

Corporate Presentation

Maintaining Solid Performance

Analysts' Meeting
Jan – Jun 2013 Results

PT Bank Central Asia Tbk
Jakarta, 29th July 2013



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Macro Environment

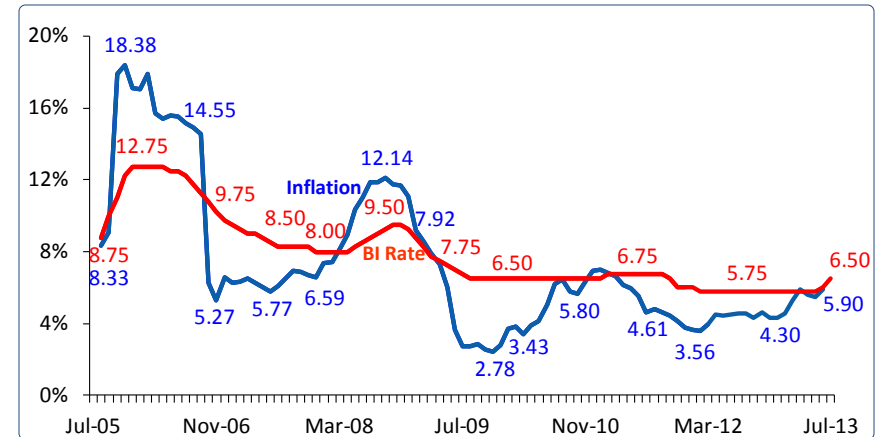
Performance Overview

Financial Review

Macroeconomic environment

- Bank Indonesia (BI) revised economic forecasts downward
 - Expected growth of 5.8% - 6.2%
 - Reduction in fuel subsidies
- Bank Indonesia raises benchmark interest rates to 6.5% to offset inflationary pressure
 - 75 bp increase in benchmark rate over a one month period
 - Inflation rate of 5.9% YoY as of June 2013 compared to 4.5% YoY in June 2012
 - Rupiah under pressure in 1H13

Inflation and BI Rates (%)



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

Rupiah/USD



Source: Bloomberg

Banking sector highlights - May 2013

- Indonesian banking sector continued to grow in the first half of 2013
 - Total loans of Rp2,911 tln (+20.6% YoY / +Rp497 tln)
 - Third party funds posted growth of Rp441 tln (+15.1% YoY)
 - Sector net profit rose to Rp43 tln (+17.5% YoY / +Rp7 tln)
 - System LDR at 86.9%
- Minimum down payment for mortgage and vehicle loans effective September 2013

Banking Sector Financial Summary (Rp trillion)

	May-12	Dec-12	May-13	YTD Change	YOY Change
Total Assets	3,827	4,263	4,419	3.7%	15.4%
Total Loans	2,414	2,732	2,911	6.5%	20.6%
Third Party Funds	2,909	3,225	3,350	3.9%	15.1%
Current Accounts	700	767	797	3.9%	13.8%
Savings	913	1,077	1,061	-1.5%	16.2%
Time Deposits	1,295	1,381	1,491	8.0%	15.1%
Net Profit	36	93	43	N.A	17.5%
NIM	5.3%	5.5%	5.4%	-10bp	10bp
LDR	83.0%	84.7%	86.9%	220bp	390bp
NPL	2.7%	2.2%	2.2%	0bp	-50bp
CAR	17.9%	17.4%	18.7%	130bp	80bp

Source: Bank Indonesia

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BCA key financial highlights

- Strong demand for credit across all sectors
 - Outstanding loans grew Rp54.4 tln, up 24.1% YoY, to Rp280.4 tln
 - NPL ratio remained low at 0.4%
 - Third party funds posted growth of Rp37.3 tln, up 10.9% YoY, to Rp378.5 tln
 - CASA grew by 15.4% YoY to Rp306.0 tln
 - Time deposits up Rp 4.0 tln from Rp 68.5 tln low in April 2013
 - LDR stood at 73.2%

