

# PT Bank Central Asia Tbk 1H24 Results

24 July 2024

# Agenda



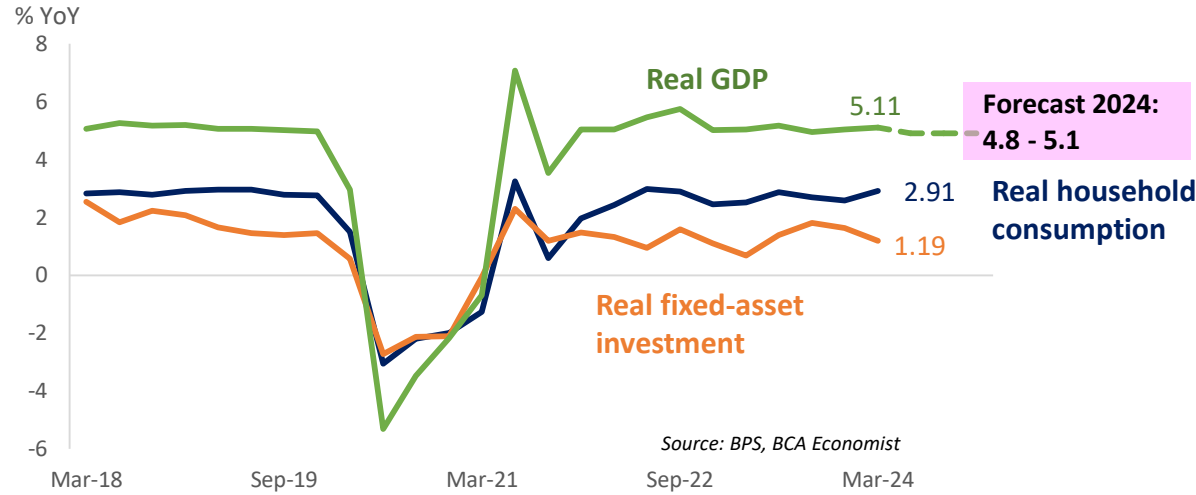
- Economic Highlights
- Banking Industry Updates
- 1H24 Performance Overview
- Sustainable Finance and ESG
- Corporate Updates
- Share Data, Ratings & Awards

# Economic Highlights

# Economic highlights (1/2)

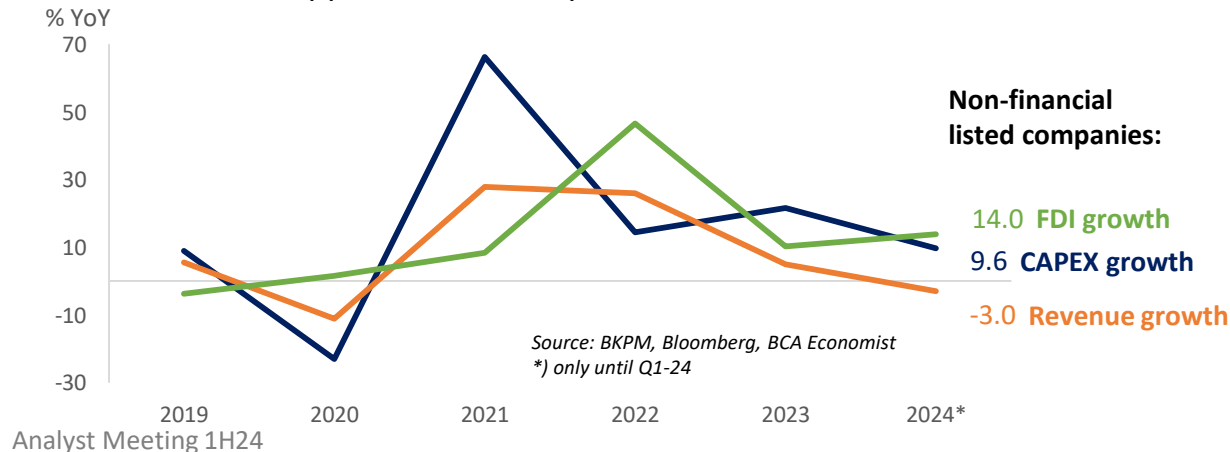
## 1 Real GDP, consumption, and investment growth

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



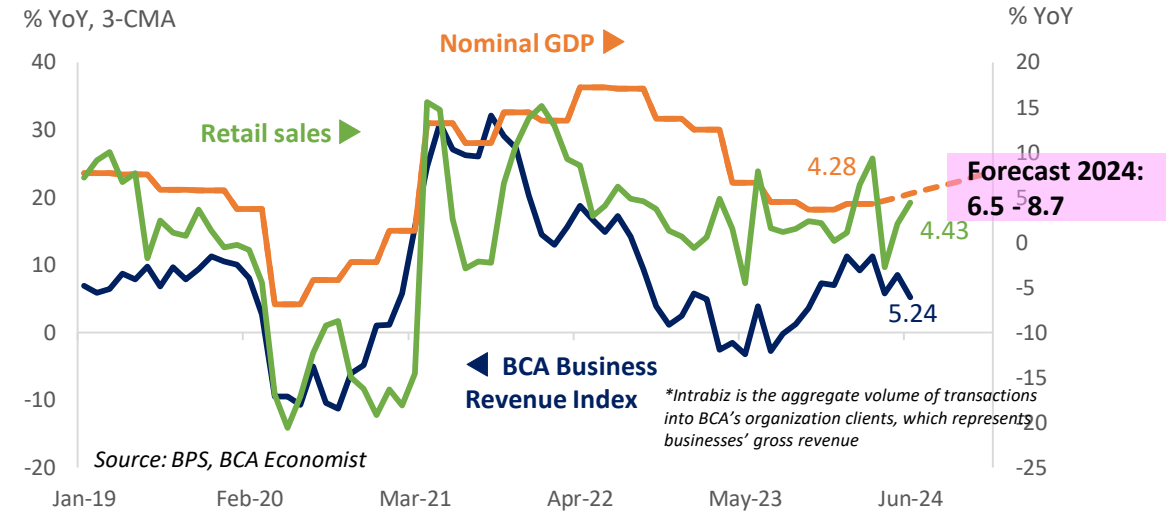
## 3 Listed companies CAPEX & revenue growth

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



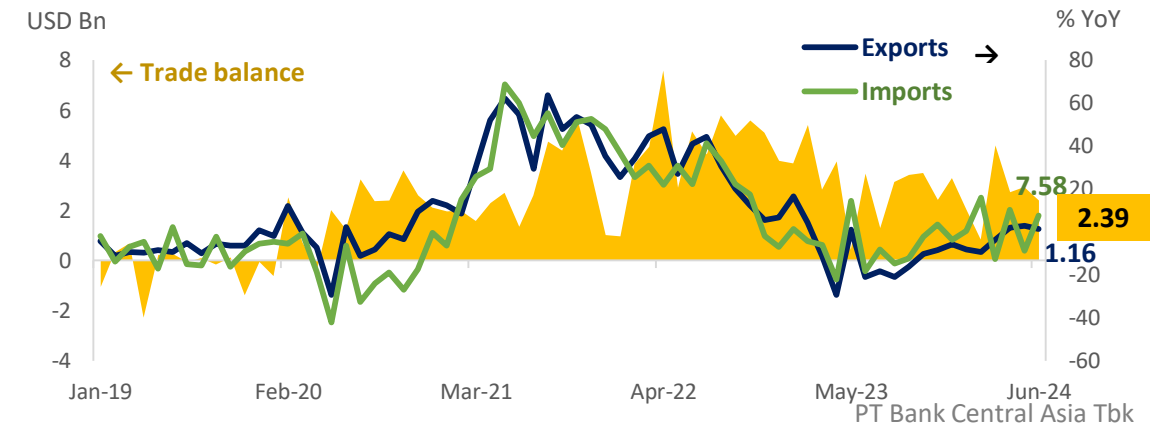
## 2 BCA transaction data, nominal GDP & retail sales

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



## 4 Trade balance

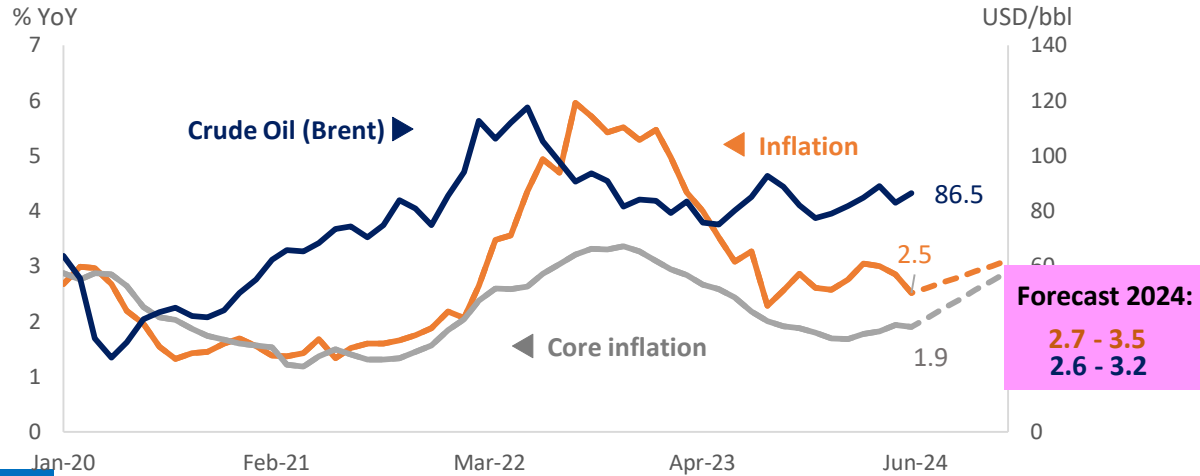
- Trade balance remained positive, but slowing global economy could soften export and import growth in H2-24



# Economic highlights (2/2)

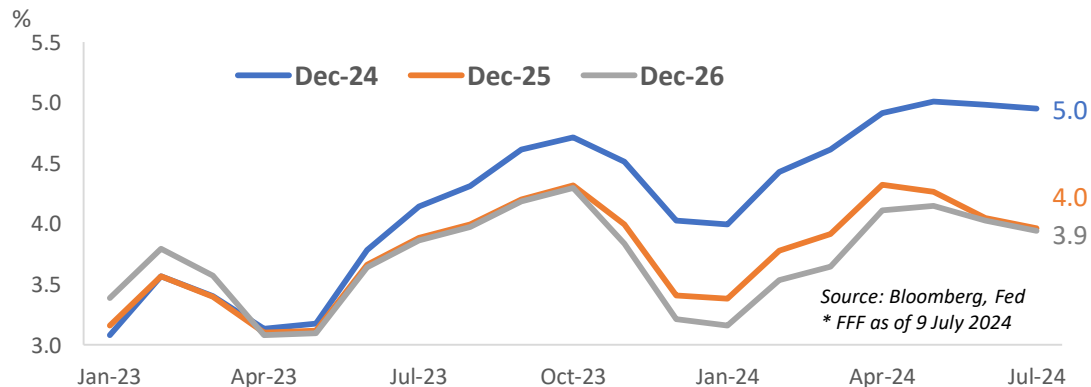
## 5 Headline & core inflation

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



## 7 Fed Funds Futures (FFF)

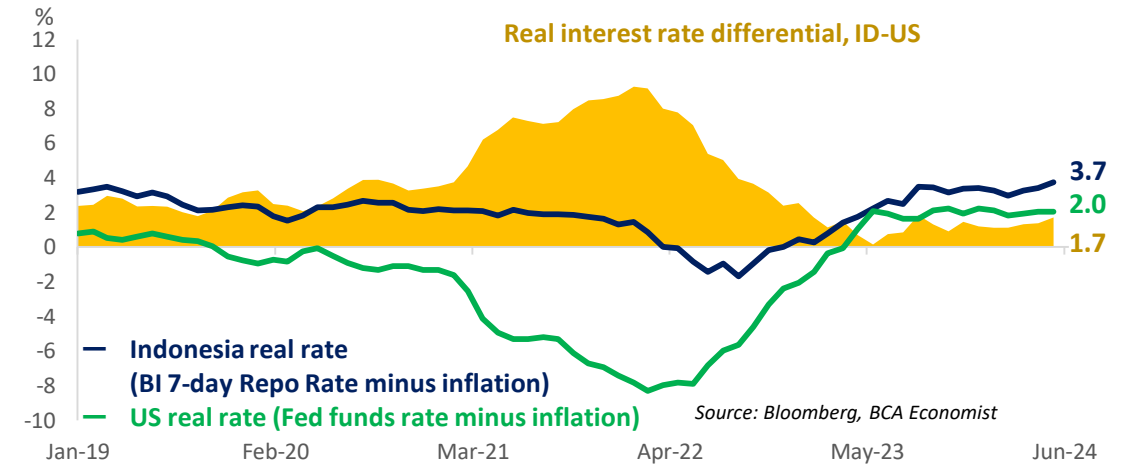
- Market expectations on Fed rate cuts have increased due to signs of a weakening labor market



