

*Hasil Kinerja Semester I 2019*  
*Mengelola Pertumbuhan*

**PT Bank Central Asia Tbk**  
**Jakarta, 21 Agustus 2019**

**Public Expose 2019**

# Agenda

## Tinjauan Makro ekonomi & Industri Perbankan

- Makro ekonomi
- Ikhtisar Industri Perbankan

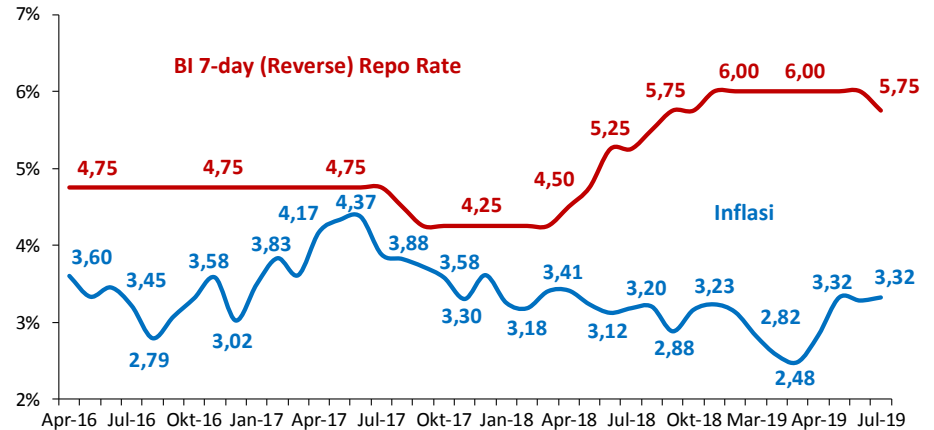
## Tinjauan Kinerja BCA 1H19

- Ikhtisar Keuangan
- Kredit
- CASA & Perbankan Transaksi
- Profitabilitas
- *Corporate Updates*

# Makro ekonomi

- The Fed mengindikasikan akan menurunkan suku bunga dalam waktu dekat
- Bank Indonesia telah menurunkan suku bunga acuan 25 bps, dan memperkirakan pertumbuhan ekonomi 5,0%-5,2% untuk tahun 2019
- Inflasi tetap stabil pada level 3,3% di Juli 2019. Nilai tukar rupiah menguat pada 2Q19

## Inflasi dan BI Rate (%)



Sumber: Badan Pusat Statistik (BPS) dan Bank Indonesia

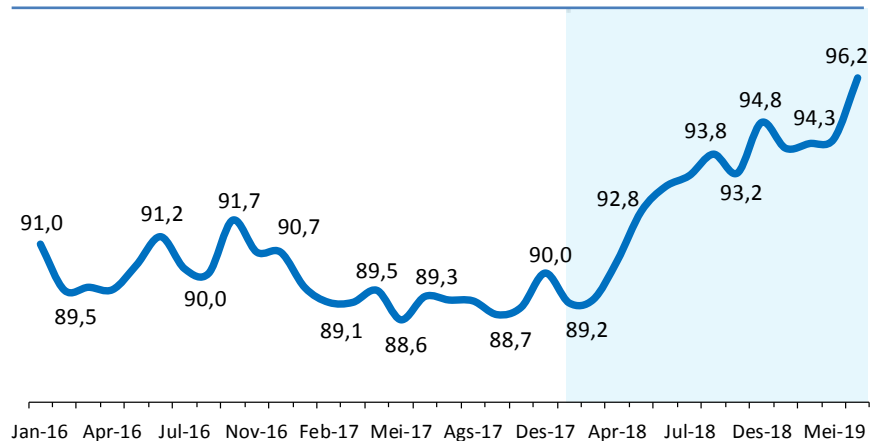
## Rupiah/USD



Sumber: Bloomberg

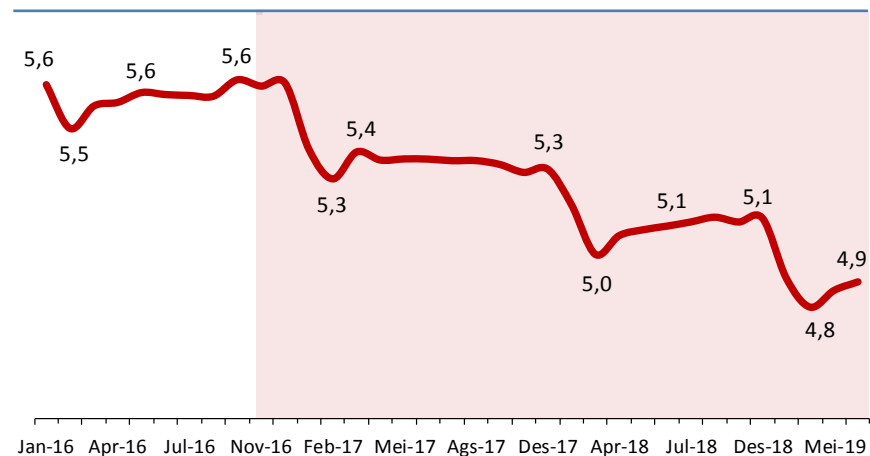
# Ikhtisar Industri Perbankan

## LDR Industri Perbankan (%)



Sumber: Otoritas Jasa Keuangan (OJK)

## NIM Industri Perbankan (%)



Sumber: Otoritas Jasa Keuangan (OJK)

