ESG
- Corporate Updates
- Responses to Covid-19

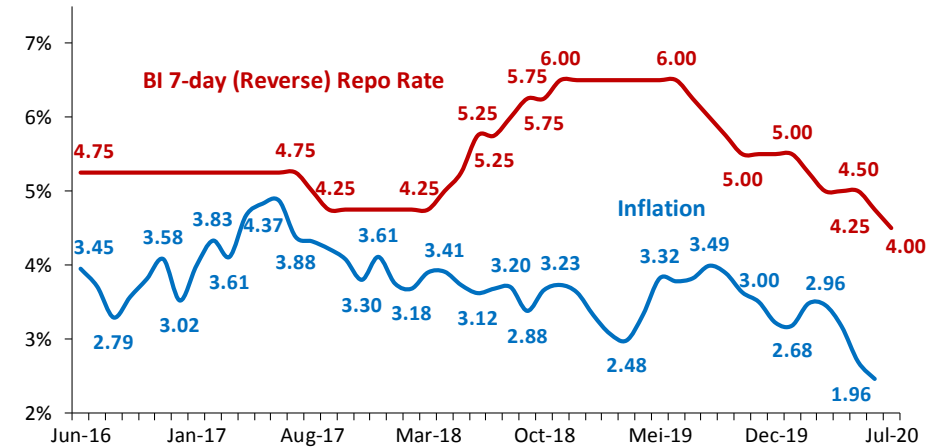
# Economic highlights

- Saw some bottoming up trend in June from a low base in April – May 2020
  - Monthly import picked up, +28% MoM while auto sales increased 2.6x MoM
- The picked up was reflected in BI retail survey index with narrower declining YoY trend (- 14% YoY in June vs -26% YoY in May20, -15% YtD).
- Government set a total stimulus of Rp 697 Tn (4.8% of GDP). A substantial amount of stimulus is allocated for social assistance and business incentives to spur demand.
- BI's forex reserves remained solid, despite the volatility of portfolio fund flow. Issuance of USD sovereign bond and returned capital flow have stabilized FX rate since May 2020.
- Benign inflation and stable FX rate paved the path towards rate cuts.

	FY19	FY20 Govt / BI Estimates
Real GDP	5.0%	-0.4 to +2.3%
CPI	2.7%	2-4%
BI 7-D Rate	5.00%	na
USD/IDR	13,866	14,900 – 15,300
CA (% of GDP)	-2.7%	-1.2 to -1.7%

Source: Bank Indonesia  
Analysts Meeting 1H20

## Inflation and BI Rates (%)



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

## Rupiah/USD



Source: Bloomberg

# Banking sector: Covid-19 effects kicked in, but Government measures were rolled out to contain immediate risks

- As of Apr 2020, the sector saw flat YtD loan growth with corporate as the main driver, while third party funds grew 2.2%.
- Policy rate cuts led to lower interest rate on the sector deposits and loans in the first half of 2020.
- Sector liquidity remained intact with LDR stood at 92.2% in Apr20. BI rolled out several measures to secure liquidity:
  - lowering reserve requirement
  - bonds purchase program, and
  - provision of 1.5% interest incentive for reserve requirements placement starting Aug 20. The Interest incentive will generate additional ~Rp100 tn of liquidity in the sector.
- Major banks have reported slower restructuring pattern in recent month.
- A number of measures were launched to support loan recovery and disbursement :
  - OJK relaxation for loan restructuring
  - Interest rate subsidies and loan guarantee scheme for SME & Micro.
- Solid capitalization and high coverage provide buffer in containing systemic risk.

## Banking sector Financial Summary

(Rp trillion)	Apr-19	Dec-19	Apr-20	ΔYoY	ΔYtD
<b>Total Assets</b>	<b>8,120</b>	<b>8,563</b>	<b>8,649</b>	<b>6.5%</b>	<b>1.0%</b>
<b>Total Loans</b>	<b>5,306</b>	<b>5,617</b>	<b>5,610</b>	<b>5.7%</b>	<b>-0.1%</b>
<b>Third Party Funds</b>	<b>5,670</b>	<b>5,999</b>	<b>6,128</b>	<b>8.1%</b>	<b>2.2%</b>
CASA	3,083	3,411	3,476	12.7%	1.9%
Current Accounts	1,336	1,466	1,549	16.0%	5.7%
Savings Accounts	1,747	1,945	1,927	10.3%	-0.9%
Time Deposits	2,587	2,588	2,652	2.5%	2.5%
<b>Net Profit</b>	<b>49.9</b>	<b>156.5</b>	<b>50.5</b>	<b>1.20%</b>	<b>na</b>
NIM	4.9%	4.9%	4.6%	-30bp	-30bp
LDR	94.3%	94.4%	92.2%	-210bp	-220bp
NPL	2.6%	2.5%	2.9%	30bp	40bp
CAR	23.2%	23.4%	22.1%	-110bp	-130bp

Source: OJK

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## ***BCA 1H20 performance overview***

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# CASA growth drives robust liquidity position

(Rp billion)	Jun-19	Dec-19	Mar-20	Jun-20	ΔYoY	ΔYtD	ΔQoQ
<b>Total Assets</b>	<b>870,457</b>	<b>918,989</b>	<b>972,930</b>	<b>975,076</b>	<b>12.0%</b>	<b>6.1%</b>	<b>0.2%</b>
<b>Secondary Reserves</b>	<b>115,673</b>	<b>118,684</b>	<b>128,435</b>	<b>159,638</b>	<b>38.0%</b>	<b>34.5%</b>	<b>24.3%</b>
<b>Gov't Bonds (&gt; 1 year) &amp; Other Marketable Securities</b>	<b>88,106</b>	<b>85,310</b>	<b>129,936</b>	<b>148,131</b>	<b>68.1%</b>	<b>73.6%</b>	<b>14.0%</b>
<b>Loans</b>	<b>565,232</b>	<b>603,743</b>	<b>612,164</b>	<b>595,136</b>	<b>5.3%</b>	<b>-1.4%</b>	<b>-2.8%</b>
<b>Third Party Funds</b>	<b>673,872</b>	<b>704,791</b>	<b>741,023</b>	<b>761,604</b>	<b>13.0%</b>	<b>8.1%</b>	<b>2.8%</b>
CASA	510,410	532,013	568,526	575,974	12.8%	8.3%	1.3%
Current Accounts	172,644	185,722	202,204	195,020	13.0%	5.0%	-3.6%
Savings Accounts	337,766	346,291	366,322	380,954	12.8%	10.0%	4.0%
Time Deposits	163,462	172,778	172,497	185,630	13.6%	7.4%	7.6%
<b>Equity</b>	<b>159,684</b>	<b>174,143</b>	<b>171,711</b>	<b>169,274</b>	<b>6.0%</b>	<b>-2.8%</b>	<b>-1.4%</b>

# Strong PPOP balanced out higher loan provision

(Rp billion)	1H19	1H20	ΔYoY	1Q20	2Q20	ΔQoQ
<b>Operating Income</b>	<b>34,242</b>	<b>37,779</b>	<b>10.3%</b>	<b>19,581</b>	<b>18,198</b>	<b>-7.1%</b>
<b>Net Interest Income</b>	<b>24,631</b>	<b>27,248</b>	<b>10.6%</b>	<b>13,682</b>	<b>13,566</b>	<b>-0.8%</b>
<b>Non Interest Income</b>	<b>9,611</b>	<b>10,531</b>	<b>9.6%</b>	<b>5,899</b>	<b>4,632</b>	<b>-21.5%</b>
Fees and Commissions	6,495	6,608	1.7%	3,462	3,146	-9.1%
Trading Income	1,372	2,195	60.0%	1,482	713	-52.0%
Others	1,744	1,728	-0.9%	955	773	-19.1%
<b>Operating Expenses</b>	<b>(15,649)</b>	<b>(16,248)</b>	<b>3.8%</b>	<b>(9,474)</b>	<b>(6,774)</b>	<b>-28.5%</b>
Personnel Expenses	(7,905)	(8,409)	6.4%	(5,624)	(2,785)	-50.5%
General & Administrative Expenses	(7,744)	(7,839)	1.2%	(3,850)	(3,989)	3.6%
<b>PPOP (Pre-Provision Operating Profit)</b>	<b>18,593</b>	<b>21,531</b>	<b>15.8%</b>	<b>10,107</b>	<b>11,423</b>	<b>13.0%</b>
<b>Provision</b>	<b>(2,447)</b>	<b>(6,541)</b>	<b>167.3%</b>	<b>(2,179)</b>	<b>(4,362)</b>	<b>100.2%</b>
<b>Net Profit</b>	<b>12,862</b>	<b>12,240</b>	<b>-4.8%</b>	<b>6,581</b>	<b>5,659</b>	<b>-14.0%</b>
<b>EPS – year to date (Rp)</b>	<b>522</b>	<b>496</b>	<b>-4.8%</b>	<b>267</b>	<b>230</b>	<b>-14.0%</b>