Analyst Meeting 1H24

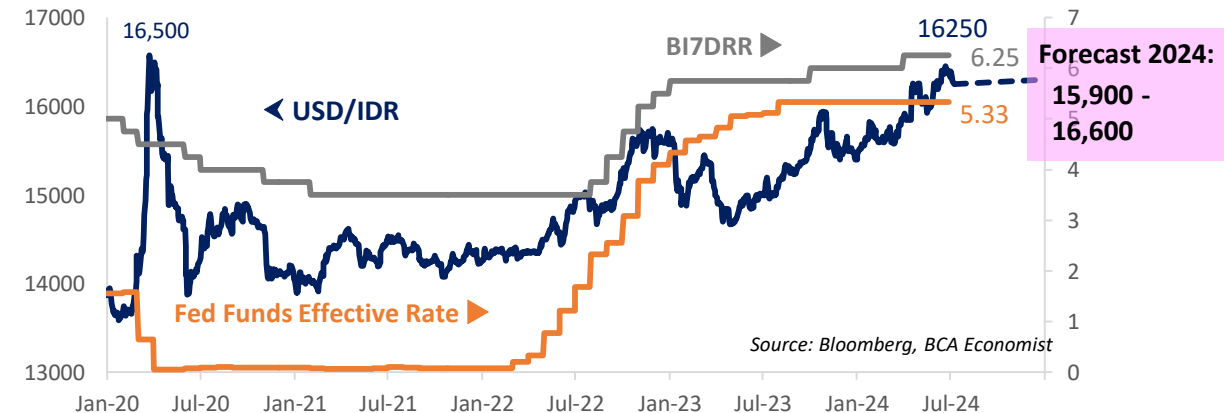
## 6 Real rate differentials

- 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

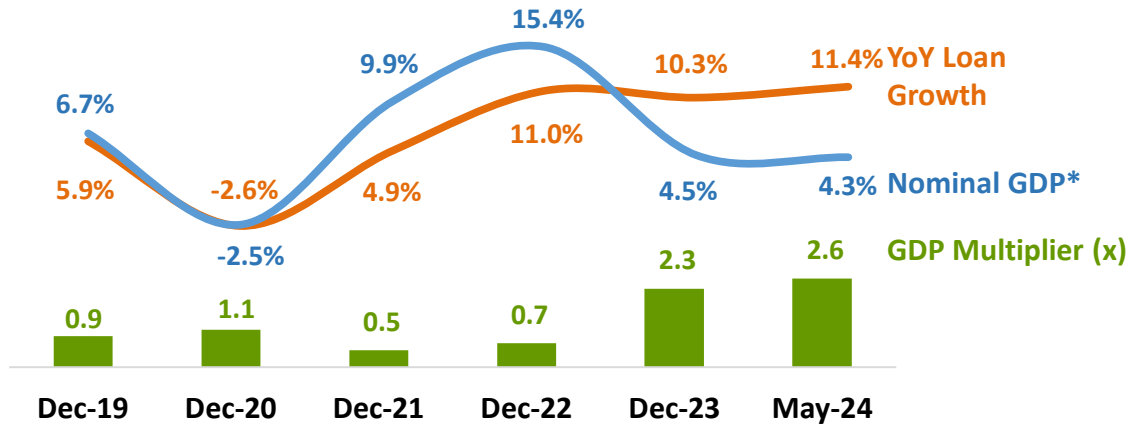


# Banking Industry Updates

# Banking industry (1/2)

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

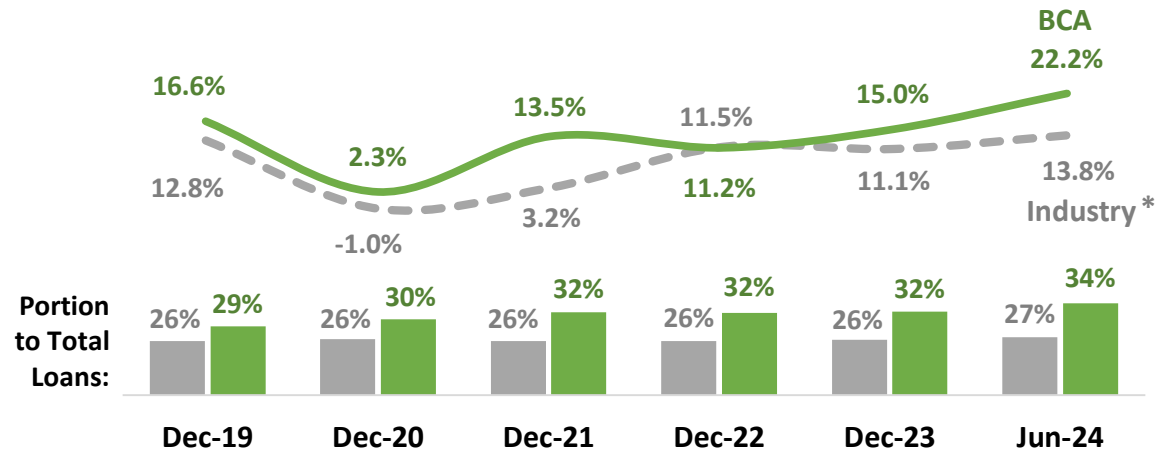
- Resilient loan growth post election



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

## 3 Investment Loan Growth (YoY)

- BCA posted robust investment loans

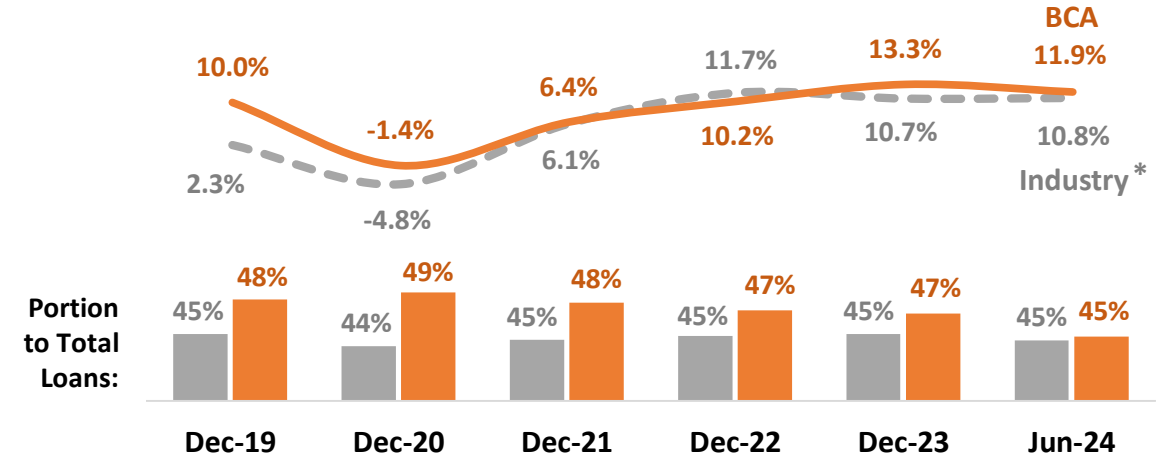


Analyst Meeting 1H24

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

## 2 Working Capital Loan Growth (YoY)

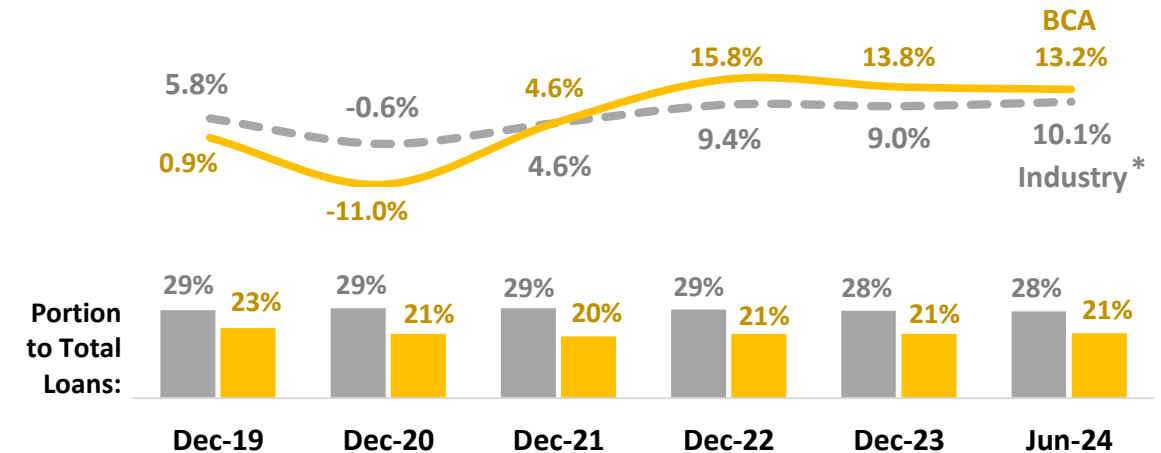
- BCA's working capital loans outgrew industry in the past 12M



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

## 4 Consumer Loan Growth (YoY)

- BCA consistently grew above industry over the past two years



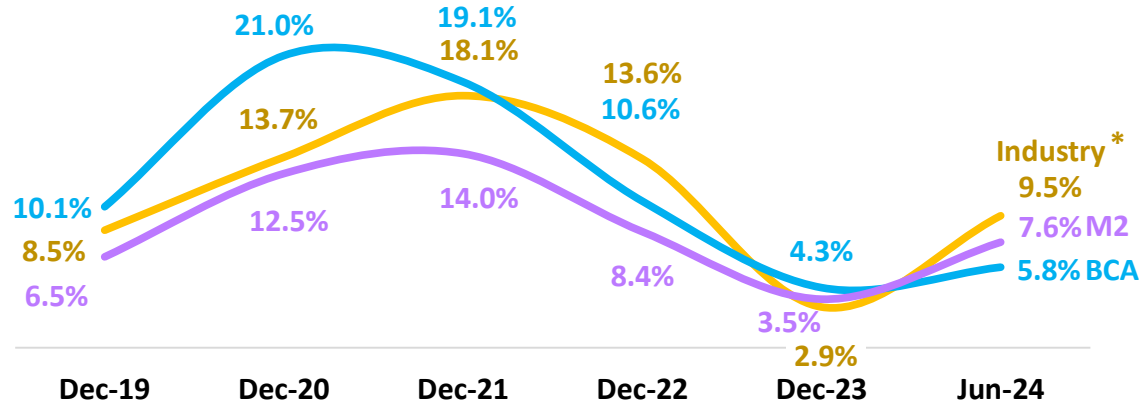
Notes: \*) Industry as of May-24. Source: BI (SEKI)

# Banking industry (2/2)



## 5 Industry CASA Growth (YoY)

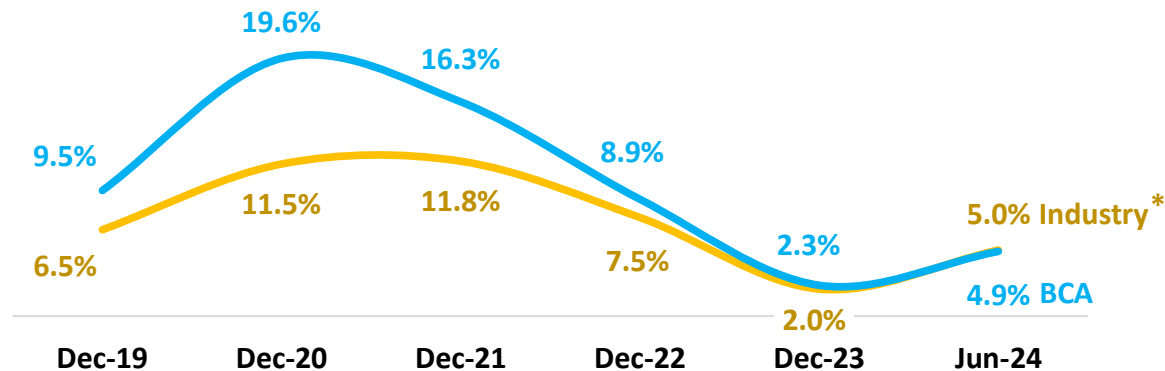
- M2 and CASA growth started to rebound in 1H24.