## Kinerja Finansial Industri Perbankan (Rp triliun)

	Mei-18	Des-18	Mei-19	ΔYTD	ΔYoY
<b>Total Aset</b>	<b>7.546</b>	<b>8.068</b>	<b>8.133</b>	<b>0,8%</b>	<b>7,8%</b>
<b>Total Kredit</b>	<b>4.879</b>	<b>5.295</b>	<b>5.419</b>	<b>2,3%</b>	<b>11,1%</b>
<b>Dana Pihak Ketiga</b>	<b>5.337</b>	<b>5.630</b>	<b>5.671</b>	<b>0,7%</b>	<b>6,3%</b>
CASA	2.976	3.140	3.102	-1,2%	4,2%
Giro	1.299	1.315	1.286	-2,2%	-1,0%
Tabungan	1.677	1.825	1.816	-0,5%	8,3%
Deposito	2.361	2.490	2.569	3,2%	8,8%
<b>Laba Bersih</b>	<b>57,5</b>	<b>150,0</b>	<b>62,6</b>	<b>na</b>	<b>8,9%</b>
<b>NIM</b>	<b>5,1%</b>	<b>5,1%</b>	<b>4,9%</b>	<b>-20bp</b>	<b>-20bp</b>
<b>LDR</b>	<b>92,0%</b>	<b>94,8%</b>	<b>96,2%</b>	<b>140bp</b>	<b>420bp</b>
<b>NPL</b>	<b>2,8%</b>	<b>2,4%</b>	<b>2,6%</b>	<b>20bp</b>	<b>-20bp</b>
<b>CAR</b>	<b>22,2%</b>	<b>23,0%</b>	<b>22,4%</b>	<b>-60bp</b>	<b>20bp</b>

Sumber: Otoritas Jasa Keuangan (OJK)

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## Tinjauan Makro ekonomi & Industri Perbankan

- Makro ekonomi
- Ikhtisar Industri Perbankan

## Tinjauan Kinerja BCA 1H19

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- CASA & Perbankan Transaksi
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# Neraca

(Rp miliar)	Jun-18	Des-18	Jun-19	ΔYTD	ΔYoY
<b>Total Aset</b>	<b>791.730</b>	<b>824.788</b>	<b>870.457</b>	<b>5,5%</b>	<b>9,9%</b>
<i>Secondary Reserves</i>	<b>129.819</b>	<b>99.380</b>	<b>115.673</b>	<b>16,4%</b>	<b>-10,9%</b>
<b>Surat Berharga &amp; Obligasi Pemerintah (&gt; 1 year)</b>	<b>57.647</b>	<b>69.844</b>	<b>88.106</b>	<b>26,1%</b>	<b>52,8%</b>
<b>Kredit</b>	<b>506.957</b>	<b>551.155</b>	<b>565.232</b>	<b>2,6%</b>	<b>11,5%</b>
<b>Dana Pihak Ketiga</b>	<b>620.423</b>	<b>634.928</b>	<b>673.872</b>	<b>6,1%</b>	<b>8,6%</b>
CASA	482.023	483.933	510.410	5,5%	5,9%
Giro	166.528	167.268	172.644	3,2%	3,7%
Tabungan	315.495	316.665	337.766	6,7%	7,1%
Deposito	138.400	150.995	163.462	8,3%	18,1%
<b>Ekuitas</b>	<b>136.845</b>	<b>151.753</b>	<b>159.684</b>	<b>5,2%</b>	<b>16,7%</b>

# Laba Rugi

(Rp miliar)	1Q19	2Q19	1H18	1H19	ΔYoY
<b>Pendapatan Operasional</b>	<b>16.690</b>	<b>17.552</b>	<b>29.502</b>	<b>34.242</b>	<b>16,1%</b>
<b>Pendapatan Bunga Bersih</b>	<b>11.989</b>	<b>12.642</b>	<b>21.783</b>	<b>24.631</b>	<b>13,1%</b>
<b>Pendapatan Operasional Lainnya</b>	<b>4.701</b>	<b>4.910</b>	<b>7.719</b>	<b>9.611</b>	<b>24,5%</b>
Provisi dan komisi	3.226	3.269	5.517	6.495	17,7%
Pendapatan Transaksi Perdagangan	681	691	807	1.372	70,0%
Lain-lain	794	950	1.395	1.744	25,0%
<b>Beban Operasional</b>	<b>(8.084)</b>	<b>(7.565)</b>	<b>(14.348)</b>	<b>(15.649)</b>	<b>9,1%</b>
Beban personalia	(4.596)	(3.309)	(7.520)	(7.905)	5,1%
Beban umum dan administrasi	(3.488)	(4.256)	(6.828)	(7.744)	13,4%
<b>PPOP (Laba Sebelum Beban Provisi dan Pajak Penghasilan)</b>	<b>8.606</b>	<b>9.987</b>	<b>15.154</b>	<b>18.593</b>	<b>22,7%</b>
<b>Provisi</b>	<b>(982)</b>	<b>(1.465)</b>	<b>(826)</b>	<b>(2.447)</b>	<b>196,2%</b>
<b>Laba Sebelum Pajak</b>	<b>7.624</b>	<b>8.522</b>	<b>14.328</b>	<b>16.146</b>	<b>12,7%</b>
<b>Laba Bersih</b>	<b>6.062</b>	<b>6.800</b>	<b>11.421</b>	<b>12.862</b>	<b>12,6%</b>
<b>EPS – year to date (Rp)</b>	<b>246</b>	<b>522</b>	<b>463</b>	<b>522</b>	<b>12,6%</b>

# Rasio Keuangan

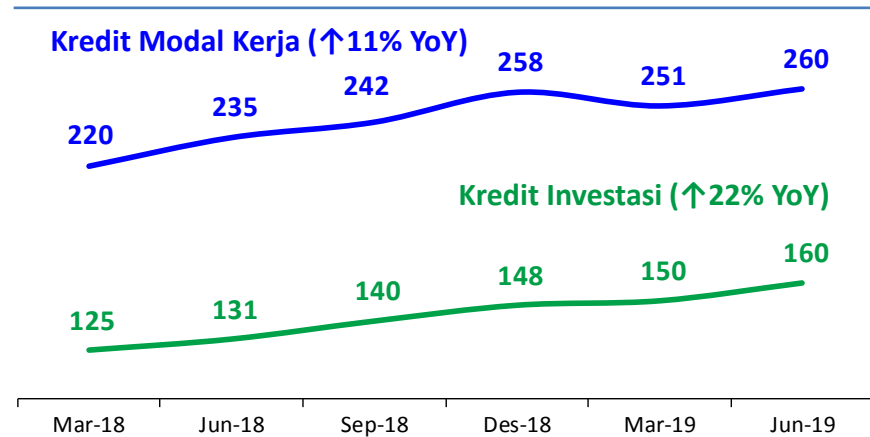
Perusahaan Induk	Jun-18	Des-18	Jun-19	ΔYTD	ΔYoY
NIM	6,0%	6,1%	6,2%	10bp	20bp
CIR	48,3%	44,3%	46,2%	190bp	-210bp
BOPO	62,1%	58,2%	62,6%	440bp	50bp
COC*	0,1%	0,5%	0,4%	-10bp	30bp
ROA	3,6%	4,0%	3,7%	-30bp	10bp
ROE	17,3%	18,8%	16,8%	-200bp	-50bp
CAR	22,8%	23,4%	23,6%	20bp	80bp
LDR	77,0%	81,6%	79,0%	-260bp	200bp
RIM	na	82,5%	80,0%	-250bp	na
NSFR	163,7%	154,3%	158,3%	400bp	-540bp
LCR	313,2%	251,4%	287,5%	3.610bp	-2.570bp
NPL - bruto	1,4%	1,4%	1,4%	0bp	0bp
NPL - bersih	0,4%	0,4%	0,5%	10bp	10bp
Provisi/NPL	187,8%	178,7%	183,7%	500bp	-410bp