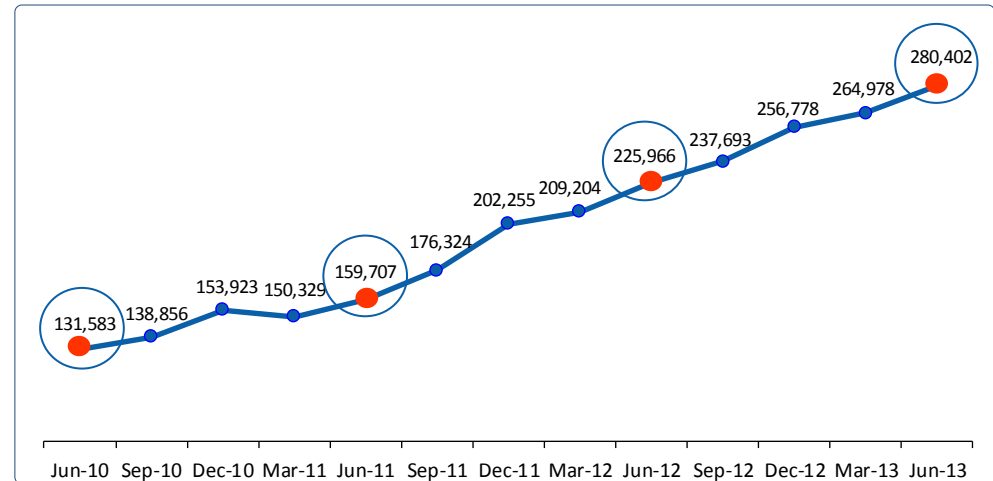
<i>(Rp billion)</i>	Jun-12	Jun-13	YOY Change
Total Assets	408,579	458,024	12.1%
Outstanding Loans	225,966	280,402	24.1%
Third Party Funds	341,147	378,464	10.9%
Net Interest Income	9,889	12,286	24.2%
Non Interest Income	2,934	3,427	16.8%
Operating Expenses	(6,485)	(7,236)	11.6%
Profit before Provisions and Tax	6,617	8,679	31.2%
Pre-Tax Profit	6,672	7,924	18.8%
Net Profit	5,298	6,321	19.3%
EPS	Rp217	Rp257	Rp40

<i>(Bank only)</i>	Jun-12	Jun-13
ROA	3.5%	3.4%
ROE	29.0%	24.6%
NIM	5.3%	6.0%
LDR	65.5%	73.2%
NPL	0.5%	0.4%
CAR (credit and market risk)	17.1%	18.5%
CAR (credit, market and <u>operational</u> risk)	14.7%	16.0%

Strong credit demand across all segments

- Loan portfolio grew Rp54.4 tln YoY to Rp280.4 tln in June 2013
 - 24.1% YoY portfolio growth across all segments driven by consumer and commercial & SME lending
- Strong credit demand in 1H13
- Loan utilization rate increased to 70.0% in June 2013

Loans (Rp billion)



Loans Breakdown (Bank only, Rp billion)

	Jun-12	Dec-12	Jun-13	YTD Change	YoY Change
Corporate	77,273	84,815	91,472	7.8%	18.4%
Commercial & SME	88,684	102,973	110,503	7.3%	24.6%
Consumer	59,999	68,926	78,405	13.8%	30.7%
Total Outstanding	225,956	256,714	280,380	9.2%	24.1%
Total Facilities*	330,207	372,201	400,557	7.6%	21.3%