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

## 7 Industry SA Growth (YoY)

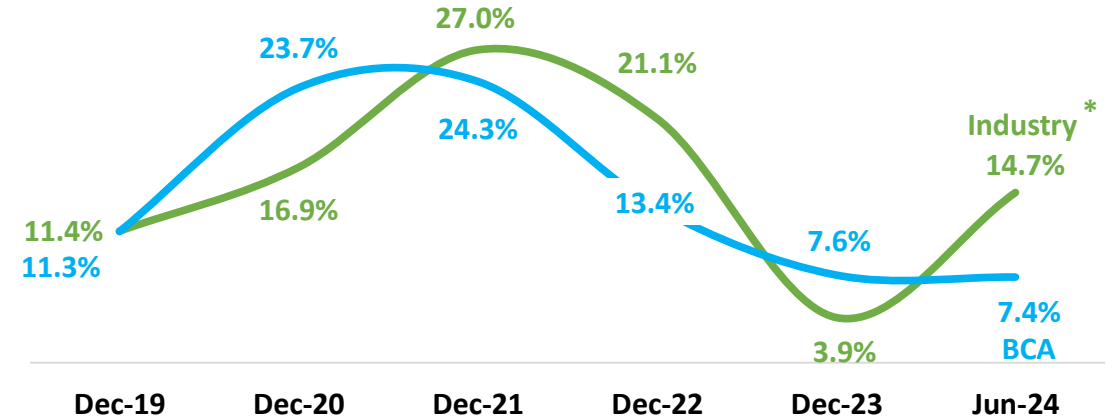
- BCA's SA growth is aligned with industry's



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

## 6 Industry CA Growth (YoY)

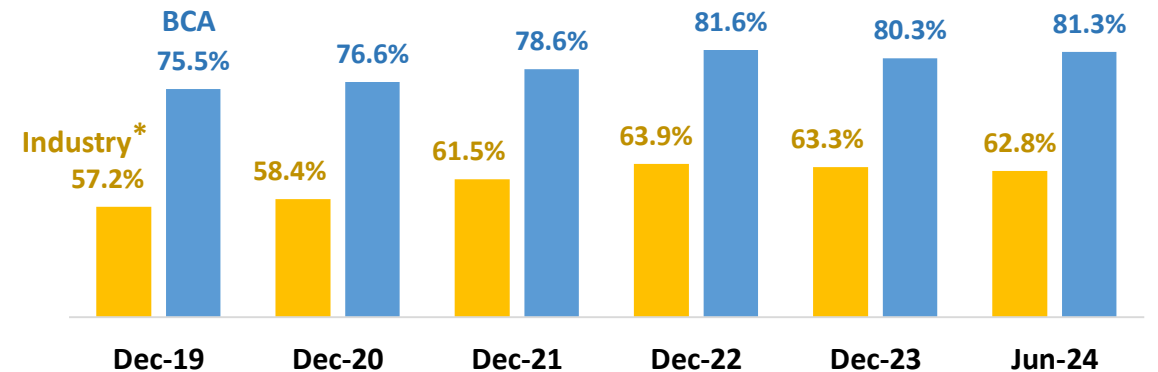
- BCA's low-cost CA grew in the mid of high-rate environment



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>

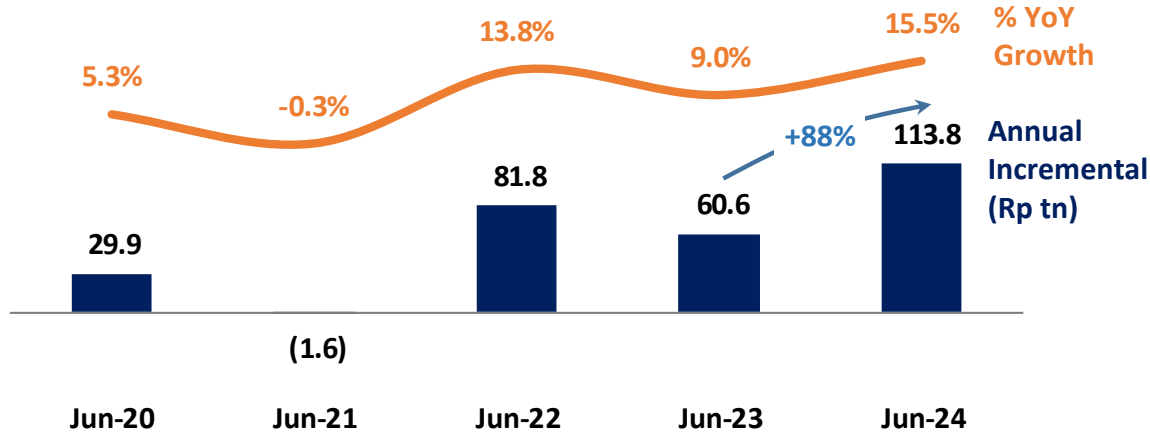
# Key Ratios



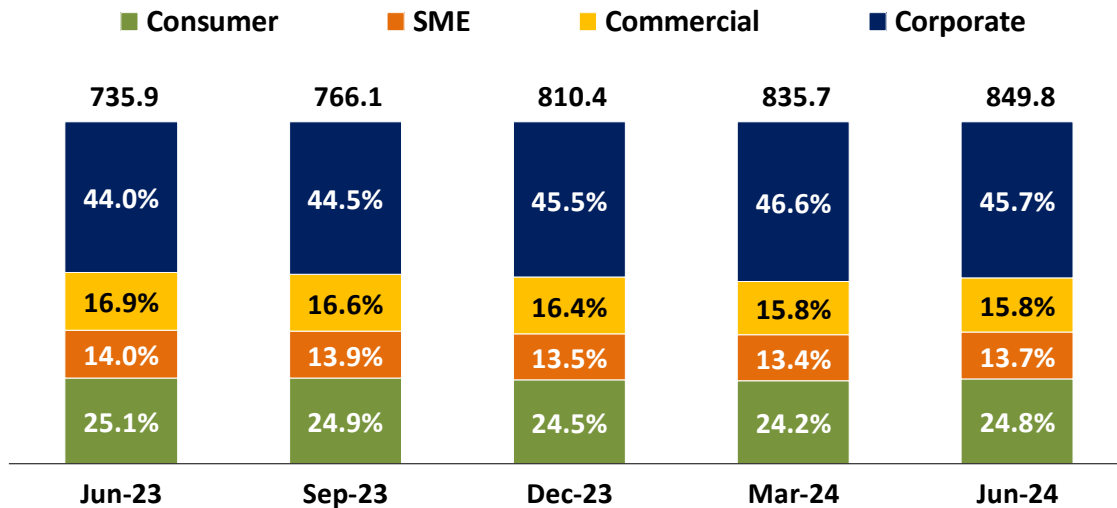
Bank Only	1H-23	1H-24	ΔYoY	1Q-24	2Q-24	ΔQoQ
NIM	5.6%	5.7%	0.1%	5.6%	5.8%	0.2%
COC	0.5%	0.3%	-0.2%	0.4%	0.2%	-0.2%
Risk Adjusted NIM	5.1%	5.4%	0.3%	5.2%	5.6%	0.4%
Cost to Income	32.5%	30.7%	-1.8%	32.4%	29.1%	-3.3%
ROA	3.7%	3.8%	0.1%	3.6%	4.1%	0.5%
ROE	24.2%	24.8%	0.6%	22.7%	26.9%	4.2%
CAR	29.5%	27.8%	-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

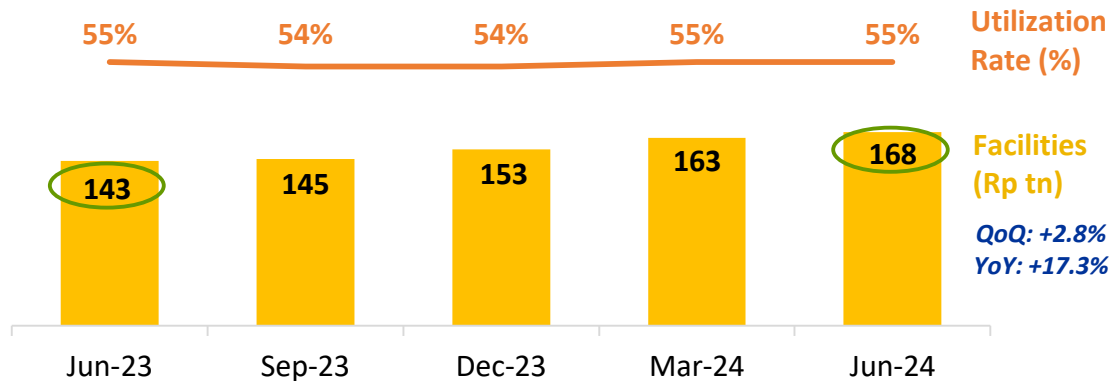
Segment (Rp tn)	Dec-23	Jun-24	▲ YoY	▲ YtD	▲ QoQ
Corporate	368.7	388.6	19.9%	5.4%	-0.1%
Commercial	126.8	127.8	7.9%	0.8%	2.1%
SME	107.9	114.4	12.7%	6.1%	3.7%
Consumer	199.0	210.2	13.6%	5.6%	3.7%
- Mortgages	121.8	126.9	10.8%	4.2%	3.6%
- Vehicles	56.9	62.1	18.4%	9.2%	4.0%
- Personal Loans*	16.9	17.8	20.2%	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

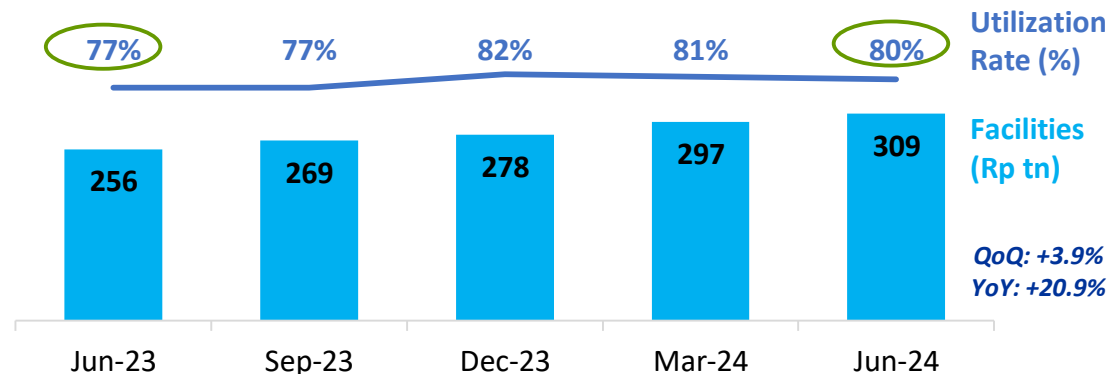
## 1 Working Capital Loan Facilities and Utilization Rate

- Stable utilization rate at 55%



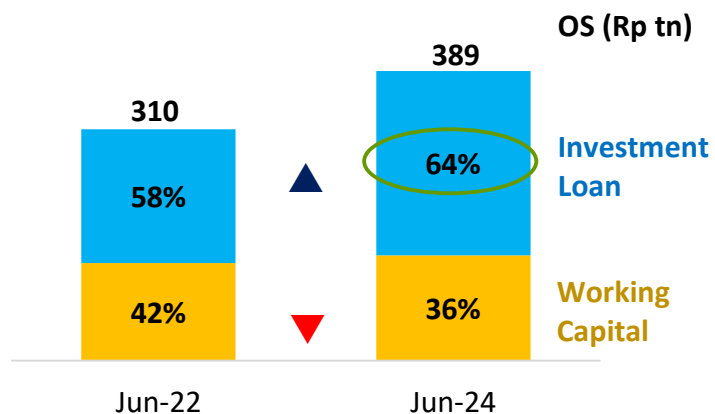
## 2 Investment Loan Facilities and Utilization Rate