\* Year to date

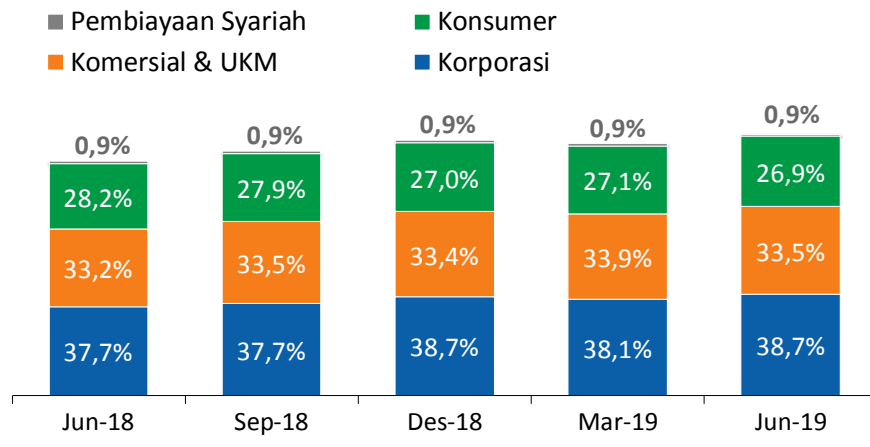


# Pertumbuhan kredit di atas rata-rata industri

## Kredit Produktif (Konsolidasi, Rp triliun)



## Komposisi Kredit (Rp miliar)



## Rincian Kredit (Rp miliar)

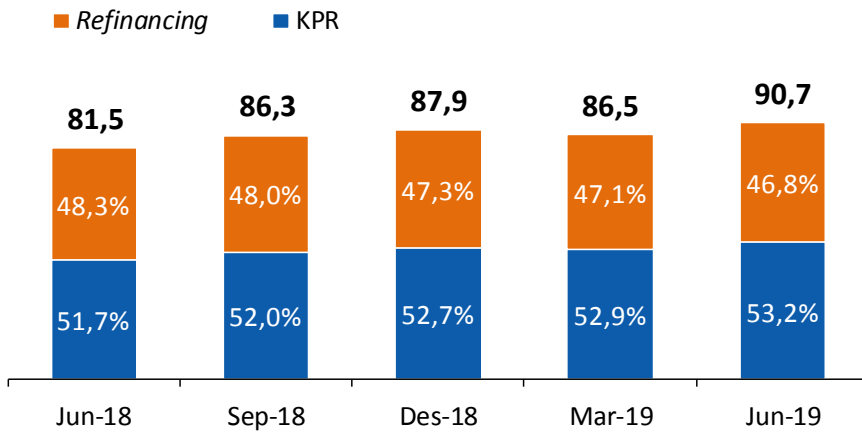
	Jun-18	Des-18	Jun-19	ΔYTD	ΔYoY
<b>Korporasi</b>	191.268	213.274	219.160	2,8%	14,6%
<b>Komersial &amp; UKM</b>	168.199	184.034	189.183	2,8%	12,5%
<b>Konsumer</b>	142.776	148.947	151.971	2,0%	6,4%
<b>KPR</b>	81.535	87.901	90.705	3,2%	11,2%
<b>KKB</b>	48.910	48.153	48.190	0,1%	-1,5%
Mobil	45.068	44.812	45.552	1,7%	1,1%
Motor	3.842	3.341	2.638	-21,0%	-31,3%
<b>Kartu Kredit</b>	12.331	12.893	13.076	1,4%	6,0%
<b>Pembiayaan Syariah</b>	4.714	4.900	4.918	0,4%	4,3%
<b>Total Kredit</b>	<b>506.957</b>	<b>551.155</b>	<b>565.232</b>	<b>2,6%</b>	<b>11,5%</b>