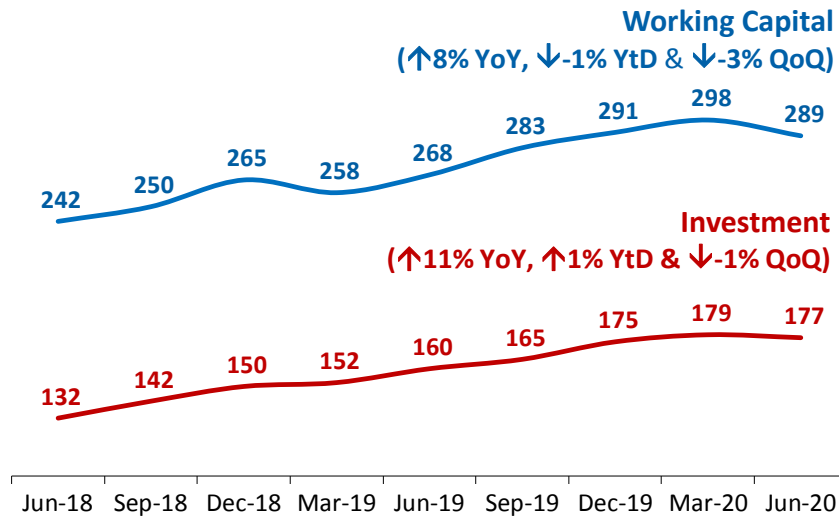
# Key Ratios

Bank Only	1H19	1H20	ΔYoY	1Q20	2Q20	ΔQoQ
NIM	6.2%	6.0%	-0.2%	6.1%	5.8%	-0.3%
COC	0.7%	1.8%	1.1%	1.1%	2.5%	1.4%
Risk Adjusted NIM	5.5%	4.2%	-1.3%	5.0%	3.3%	-1.7%
CIR	46.2%	43.9%	-2.3%	51.8%	36.1%	-15.7%
BOPO	62.6%	66.6%	4.0%	77.1%	38.4%	-38.7%
ROA	3.7%	3.1%	-0.6%	3.2%	3.1%	-0.1%
ROE	16.8%	15.6%	-1.2%	15.6%	15.7%	0.1%
CAR	23.6%	22.9%	-0.7%	22.5%	22.9%	0.4%
LDR	79.0%	73.3%	-5.7%	77.6%	73.3%	-4.3%
RIM	80.0%	74.4%	-5.6%	78.7%	74.4%	-4.3%
NSFR	158.3%	156.2%	-2.1%	160.8%	156.2%	-4.6%
LCR	276.0%	309.1%	33.1%	290.2%	309.1%	18.9%
NPL - gross	1.4%	2.1%	0.7%	1.6%	2.1%	0.5%
NPL - net	0.5%	1.0%	0.5%	0.6%	1.0%	0.4%
Loan at Risk (LAR)	4.3%	5.3%	1.0%	4.7%	5.3%	0.6%
LAR (incl. Rest Covid Coll.1)	4.3%	15.5%	11.2%	4.7%	15.5%	10.8%
Provision / NPL	183.7%	204.5%	20.8%	229.8%	204.5%	-25.3%
Provision / LAR	59.5%	79.9%	20.4%	78.8%	79.9%	1.1%

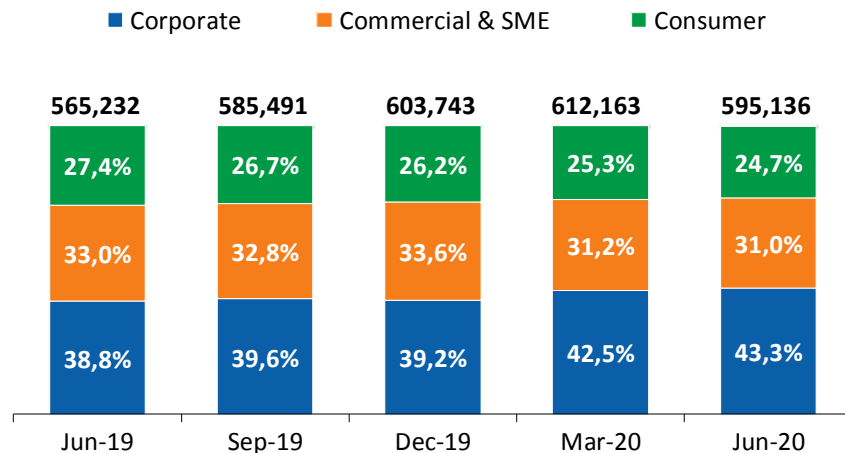


# Lending distribution across segments

## Business Loans (Rp tn) - Consolidated



## Loan Composition (Rp bn) - Consolidated



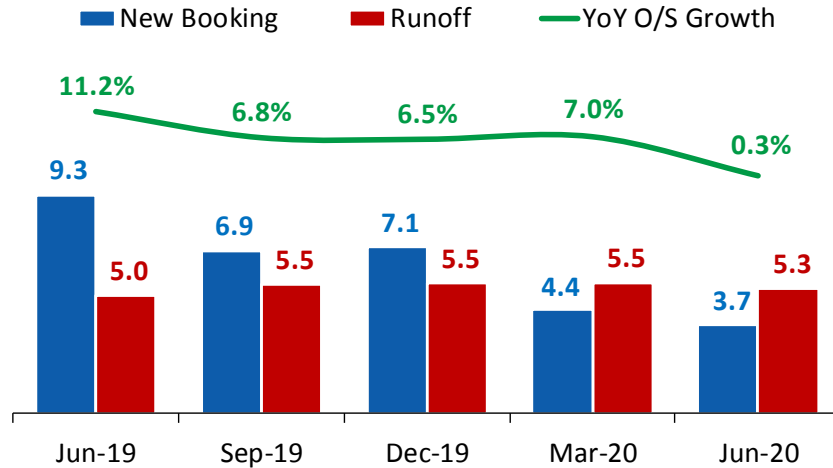
Note: The remaining contribution came from Sharia financing

## Loan Breakdown (Rp bn) - Consolidated

	Jun-19	Dec-19	Jun-20	ΔYoY	ΔYtD	ΔQoQ
<b>Corporate</b>	219,161	236,875	257,936	17.7%	8.9%	-0.9%
<b>Commercial &amp; SME</b>	186,340	202,888	184,599	-0.9%	-9.0%	-3.4%
<b>Consumer</b>	154,813	158,335	146,887	-5.1%	-7.2%	-5.2%
- Mortgage	90,705	93,656	91,010	0.3%	-2.8%	-1.6%
- Vehicles	48,189	47,627	42,471	-11.9%	-10.8%	-9.9%
- 4 Wheeler	45,551	45,438	40,619	-10.8%	-10.6%	-9.8%
- 2 Wheeler	2,638	2,189	1,852	-29.8%	-15.4%	-12.5%
- Credit Cards	13,076	14,106	10,641	-18.6%	-24.6%	-14.1%
- Employee	2,843	2,946	2,765	-2.7%	-6.1%	-3.1%
<b>Sharia Financing</b>	4,918	5,645	5,714	16.2%	1.2%	0.6%
<b>Total Outstanding</b>	565,232	603,743	595,136	5.3%	-1.4%	-2.8%
<b>Total Facilities</b>	780,758	822,160	838,679	7.4%	2.0%	-0.1%

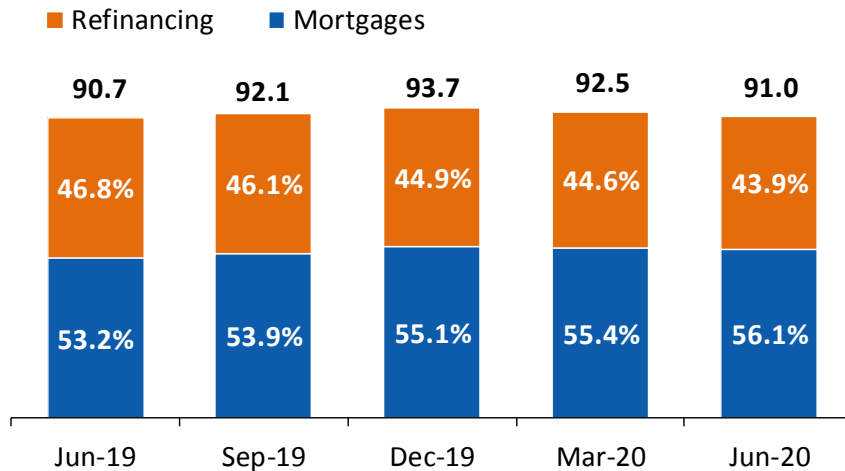
# Consumer loans: runoff came higher than new booking