* Including uncommitted unused loan facilities of Rp8.8 trillion in June 2013

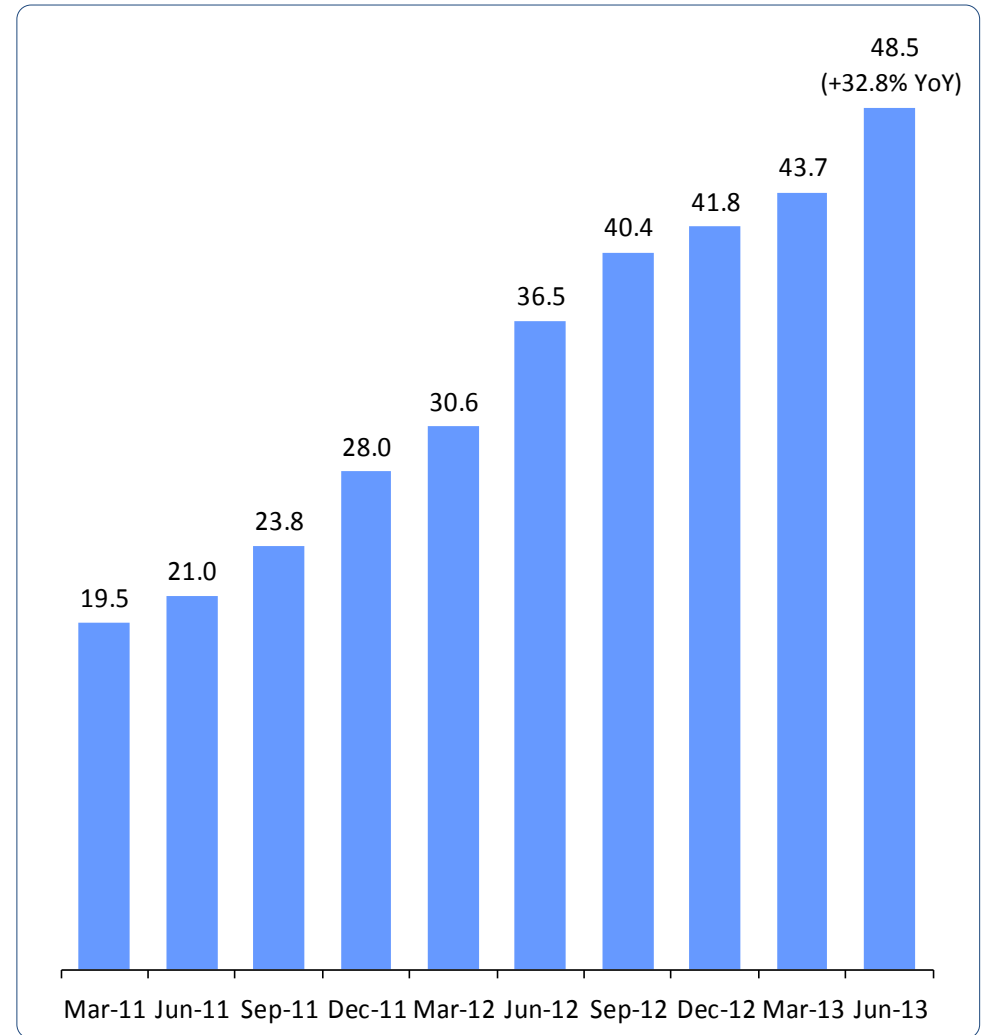
Mortgage market leader

- BCA continues to lead the mortgage market
 - 19.6% market share in May 2013, up from 18.8% in December 2012
 - Mortgages grew Rp12.0 tln YoY to Rp48.5 tln in June 2013 (CAGR June 2008-2013: 38.9% and 32.8% YoY growth)
- Minimum regulatory down payment for mortgage lending
 - Portfolio LTV is 49.3%

Mortgage Portfolio (Bank only)

	Jun-12	Dec-12	Jun-13
Number of Customers Accounts	72,110	77,265	82,832
Total Outstanding (Rp billion)	36,487	41,806	48,466
Average Loan Outstanding (Rp million)	506	541	585

Total Mortgage Portfolio (Bank only, Rp trillion)