# Pertumbuhan kredit konsumen didorong oleh KPR

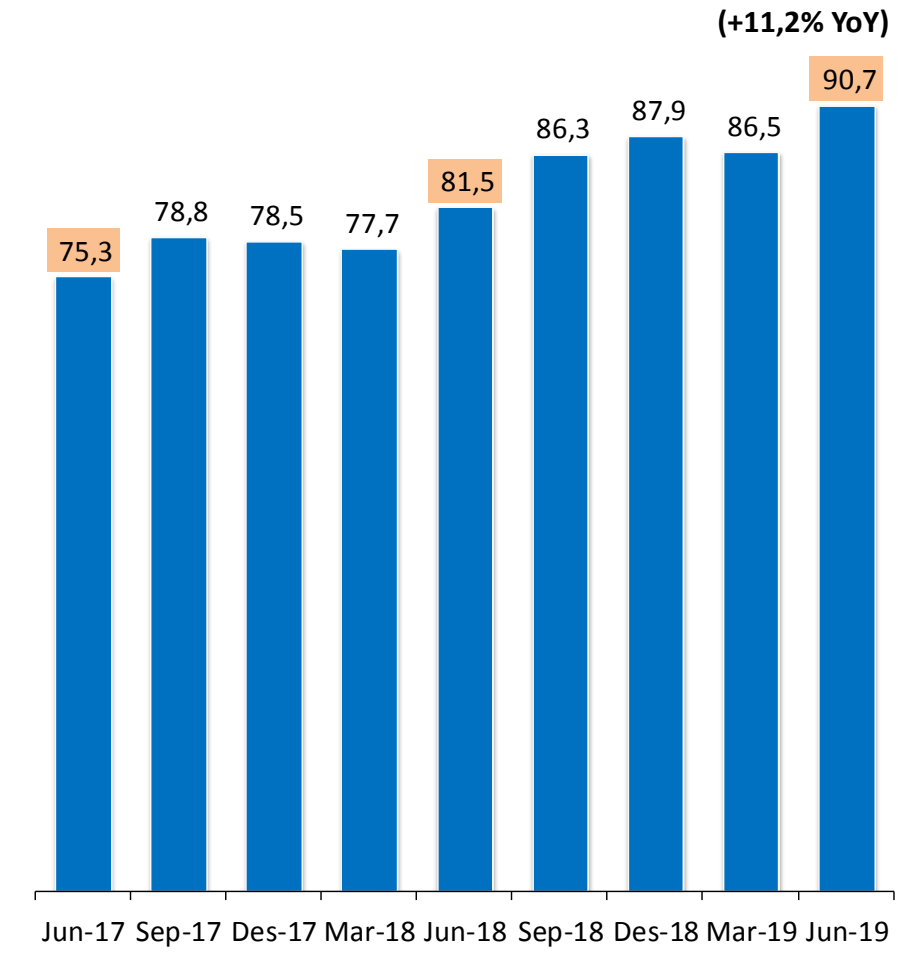
## Portofolio KPR

	Jun-18	Dec-18	Jun-19
Jumlah Nasabah	103.410	107.079	109.504
Total Outstanding (Rp miliar)	81.535	87.901	90.705
Rata-rata Outstanding per Nasabah (Rp juta)	788	821	828

## Komposisi KPR (Rp triliun)

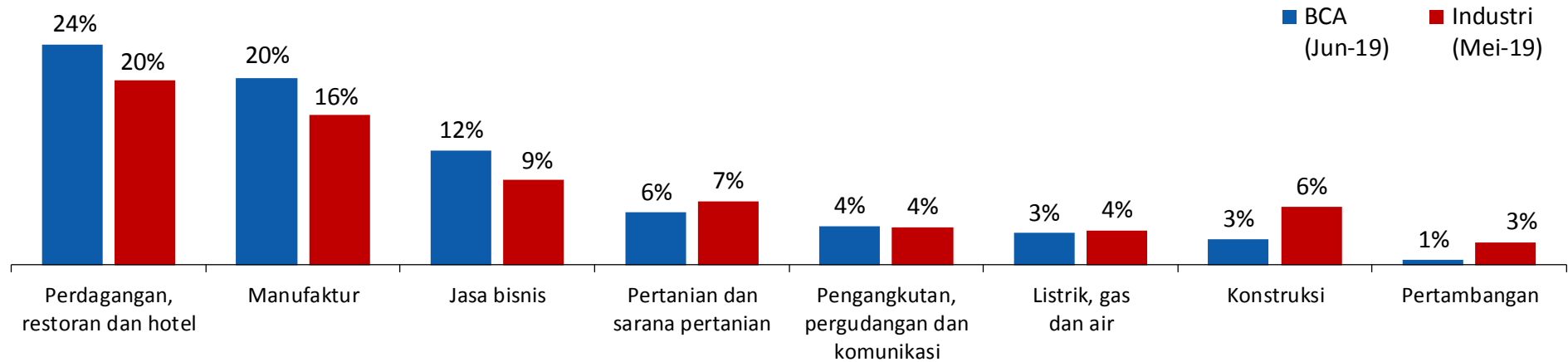


## Total Portfolio KPR (Rp triliun)

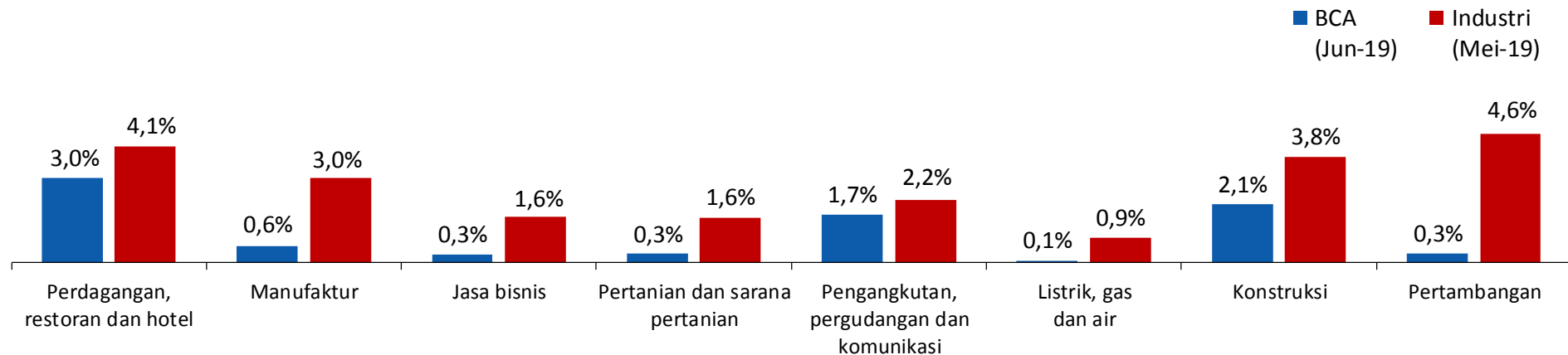


# Diversifikasi portofolio kredit sejalan dengan tingkat risiko yang diterima

Komposisi Kredit Produktif BCA per Sektor (%)