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

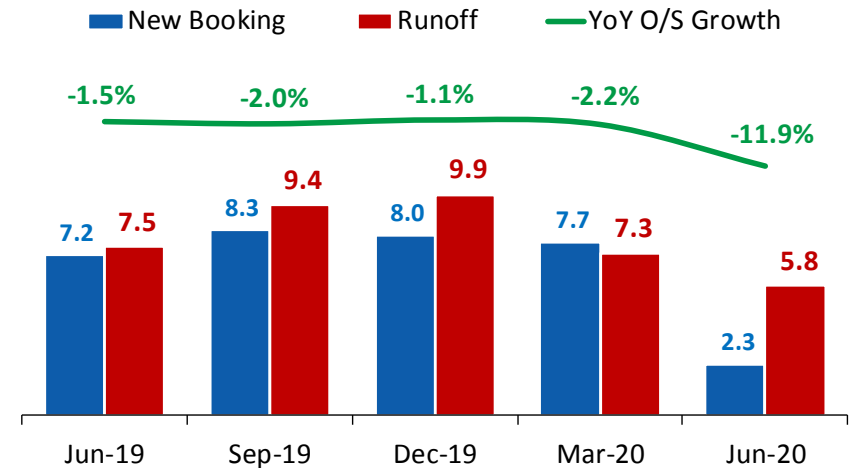


Note: Bank Only runoff and new booking, Consolidated YoY growth

## Mortgage Composition (Rp tn) - Consolidated



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



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

## Number of Customers (Bank Only)

### Mortgage

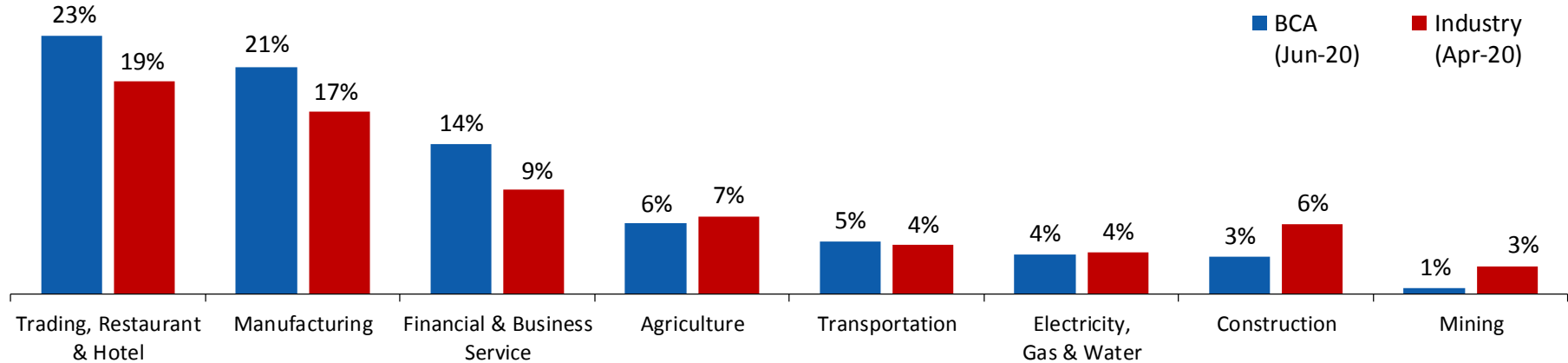


### Vehicle (4 & 2 Wheeler)

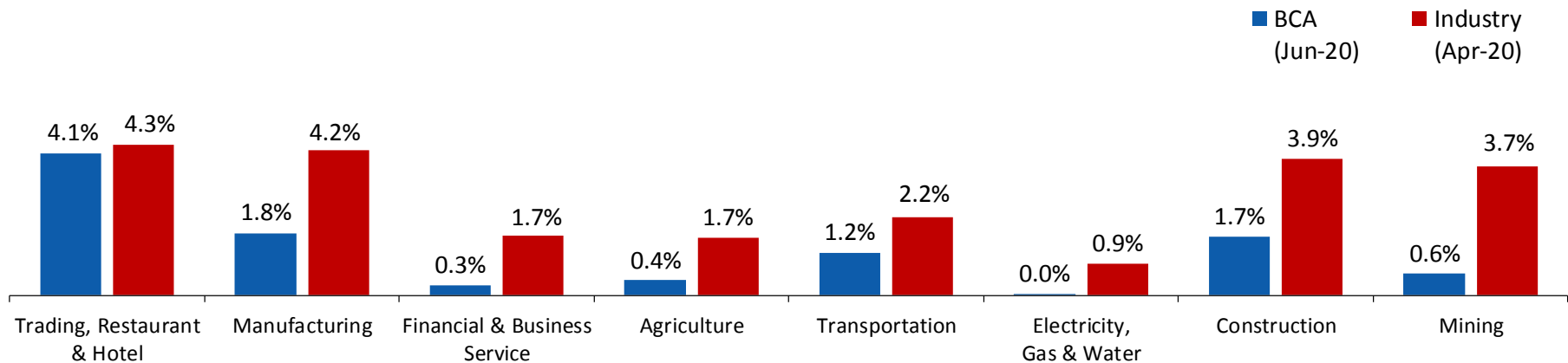


# Diversified and quality loan portfolio

## Composition of BCA Business Loans by Sector (%)



## BCA Business NPL by Sector (%)



*Note: All numbers are based on LBU reporting category*

# Higher loan restructuring from Covid-19 Impact

## Loan Quality & Restructure Loan (Rp tn) - Consolidated

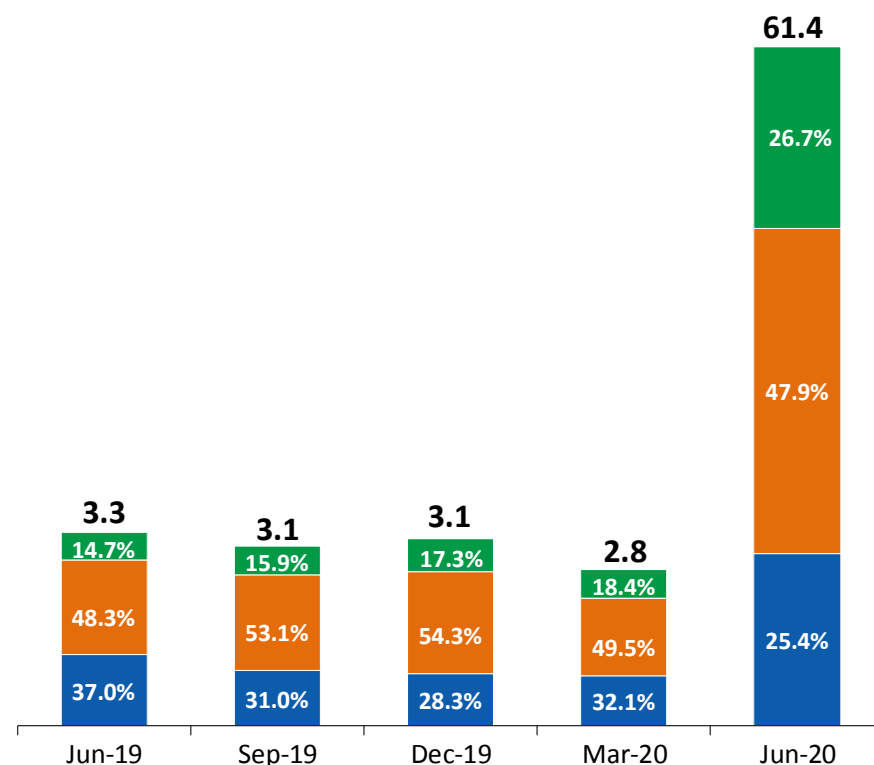
Rp trillion	Jun-19	Dec-19	Mar-20	Jun-20	ΔYtD	ΔQoQ
<b>Loans by Collectability (bank only):</b>						
Current	531.0	568.8	572.6	553.5	-2.7%	-3.3%
Special Mention	12.9	11.6	15.6	16.5	42.7%	6.3%
NPL	7.8	7.9	9.6	12.1	54.1%	26.5%
<b>Total Loans</b>	<b>551.7</b>	<b>588.3</b>	<b>597.7</b>	<b>582.2</b>	<b>-1.0%</b>	<b>-2.6%</b>

## Restructured Loans (bank only):

Current	3.3	3.1	2.8	61.4	1851%	2063%
Covid - 19	-	-	-	59.0	n.a	n.a
Non Covid -19	3.3	3.1	2.8	2.4	-24.5%	-16.3%
Special Mention	2.6	3.4	4.0	4.9	47.0%	22.9%
NPL	2.1	2.6	2.1	3.0	13.9%	41.3%
<b>Total Restruct. Loans</b>	<b>8.1</b>	<b>9.1</b>	<b>9.0</b>	<b>69.3</b>	<b>657.7%</b>	<b>671.4%</b>
Total LAR	24.0	22.6	28.0	31.0	37.3%	10.9%
Total LAR (incl. Covid - 19)	24.0	22.6	28.0	90.0	298.2%	221.8%
<b>% LAR / Loans</b>	<b>4.3%</b>	<b>3.8%</b>	<b>4.7%</b>	<b>5.3%</b>	<b>1.5%</b>	<b>0.7%</b>
<b>% LAR (incl. C-19) / Loans</b>	<b>4.3%</b>	<b>3.8%</b>	<b>4.7%</b>	<b>15.5%</b>	<b>11.6%</b>	<b>10.8%</b>