- Stronger demand in investment loans, higher utilization rate YoY



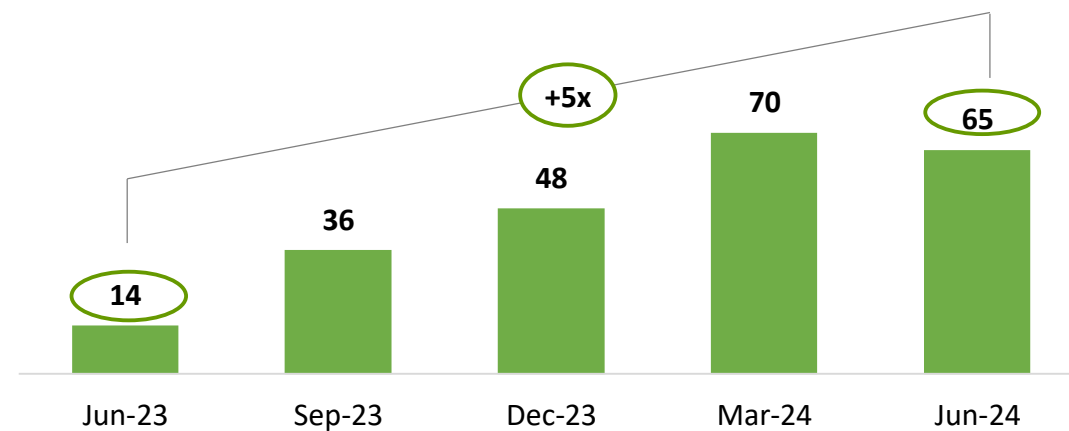
## 3 Corpo Loans by Use – Jun 24

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



## 4 Annual Incremental (Rp tn)

- Annual incremental rose 5x YoY

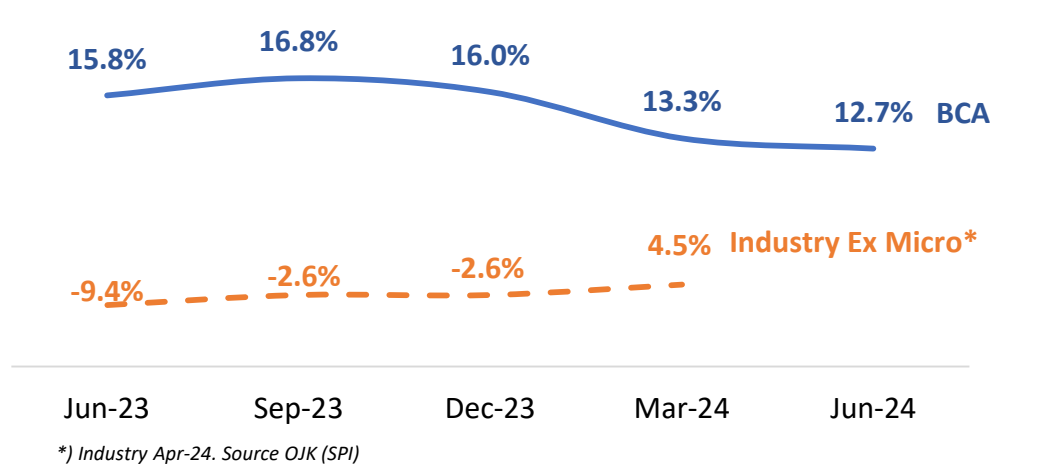


# SME loans outperformed industry



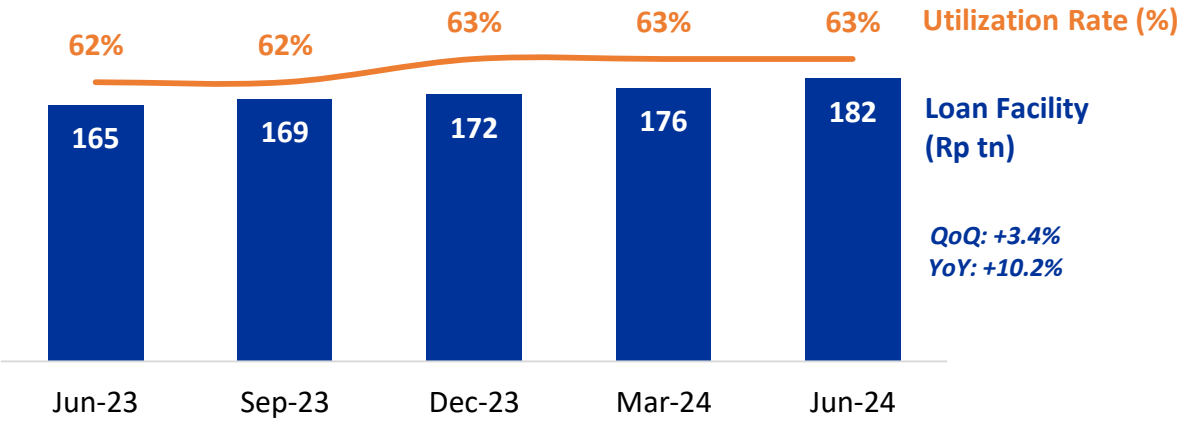
## 1 BCA vs Industry SME Loan Growth (YoY)

- BCA SME outperformed industry



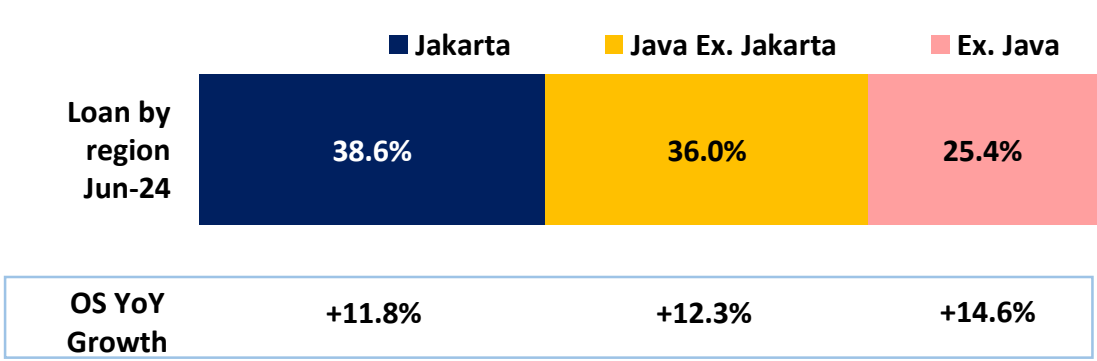
## 2 BCA SME Loan Facilities and Utilization Rate

- Maintaining utilization rate at 63%



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

- Continue double-digit growth across regions



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

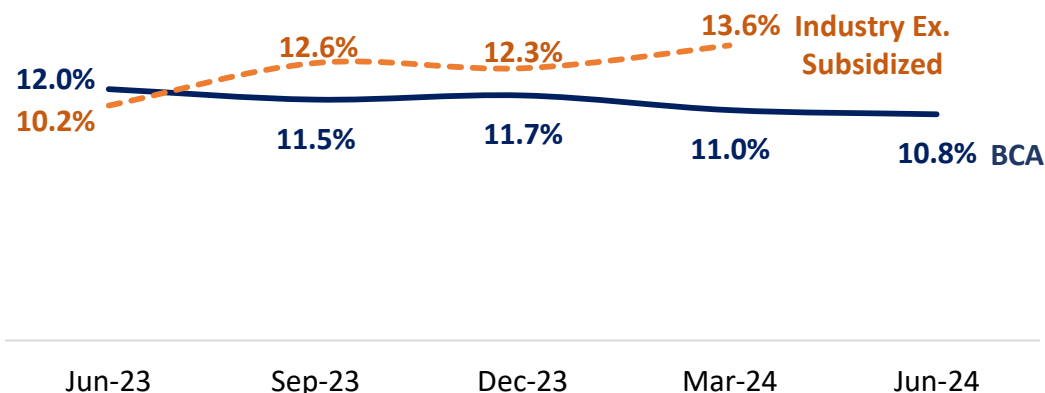
Hingga 30 September 2024

National MSME Day Promo

# Mortgages: higher new booking in 2Q

## 1 BCA vs Industry Mortgages Growth (YoY)

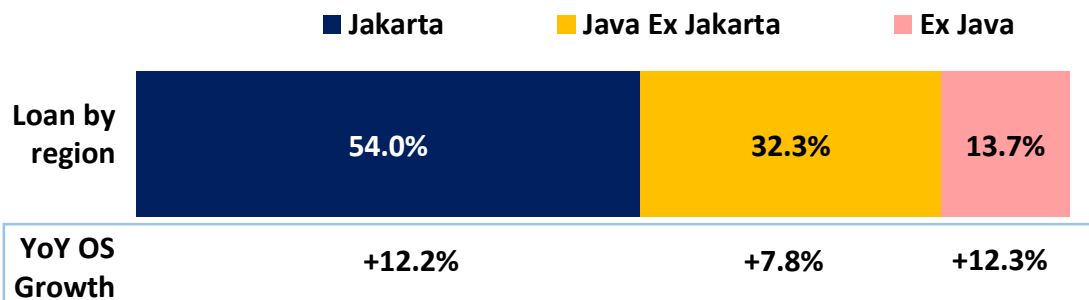
- BCA mortgages registered a steady growth



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

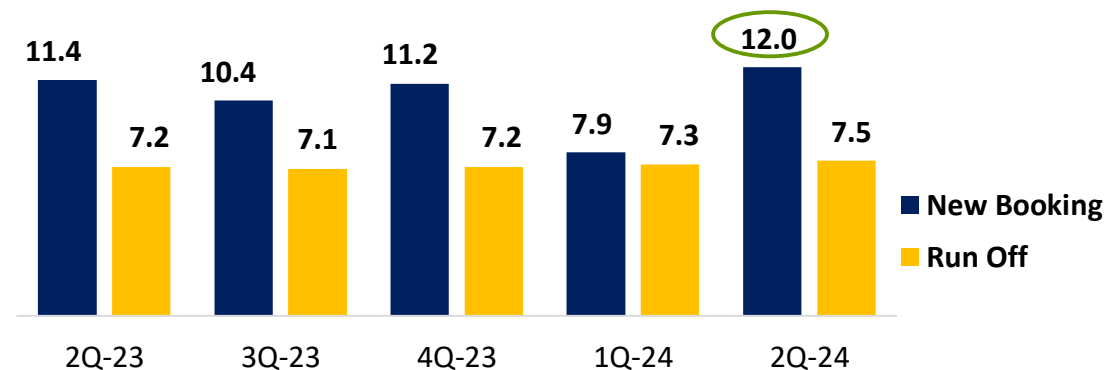
## 3 BCA Mortgages by Region and YoY O/S Growth