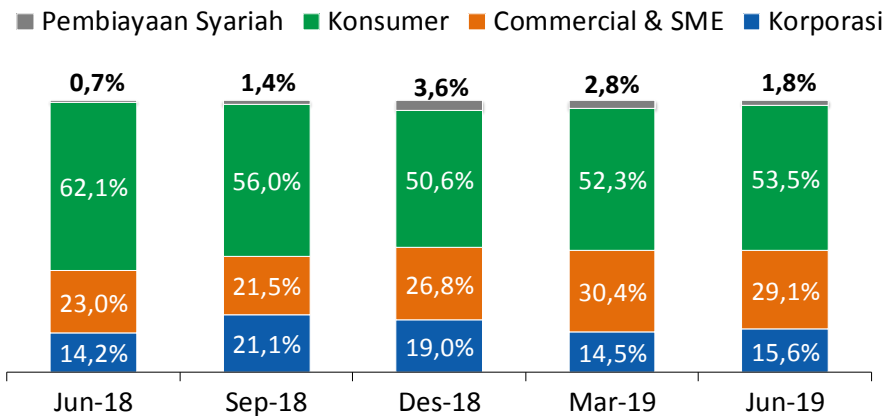
NPL Kredit Produktif BCA per Sektor (%)



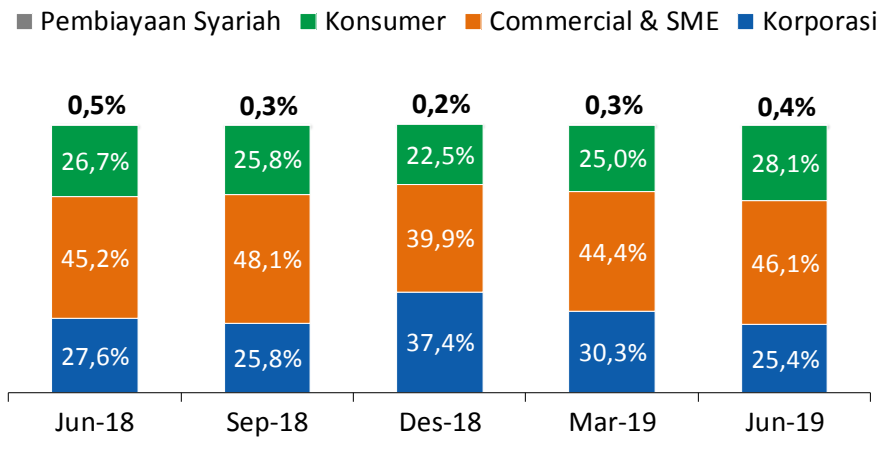
# Rasio pencadangan kredit yang memadai

## Komposisi Kredit Dalam Perhatian Khusus

(% dari total kredit dalam perhatian khusus)



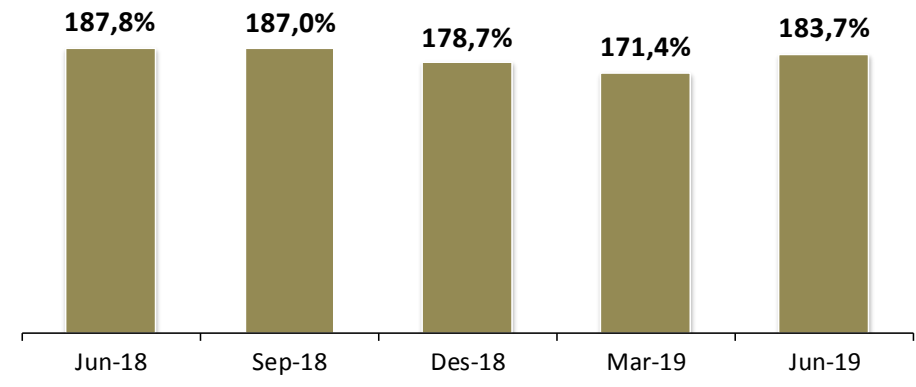
## Komposisi NPL (% dari Total NPL)



## Kualitas Kredit (Rp miliar)

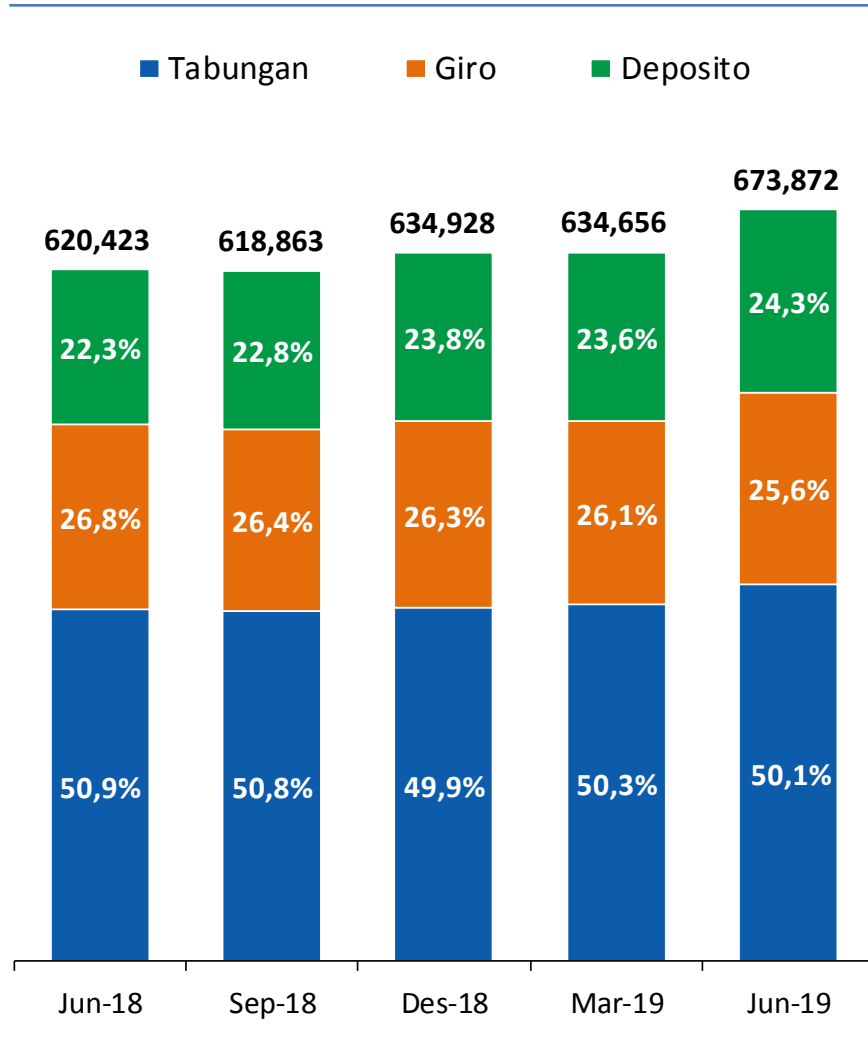
	Jun-18	Des-18	Jun-19
Lancar	487.049	532.475	542.942
Dalam Perhatian Khusus	12.632	10.968	14.307
<b>Performing Loans</b>	<b>499.681</b>	<b>543.443</b>	<b>557.249</b>
Kurang Lancar	737	1.702	1.514
Diragukan	854	1.220	976
Macet	5.685	4.790	5.493
<b>NPL</b>	<b>7.276</b>	<b>7.712</b>	<b>7.983</b>
<b>Total Kredit</b>	<b>506.957</b>	<b>551.155</b>	<b>565.232</b>
NPL Rasio - bruto	1,4%	1,4%	1,4%
NPL Rasio - bersih	0,4%	0,4%	0,5%