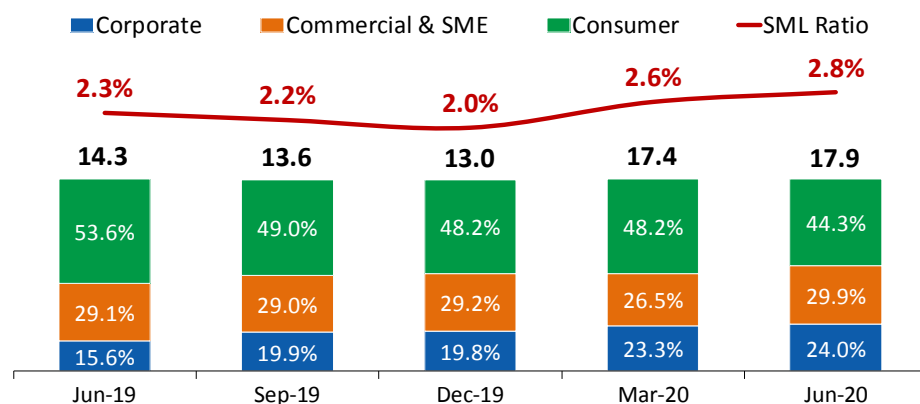
## Current Restructure - include Covid -19, (Rp tn) – Bank Only

■ Corporate    ■ Commercial & SME    ■ Consumer

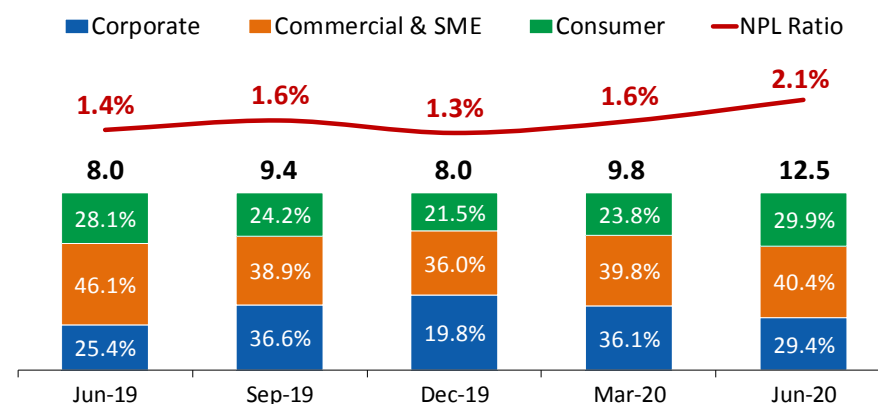


# Asset quality and coverage trend

## Special Mention Composition (% of Total SML, Rp Tn) - Consolidated

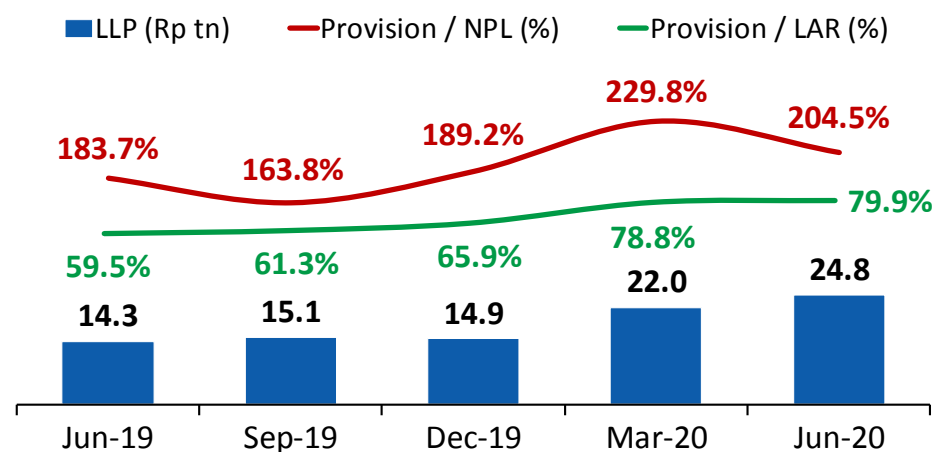


## NPL Composition (% of Total NPL, Rp Tn) - Consolidated



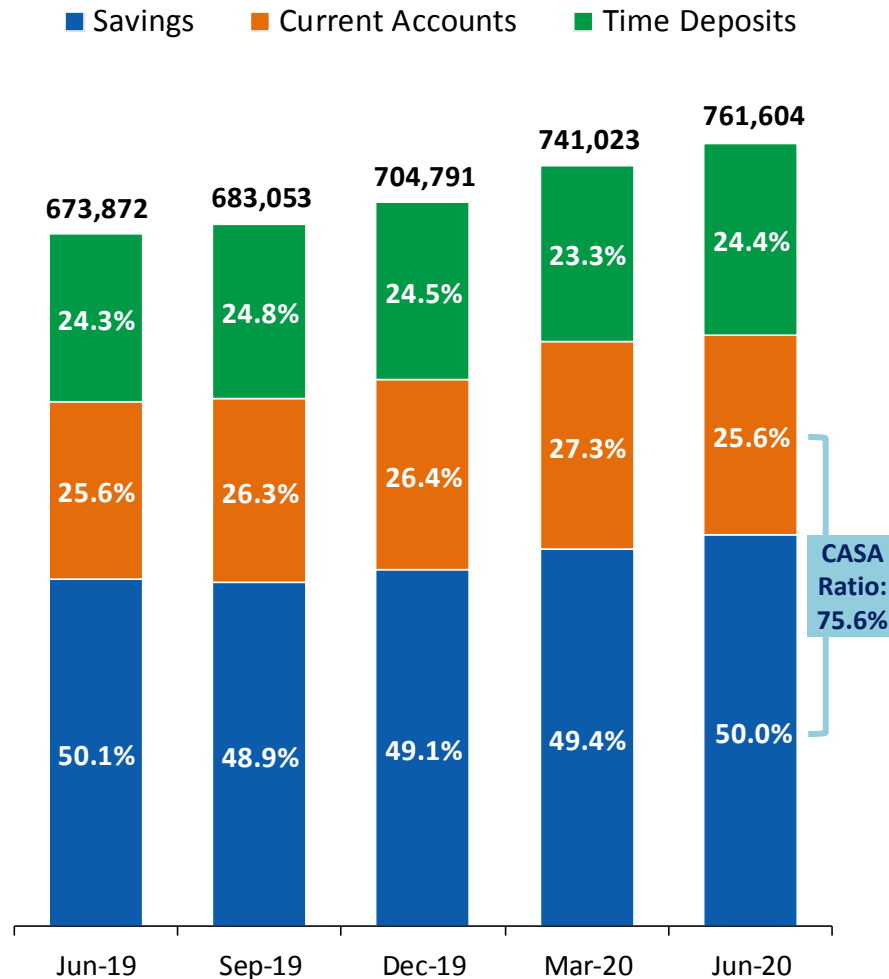
Note: The remaining contribution came from Sharia financing

## Loan Loss Provision (LLP) and Coverage % - Bank Only



# Strong CASA inflow, robust online channels to serve customers during pandemic

## Third Party Fund Composition (Rp bn) - Consolidated



## Third Party Funds (Rp bn) - Consolidated

	Jun-19	Dec-19	Mar-20	Jun-20	ΔYoY	ΔYtD	ΔQoQ
<b>CASA</b>	<b>510,410</b>	<b>532,013</b>	<b>568,526</b>	<b>575,974</b>	<b>12.8%</b>	<b>8.3%</b>	<b>1.3%</b>
Current Accounts	172,644	185,722	202,204	195,020	13.0%	5.0%	-3.6%
Savings Accounts	337,766	346,291	366,322	380,954	12.8%	10.0%	4.0%
Time Deposits	163,462	172,778	172,497	185,630	13.6%	7.4%	7.6%
<b>Third Party Funds</b>	<b>673,872</b>	<b>704,791</b>	<b>741,023</b>	<b>761,604</b>	<b>13.0%</b>	<b>8.1%</b>	<b>2.8%</b>
CASA Ratio	75.7%	75.5%	76.7%	75.6%	-0.1%	0.1%	-1.1%

## Well-integrated Channels



24/7 Mobile & Internet Banking



Connected with +1,200 parties via API



24/7 World-Class Contact Center



Total 17,360 ATMs. More than 40% is Cash Recycling Machine (CRM)



