

# PT Bank Central Asia Tbk 1H24 Results

24 July 2024

# Agenda



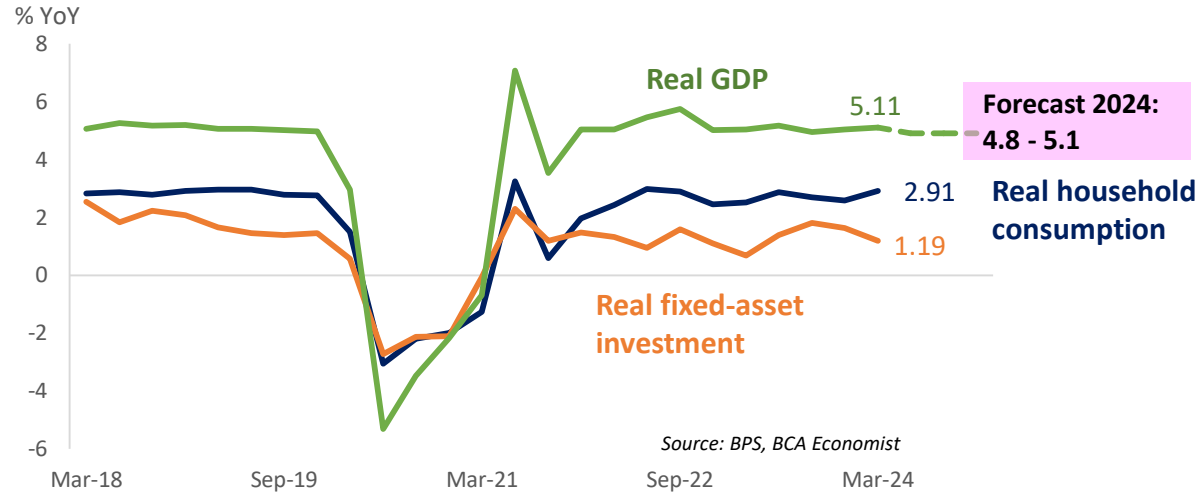
- Economic Highlights
- Banking Industry Updates
- 1H24 Performance Overview
- Sustainable Finance and ESG
- Corporate Updates
- Share Data, Ratings & Awards

# Economic Highlights

# Economic highlights (1/2)

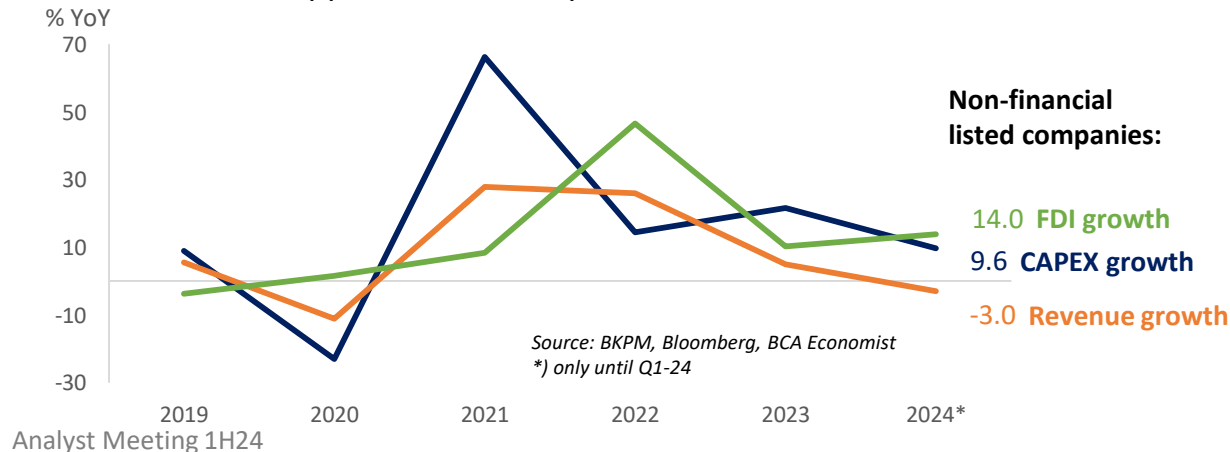
## 1 Real GDP, consumption, and investment growth

- Strong growth in Q1-24, thanks to household consumption, despite slowdown in fixed-asset investment



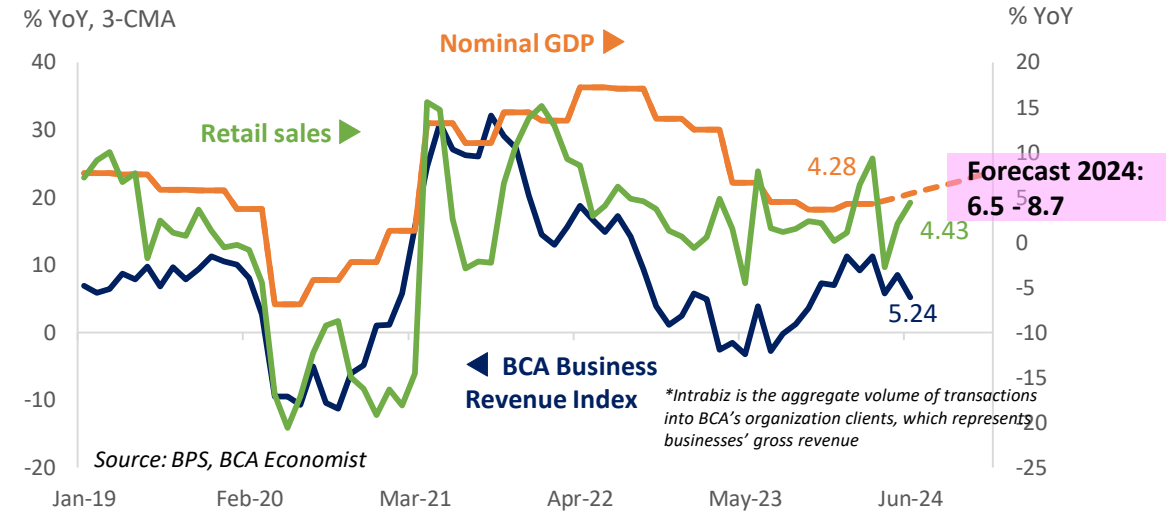
## 3 Listed companies CAPEX & revenue growth

- While revenue growth is slowing, foreign investment and domestic CAPEX appetite remains quite resilient



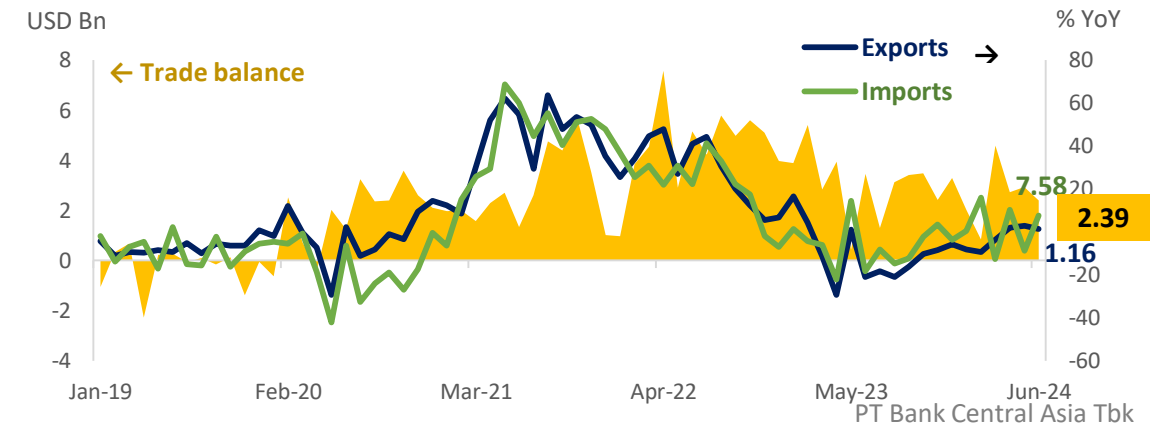
## 2 BCA transaction data, nominal GDP & retail sales

- Business revenue is slowing down alongside demand post-Elections, but some commodity recovery could bolster nominal GDP growth



## 4 Trade balance

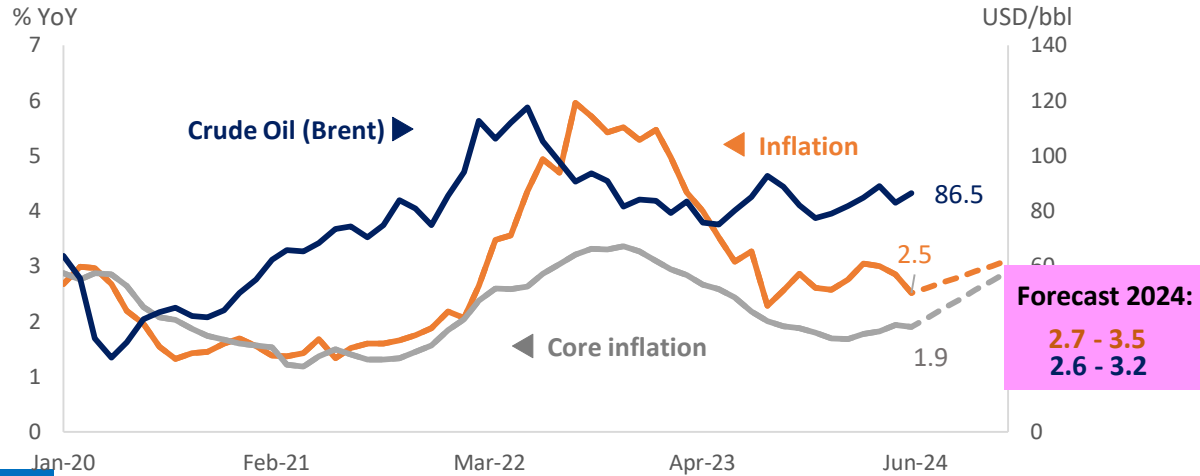
- Trade balance remained positive, but slowing global economy could soften export and import growth in H2-24



# Economic highlights (2/2)

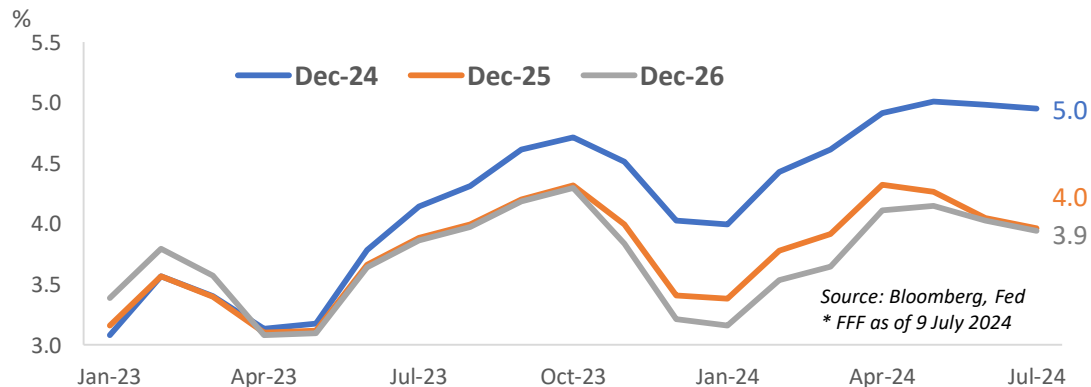
## 5 Headline & core inflation

- Indonesian inflation has remained under control due to declining food prices and stable energy prices



## 7 Fed Funds Futures (FFF)

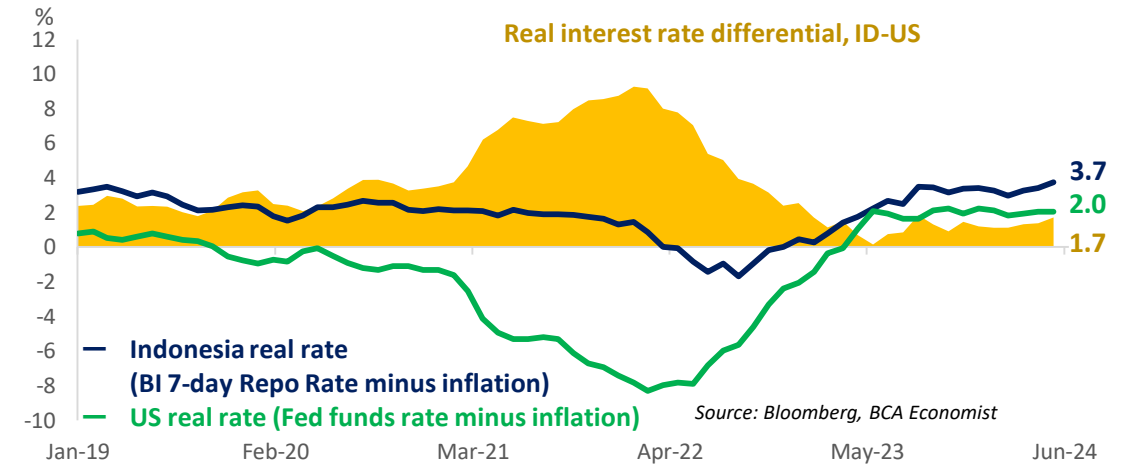
- Market expectations on Fed rate cuts have increased due to signs of a weakening labor market



Analyst Meeting 1H24

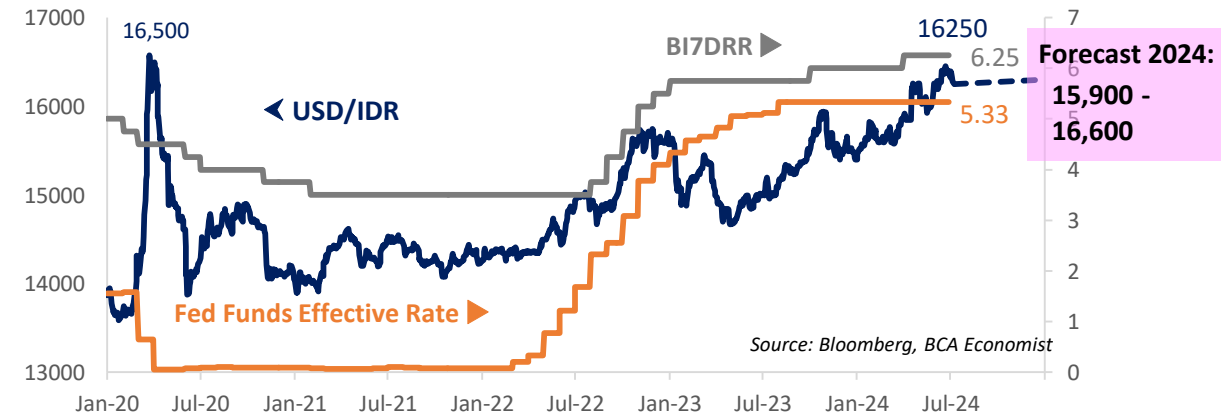
## 6 Real rate differentials

- Real rate differentials between Indonesia and the US has slightly widened, as Indonesia's disinflation is faster than the US