- 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**

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

**Effective Rate Promo**

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

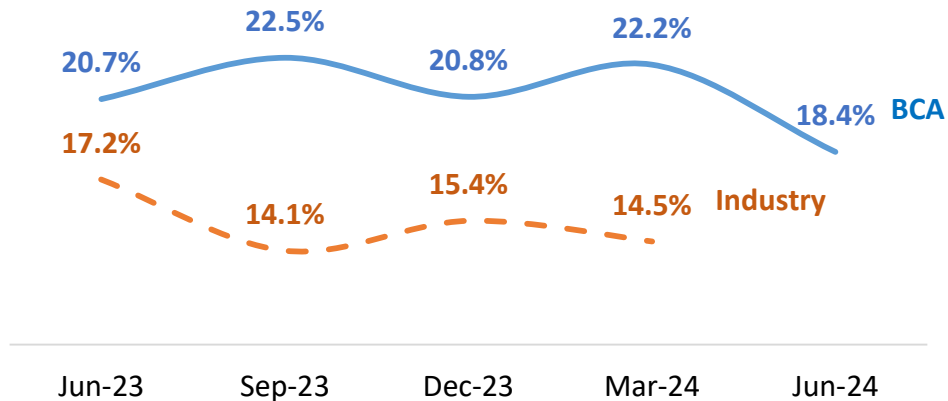


# Auto loans grew ahead of industry



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

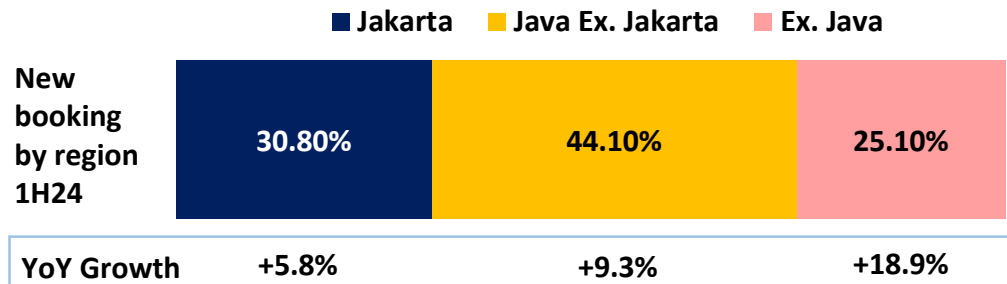
- BCA auto loans consistently outgrew industry



Source: OJK, Multifinance Statistics

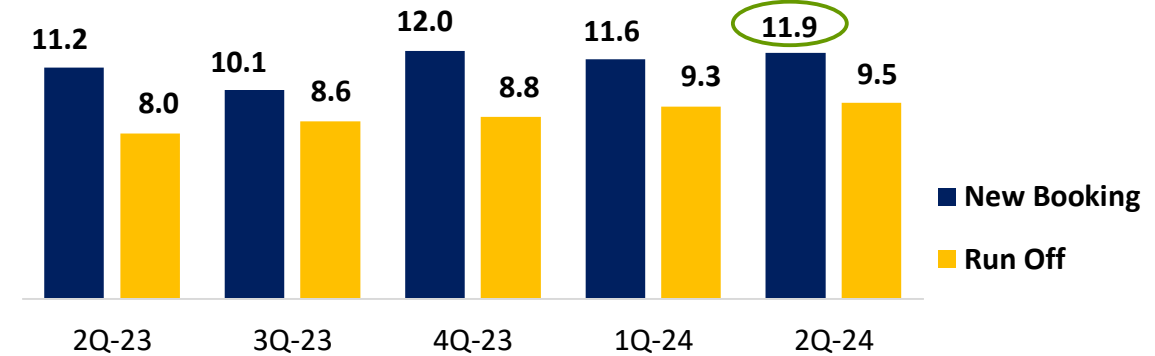
## 3 BCA Auto Loan – New Booking by Region & YoY Growth

- 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**

**BUNGA 3%**

Bikin Lebih Dekat dengan Mobil impian

Hingga 31 Juli 2024

**Auto refinancing**

Dapatkan Dana Tunai dengan Jaminan BPKB

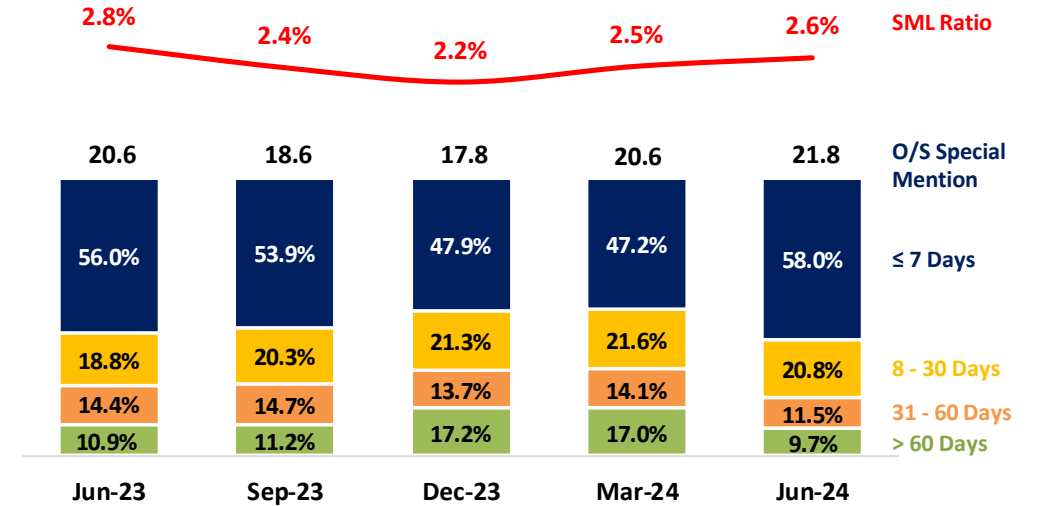
Ajukan Sekarang

# Consolidated LAR improved to 6.3%

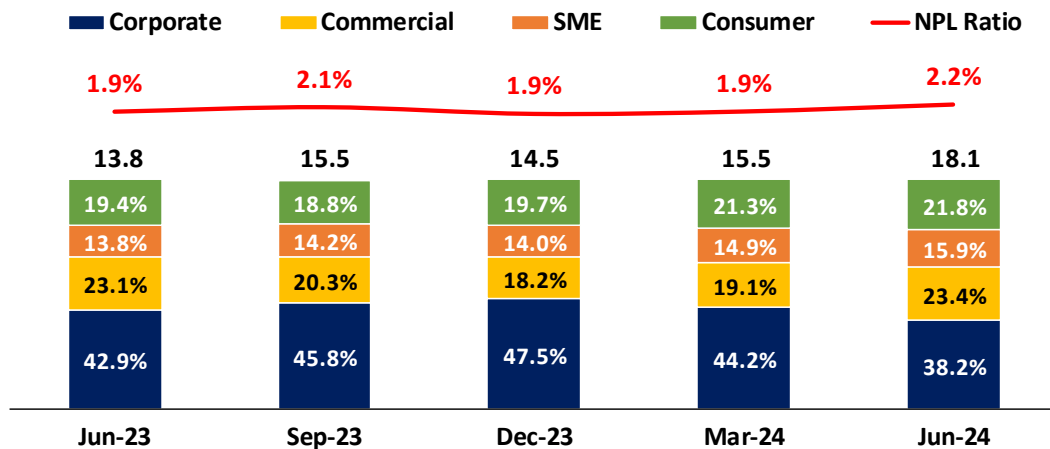
## 1 Loan at Risk (LAR) - Consolidated

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>
<b>LAR Coverage</b>	<b>61.4%</b>	<b>69.2%</b>	<b>70.7%</b>	<b>9.3%</b>	<b>1.5%</b>	<b>-0.6 %</b>

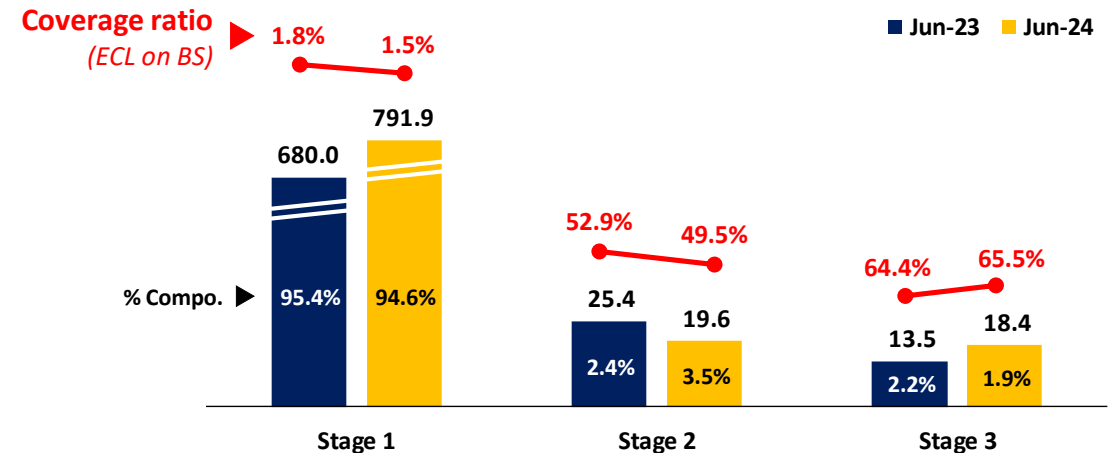
## 2 Special Mention (Consolidated, Rp tn)



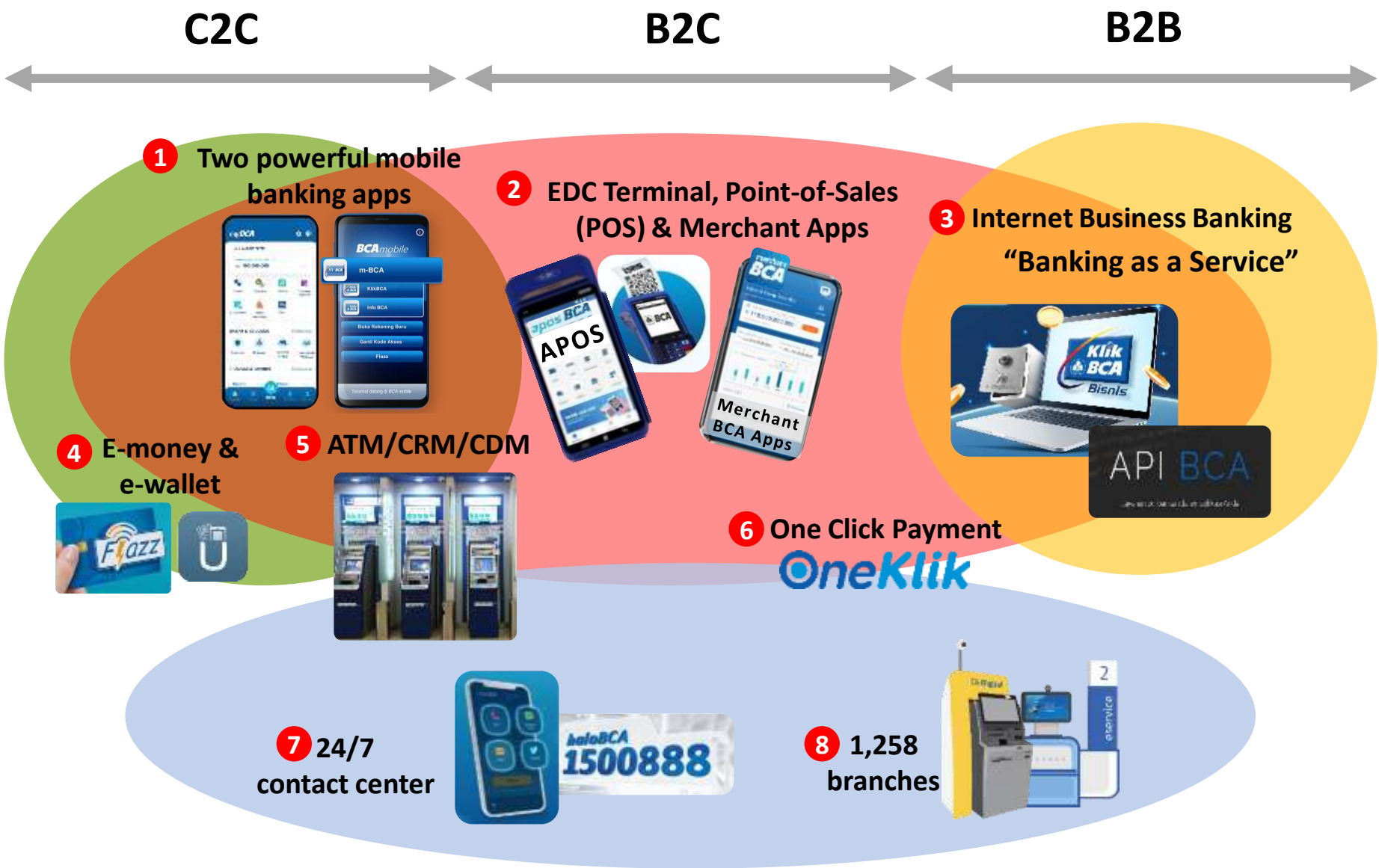
## 3 NPL (Consolidated, Rp tn)