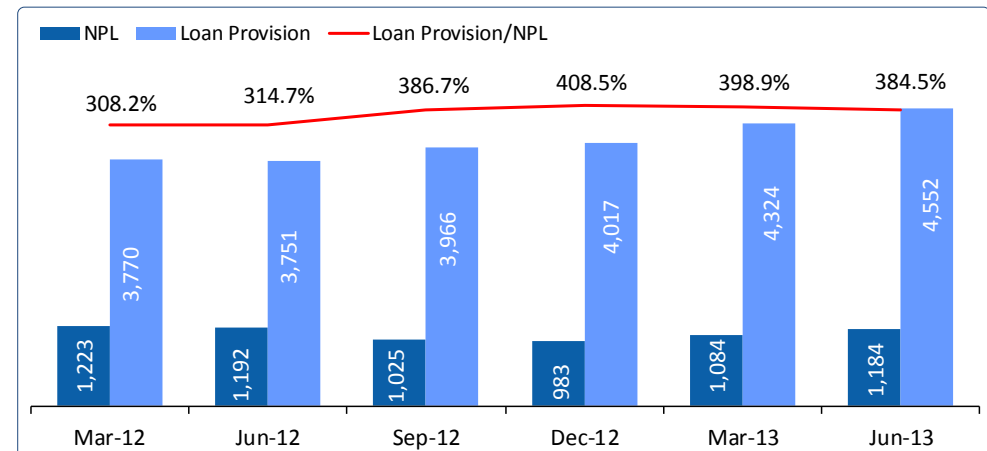
Stable delinquency ratios

- Maintained good asset quality in a strong loan growth environment
 - Gross NPL ratio of 0.4%
- Disciplined risk management practices and active monitoring of loan portfolio
 - Provision/NPL coverage at 384.5%

Loan Quality (Bank only, Rp billion)

	Jun-12	Dec-12	Jun-13
Current	221,636	252,484	275,742
Special Mention	3,128	3,247	3,454
Performing Loans	224,764	255,731	279,196
Substandard	430	213	353
Doubtful	159	179	171
Loss	603	591	660
Non Performing Loans	1,192	983	1,184
Total Loans	225,956	256,714	280,380
NPL Ratio - gross	0.5%	0.4%	0.4%
NPL Ratio - net	0.4%	0.2%	0.2%

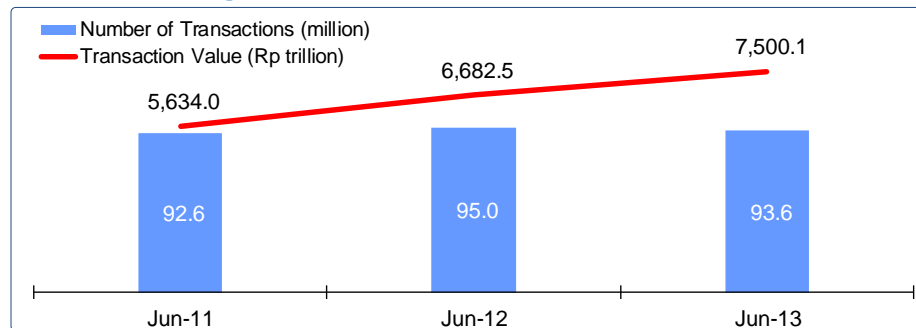
NPL and Loan Provision (Bank only, Rp billion)



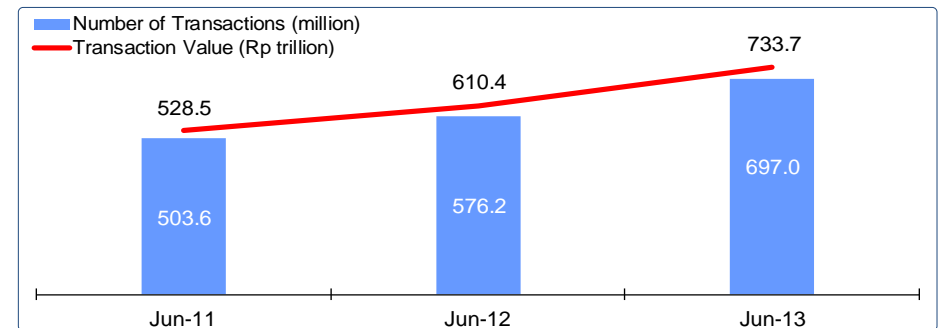
A leading transaction banking business

- BCA's nearly 12 million interconnected customers benefit from the Bank's diversified transaction banking network
- Extensive network with 1,028 branches, 12,429 ATMs and growing EDC penetration nationwide
- Solid growth in all transaction banking activities, in particular through electronic banking facilities