## Provisi Kredit / NPL (Perusahaan Induk)



# CASA berkontribusi 76% dari total dana pihak ketiga

Komposisi Dana Pihak Ketiga (Rp miliar)



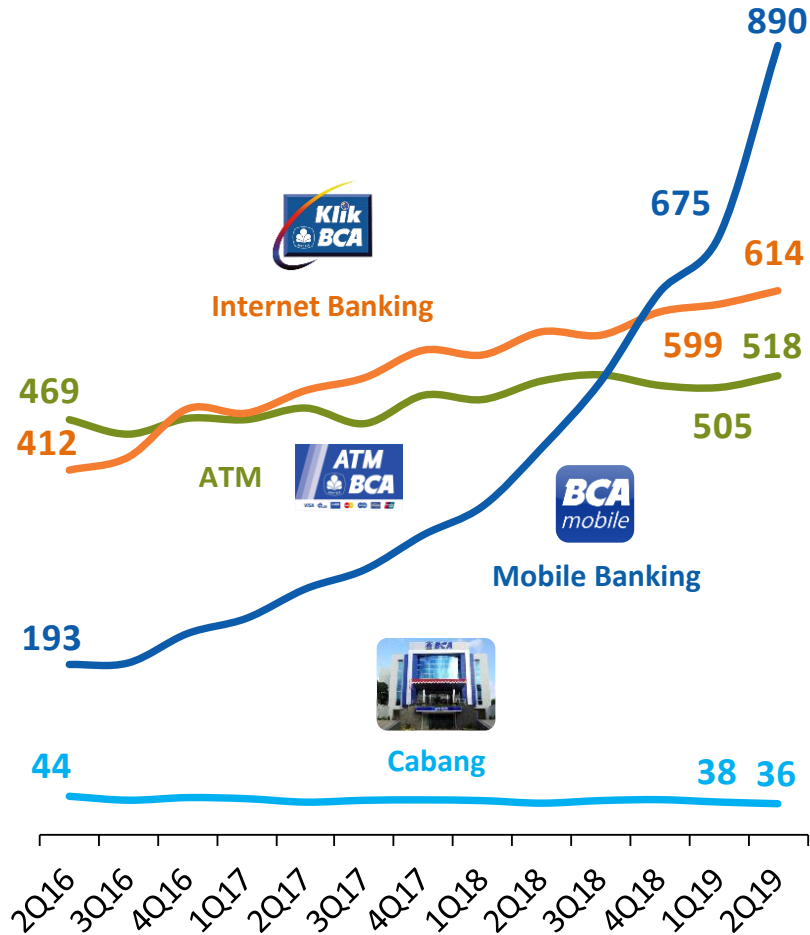
Dana Pihak Ketiga (Rp miliar)

	Jun-18	Des-18	Jun-19	ΔYTD	ΔYoY
<b>CASA</b>	<b>482.023</b>	<b>483.933</b>	<b>510.410</b>	<b>5,5%</b>	<b>5,9%</b>
<b>Giro</b>	166.528	167.268	172.644	3,2%	3,7%
<b>Tabungan</b>	315.495	316.665	337.766	6,7%	7,1%
<b>Deposito</b>	138.400	150.995	163.462	8,3%	18,1%
<b>Dana Pihak Ketiga</b>	<b>620.423</b>	<b>634.928</b>	<b>673.872</b>	<b>6,1%</b>	<b>8,6%</b>



# Platform perbankan transaksi yang solid

Nilai Transaksi - Triwulanan (juta)



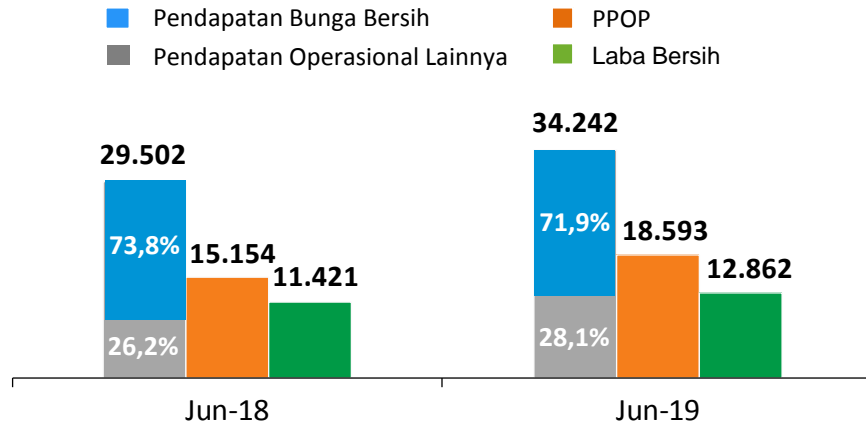
Nilai Transaksi-YTD (Rp triliun)