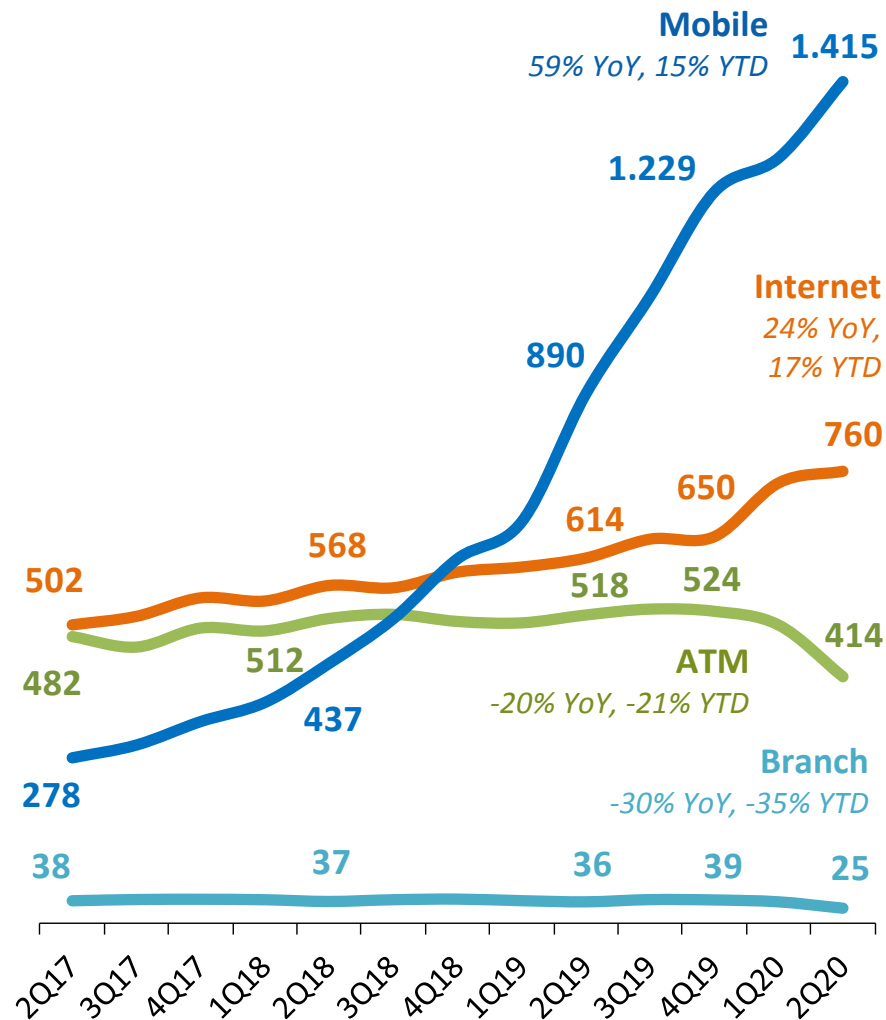
1,251 Branches



Wide distribution of EDCs & QRIS connection

# Digital platform: rising the bar

Number of Transactions - Quarterly (million)



Transactions Value - (Rp tn)

	1H19	1H20	ΔYoY	1Q20	2Q20	ΔQoQ
Branch Banking	6,933	6,190	-10.7%	3,509	2,681	-23.6%
ATM	1,144	996	-12.9%	549	448	-18.4%
Internet Banking	4,985	5,271	5.7%	2,754	2,517	-8.6%
Mobile Banking	918	1,197	30.4%	621	576	-7.3%



QR Code Standar  
Pembayaran Nasional



BCA mobile



Continuous feature enhancements in m-BCA

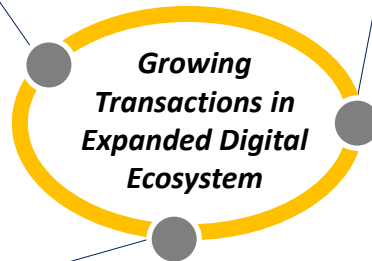
#DibikinSimpel!  
Tarik Tunai Tanpa Kartu di ATM BCA Dengan BCA mobile

Debit BCA Mastercard<sup>®</sup> Kontrol Transaksi Online  
#DibikinSimpel di

# Growing digital transactions

## Growing Customer Base

**Online Account Opening**  
via BCA Mobile



## Selected 'New Normal' Products

**"Payment Link"**  
BCA online payment gateway



**Online Debit**  
for e-commerce



## Collaboration & Partnership

Enlarging BCA payment settlement through collaboration with fin-tech & e-commerce players