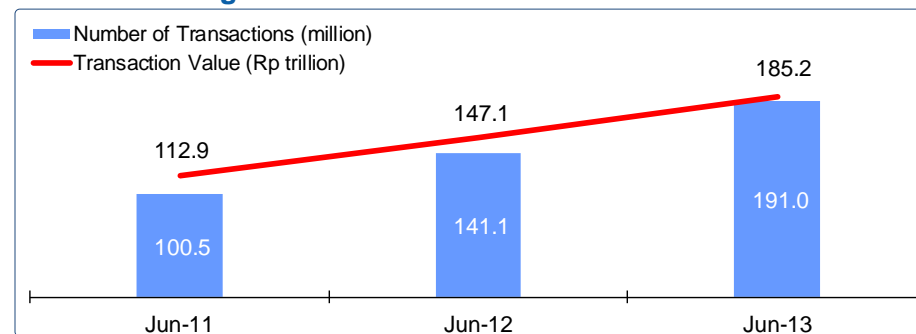
Branch Banking



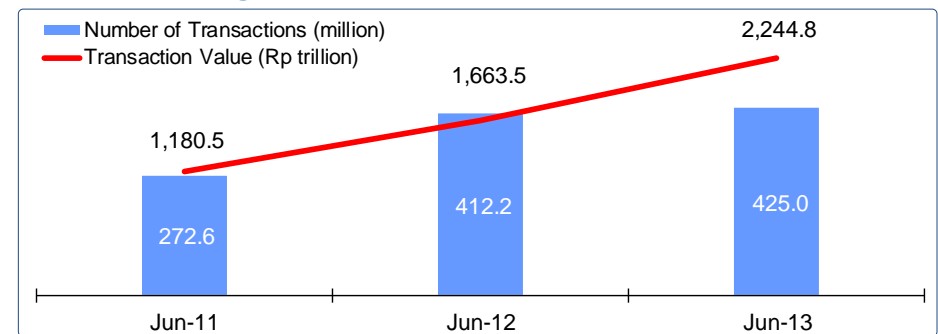
ATM



Mobile Banking



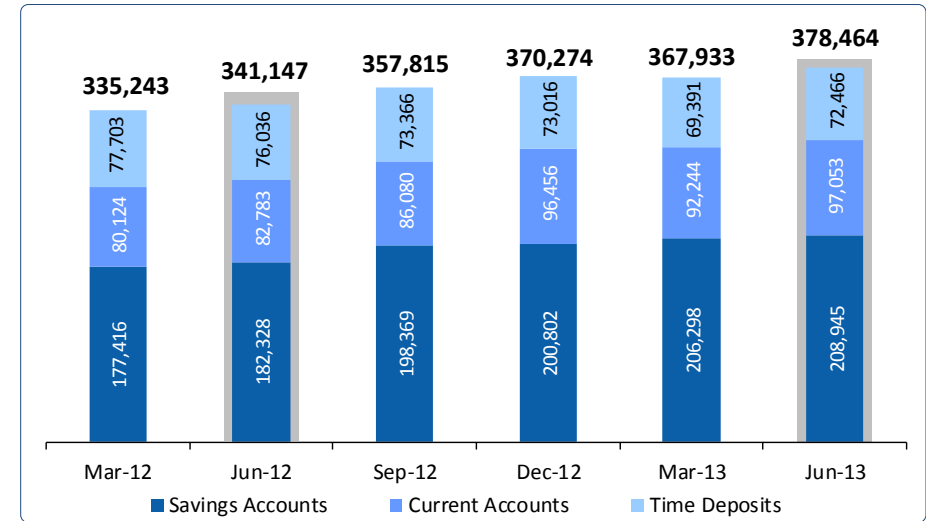
Internet Banking



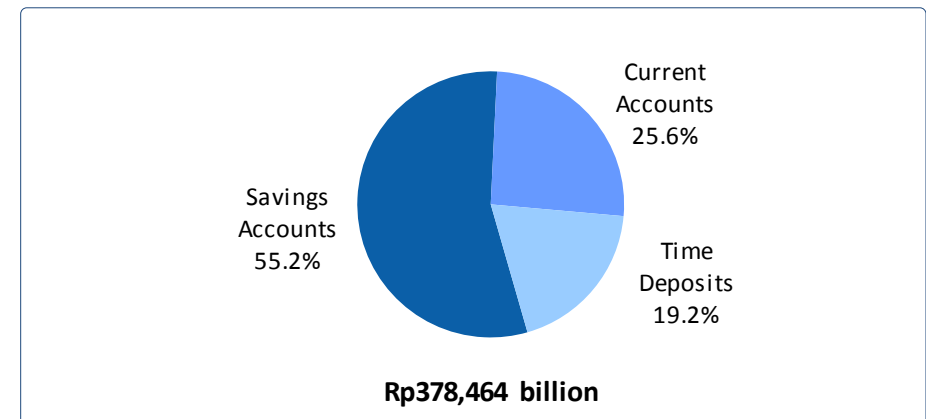
Solid funding base

- CASA (Current and Savings) balances grew 15.4% YoY to Rp306.0 tln in June 2013
 - Current account balances increased to Rp97.1 tln or 17.2% YoY