	1H17	1H18	1H19	YoY
Cabang	6,743	7,141	6,933	-2.9%
ATM	1,072	1,145	1,144	-0.1%
Internet Banking	3,587	4,303	4,985	15.8%
Mobile Banking	446	606	918	51.5%

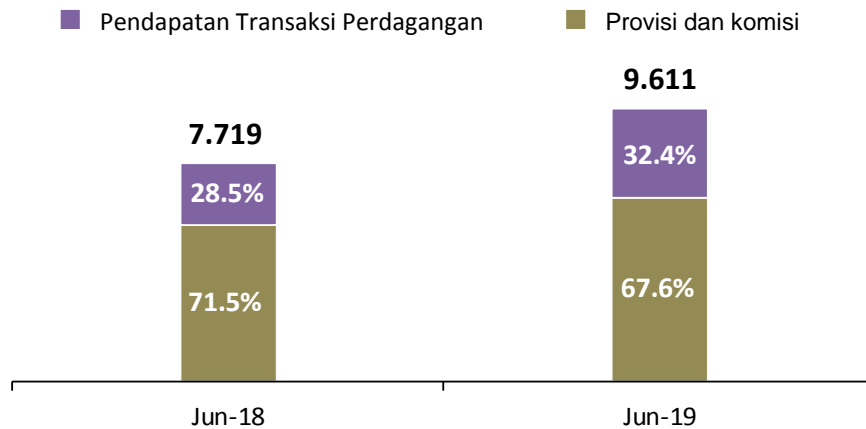


# PPOP didukung oleh pertumbuhan pendapatan operasional

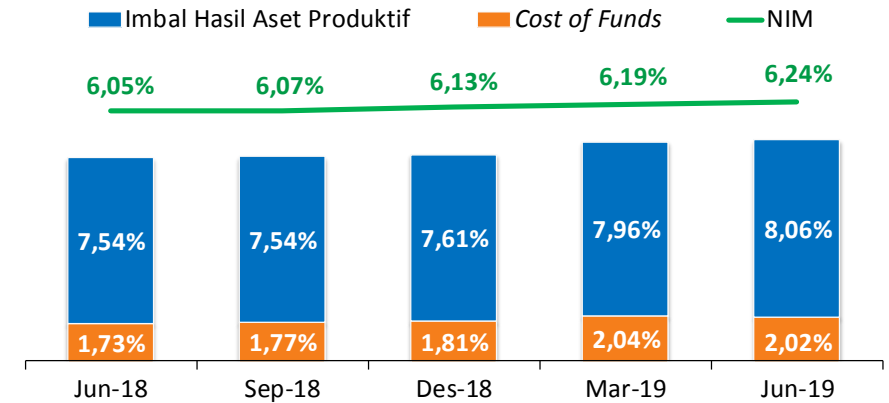
## Profitabilitas (Rp miliar)



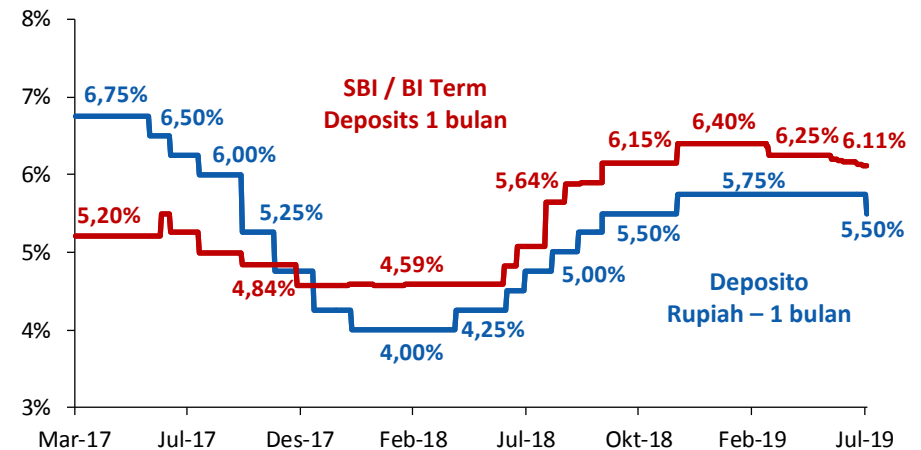
## Pendapatan Operasional Lainnya (Rp miliar)



## NIM, Yield dan Cost of Funds (Perusahaan Induk)



## Suku Bunga\*



\* Maximum interest rate offered

# Corporate updates

## Akuisisi Bank Royal

- Pada 20 Juni 2019, Rapat Umum Pemegang Saham Luar Biasa telah menyetujui rencana akuisisi Bank Royal.
- Akuisisi masih menunggu persetujuan regulator.

## Meluncurkan layanan pembukaan rekening online

- Pada April 2019, layanan pembukaan rekening online diluncurkan secara komersial.
- Layanan pembukaan rekening online memperkaya *customer experience* pada aplikasi m-BCA.

## Memperkenalkan Secured Keyboard untuk transaksi perbankan

- Pada Februari 2019, perbankan transaksi meluncurkan 'BCA Keyboard'. BCA adalah bank pertama yang memperkenalkan fitur ini pada pasar Indonesia.
- Layanan baru ini memungkinkan nasabah untuk melakukan transaksi perbankan ketika sedang mengakses aplikasi *chatting*.



# Rating Kredit BCA

## Fitch Ratings

Dipublikasikan pada Juli 2019

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

## Moody's

Dipublikasikan pada Desember 2018

Deskripsi	Rating
Outlook	Stable
Bank Deposits	Baa2 / P-2
Baseline Credit Assessment	baa2
Adjusted Baseline Credit Assessment	baa2
Counterparty Risk Assessment	Baa1(cr) / P-2(cr)
Issuer Rating	Baa2