## 8 BI policy rate & USD/IDR exchange rate

- IDR has started to stabilize due to renewed expectations of a timely Fed cut

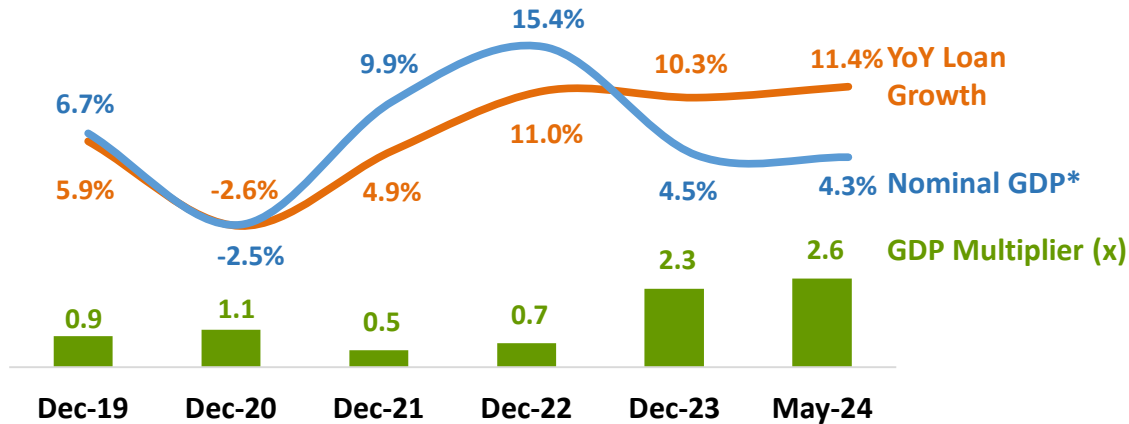


# Banking Industry Updates

# Banking industry (1/2)

## 1 Loan, GDP Growth (YoY) and GDP Multiplier

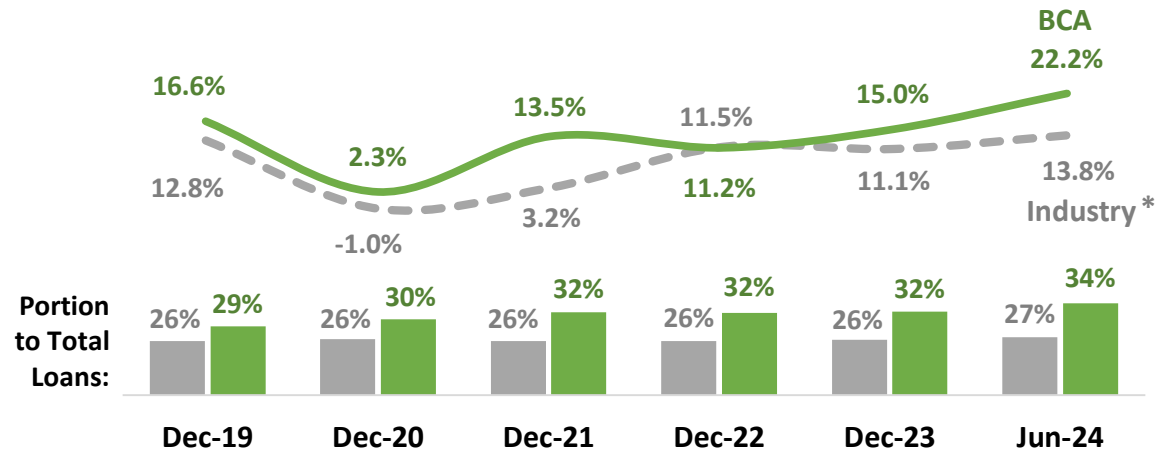
- Resilient loan growth post election



Notes: \*) Nominal GDP as of Mar-24. Source: BI (SEKI), National Bureau of Statistics

## 3 Investment Loan Growth (YoY)

- BCA posted robust investment loans

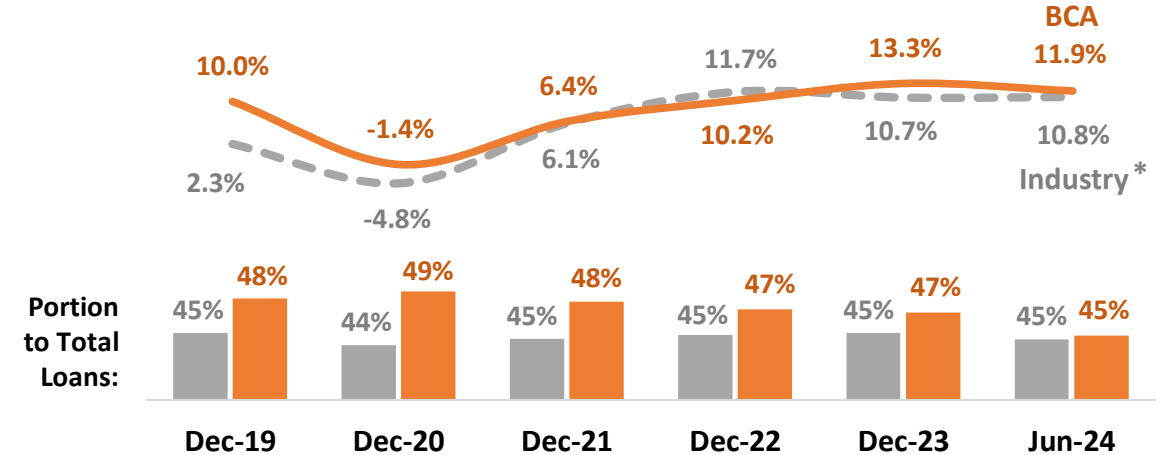


Analyst Meeting 1H24

Notes: \*) Industry as of May-24. Source: BI (SEKI)

## 2 Working Capital Loan Growth (YoY)

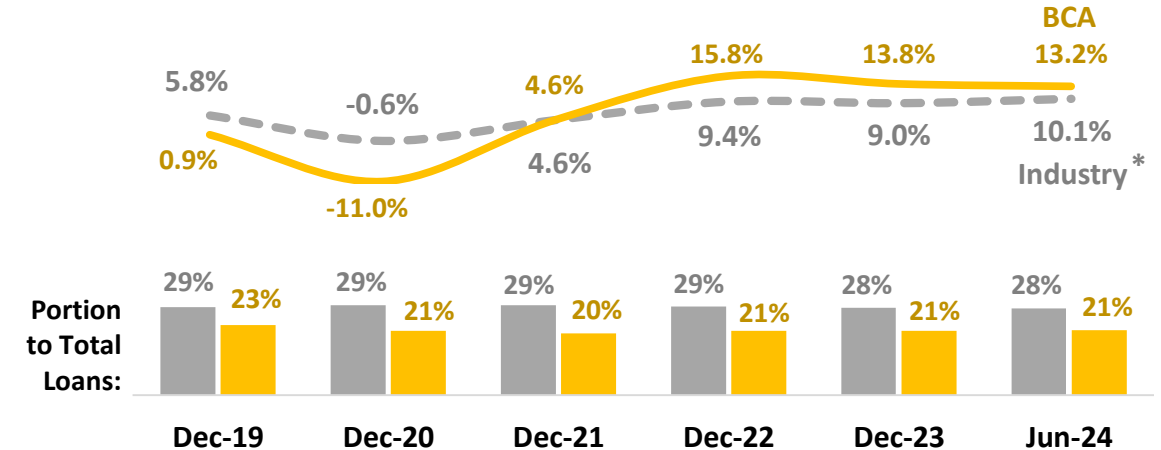
- BCA's working capital loans outgrew industry in the past 12M



Notes: \*) Industry as of May-24. Source: BI (SEKI)

## 4 Consumer Loan Growth (YoY)

- BCA consistently grew above industry over the past two years

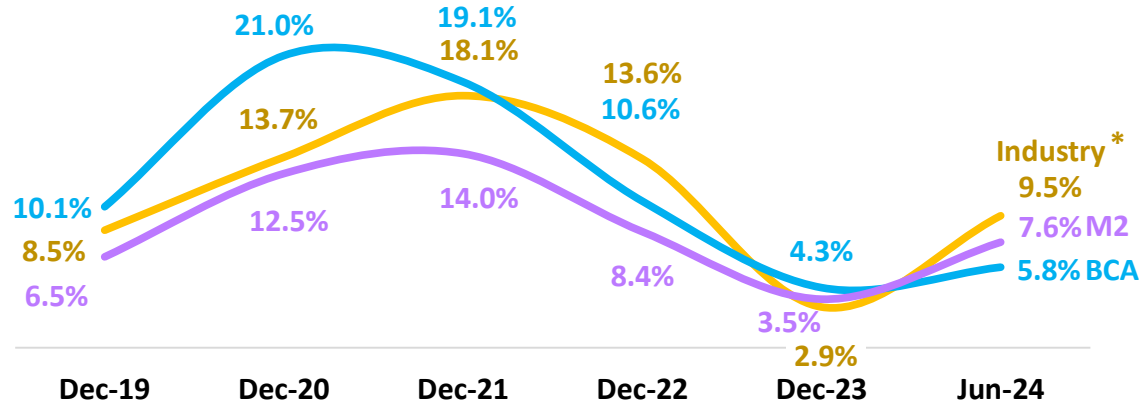


Notes: \*) Industry as of May-24. Source: BI (SEKI)

# Banking industry (2/2)

## 5 Industry CASA Growth (YoY)

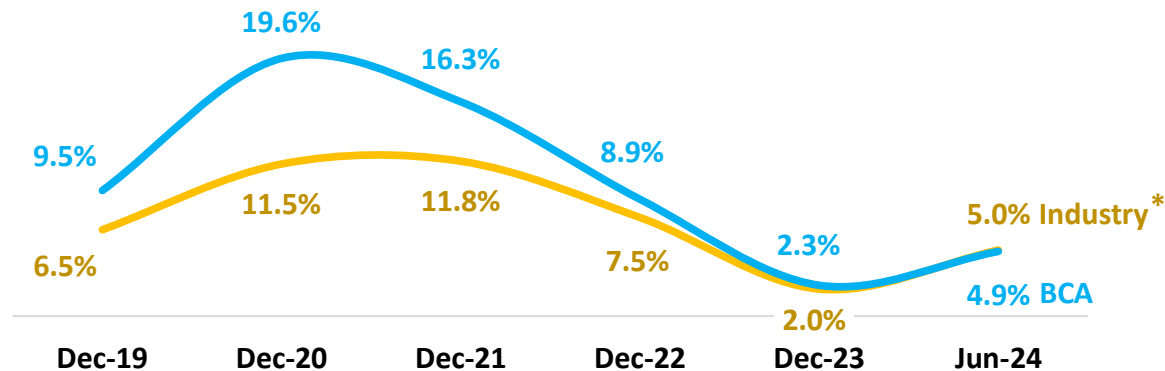
- M2 and CASA growth started to rebound in 1H24.



Notes: \*) Industry as of May-24. Source: BI

## 7 Industry SA Growth (YoY)

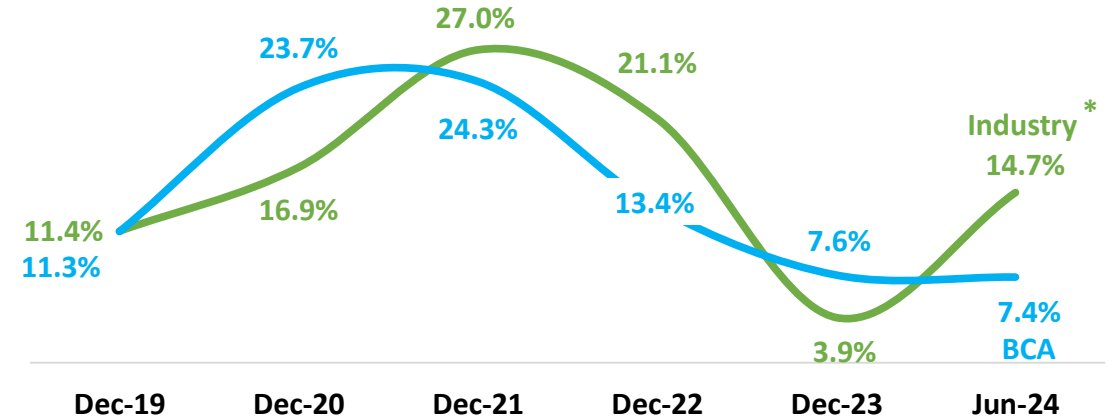
- BCA's SA growth is aligned with industry's



Notes: \*) Industry as of May-24. Source: BI (SEKI)

## 6 Industry CA Growth (YoY)

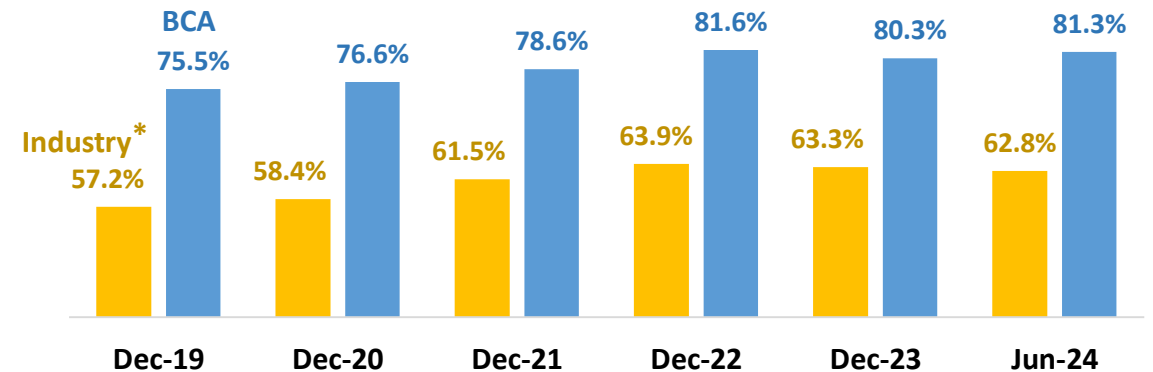
- BCA's low-cost CA grew in the mid of high-rate environment



Notes: \*) Industry as of May-24. Source: BI (SEKI)

## 8 CASA Ratio Industry vs BCA

- BCA's CASA ratio was consistently higher than industry's



Notes: \*) Industry as of May-24. Source: BI (SEKI). CASA Ratio BCA is consolidated.