## 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)

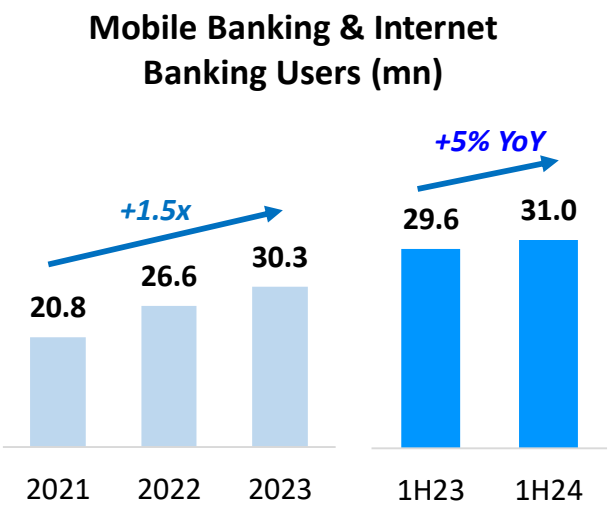
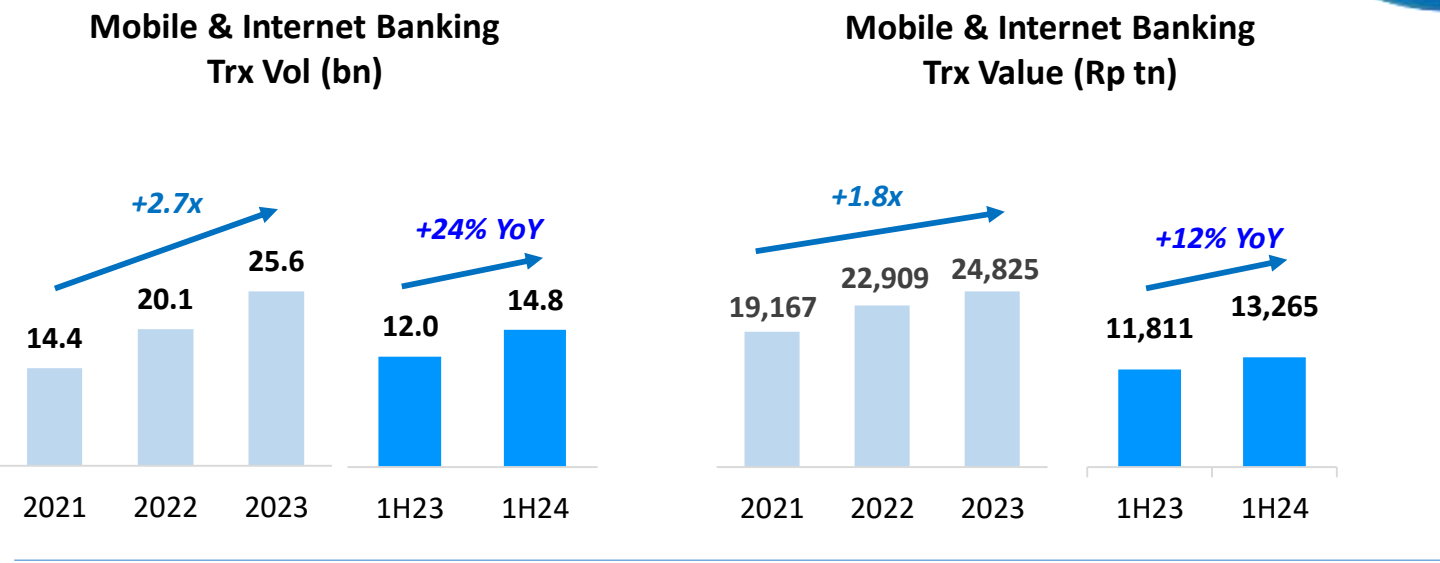


Robust transaction volume in 1H24  
**17 billion**  
(+21% YoY or 4x in 5 yr)



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

# Two powerful mobile apps for customer choice





# 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

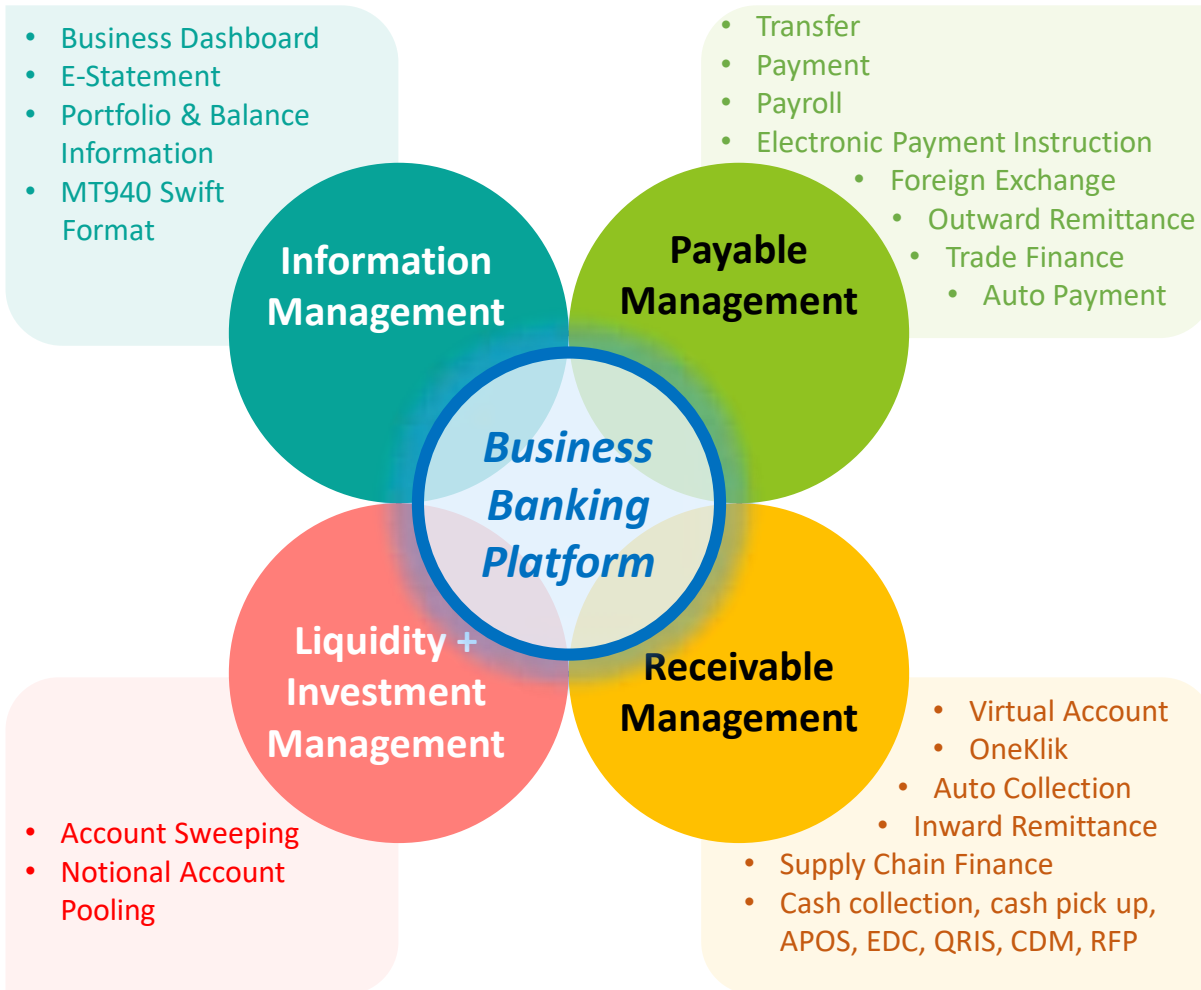


Cardless Cash withdrawal at BCA ATM

# 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

### 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

### Star Teller self svc assisted machine



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

## 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

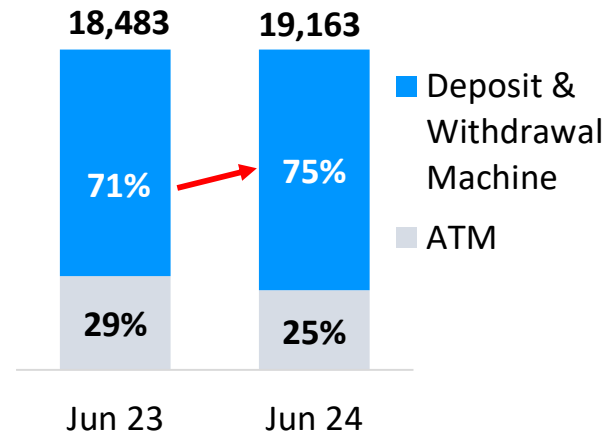


# ATM / CRM : higher daily transactions than pre pandemic

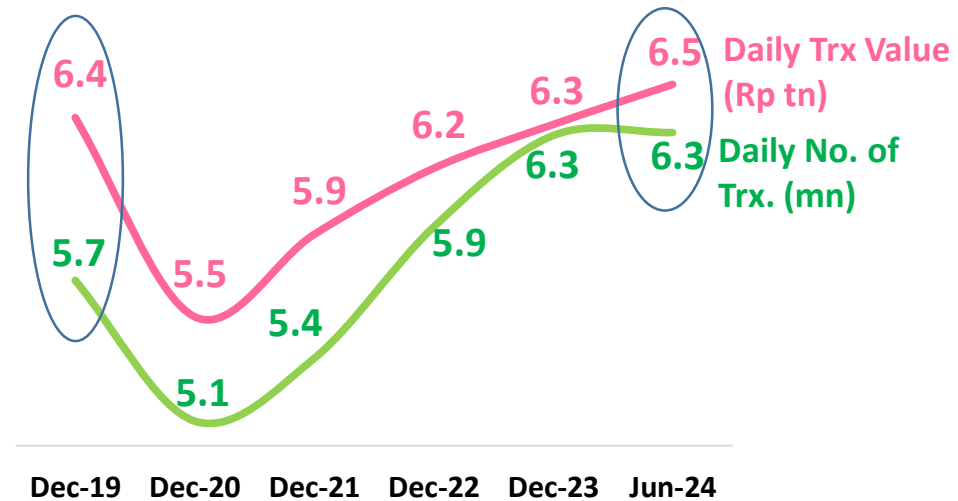


- ✓ Cardless cash withdrawal
- ✓ Cash deposits
- ✓ Account transfer
- ✓ Balance Inquiry
- ✓ PIN change
- ✓ Bill payments
- ✓ BCAmobile registration
- ✓ KlikBCA internet banking registration

## No of ATM /CRM



## Daily Trx Value and No. of Transaction



## 1H24 HIGHLIGHTS:

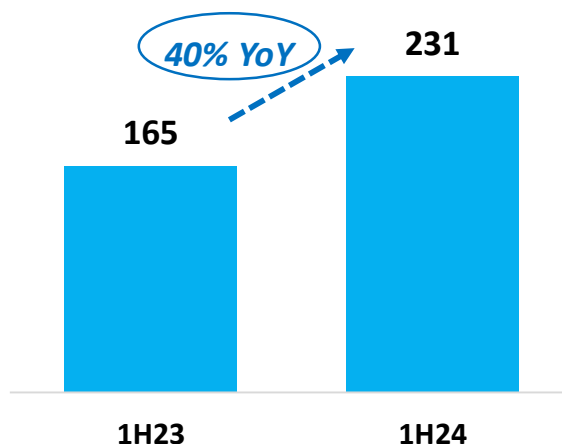
- **1.14 billion** no of transactions
- **Rp 1,172 trillion** transaction value
- Increase cash deposit & withdrawal machines portion for operational efficiency



# 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



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

**2017**

First mover on sustainable banking

3

**2021**

- Human rights policy
- Community Development policy
- Environmental policy
- Responsible financing policy
- Financing policy for palm oil plantation & industry

5

**2023**

- Submitted Sustainable Finance Action Plan 2024-2028 to OJK
- Consumer data & information protection policy
- Joined **Partnership for Carbon Accounting Financials (PCAF)** to calculate **Scope 3 Finance emissions**
- Completed 100% operational GHG emission calculation

2

**2019**

- Submitted Sustainable Finance Action Plan 2019-2023 to OJK
- Established dedicated ESG unit