**QRIS**  
QR-based National Payment gateway for offline merchant

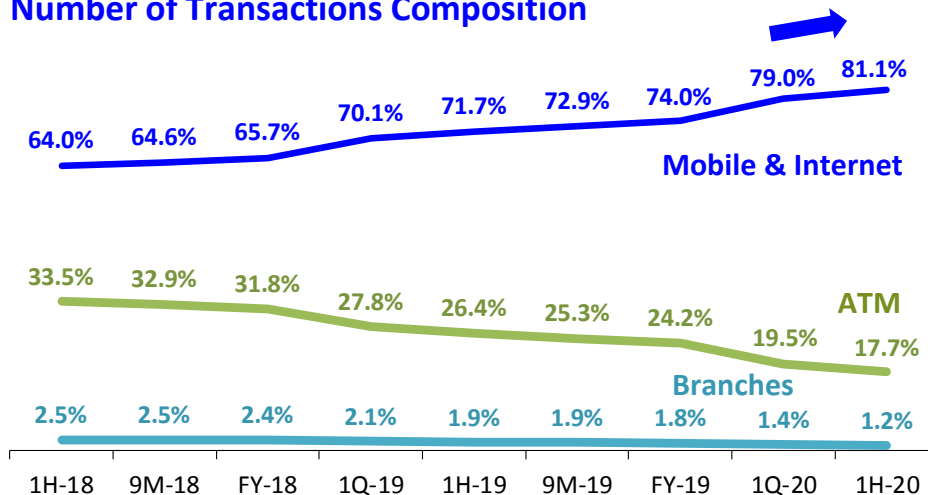


**Cardless transactions**  
One-time password via m-BCA for cash deposits & withdrawals at ATMs & branches transactions

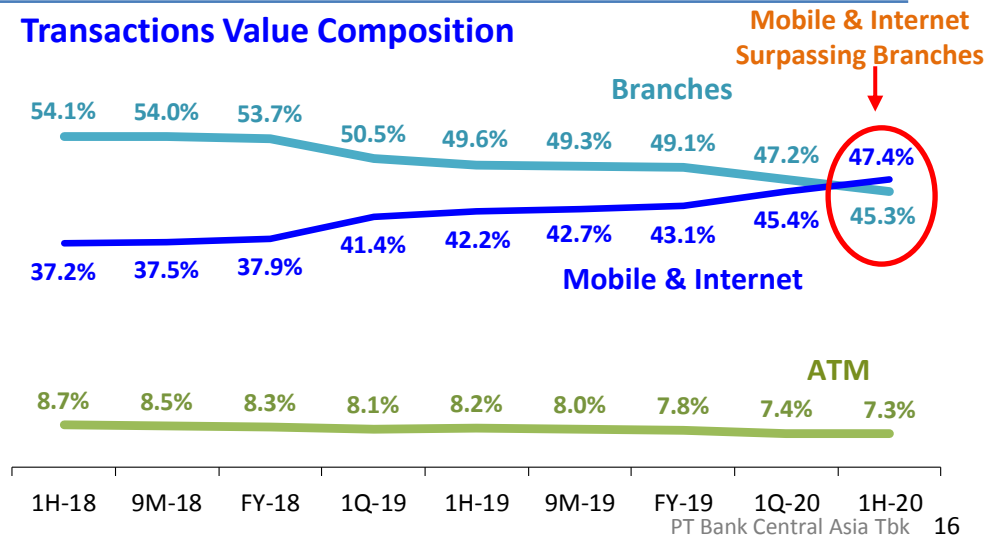


## Digital Channel Investment Value Creation

### Number of Transactions Composition



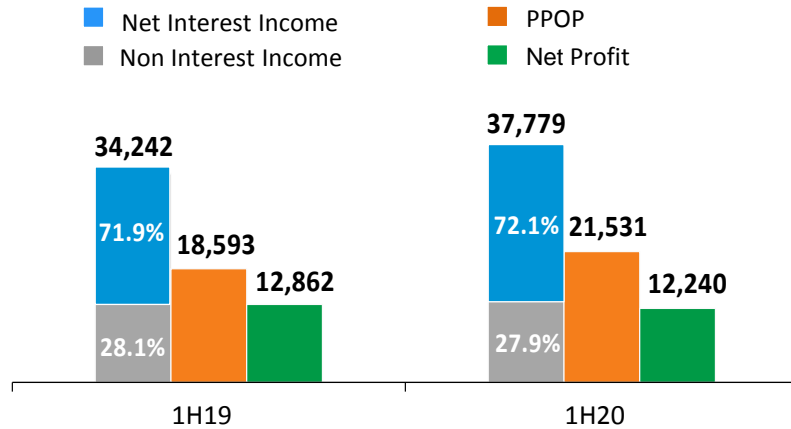
### Transactions Value Composition



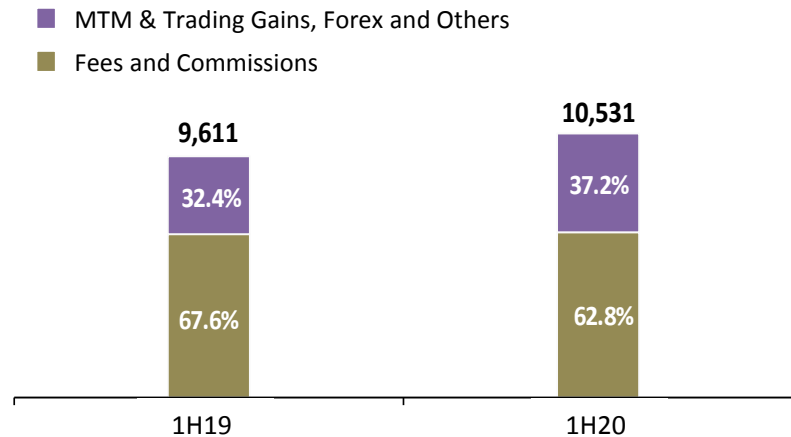


# Profitability trend

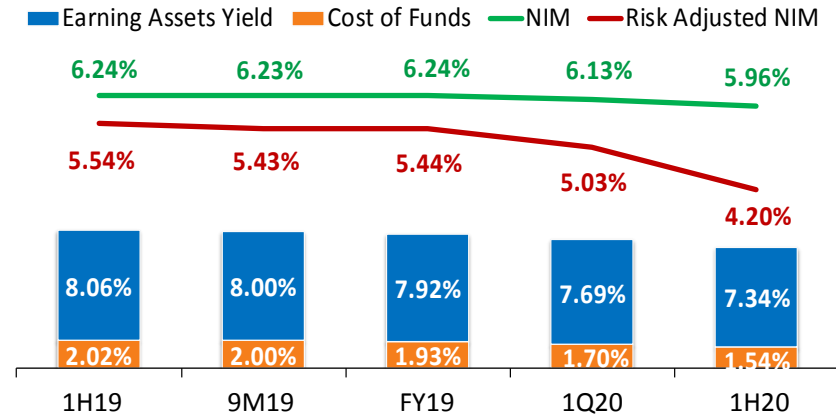
## Profitability (Rp bn) - Consolidated



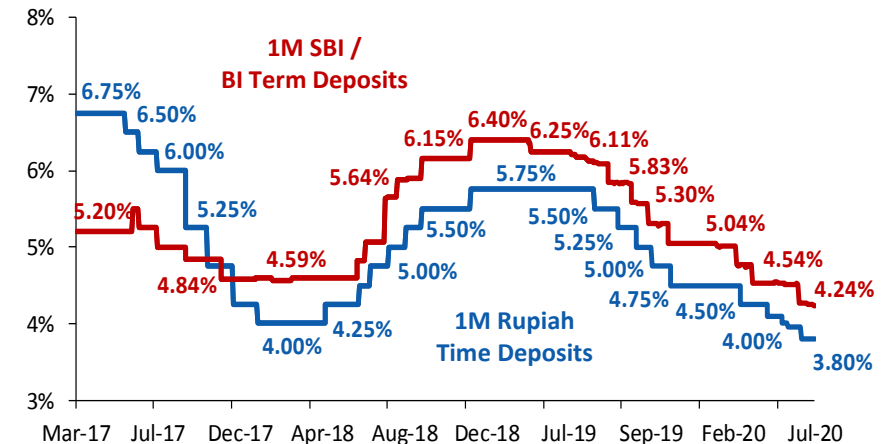
## Non Interest Income (Rp bn) - Consolidated



## NIM, Yield and Cost of Funds YtD - Bank Only



## Interest Rate\*



\* Maximum interest rate offered

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## ***Sustainability Finance and ESG***

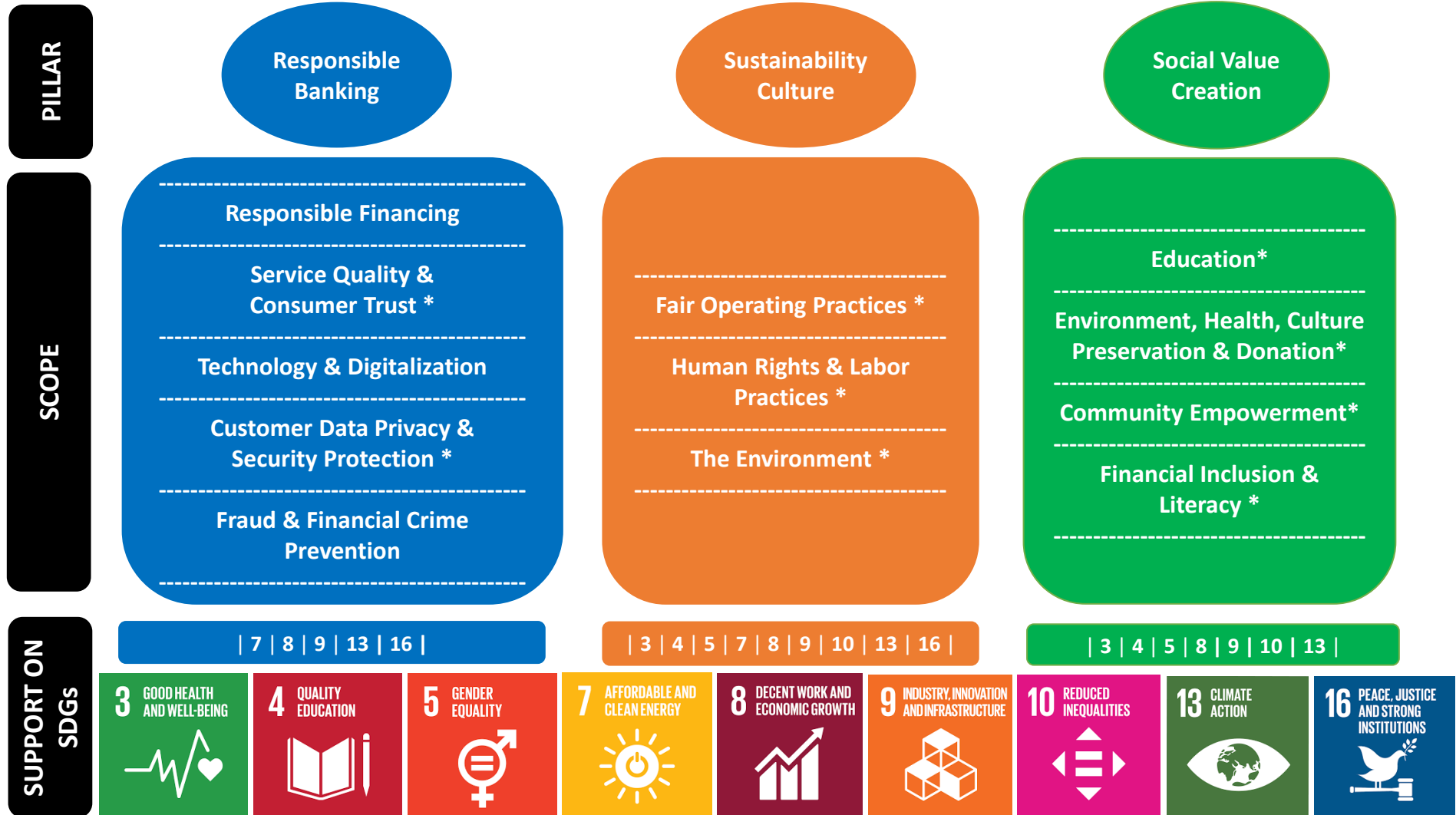
- Corporate Updates
- Responses to Covid-19

# Sustainability Governance Framework



**BCA**

SUSTAINABLE FINANCE VISION, MISSION, VALUES



\*) Reflecting the core subjects of corporate social responsibility

# Achievements of Sustainability Governance



**MSCI**  
ESG RATINGS

**A**

CCC	B	BB	BBB	<b>A</b>	AA	AAA
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Last update: June 2nd, 2020

**Rank 1 of Top 10 Constituents  
MSCI Indonesia Index**

**FTSE4Good**

**Rank 2 of Top 10 Constituents  
FTSE4Good ASEAN Stars Index**

**KEHATI**  
INDONESIAN  
BIODIVERSITY  
FOUNDATION

**Constituent of Sustainable  
Investment (SRI) KEHATI Index**

**2019  
Sustainability  
Report  
certified by  
SR ASIA**

*Embracing  
A NEW JOURNEY*

**Brand Finance**

**BCA**

2020 : 91.6 AAA+ +0.6  
2019 : 91.0 AAA+

**1**

Selamat untuk BCA sebagai

The world's strongest banking brand with a Brand Strength Index (BSI) score of 91.6 out of a 100 and an elite AAA+ rating"