# 1H24 Performance Overview

# Loans grew 15.5% YoY or 4.9% YtD



Consolidated (Rp tn)	Jun-23	Dec-23	Mar-24	Jun-24	YoY	YtD	QoQ
Total Assets	1,357	1,408	1,444	1,425	5.1%	1.2%	-1.3%
Secondary Reserves & Marketable Securities	459	441	451	447	-2.5%	1.4%	-0.9%
Loans	736	810	836	850	15.5%	4.9%	1.7%
Third Party Funds	1,071	1,102	1,121	1,125	5.0%	2.1%	0.4%
CASA	865	885	904	915	5.8%	3.5%	1.2%
Current Accounts	329	348	349	353	7.4%	1.3%	1.1%
Savings Accounts	536	536	555	562	4.9%	4.8%	1.2%
Time Deposits	207	217	216	210	1.7%	-3.3%	-2.8%
Equity	225	242	227	241	7.2%	-0.7%	6.0%

# NPAT rose 11.1% YoY with solid operating performance



Consolidated (Rp tn)	1H-23	1H-24	YoY	1Q-24	2Q-24	QoQ
<b>Operating Income</b>	<b>48.1</b>	<b>52.4</b>	<b>8.9%</b>	<b>26.1</b>	<b>26.3</b>	<b>0.8%</b>
Net Interest Income	37.0	39.9	7.9%	19.8	20.2	1.9%
Non Interest Income	11.1	12.4	12.1%	6.3	6.1	-2.5%
Fees and Commissions	8.4	9.1	8.0%	4.5	4.6	3.2%
Trading Income	0.9	1.3	39.7%	0.6	0.7	7.8%
Others	1.8	2.1	17.0%	1.2	0.9	-29.3%
<b>Operating Expenses</b>	<b>17.0</b>	<b>17.8</b>	<b>4.7%</b>	<b>9.3</b>	<b>8.5</b>	<b>-8.4%</b>
Manpower	8.2	9.1	10.5%	5.0	4.1	-17.0%
General & Administrative	8.8	8.7	-0.8%	4.3	4.4	1.5%
<b>PPOP (Pre-Provision Operating Profit)</b>	<b>31.1</b>	<b>34.6</b>	<b>11.2%</b>	<b>16.8</b>	<b>17.8</b>	<b>5.9%</b>
<b>Provision incl. Loan Recoveries</b>	<b>1.2</b>	<b>1.4</b>	<b>13.1%</b>	<b>0.9</b>	<b>0.5</b>	<b>-41.4%</b>
Provision	1.9	1.8	-6.8%	1.0	0.7	-28.8%
Loan Recoveries	(0.6)	(0.3)	-45.5%	(0.1)	(0.2)	52.2%
<b>Net Profit</b>	<b>24.2</b>	<b>26.9</b>	<b>11.1%</b>	<b>12.9</b>	<b>14.0</b>	<b>8.7%</b>

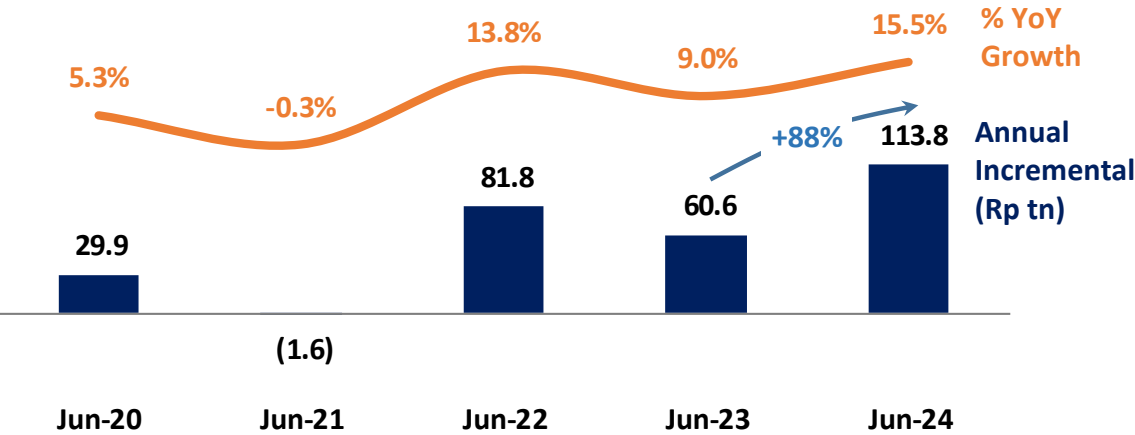
# Key Ratios



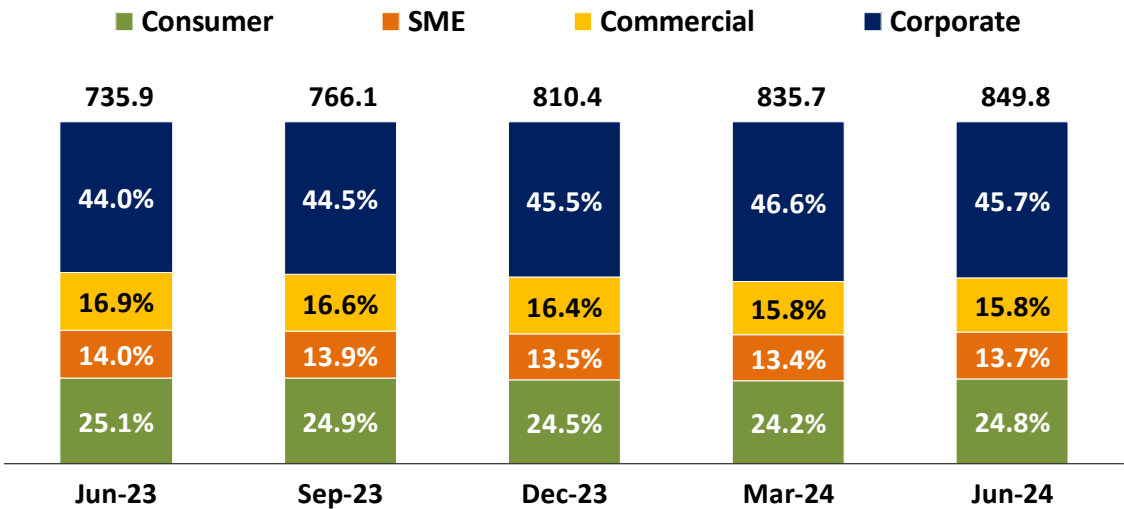
Bank Only	1H-23	1H-24	ΔYoY	1Q-24	2Q-24	ΔQoQ
NIM	5.6%	5.7%	0.1%	5.6%	5.8%	0.2%
COC	0.5%	0.3%	-0.2%	0.4%	0.2%	-0.2%
Risk Adjusted NIM	5.1%	5.4%	0.3%	5.2%	5.6%	0.4%
Cost to Income	32.5%	30.7%	-1.8%	32.4%	29.1%	-3.3%
ROA	3.7%	3.8%	0.1%	3.6%	4.1%	0.5%
ROE	24.2%	24.8%	0.6%	22.7%	26.9%	4.2%
CAR	29.5%	27.8%	-1.7%	26.3%	27.8%	1.5%
CASA to Total Funding	81.5%	82.2%	0.7%	81.5%	82.2%	0.7%
LDR	65.7%	72.7%	7.0%	71.2%	72.7%	1.5%
NSFR	175.9%	162.1%	-13.8%	162.1%	162.1%	0.0%
LCR	371.2%	324.4%	-46.8%	333.9%	324.4%	-9.5%
ECL to Total Loans	4.8%	4.1%	-0.7%	4.1%	4.1%	0.0%
NPL - gross	1.9%	2.2%	0.3%	1.9%	2.2%	0.3%
NPL Coverage	256.6%	190.2%	-66.4%	220.3%	190.2%	-30.1%
LAR	9.0%	6.4%	-2.6%	6.6%	6.4%	-0.2%
LAR Coverage (incl. off B/S)	61.5%	71.2%	9.7%	71.9%	71.2%	-0.7%

# Strong growth across segments

## 1 Loan Net Growth (Rp tn) - Consolidated



## 3 Loan Composition (Rp tn) - Consolidated



## 2 Loan Breakdown - Consolidated

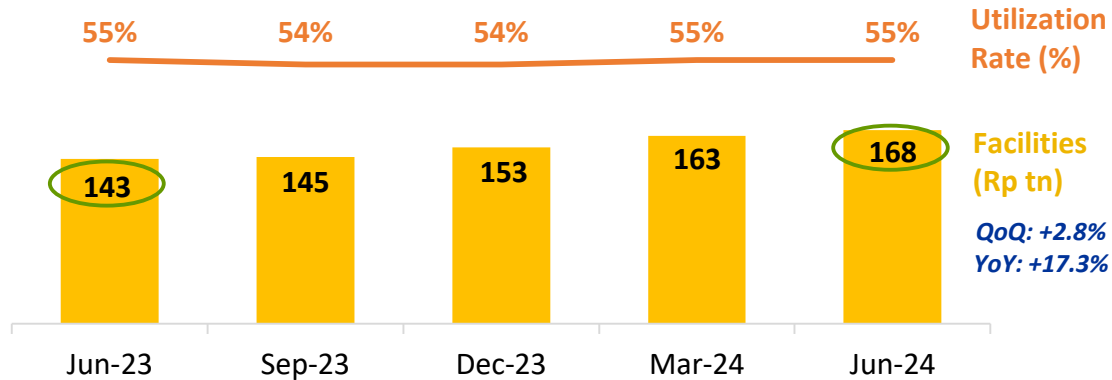
Segment (Rp tn)	Dec-23	Jun-24	▲ YoY	▲ YtD	▲ QoQ
Corporate	368.7	388.6	19.9%	5.4%	-0.1%
Commercial	126.8	127.8	7.9%	0.8%	2.1%
SME	107.9	114.4	12.7%	6.1%	3.7%
Consumer	199.0	210.2	13.6%	5.6%	3.7%
- Mortgages	121.8	126.9	10.8%	4.2%	3.6%
- Vehicles	56.9	62.1	18.4%	9.2%	4.0%
- Personal Loans*	16.9	17.8	20.2%	5.1%	3.7%
- Employee Loans	3.4	3.3	2.9%	-0.4%	2.1%
Sharia Financing	9.0	9.5	21.0%	5.8%	2.2%
<b>Total O/S Loans</b>	<b>810.4</b>	<b>849.8</b>	<b>15.5%</b>	<b>4.9%</b>	<b>1.7%</b>
<b>Total Facilities</b>	<b>1,191.2</b>	<b>1,262.6</b>	<b>14.7%</b>	<b>6.0%</b>	<b>2.6%</b>

\*) Include credit card, paylater and personal loans

# Corporate loans: sound demand in investment loans

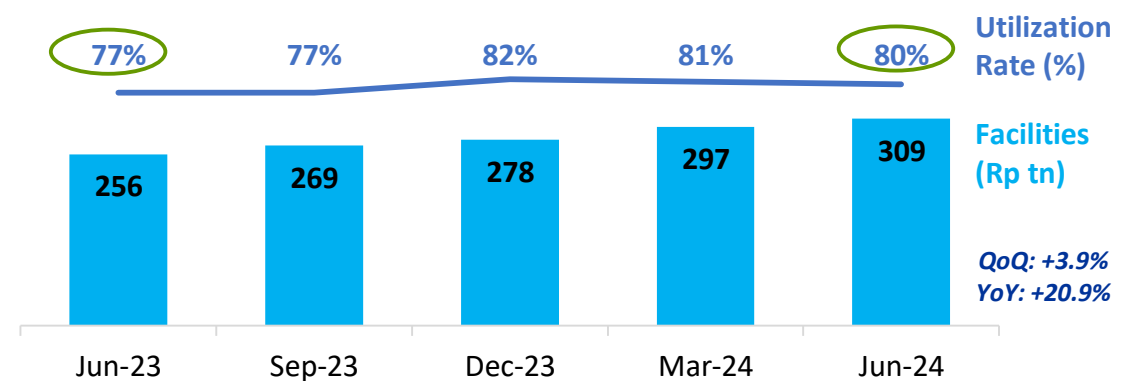
## 1 Working Capital Loan Facilities and Utilization Rate

- Stable utilization rate at 55%



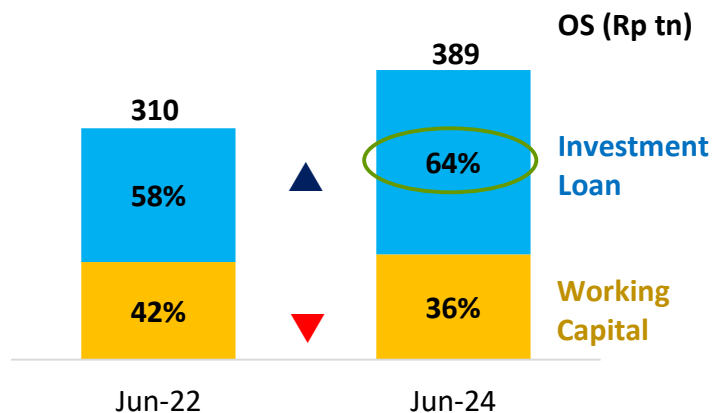
## 2 Investment Loan Facilities and Utilization Rate

- Stronger demand in investment loans, higher utilization rate YoY



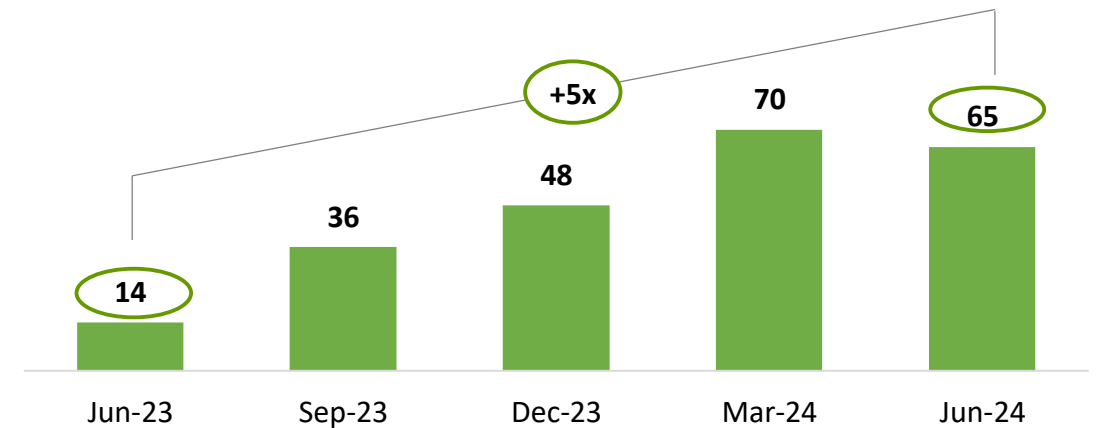
## 3 Corpo Loans by Use – Jun 24

- Investment loans accounted for 64% of total corporate loans, growing 38% in two years