4

**2022**

- Financing policy for 5 sensitive sectors from ESG perspective
- Consumer protection policy

6

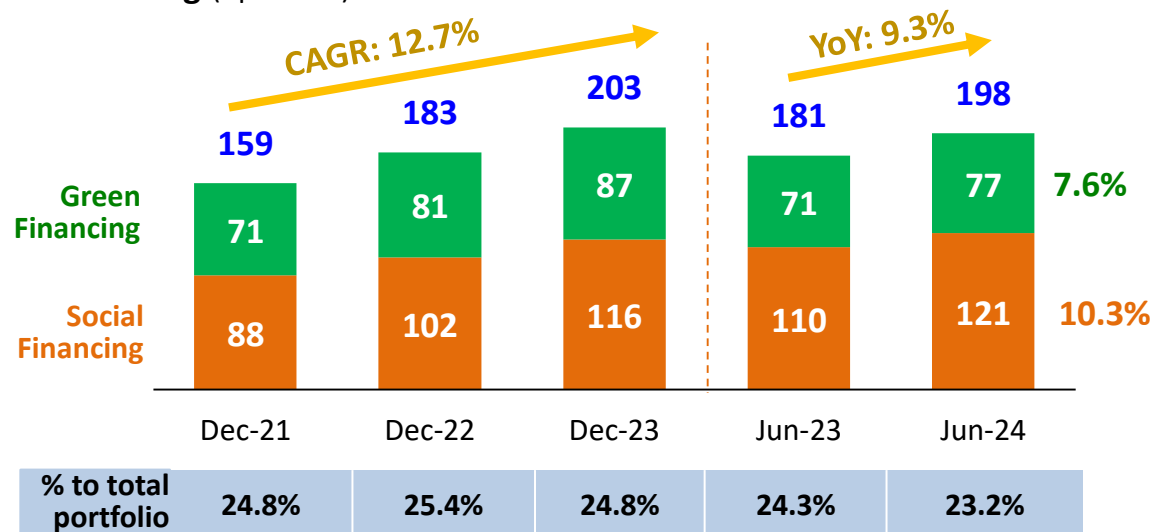
**2024**

- **Signed a joint commitment to support Indonesia's Net Zero Emission target with OJK**
- Preparation for Sustainable Finance Taxonomy (mapping out all debtors in energy sector)
- Preparation for Phase 1 Climate Risk Stress Test (covering 50% of loan portfolio)

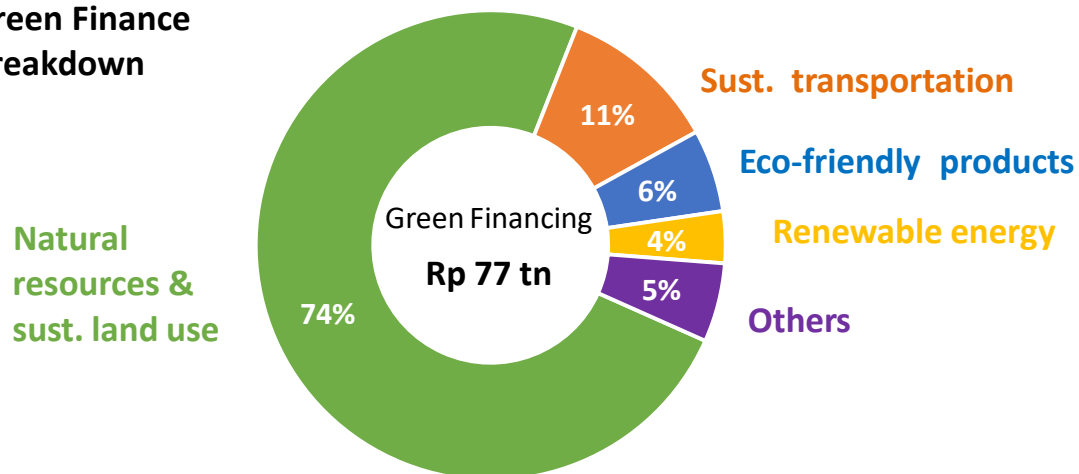
# Sustainable Financing grew 9.3% YoY

## 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

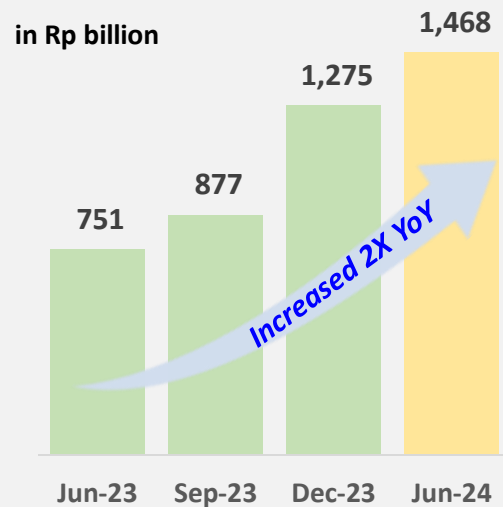
- ▶ **Mitigate environmental risk** :

- 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%

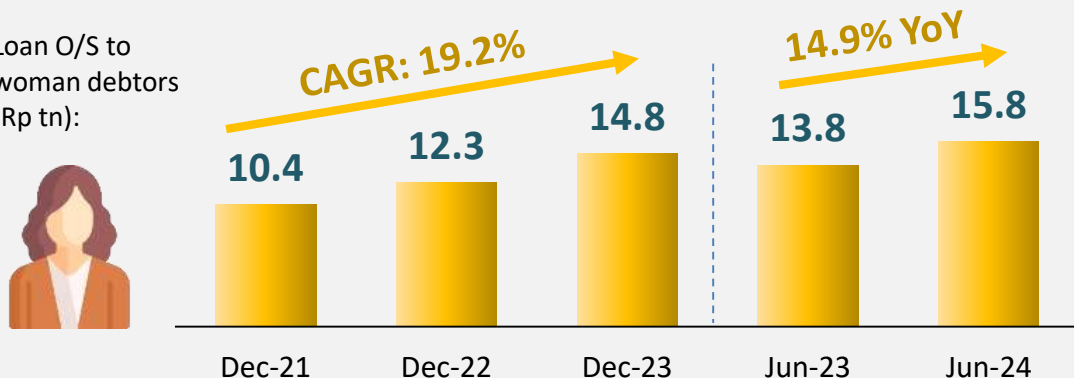
### Lending Policy for Palm Oil Sector

- ▶ 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)

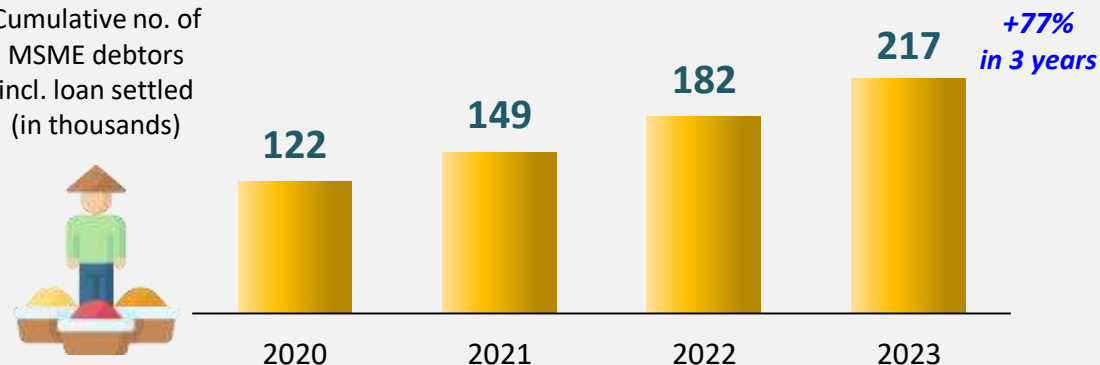
**36.8%**  
of Individual  
MSME debtors



**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



► **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**.

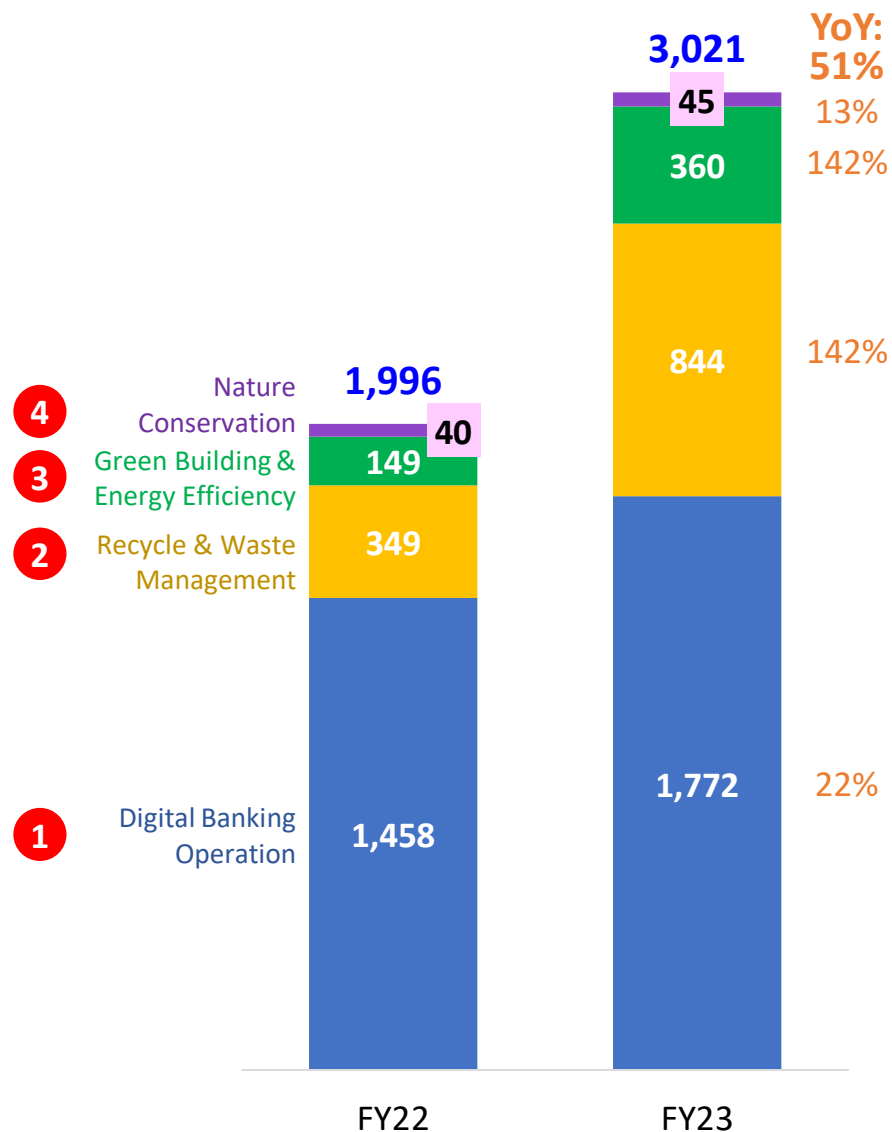


► A program aimed to engage **MSMEs to scale up** their businesses through training, coaching, and financing.  
► The program has engaged **1,900+ MSMEs** since Nov 20.