Sumber: CG Expert Indonesia, 2020

**CONGRATULATIONS**

BCA masuk dalam Top 10 Emiten Indonesia yang masuk dalam kategori ASEAN Asset Class (dengan nilai 101.93)

**ASEAN Assets Class**  
(Scoring 97.5 Points and Above)

**Forbes**

THE LIST: THE WORLD'S BEST BANKS

**Top 10 Best Banks in Indonesia**

- 01 Bank Central Asia
- 02 DBS
- 03 HSBC Holdings
- 04 BTPN - Bank Tabungan Pensiunan Nasional
- 05 Bank Negara Indonesia
- 06 Bank Rakyat Indonesia (BRI)
- 07 Bank Mandiri
- 08 Mandiri Syariah
- 09 Jenius
- 10 BNI Syariah

Sumber: BrandZ

**BCA Satu-Satunya  
Brand dari Indonesia  
Yang Masuk Dalam**

**Top 100  
Most Valuable  
Global Brands  
2020**

# Achievements of Responsible Banking Pillar



## Responsible Financing



**Rp. 114.4 T (↑10% YoY)**  
*Commitment on Sustainable Financing (as of 1H-20)*

## Service Quality & Customer Trust



Index (scale 1 – 5)

- **4.67** CE Index
- **4.86** BSQ Index

**99.84%**

Complain  
Resolved  
by Halo BCA  
(as of 2019)

## Technology & Digitalization



**5.1 bn**  
**(↑35% YoY)**  
digital banking  
transactions

**6,000 daily**  
**(599,473)**  
Online account  
opening  
(as of 1H-20)

## Data Privacy & Fraud Prevention



Internal Capacity Building, through compulsory  
e-learning



# Achievements of Sustainability Culture Pillar



## Fair Operating Practices



### Policy of Partner's Compliance

No child labor, no forced labor, implementing occupational health & safety

## Human Rights & Labor Practices



### #CaringOurEmployee during Covid-19 pandemic

Assistance for employees and implement health protocols as advised by the regulators

## The Environment



### Climate Change Action

- **7,930 kWh** electricity reduction, using solar panels at 2 main branches
- Environment awareness & campaign via IG BCA Semua Beres



# Achievement of Social Value Creation Pillar



**SYNRGY** - BCA's commitment in supporting Indonesia's digital economy from upstream to downstream.

- The downstream (via **SYNERGY Accelerator**) → develop startup ecosystem.
- The upstream (via **SYNRGY Academy**) → provide scholarship for digital talent.



**Rp. 55 bn** donation of protective equipment for healthcare workers/communities

**26,559** financial literacy participants

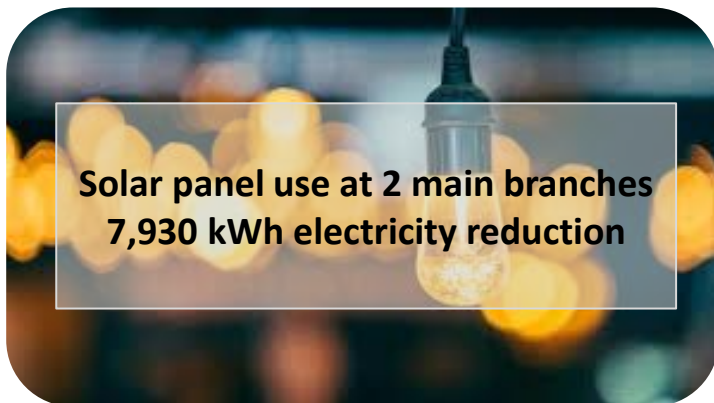
**5,359** participants in **181 digital courses**, providing quality education for employees & trainees

# Selected pro-Earth actions

## Nurturing The Earth, Inherit The Future

*Environment is no one's property to destroy; it's everyone's responsibility to protect. – Mohith Agadi*

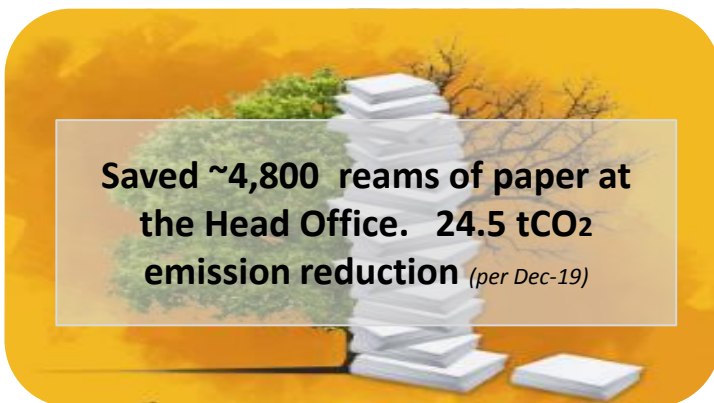
### Energy Saving



### Water Conservation



### Going Paperless



### Waste Management







# Promoting healthy lifestyle

*"The most pleasant things in the midst of difficult times are good health and adequate sleep" Knute Nelson*



## Live Streaming Events to Support Employees' Wellbeing



May 2020  
**Bakor Seni  
LIVE**



May 2020  
**Talkshow:  
"Perempuan  
Sehat"**

120 Unique  
Viewers



Jun 2020  
**Basic  
Yoga**

209 Unique  
Viewers



Jun 2020  
**Pilates**

SUMBER: CORPORATE COMMUNICATION

# ***Agenda***

- Macroeconomy & banking industry highlights
- BCA 1H20 performance overview
- Sustainability Finance and ESG
- ▶ ***Corporate Updates***
- Responses to Covid-19

## Digital Innovations



### Launched Payment Link – BCA E-Commerce Payment Gateway

- A payment solution for merchants to accept online payment without the need to develop a separate payment website.
- The preferred option for higher ticket size transactions during the pandemic.
- Connects with ~900 merchants and offers customer flexibility to use both debit or credit card as source of funds.

- **QRIS** is connected to ~163,000 merchants, handling more than 670,000 transactions in the first half of 2020.
- QRIS is the preferred payment option for smaller ticket size, accessible to BCA Mobile and Sakuku users.



- Launched BCA Debit Mastercard online transactions capabilities.
- Continue to promote **#BankingFromHome** to provide greater flexibility through e-channels transactions.

## Acquisitions

- Ongoing acquisition process of Rabobank Indonesia. Preliminary regulatory approval has been obtained. Shareholders approval through EGMS is scheduled on 30 July 2020.
- Expect for completion in 2H 2020.

# BCA share performance & rating

## BCA Shareholding Structure (as of 30 June 2020)

	Number of Shares	Ownership Percentage
PT Dwimuria Investama Andalan *	13,545,990,000	54.94%
Public**	11,109,020,000	45.06%
<b>Total</b>	<b>24,655,010,000</b>	<b>100.00%</b>

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.

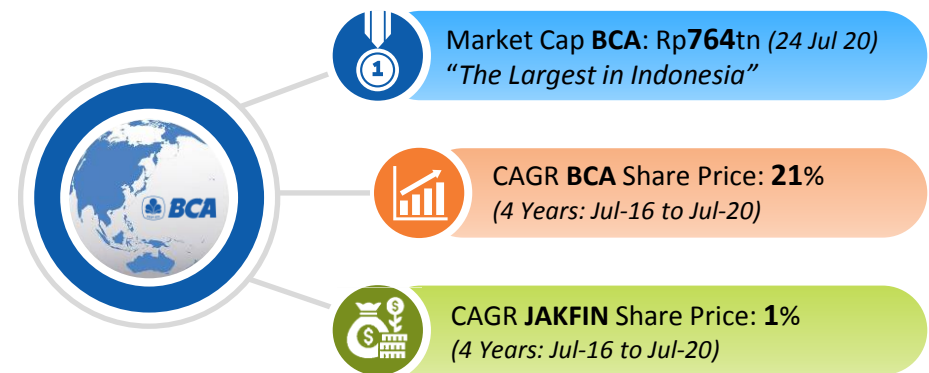
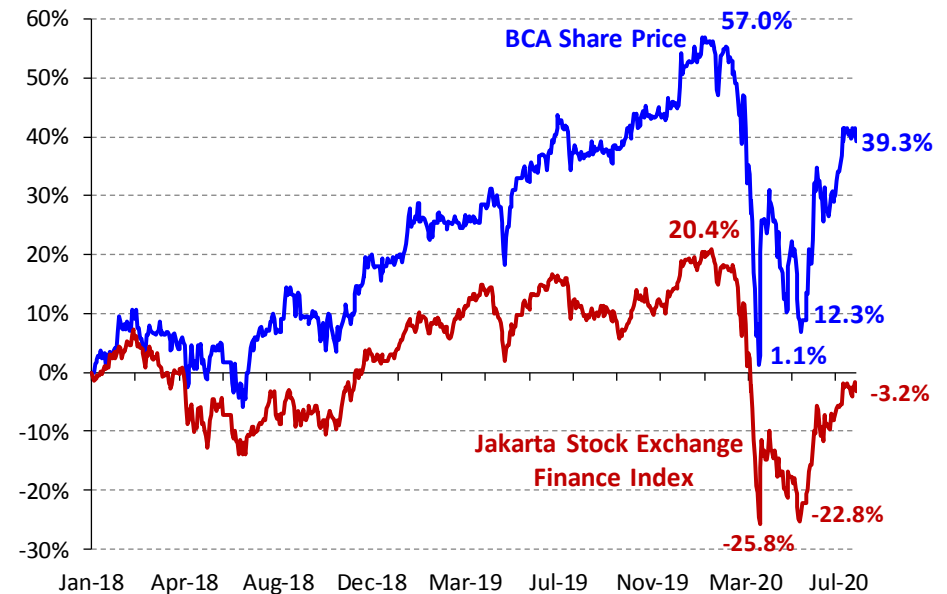
\*\* In the composition of Shares held by the public, 2.49% of the shares are owned by parties affiliated with PT Dwimuria Investama Andalan.