## 4 Annual Incremental (Rp tn)

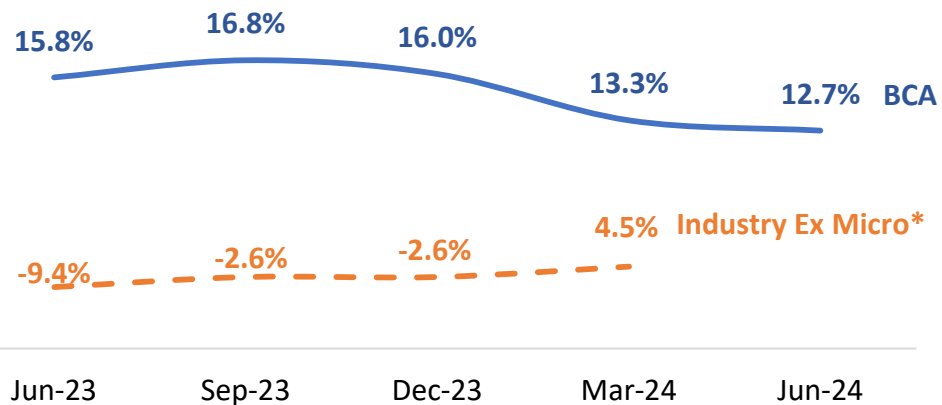
- Annual incremental rose 5x YoY



# SME loans outperformed industry

## 1 BCA vs Industry SME Loan Growth (YoY)

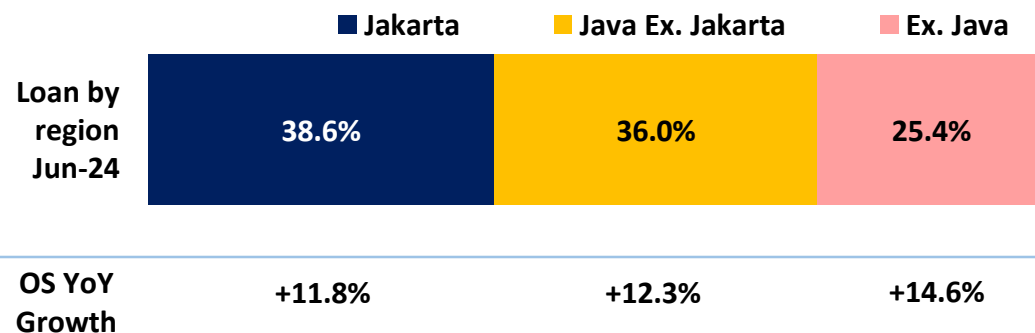
- BCA SME outperformed industry



\*) Industry Apr-24. Source OJK (SPI)

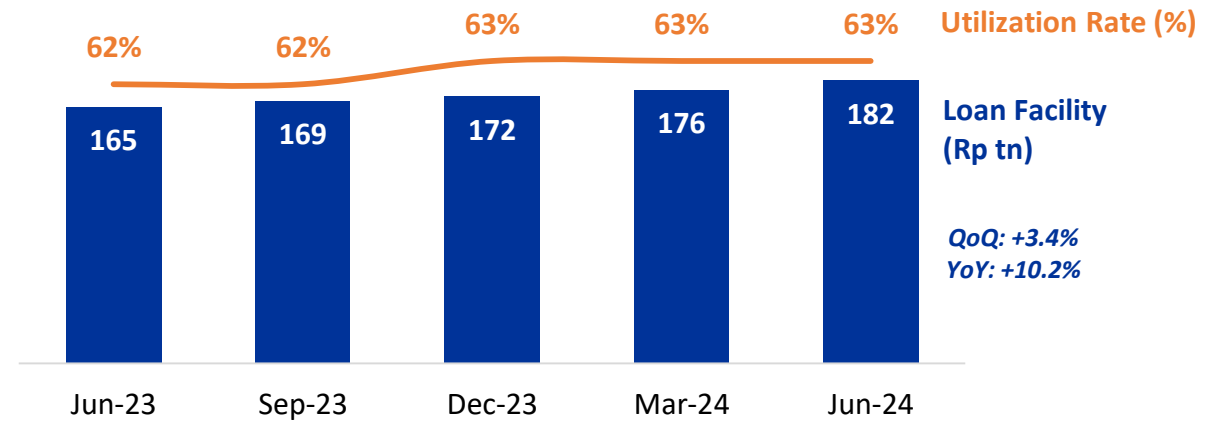
## 3 BCA SME Loan by Region and YoY O/S Growth

- Continue double-digit growth across regions



## 2 BCA SME Loan Facilities and Utilization Rate

- Maintaining utilization rate at 63%



No of Debtors  
+28%  
in 2 Yrs



**Kredit Multiguna Usaha**  
Hari UMKM Nasional

Suku Bunga mulai dari

**3,08%** **7,88%**

Fix 1 tahun Tenor 5 tahun | Fix 3 tahun Tenor 3 tahun  
Fix 5 tahun Tenor 5 tahun

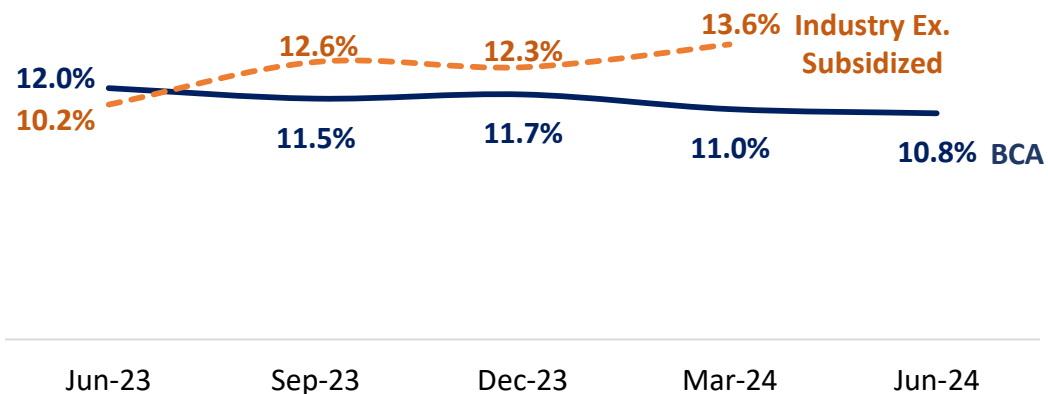
Hingga 30 September 2024

**National MSME Day Promo**

# Mortgages: higher new booking in 2Q

## 1 BCA vs Industry Mortgages Growth (YoY)

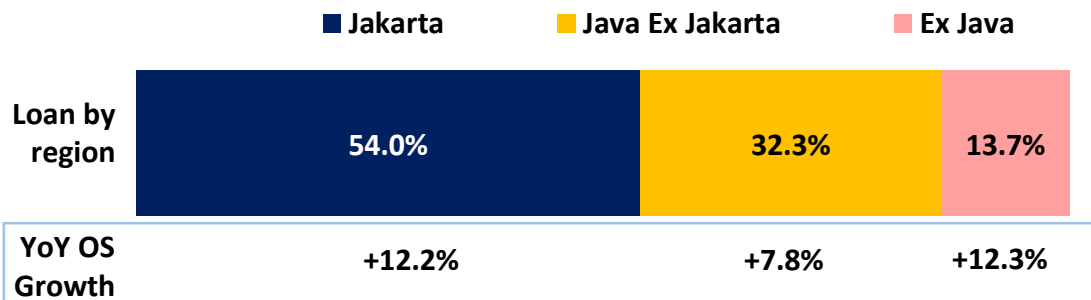
- BCA mortgages registered a steady growth



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

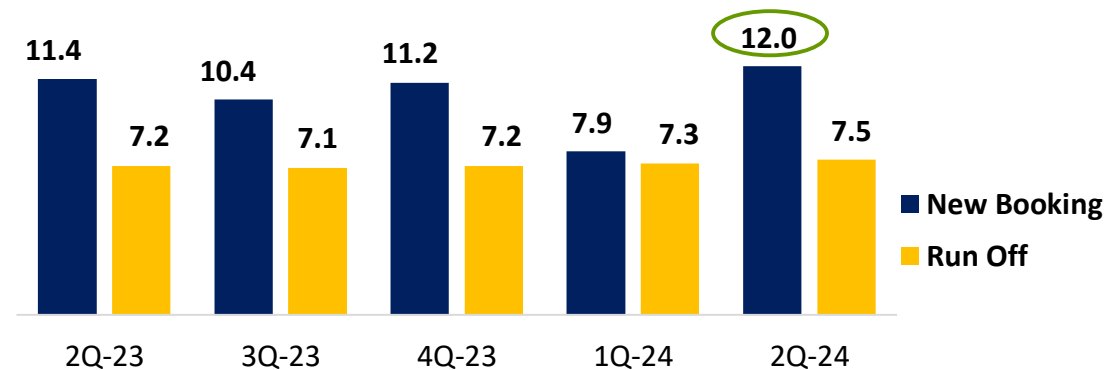
## 3 BCA Mortgages by Region and YoY O/S Growth

- The growth was still dominated in Jakarta area



## 2 BCA Mortgages New Booking and Runoffs (Rp tn)

- 72% of new booking was driven by hybrid exhibition



Application from Expo  
reached Rp 36.2 tn, 34% in 2 Yrs

~140 developers participated in the Expo



**3.95%**  
eff.p.a  
Fixed 3 tahun

**Bunga KPR BCA**  
Untuk Rumah Baru & Second  
Hingga 31 Juli 2024

**Effective Rate Promo**

eff.p.a: Bunga efektif per tahun

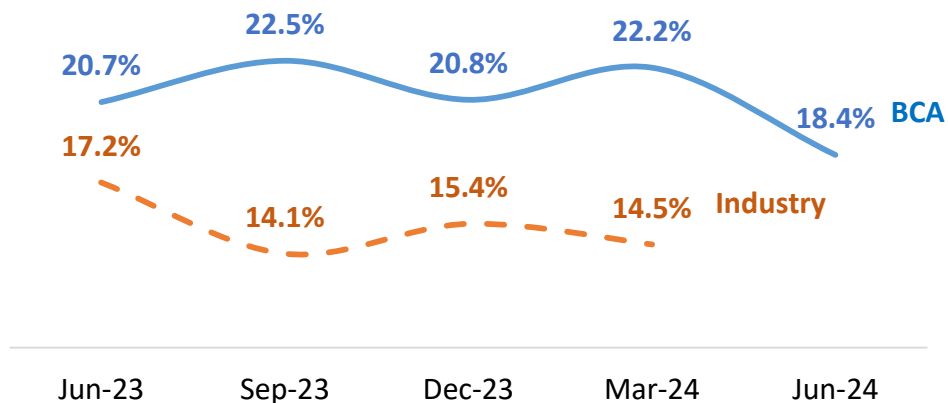
[bca.id/bungaspesialkpr](https://bca.id/bungaspesialkpr)



# Auto loans grew ahead of industry

## 1 BCA vs Industry Auto Loan Growth (YoY)

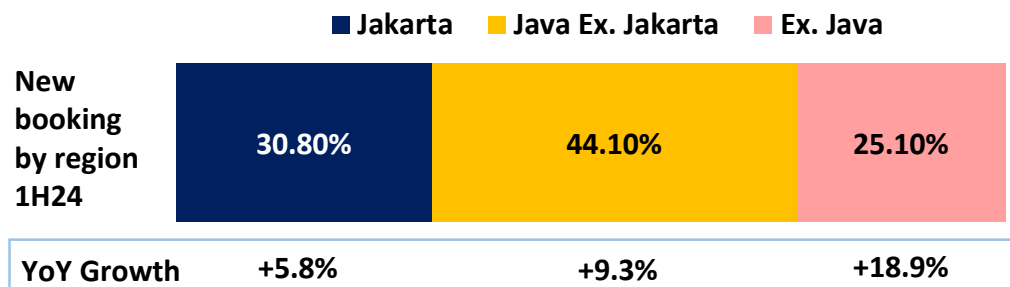
- BCA auto loans consistently outgrew industry



Source: OJK, Multifinance Statistics

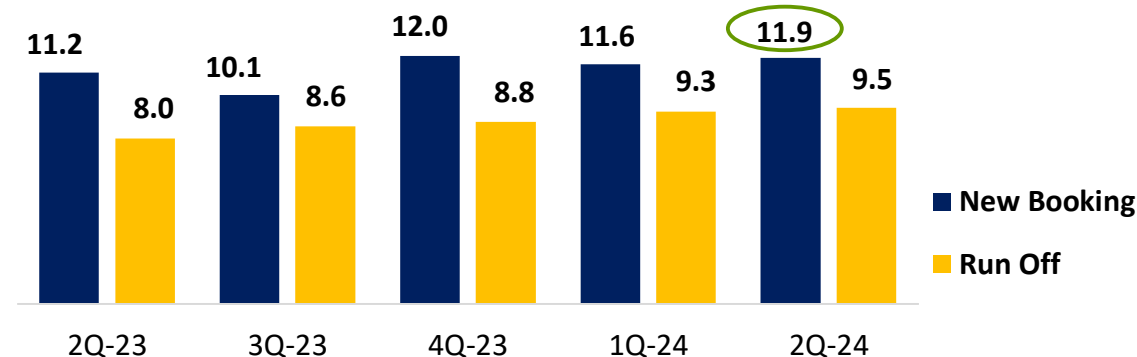
## 3 BCA Auto Loan – New Booking by Region & YoY Growth