# Kinerja Saham BCA

## Struktur Pemegang Saham BCA (per 30 Juni 2019)

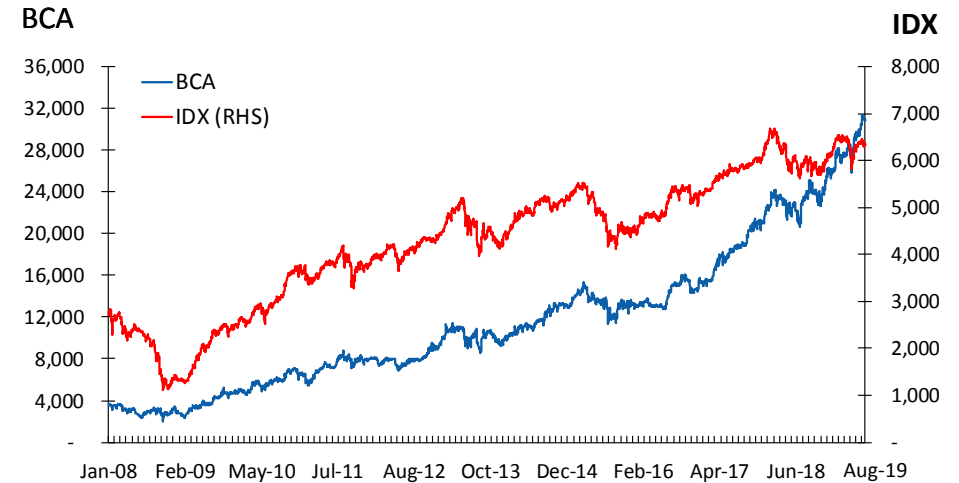
	Jumlah Saham	Persentase Kepemilikan
PT Dwimuria Investama Andalan *	13,545,990,000	54.94%
Anthoni Salim	434,079,976	1.76%
Public**	10,674,940,024	43.30%
<b>Total</b>	<b>24,655,010,000</b>	<b>100.00%</b>

Catatan:

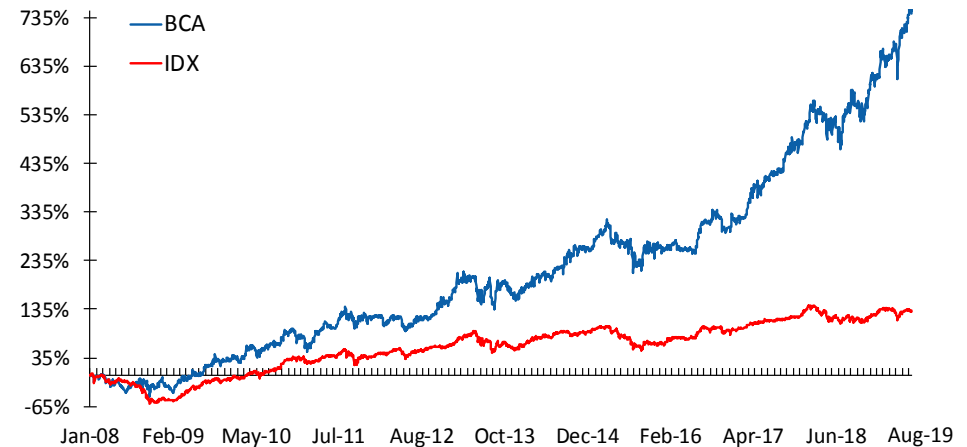
\* Pemegang saham PT Dwimuria Investama Andalan adalah Sdr. Robert Budi Hartono and Sdr. Bambang Hartono, sehingga pemegang saham pengendali terakhir PT Bank Central Asia Tbk adalah Sdr. Robert Budi Hartono dan Sdr. Bambang Hartono.

\*\* Pada komposisi saham yang dimiliki pemegang saham publik, sebesar 2,49% dimiliki oleh pihak-pihak yang terafiliasi dengan PT Dwimuria Investama Andalan.

## Kinerja Saham BCA vs IDX (28 Des 2007 s.d. 2 Agt 2019)



## Kinerja Relatif



# Penghargaan BCA di tahun 2019 (1/2)

**FinanceAsia**

**FinanceAsia Country Awards 2019**

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

**EuroMoney**

**EuroMoney Awards for Excellence 2019**

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

**AsiaMoney**

**New Year Awards Dinner 2019**

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

**Markplus.Inc**

**Indonesia WOW Brand Award 2018**

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

**Obsession Media Group**

**Obsession Award 2019**

- BCA – Best Private Bank

**Service Excellence Magazine & Carre – CCSL**

**Contact Center Service Excellence Award 2017**

Excellent Award:

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

Exceptional Award:

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

**SWA Magazine & Asosiasi Psikologi Positif Indonesia (ap2i)**

**Positive Organization Award 2019**

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

**TRAS n CO Indonesia, INFO BRAND & IMFocus**

**Indonesia Digital Popular Brand Award 2019**

Is Awarded to BCA – for Categories:

- Kartu Kredit, Internet Banking, Mobile Banking & Call Center in Recognition of Building a Popular Brand Based On Search Engine, Social Media and Website Based

**InMA**

**Indonesia Inhouse Magazine Awards 2019**

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

**Ministry of Finance**

**Taxpayer's Awards and Appreciation 2018**

BCA – For the Contribution in Tax Receipts in 2018

**Warta Ekonomi Magazine**

**Indonesia 4<sup>o</sup> Digital Innovation Award 2019**

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

**Warta Ekonomi Magazine**

**Indonesia Millenials top Brand Award 2019**

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

# Penghargaan BCA di tahun 2019 (2/2)

**Infobank & Marketing Research Indonesia**

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

**Infobank**

**Infobank Digital Brand Awards 2019**

For Conventional Bank Category:

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

**Investor Magazine**

**Investor Award 2019**  
 BCA – Top Performing Listed Companies 2018 for Market Capitalization > Rp10 trillion

**HR Asia**

**HR Asia Award 2019**  
 BCA – Best Companies to Work for in Asia 2019

**Economic Review Magazine**

**Indonesia Finance Award 2019**  
 BCA – Best in Finance for Sustainable Performance

**Infobank**

**Banking Service Excellence Awards 2019**

For Category Commercial Bank

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

**Investor**

**Investor Best Bank 2019**  
 The Best Bank in Indonesia for Commercial Bank Category with Capital > Rp30 trillion

**Service Excellence Magazine**

**Service Quality Award 2019**  
 BCA – Received Awards for categories:

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

**Bisnis Indonesia**

**Bisnis Indonesia Award 2019**  
 BCA – for Category Commercial Private Bank

*Terima Kasih*