## Fitch Ratings

Per April 2020

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

## Performance BBKA vs JAKFIN Index (31 Dec 2018 – 24 Jul 2020)



# ***Agenda***

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- Corporate Updates



## ***Responses to Covid-19***

# Update on loan restructuring

- BCA is processing loan restructuring to suitable applicants across loan segments affected by the Covid-19 outbreak.
- Restructuring schemes include tenor extension, deferred principal, deferred principal & interest. Consumer loan Mortgage and Auto restructuring are mostly through tenor extension.
- Any deferred interest will be recognized on cash basis.
- As of mid July 2020, BCA had worked on loan restructuring proposals of Rp 116 tn, or accounted for ~20% of total loans, that came from about 121,000 borrowers.

	Business Loans	Consumer Loans	Total	
			Amt.	% of Totl.
Rest. – Direct Impact	33.4	-	33.4	5.7%
Rest. - Other Sectors	50.3	32.3	82.6	14.2%
Total (Rp tn)	83.7	32.3	116.0	~20.0%
No. of debtors	~4,800	~116,000	~121,000	18%

- Restructured loans are estimated to be within the range of 20% - 30% of total lending by year end. Projected total number of borrowers will be 200,000 – 250,000, mostly from vehicle loans.
- As of 30 June 2020, outstanding restructured loans was Rp 69.3 tn, or 12% of total loans.
- Major tasks are aimed at successful recoveries and preserving long term franchise.



# Preserve ample liquidity, manage costs, strengthen online channels

## Funding and liquidity

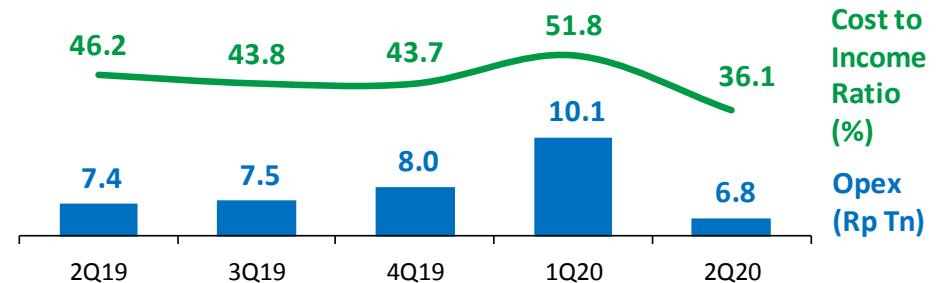
### Remained solid

- BCA core funds grew healthily (YtD CASA 8.3%) on the back of strong transaction banking franchise and increased customer base, supported by continuous expansion of digital capabilities.
- Maintaining solid liquidity buffer 46.1% liquidity reserve\* of third party funds.
- Additional liquidity via sovereign paper repo and BI lending facility, if required.

## Opex Management

### Well managed cost

- Opex are in check
- Continued investment in digital is pivotal for the bank's future growth.



## Transactions

### Opportunity to strengthen online channels



#### Increase transaction limit:

- Internet Banking: from Rp100 mn to Rp250 mn / day for KlikBCA individu
- Oneklik: from Rp1 mn / acc / merchant to Rp3 mn / ATM card / day



#### Promote: Non Face-to-Face with #BankingFromHome and cardless transactions

- Online Account Opening: contribute ~37% to number of account growth YoY
- Online transactions with debit card, credit card, fund transfer and virtual accounts
- Card-less ATM withdrawal and deposits grew ~2.5x YoY
- Mobile 'm-BCA' and Internet banking 'klikBCA' gained larger momentum

## Various events held through virtual meetings

### Hold virtual events as an adaptive Communication Strategy during COVID-19

MAINTAIN RELATIONS WITH MEDIA & REGULATORS



April 2020  
RUPS News Release Video



27 May 2020  
Analyst Meeting Q1 2020



9 Apr 2020  
RUPST BCA



May 2020  
Laporan Keuangan Q1 2020  
(Infografik & Videografik, Video  
Liputan Analyst Meeting Q1 2020)

### Idul Fitri

Hampers Media  
(20-21 Mei 2020)



Video  
Silaturahmi

Press Releases



### NEW NORMAL

#### Virtual Meeting: Hangout with BCA

Virtual Editor Meeting on Webex on July 13<sup>th</sup>, 2020

Talking Points: New Normal, Digital Services, BCA's Digital Banking Growth, etc.

Attendees: Pemimpin Redaksi / Wakil Pemimpin Redaksi /  
Redaktur Pelaksana / Redaktur Media



Jun 2020  
NEW NORMAL BANKING  
video



## BaktiBCA partnership with Detik to hold a live streaming event covering the "New Normal" lifestyle i.e. health talkshow, yoga

#### PRE-EVENT

Teaser on IG @bcasemuaberes  
Display Banner & Advertorial on Detik Network  
Instagram Post on Detik & CNBC  
Promoted # on Detik App

#### D-DAY (7 Jun 2020)

Live Streaming on Detikcom  
Instagram Live  
Top Banner Live  
TVC

#### POST-EVENT

Advertorial on Detikcom



Instagram  
@bcasemuaberes



Display Banner  
6,858,765  
Impressions



#BaktiBCA on  
Detik App  
44,542  
Page Views



Live Streaming  
173,926  
Video Plays



Socmed Live  
273,192  
Impressions



TVC



16 Articles  
58,700 Page Views

## Various donations from BaktiBCA, Insan BCA





**BCA**

Always by your side

# *Thank you*

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# BCA winning awards - 2020

## Warta Ekonomi Magazine



### Indonesia Digital Innovation Award 2020

BCA – Innovative Company For Sustainable Digital Banking Experience

## Infobank



### Top SME Lender 2020

BCA – Top SME Lender Based on Infobank SME Credit Rating 2020

## Iconomics



### Indonesian CSR Brand Equity Award 2020

BCA – for Excellence Corporate Social Responsibility Program in 2020

## Marketing Magazine



### Indonesia Millennials TOP Brand Award 2019

BCA – for Categories:

- Credit Card
- Deposits Products
- Flazz – Prepaid Card
- Halo BCA – Call Center
- Klik BCA – Internet Banking
- KPR BCA – Mortgage
- M-BCA – Mobile Banking
- Tahapan BCA – Savings

## Infobank



**The Best Bank in Mortgage 2020**  
BCA – The Best Bank in Mortgage

## PR Indonesia



### PR Indonesia Award (PRIA) 2020

BCA – PRIA Winner for Category The Most Famous in Media 2019

## Iconomics



### Corporate Branding PR Award 2020

BCA – Award Winner for Category Banking

## Investor Magazine



### Tokoh Finansial Indonesia 2019

Jahja Setiaatmadja – Lifetime Achievement Banker 2019

## Infobank & Marketing Research Indonesia



### Satisfaction Loyalty Engagement Awards 2020

For Category: Conventional Bank (BUKU 4).

- 1<sup>st</sup> places – for Satisfaction, Engagement,
- 1<sup>st</sup> place – Engagement
- 1<sup>st</sup> places – Satisfaction ATM, Fisik & Customer Service
- 1<sup>st</sup> places – Customer Purchase, Customer Influence & SLE INDEX
- 2<sup>nd</sup> places – for Loyalty & Customer Knowledge
- 3<sup>rd</sup> places – Satisfaction Teller, Satpam & Customer Referral

## SWA Magazine & Brand Finance Asia Pacific



### Indonesia's Top 100 Most Valuable Brands 2020

BCA – ( 4<sup>th</sup> place)The Most Valuable Indonesian Brand 2020 with Brand Value >US\$2,917mn and AAA+ Rating

## Iconomics



### Indonesia's Most Popular Digital Finance Brands Award 2020

BCA – Award Winner (millennials' Choice)

## Iconomics



### Forbes' List of The World's Best Bank 2020

BCA – #1 Best Bank in Indonesia

### Forbes' List of Global 2000 2020

BCA – #487 Global 2000

- #1644 in Sales
- #385 in Profit
- #509 in Assets
- #255 in Market Value