- Ex. Java recorded the highest growth



## 2 BCA Auto Loan New Booking and Runoffs (Rp tn)

- 45% of new booking came from hybrid expo



**Applications from Expo reached ~Rp 14 tn, +46% in 2 Yrs**

**Promo flat rate**

KKB BCA

**BUNGA 3%** flat p.a

Bikin Lebih Dekat dengan Mobil impian

Hingga 31 Juli 2024

bca.id/kkbbca

**Auto refinancing**

KKB Refinancing

Dapatkan Dana Tunai dengan Jaminan BPKB

Ajukan Sekarang

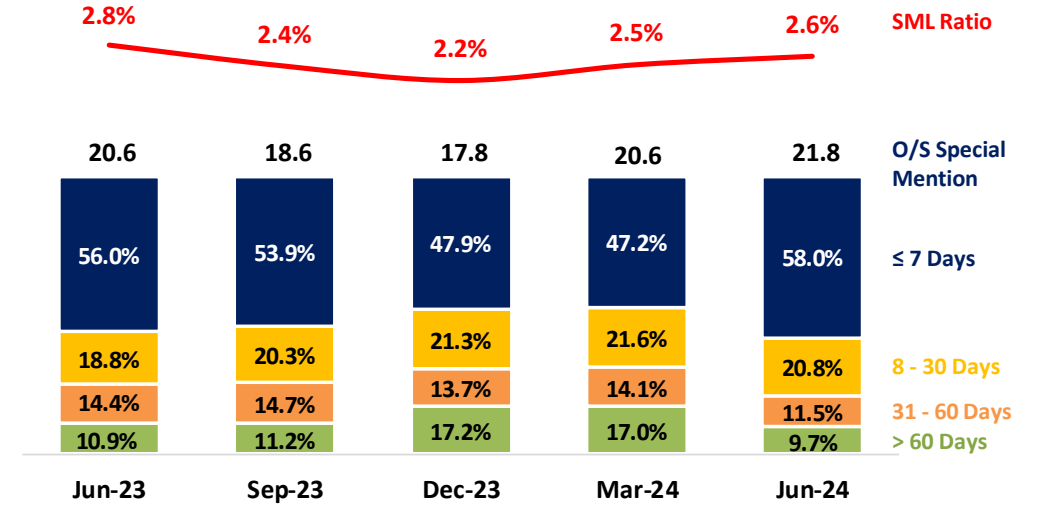
bca.id/kkbbrefinancing

# Consolidated LAR improved to 6.3%

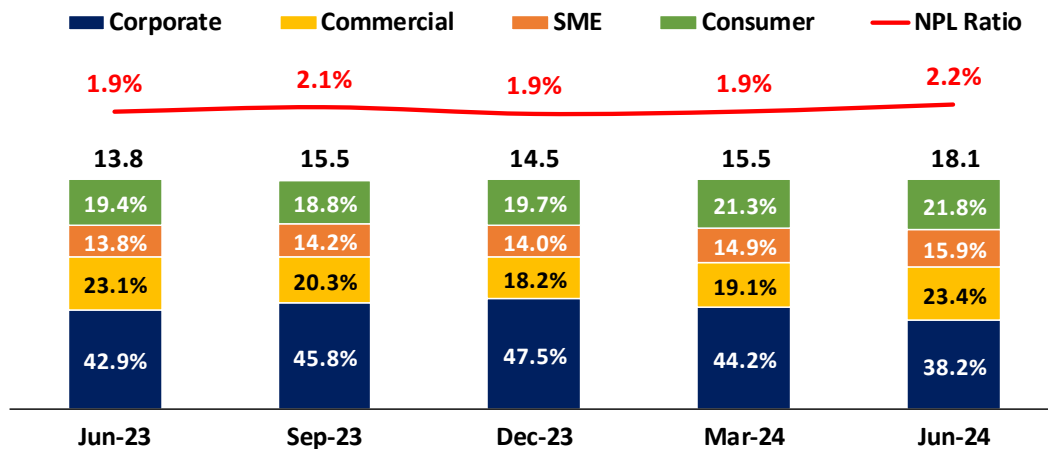
## 1 Loan at Risk (LAR) - Consolidated

Rp tn	Jun-23	Dec-23	Jun-24	ΔYoY	ΔYtD	ΔQoQ
<b>Loan at Risk:</b>						
Current Restruct.	29.6	21.2	13.6	-54.2%	-35.9%	-20.6%
Special Mention	20.6	17.8	21.8	6.3%	22.9%	6.0%
NPL	13.8	14.5	18.1	31.3%	24.9%	16.4%
<b>Total Loan at Risk</b>	<b>63.9</b>	<b>53.4</b>	<b>53.5</b>	<b>-16.3%</b>	<b>0.2%</b>	<b>0.5%</b>
<b>LAR Ratio</b>	<b>8.7%</b>	<b>6.6%</b>	<b>6.3%</b>	<b>-2.4%</b>	<b>-0.3%</b>	<b>-0.1 %</b>

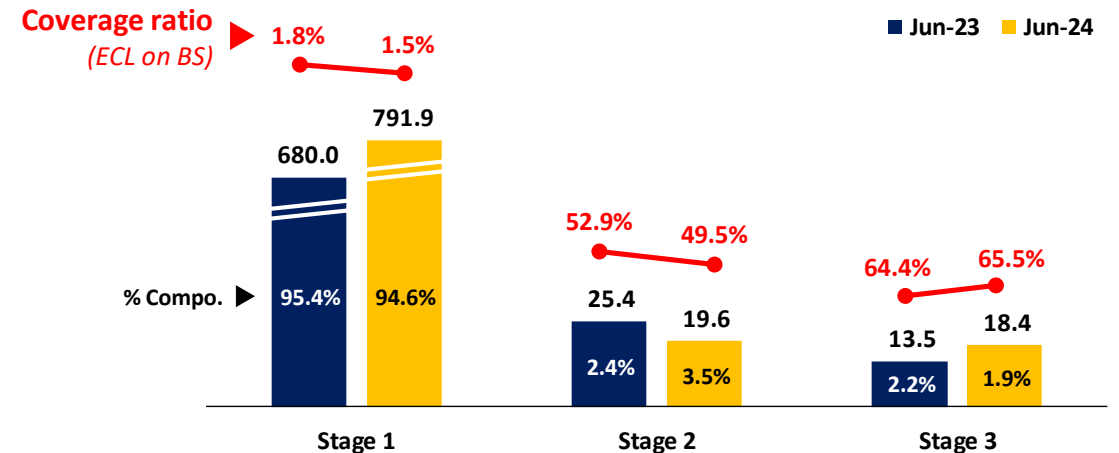
## 2 Special Mention (Consolidated, Rp tn)



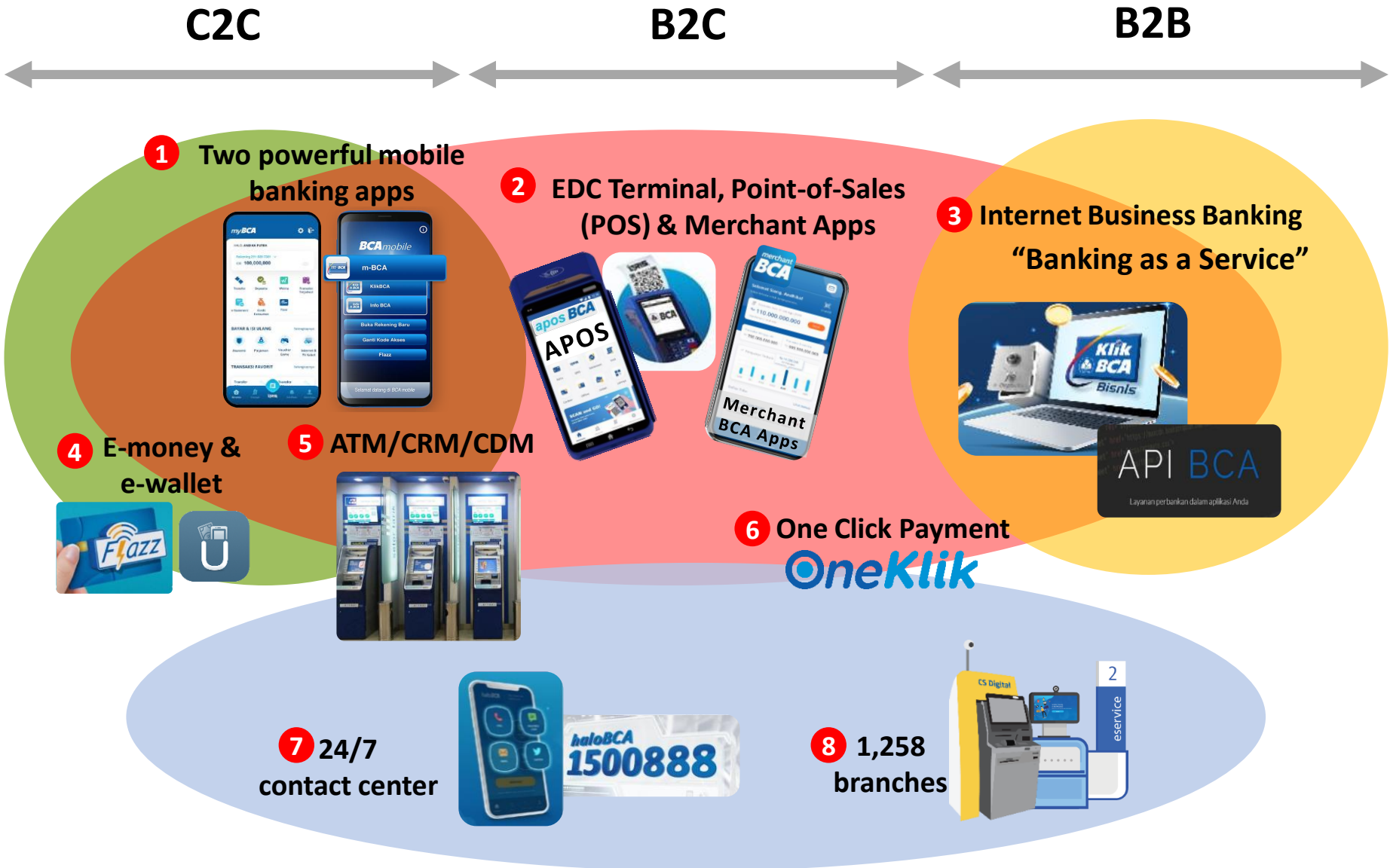
## 3 NPL (Consolidated, Rp tn)



## 4 Loan by Staging (Consol, Rp tn) - Excl. Sharia & Cons. Receivables



# Transaction volume reached 17 bn, rose 21% YoY



No of Customers  
**31.9 million**  
(+6% YoY or ~2x in 5 yr)



Robust transaction volume in 1H24  
**17 billion**  
(+21% YoY or 4x in 5 yr)



Mobile Banking Transaction per User  
**+24% YoY**  
or +2.3x in 5 Yr

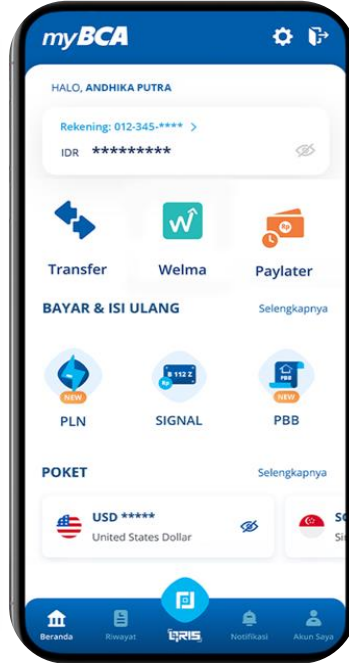
# Two powerful mobile apps for customer choice

**BCAmobile**  
Since 2011



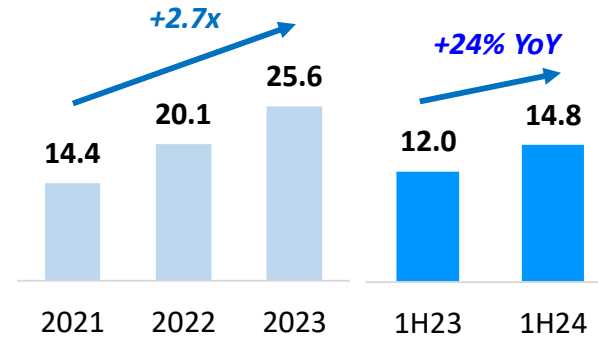
*Popular mobile apps for transactions*

**myBCA**  
Since 2021

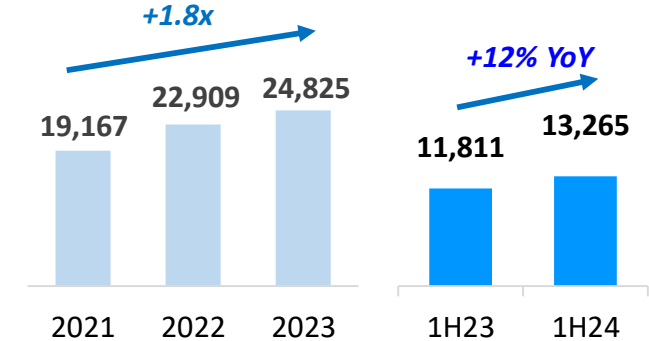


*Newer apps with comprehensive features*

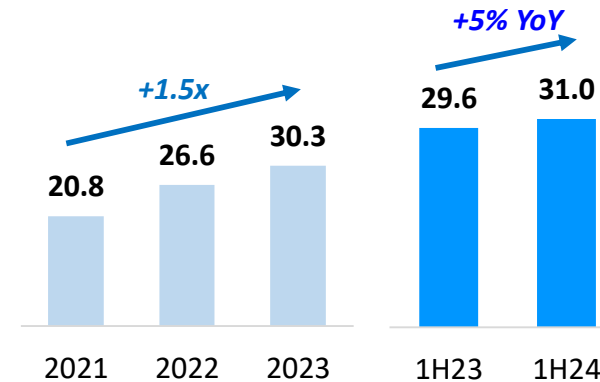
**Mobile & Internet Banking  
Trx Vol (bn)**



**Mobile & Internet Banking  
Trx Value (Rp tn)**



**Mobile Banking & Internet  
Banking Users (mn)**





# Mobile apps feature enrichments for better experience

## myBCA Popular Features

### ✓ Multicurrency Account

Single account with 8 major foreign currencies



### ✓ Worldwide Access



Register or login to myBCA using overseas mobile number

### ✓ Integrated Account Management

- View all account balances & investment portfolio
- Debit card and credit card controls
- Manage & transfer with any account under single BCA ID



### ✓ Paylater BCA

QRIS Payment with choice of 1, 3, 6, or 12 month instalments



### ✓ Transfer & Payments



Transfer to BCA / other bank accounts (QRIS, BI FAST, switching)



Foreign Currency Transfer available in 14 foreign currencies



Virtual Accounts



Payments (utilities, tax, credit cards, multifinance, insurance, etc.)

### ✓ Wealth Management



Buy/sell investments online for:

- Mutual funds
- Government bonds (primary & secondary offering)

### ✓ myBCA Instant Access

Pre-login features available for quick access.