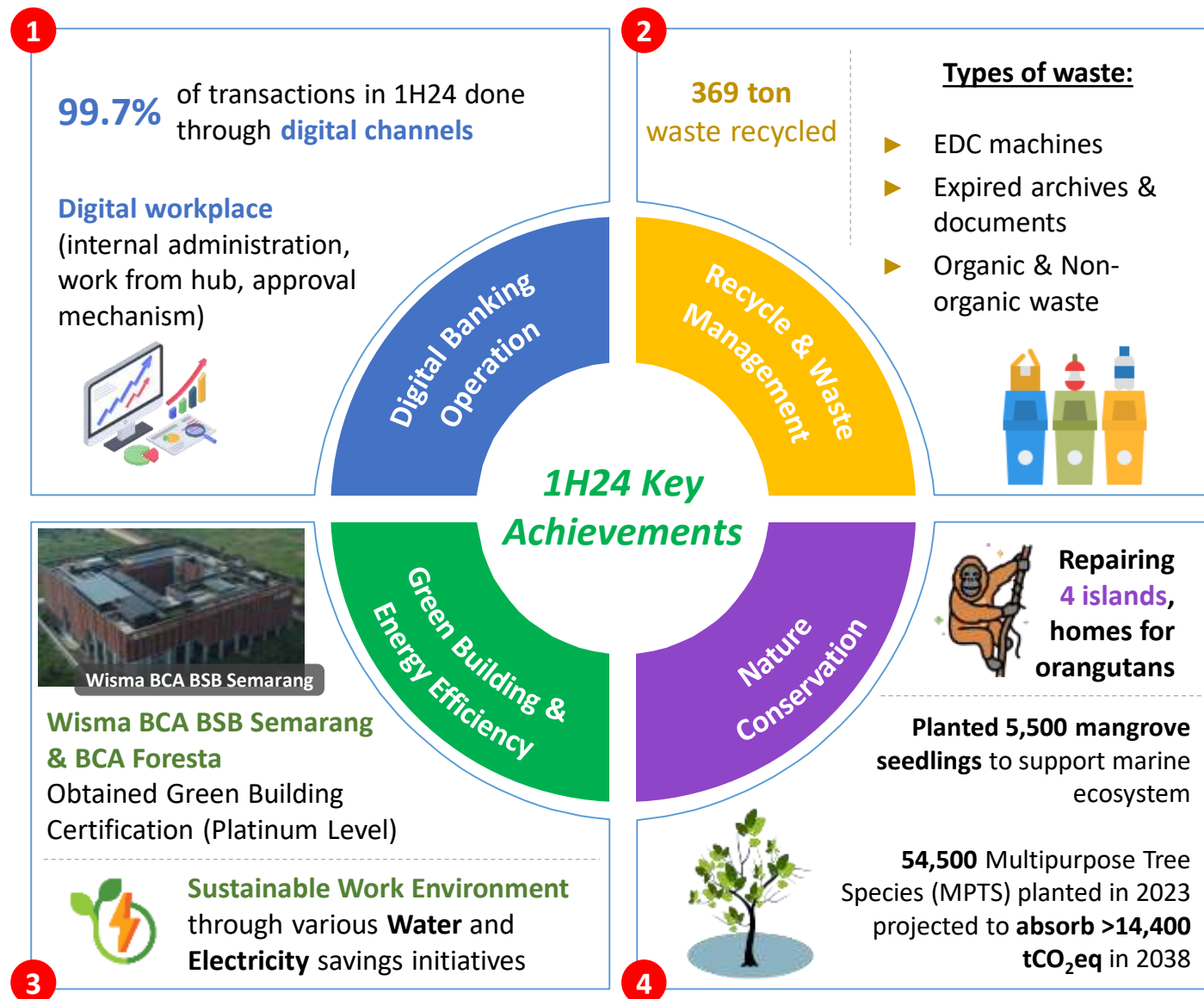


# Towards environmentally-friendly operations

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



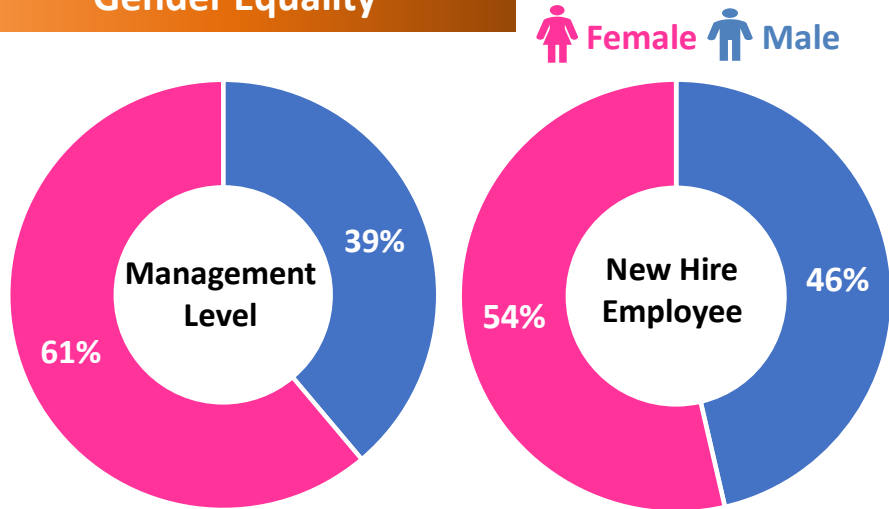
Analyst Meeting 1H24



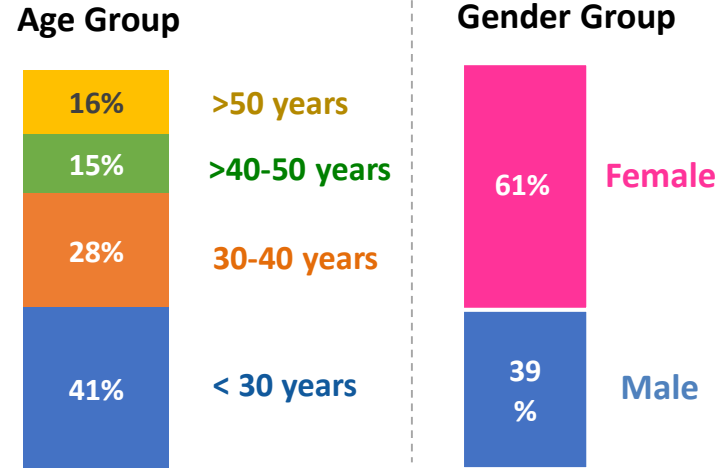
# Inspired to be a workplace of choice to employees

( Data as of Des 2023)

## Gender Equality



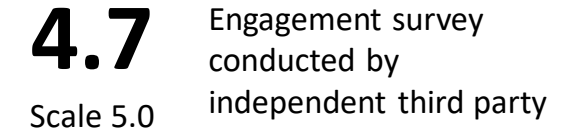
## Employee Composition



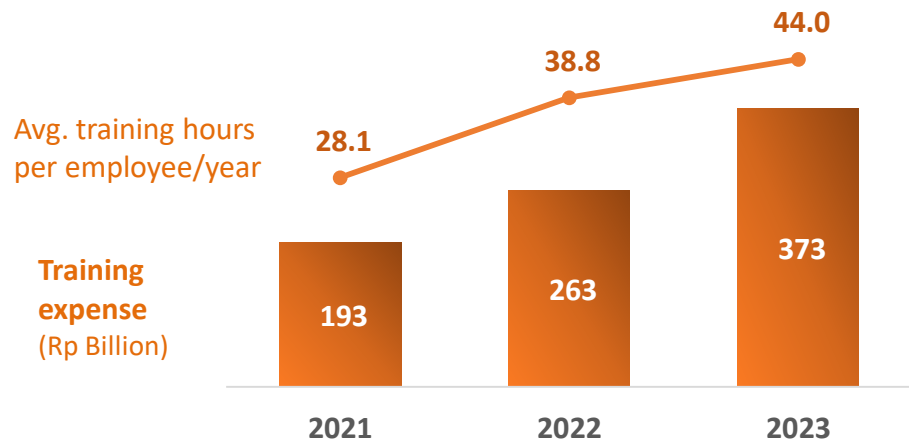
## Employee Turnover Rate



## 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



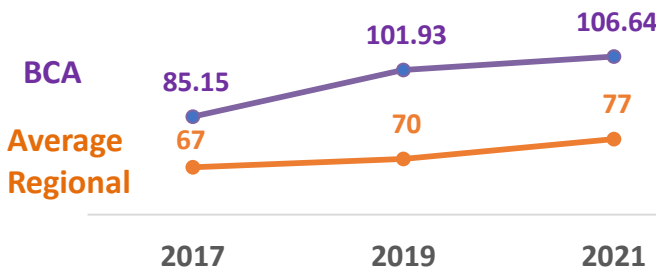
## Corporate Governance Outcome

### 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

MSCI  
ESG RATINGS

CCC

B

BB

BBB

A

AA

AAA

A

Last update: May 2024

FTSE4Good ASEAN 5 Index  
Top 10 Constituents

FTSE4Good

Last update: June 2024

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

Rating **A+**

FIHRRST

Foundation for International  
Human Rights Reporting  
Standards

Last update: June 2024 - Annually

Thomson Reuters - Refinitiv  
ESG Scores

Rating **A**

REFINITIV

Last update: June 2024 - Annually

Dow Jones Sustainability Index  
S&P Global CSA

Score **50**

Rank percentile **83<sup>th</sup>**

S&P Global

Last update: Oct 2023 - Annually

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-

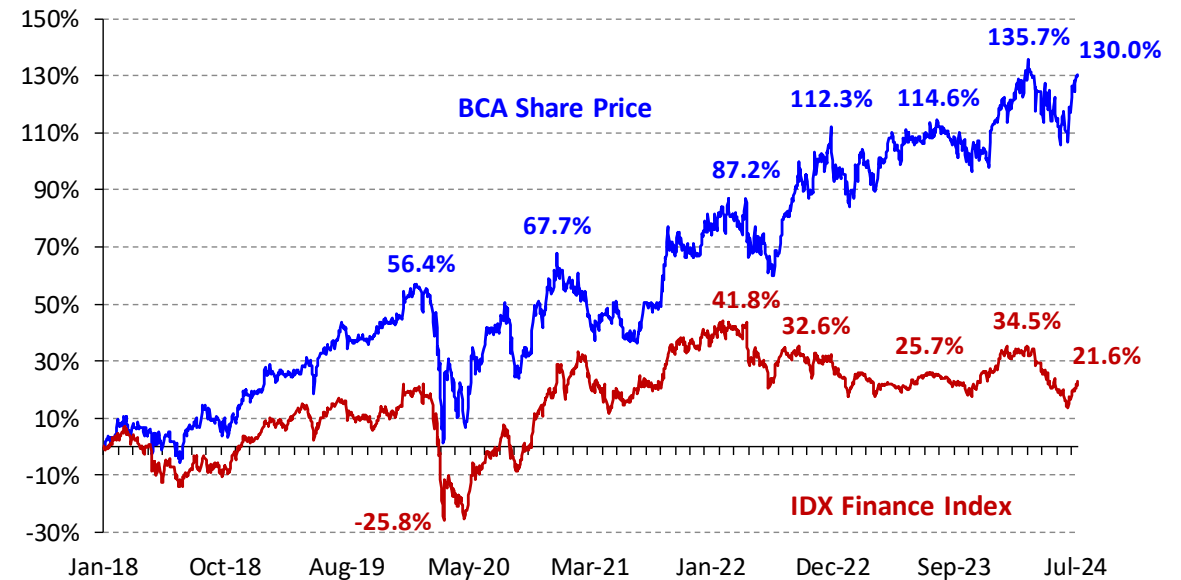
## Pefindo Ratings

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

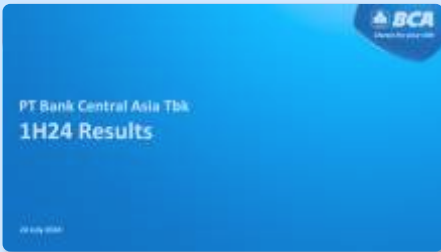


# Publications in BCA website ([www.bca.co.id](http://www.bca.co.id))

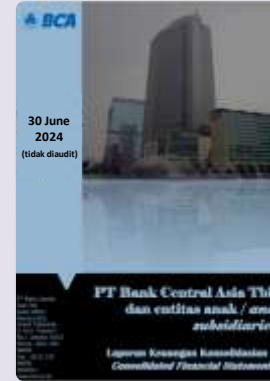


Scan QR or Click Image to access the file

## Corporate Presentations



## Audited / Long Form Reports



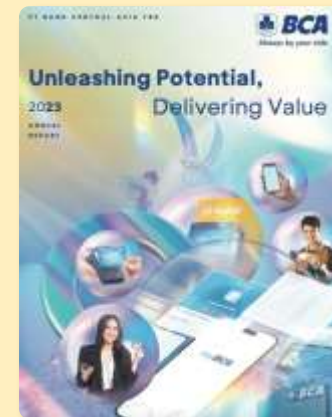
## Short Form Reports



## Economic Reports



## Annual Reports (incl. GCG)



## Sustainability Reports



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Always by your side

# Thank You