- Flazz (Top up & balance inquiry)
- QRIS Payment
- Credit Card online application



### ✓ KeyBCA App

Replacement for physical KeyBCA tokens to authorize financial transactions



### ✓ Cardless Cash Withdrawal

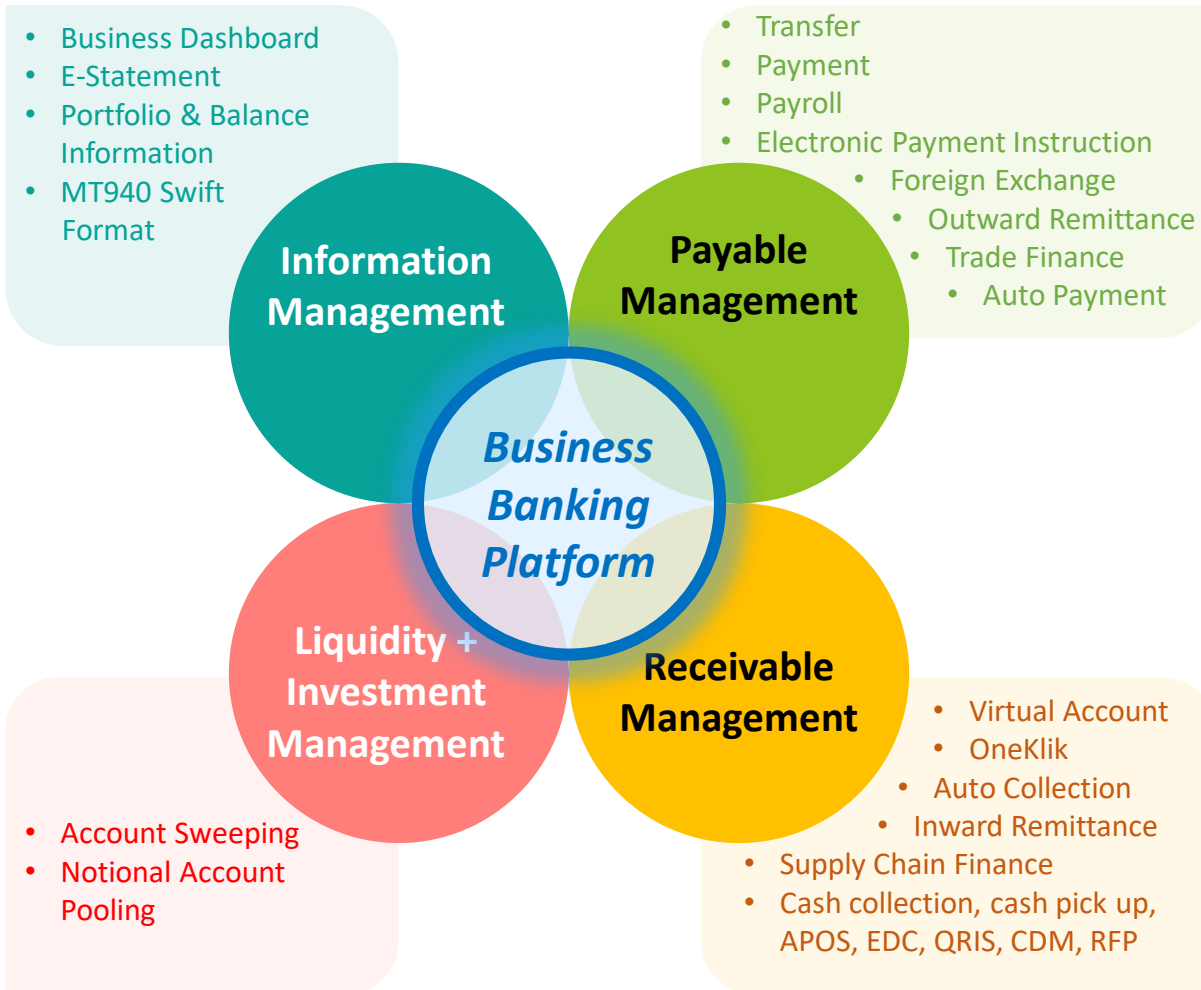


Cardless Cash withdrawal at BCA ATM

# Offering business solutions for B2C and B2B



## Business banking platform for various scales and needs



## Extensive network of POS equipped with merchant apps

**merchantBCA app**

**Launched in Mar-24**

*Assisting merchants in doing business through various key features*

**One of the largest POS network**

*The network has been recently rejuvenated, while rolling out Android POS.*

**New merchant onboarding through merchant apps:**

**50%** YtD Jun24

**QRIS Transaction Freq. 2.5x YoY**

### Merchant Apps Key Features:

- ✓ **Online Merchant Onboarding**
- ✓ **Transaction Monitoring**
- ✓ **Merchant Care for extensive EDC network**

# Branch and contact center

1,259 Branches  
Delivering 'Trusted Relationship'

## 1H24 Highlights:

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

~48% of total transactions at branch are done via machines

### e-Branch



Apps for transaction forms and service reservation

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

### CS Digital



Self-service machines conveniently used for card issuance and replacement

### e-Service



Fast self-servicing machine for account opening, e-channel registration, book printing / replacement

## Contact Center

An integrated channel with digital services

### HaloBCA Apps



~10.7 mn Downloads since July 2021

#### Features:

Toll-free internet call, WA chat, connected to X account and email

### Hybrid On-boarding and Touchpoints for All Segments



Online Account Opening Process with KYC Video Call



~4,500 staff



6 Sites



~105k contacts / day

## Services at Contact Center



Call Center  
1500888



HaloBCA apps



Online Open account



X account  
@haloBCA



Instagram  
@goodlifeBCA



Whatsapp  
08111500998



Tiktok  
@goodlifeBCA



Video banking



Email  
halobca@bca.co.id



Webchat  
www.bca.co.id



Express Branch



Solution Assistant

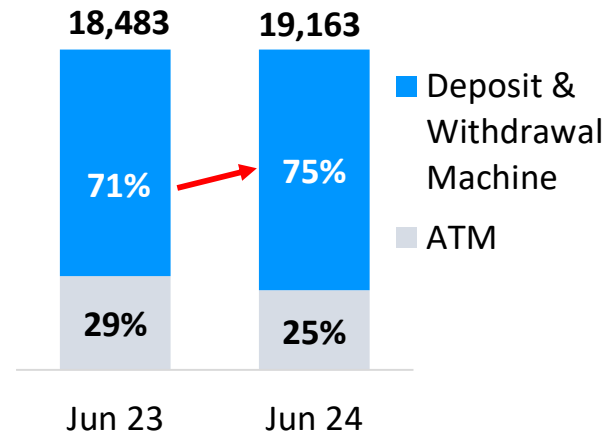


# ATM / CRM : higher daily transactions than pre pandemic

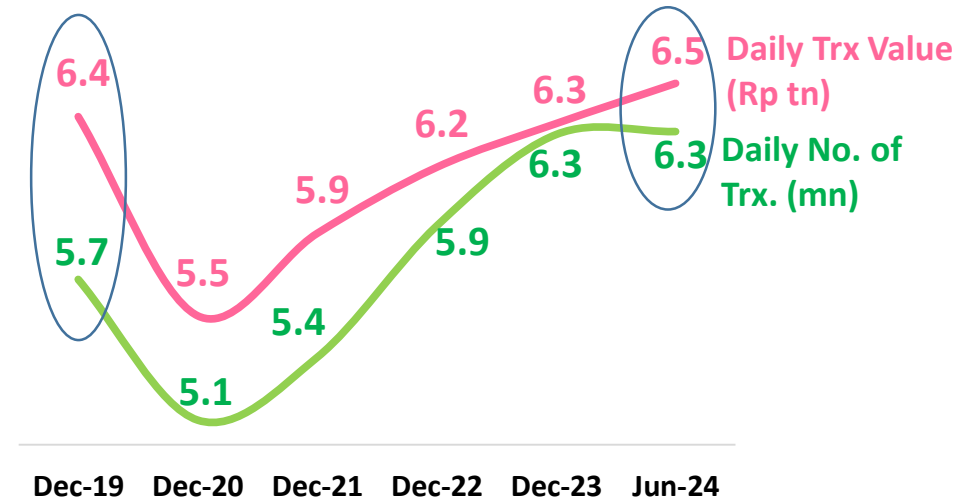


- ✓ Cardless cash withdrawal
- ✓ Cash deposits
- ✓ Account transfer
- ✓ Balance Inquiry
- ✓ PIN change
- ✓ Bill payments
- ✓ BCAmobile registration
- ✓ KlikBCA internet banking registration

## No of ATM /CRM



## Daily Trx Value and No. of Transaction



## 1H24 HIGHLIGHTS:

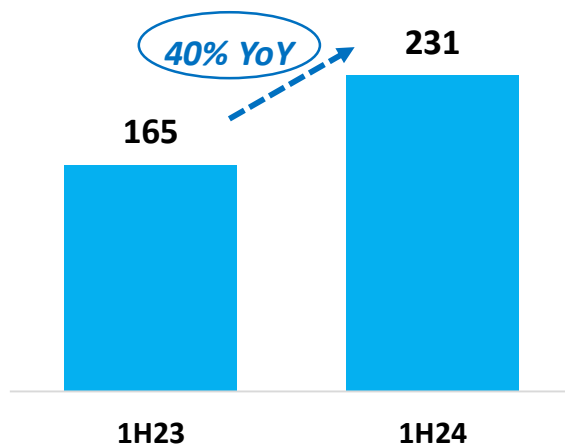
- **1.14 billion** no of transactions
- **Rp 1,172 trillion** transaction value
- Increase cash deposit & withdrawal machines portion for operational efficiency



# Wealth Management: robust AUM growth

*Continued dominance in investment AUM, growing by **40% YoY***

Investment AUM (Rp tn)



## Wealth Management (Welma) 1H24 Highlights



### Popular Features:

- Online Buy / Sell Investments
- Investment portfolio report
- Wealth investment insights

No of Transactions  
**+61% YoY**

% Contribution to total Investment Volume  
**86%**



## New Products in 1H24

**+29%** YoY increase of new product launching (linked to Investment & Bancassurance)

## Sustainable Finance and ESG

- Economic Aspect
- Environment
- Social
- Governance

# BCA's Commitment on Sustainability



BCA has a mission to align all our corporate activities with the principles of Sustainable Finance



Our Sustainability Pillars

Focusing on 9 out of 17 UN SDGs

## Sustainable Banking

Conduct responsible business and support sustainable development goals achievement.



## Sustainable Culture

Covering the implementation of sustainability values and responsible operational activities.



## Social Value Creation

Covering community involvement and empowerment programs.



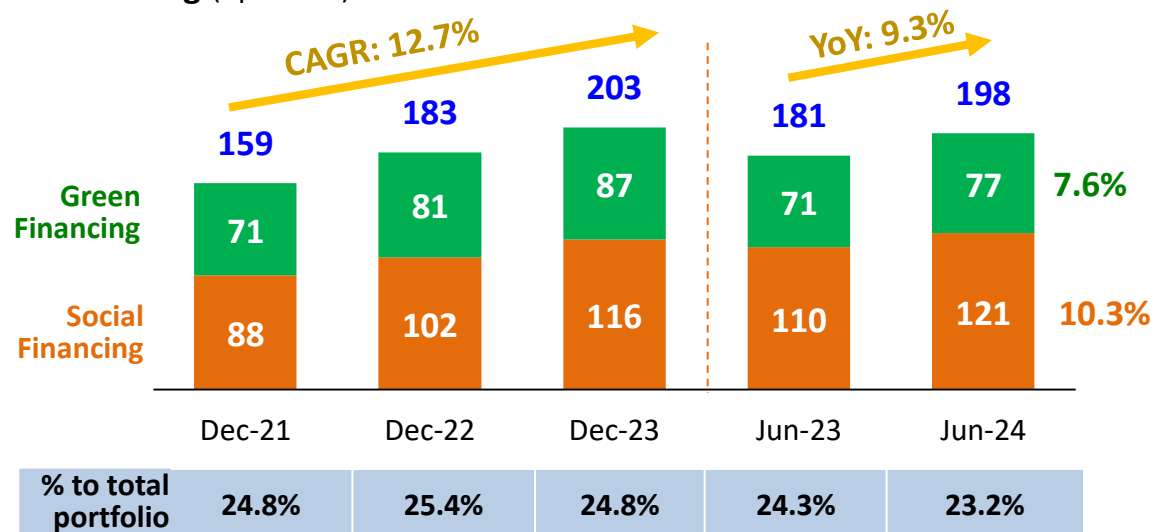
## Embark on Sustainability Journey

1	<b>2017</b> First mover on sustainable banking	3	<b>2021</b> <ul style="list-style-type: none"><li>Human rights policy</li><li>Community Development policy</li><li>Environmental policy</li><li>Responsible financing policy</li><li>Financing policy for palm oil plantation &amp; industry</li></ul>	5	<b>2023</b> <ul style="list-style-type: none"><li>Submitted Sustainable Finance Action Plan 2024-2028 to OJK</li><li>Consumer data &amp; information protection policy</li><li>Joined <b>Partnership for Carbon Accounting Financials (PCAF)</b> to calculate <b>Scope 3 Finance emissions</b></li><li>Completed 100% operational GHG emission calculation</li></ul>
2	<b>2019</b> <ul style="list-style-type: none"><li>Submitted Sustainable Finance Action Plan 2019-2023 to OJK</li><li>Established dedicated ESG unit</li></ul>	4	<b>2022</b> <ul style="list-style-type: none"><li>Financing policy for 5 sensitive sectors from ESG perspective</li><li>Consumer protection policy</li></ul>	6	<b>2024</b> <ul style="list-style-type: none"><li><b>Signed a joint commitment to support Indonesia's Net Zero Emission target with OJK</b></li><li>Preparation for Sustainable Finance Taxonomy (mapping out all debtors in energy sector)</li><li>Preparation for Phase 1 Climate Risk Stress Test (covering 50% of loan portfolio)</li></ul>

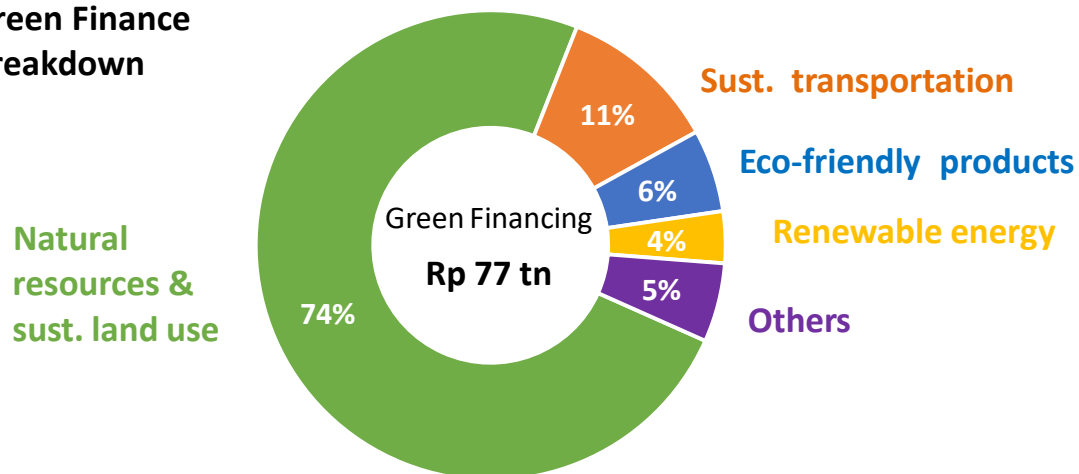
# Sustainable Financing grew 9.3% YoY

## Our commitment on sustainable financing

Outstanding (Rp Trillion)



## Green Finance Breakdown



## Implement responsible financing

- ▶ Set up **credit policies on high risk sectors** from ESG perspective



- ▶ Established **exclusion list** :

- Illegal Logging
- Destroying world heritage sites
- Gambling & Money Laundering
- Forced labor, child exploitation, human rights violations
- Illegal trade of wildlife or wildlife products
- Production & trade of weapons
- Violating the Rights of Local Communities
- Production & trafficking of narcotics

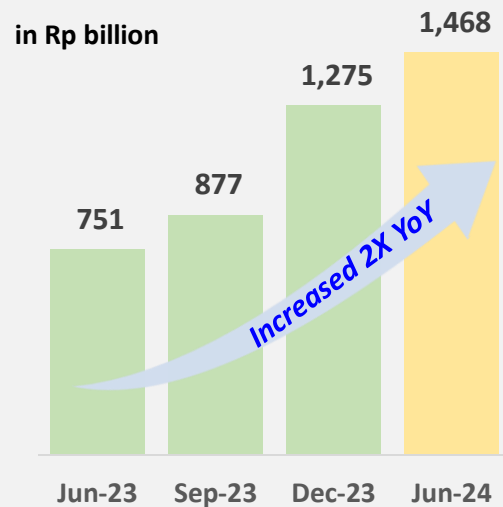
- ▶ **Mitigate environmental risk** :

- Taking into account the efforts made by debtors to preserve the environment through :
  - Environmental Impact Analysis (AMDAL) documents
  - Corporate Performance Rating Program in Environmental Management (PROPER)
  - Environmental Management Efforts and Environmental Monitoring Efforts (UKL-UPL)
- Requesting debtors to follow-up unsatisfactory PROPER results
- Monitoring commitment and risk mitigation plan on debtors with significant risk of climate change, forest destruction and biodiversity.

# Continually growing green financing portfolio

## Supporting low-carbon transition through EV financing

### Loan OS for EV Financing



**BCA Market share**  
**27 %**  
As of Dec 2023

### 2Q24 New Booking



**Financing amount**

**Rp 404 bn**



**# Unit financed**

**1,209 units**  
**▲ 35.2% YoY**

## Moving towards more sustainable palm oil sector

### Certification on Palm Oil Financing:

	Dec-20	June-24
ISPO and RSPO Certified	8	16
RSPO Certified	12	22
ISPO Certified	28	31
# Palm Oil Corporate Debtors with Certifications	48	69
% of Certified Palm Oil Debtors	36%	72%
% of Certified Palm Oil Loan Outstanding	45%	60%

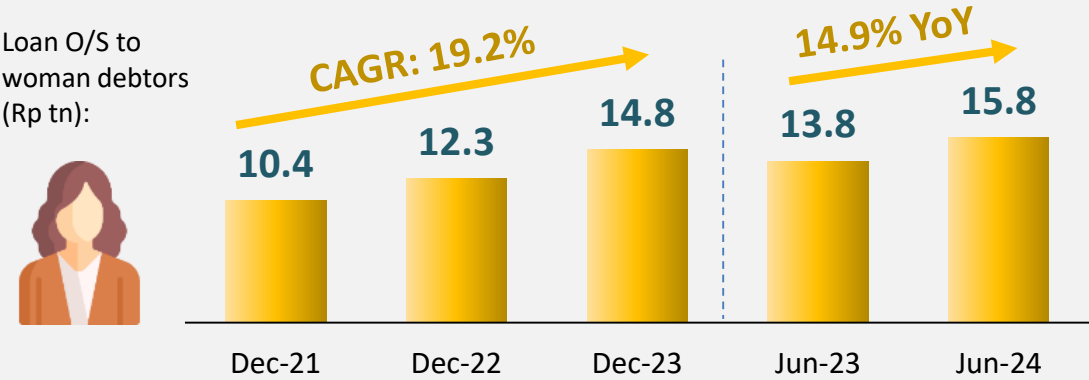
### Lending Policy for Palm Oil Sector

- ▶ Obtain palm oil certifications (ISPO/RSPO).
- ▶ Adopt no-deforestation, no-peat, no-exploitation (NDPE) principles.
- ▶ Implement low carbon business practices and local community empowerment.
- ▶ Develop action plan and timeframe on sustainable business practices

# Stepping up in social financing

## Promoting women entrepreneur

Loan O/S to  
woman debtors  
(Rp tn):



**46,329**  
women debtors  
(14.0% YoY)

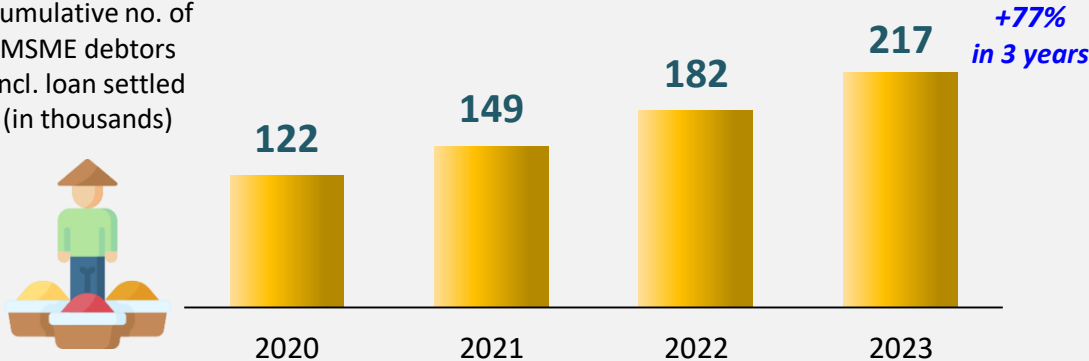
**36.8%**  
of Individual  
MSME debtors



**Rp 596 bn (250% YoY)**  
Special Kartini Program Disbursement

## Increasing exposure to MSME debtors

Cumulative no. of  
MSME debtors  
incl. loan settled  
(in thousands)



## Fostering development of local MSME businesses



KUR

- ▶ **Rp 485 billion** (as of June 2024) in **KUR Disbursement**, achieved 60.6% of 2024 target



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

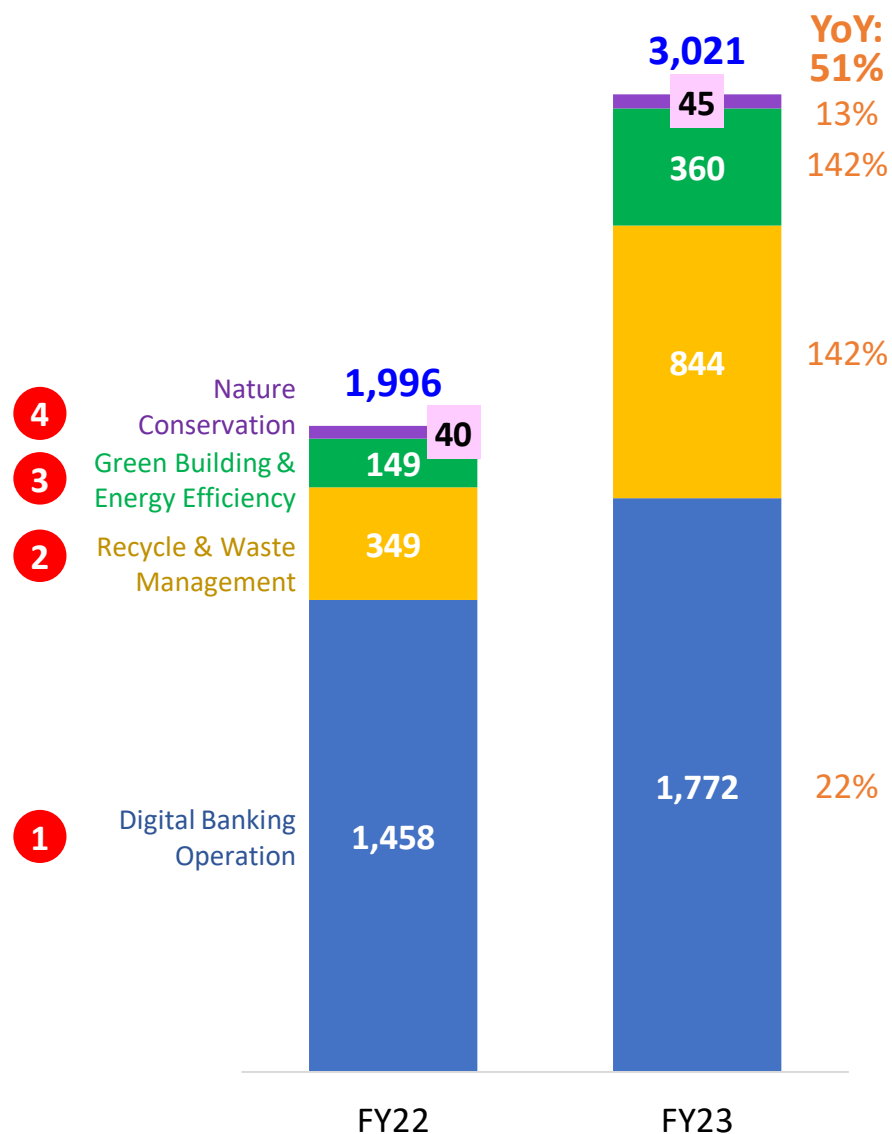


- ▶ A program aimed to engage **MSMEs to scale up** their businesses through training, coaching, and financing.
- ▶ The program has engaged **1,900+ MSMEs** since Nov 20.

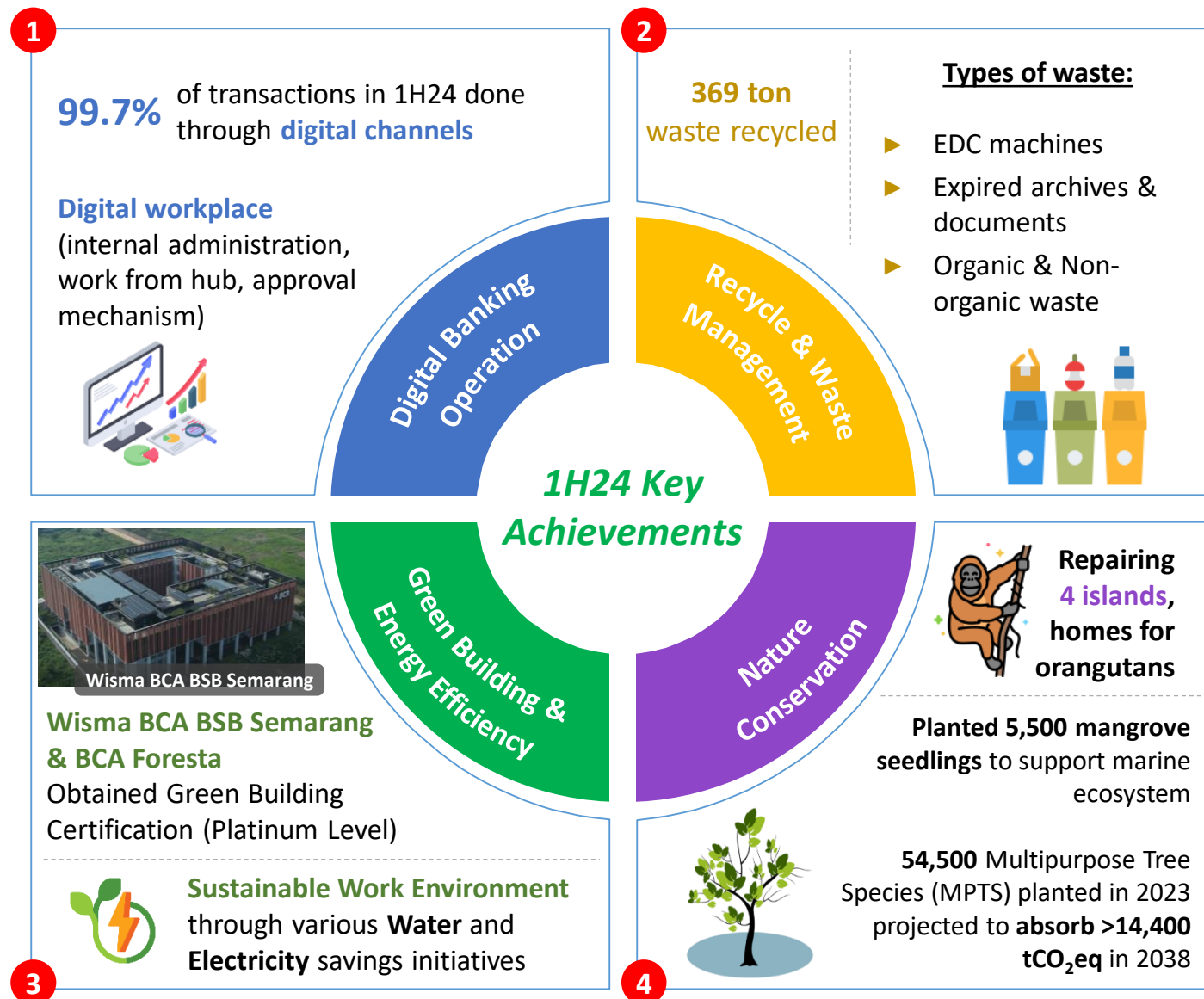


# Towards environmentally-friendly operations

## Total Carbon Savings Potential (tCO<sub>2</sub> eq.)



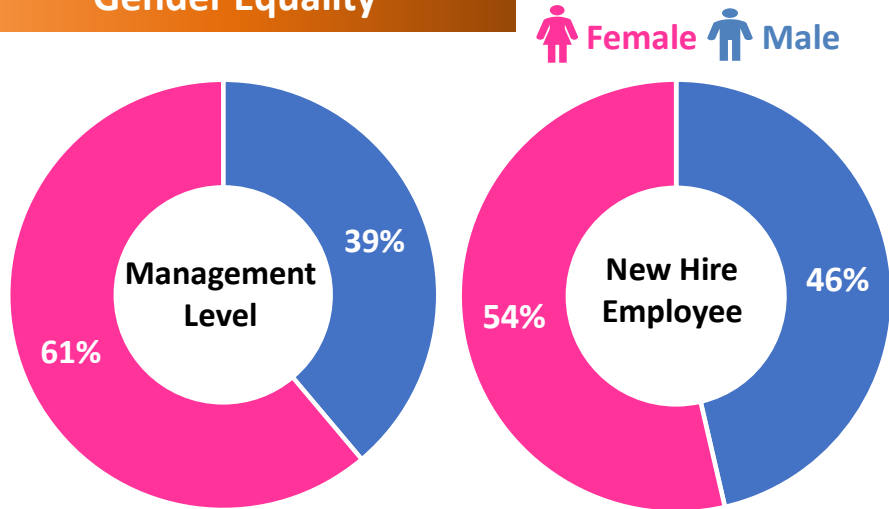
Analyst Meeting 1H24



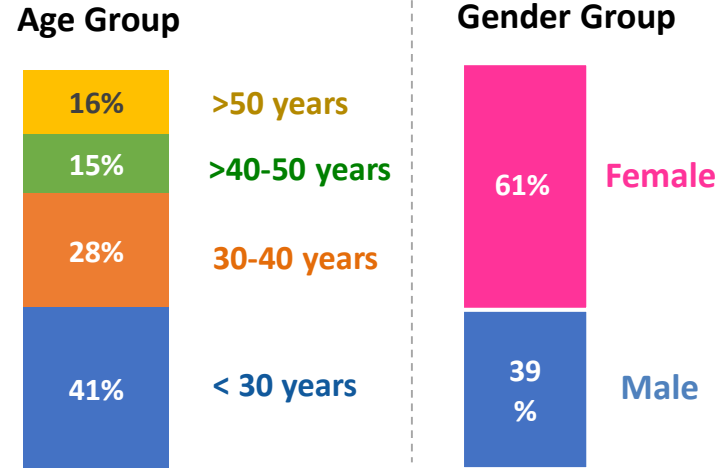
# Inspired to be a workplace of choice to employees

( Data as of Des 2023)

## Gender Equality



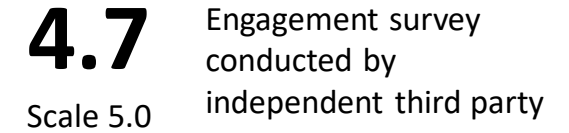
## Employee Composition



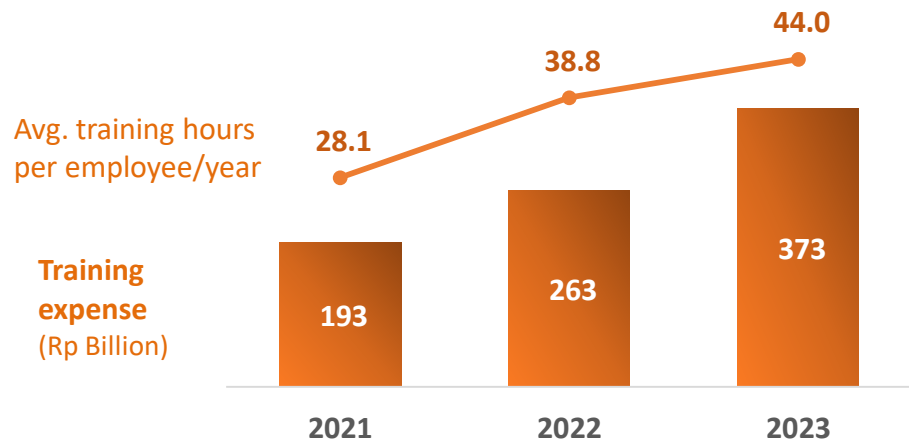
## Employee Turnover Rate



## Employee Engagement Index



## Training Realization



## Promoting Good Labor Practices

- **Freedom of Association & Collective Labor Agreement**, reviewed every 2 years
- Implement **Human Rights Policy**
- Implement **OHS (Occupational Health & Safety) Policy** for decent and safe work environment
- **Personnel Case Advisory Committee** to provide independent recommendation to BoD for resolving labor disputes, taking into account the principles of justice and equality
- NEW** Establish a task force for preventing and handling sexual violence in the workplace



# Benefiting wider communities through value-added initiatives

## Excellent Service for Customer Engagement



Measure service quality through index survey conducted by **independent third party**

**4.75** (scale 5.00) ★★★★★  
Customer Engagement Index

**4.88** (scale 5.00) ★★★★★  
Branch Service Quality Index

**GALLUP®**

For 3 consecutive years  
(2021, 2022, 2023)

BCA listed as **the only Indonesia company** that surpassed **90<sup>th</sup> percentile** in **customer excellence services** from Gallup Global benchmark

## Access and Affordability of Banking Products and Services

Access to  
**Products & services**

**1,330** branch offices in **36** provinces  
**17,819** ATMs in **258** cities

Access for  
**Disabilities**

**13** 'ATM Wicara' for disabilities using voice feature

Access for  
**Remote area**

**20** branch offices in **3T areas** of Indonesia (disadvantages, outermost, frontier areas)

As of June 2024

## Bringing positive impacts to external communities

**14** Assisted villages

**12** Assisted villages in partnership with Ministry of Tourism & Creative Economy

**65** Participants – training on natural coloring for traditional weaving in Baduy & Sumba



### Community development

**10** Participants with **disabilities** received beauty class and training

Conducts public health program for underprivileged communities across Indonesia as of June 2024:

Cataract surgery for  
**198** patients

Medical assistance for  
**7,231** patients

Blood donation  
**1,202** bags



### Promoting public health



### Quality education for young generation

**Bakti BCA Scholarship** – One year education assistance program for **700** students

**BCA Berbagi Ilmu** – Capacity building program from BCA directors for **3,347** students in 2024

**Financial Literacy** – Socialization & activities for **24,931** communities & students in 2024

# Strengthening corporate governance

## Conduct best practices in corporate governance

- The audited annual financial report/statement released **within 60 days** from the financial year end
- The Notice of AGMS are announced **28 days before the date** of the AGMS
- Auditors seeking reappointment **clearly identified** on Notice of AGMS as well as on BCA's Website
- The Summary of Minutes of AGMS is publicly available by **the next working day**
- Final dividend paid in **a timely manner** - **<30 days** after approved by shareholders at general meetings



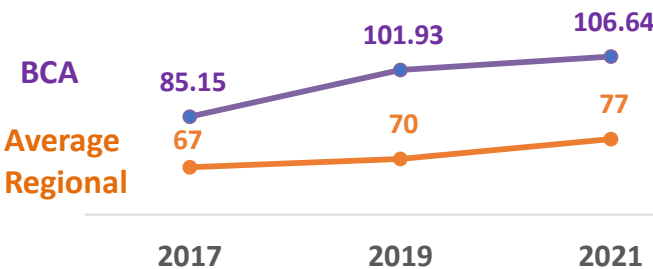
## Corporate Governance Outcome

### Self Assessment Rating

Self-Assessment on the Implementation of Good Corporate Governance in 1H 2024 :

**Rating 1 (Very Good)**

### ASEAN Corporate Governance Scorecard Rating



### The Indonesian Institute for Corporate Directorship (IICD) Corporate Governance Award

BCA won the "Best Overall" award at IICD Corporate Governance Conference & Award 2023

## Good governance for sustainable business practices



**Dedicated ESG working unit** as enabler & collaborator of ESG initiatives across BCA working units



Implement **anti corruption & gratification control**, supervised by Compliance Division as Gratification Control Unit

**Require** partners to sign an **Integrity Pact** and a **Compliance Statement** as part of the sustainable sourcing process.

## Rising importance of IT Governance



Dedicated **Cyber Security Risk Management**

Dedicated **IT Security Group**

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



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

Established **cybersecurity culture & knowledge assessment** for all employees

# ESG Rating & Awards

## MSCI Indonesia Index Top 10 Constituents



## FTSE4Good ASEAN 5 Index Top 10 Constituents



### BCA constituents of:

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

Last update: May 2024

## Brand Finance®

World's Strongest  
Banking Brand 2024

2024 Annual Brand Value  
Ranking

## FORBES

#1 World's Best Bank in  
Indonesia

Forbes World's Best Bank  
2024

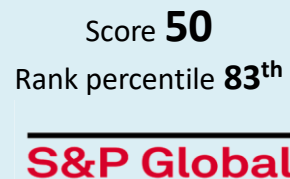
## FIHRRST Best Sustainability Report



## Thomson Reuters - Refinitiv ESG Scores



## Dow Jones Sustainability Index S&P Global CSA



## FinanceAsia

Silver Winner as Most  
Committed to ESG in  
Indonesia

FinanceAsia Asia's Best  
Companies 2024



Best Companies to Work  
for in Asia

HR Asia Award 2024

# Corporate Updates

## Merger of two multifinance subsidiaries

- Two BCA's subsidiaries engaged in automotive financing industry, namely BCA Finance (focusing on 4-wheeler) and BCA Multi Finance (focusing on two-wheeler) conduct a merger. OJK as the regulator has granted its approval, and merger effective date is expected in Sep 2024.
- The merger would combine the best potentials of the two entities. Post-merger, BCA Finance will become the surviving entity, creating a robust auto financing arm of BCA Group

## ▶ Share Data, Ratings & Awards ◀

# BCA share performance & rating

## BCA Shareholding Structure (30 June 2024)

	Number of Shares	Ownership Percentage
PT Dwimuria Investama Andalan *	67,729,950,000	54.94%
Public**	55,545,100,000	45.06%
<b>Total</b>	<b>123,275,050,000</b>	<b>100.00%</b>

### 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 May 2024

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

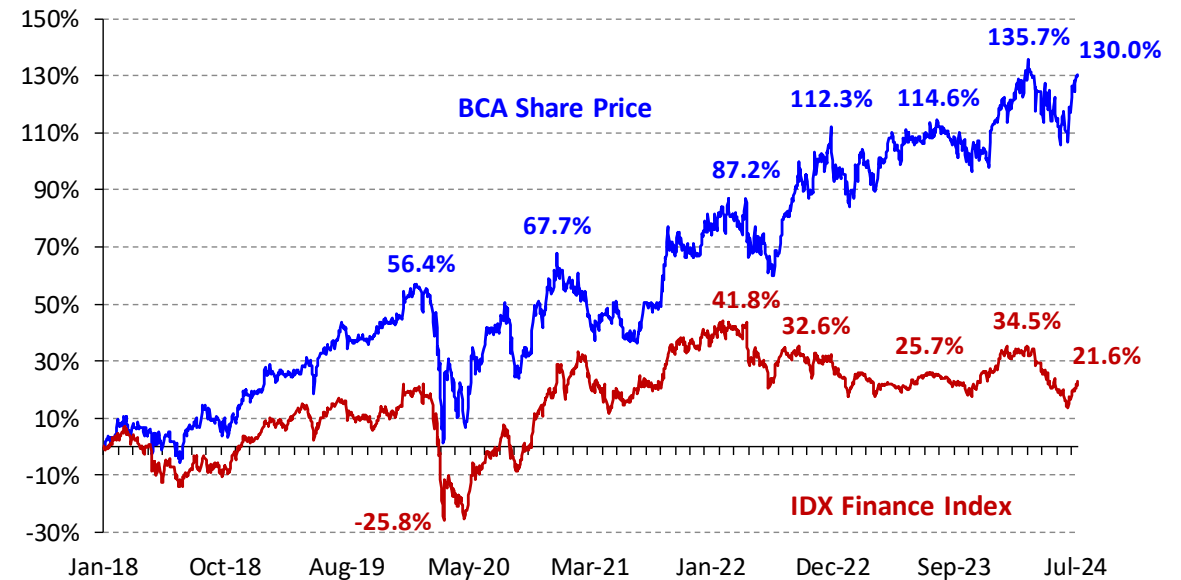
## Pefindo Ratings

As of March 2024

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

## Performance BBKA vs IDX Finance Index

(Relative price up to 12 Jul 2024 against 1 Jan 2018)





# Selected awards and recognitions - 2024

## Best Bank



### FinanceAsia Award 2024

Indonesia Best Domestic Bank  
(Highly Commended)



### Forbes World's Best Bank 2024

#1 World Best Bank in Indonesia



### Gallup

#### Global Customer Engagement 2023

Customer Engagement Recognition -  
Customer Engagement above global  
benchmark (90th percentile)



### Euromoney

#### Private Banking Awards 2024

- Best for Next Gen in Indonesia
- Best for HNW in Indonesia



### TAB Global

#### Excellence in Retail Finance Awards 2024

- Best Retail Bank in Indonesia
- Most Recommended Retail Bank in Asia Pacific
- Most Recommended Retail Bank in Indonesia



### Brand Finance

#### World's Strongest Banking Brand 2024

AAA+ (93.8/100)

## ESG, CSR, GSG & IR



### 14<sup>th</sup> Asian Excellence Award 2024

- Best Investor Relations
- Asia's Best CEO, CFO
- Asia's Best CSR



### FinanceAsia

#### Asia's Best Companies 2024

- Indonesia Best Large Cap Company (Gold)
- Indonesia Best Managed Company (Bronze)
- Most Committed to ESG (Silver)
- Indonesia Best CEO



### Fortune Indonesia Change the World

Sustainability BCA:  
Waste Management

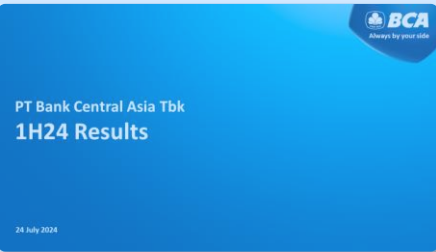


# Publications in BCA website ([www.bca.co.id](http://www.bca.co.id))



Scan QR or Click Image to access the file

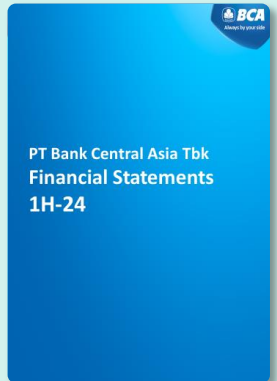
## Corporate Presentations



## Audited / Long Form Reports



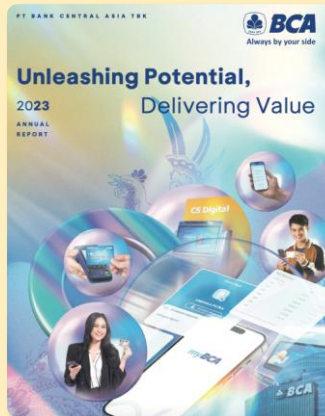
## Short Form Reports



## Economic Reports



## Annual Reports (incl. GCG)



## Sustainability Reports



# DISCLAIMER

---

This Presentation has been prepared by PT Bank Central Asia Tbk (“BCA”) for information purposes only. This Presentation including any information, estimation and/or projections contained herein or provided by BCA in any other written or verbal communication (the “Information”) does not constitute a commitment or recommendation or advice by BCA. This Presentation does not purport to contain all of the Information that may be required or desirable to evaluate all of the factors that might be relevant to a recipient considering investing in BCA and any recipient hereof should conduct its own investigation and analysis in order to make an independent determination of the suitability and consequences of entering into or participating in any investment or transaction related to BCA. Under no circumstances is this Information to be used or considered as an offer to sell, or a solicitation of an offer to buy, a participating interest or any security or a recommendation that a recipient hereof should enter into or participate in any transaction related to BCA, buy or sell any participating interest or security, or otherwise make any investment decision.

BCA reserves the right to amend, update or replace all or any part of the Information at any time but shall not be under any obligation to provide any recipient of this Presentation with any notice of such amended, updated or replacement information or to correct any inaccuracies herein which may become apparent. By accepting, receiving and/or viewing this Information Presentation, the recipient hereby acknowledges and agrees that neither BCA nor any of its subsidiaries, its affiliates, employees, directors, commissioners, representatives or advisors make any guarantee, representation, warranty or undertaking, express or implied, as to the fairness, accuracy, reliability, correctness, reasonableness or completeness of the Information. Therefore, neither BCA nor its subsidiaries, affiliates, employees, directors, commissioners, representatives or advisors shall have any liability arising from or in connection with any Information provided by BCA (whether written or verbal communication). No reliance should be placed on such Information.

BCA, its subsidiaries, affiliates, employees, directors, commissioners, representatives or advisors will not be liable for any losses and/or damages in connection with the use of this report and/or any action taken in reliance upon the whole or any part of the content of this Presentation. Nothing in this Presentation should be construed as legal, tax, financial, business or investment advice. By attending the meeting where the Presentation is made, or by accepting and viewing/reading this Presentation, you acknowledge and agree to the above disclaimer and/or limitations in this Presentation.



Always by your side

# Thank You