while saving account balances grew to Rp208.9 tln or 14.6% YoY
 - CASA accounts comprised 80.9% of total third party funds
- Total third party funds increased to Rp378.5 tln or 10.9% YoY
- Secondary reserves totaled Rp56.1 tln

Third Party Funds (Rp billion)



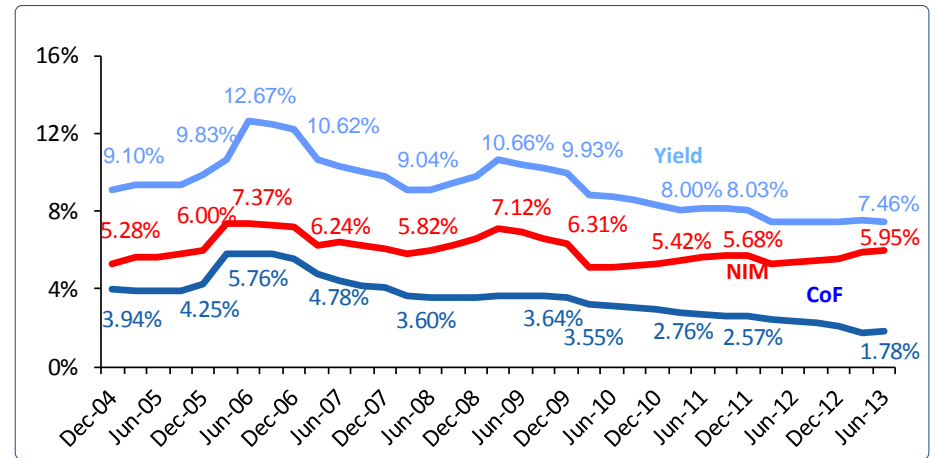
Third Party Funds (as of 30 June 2013)



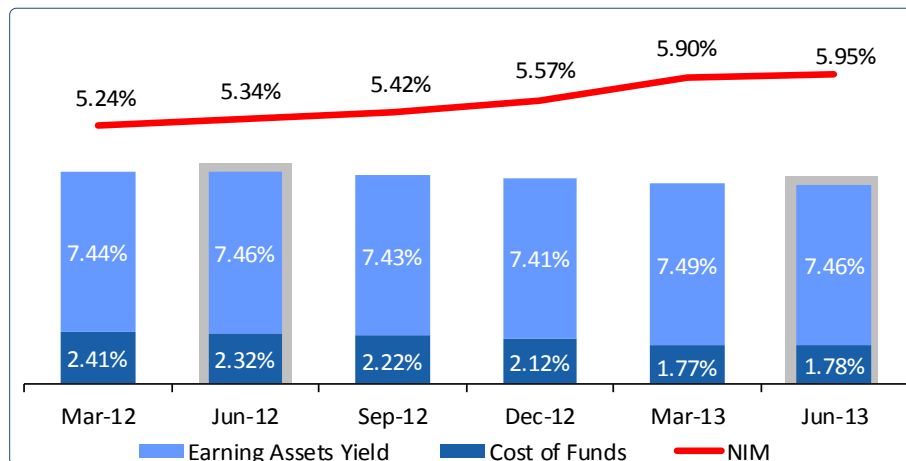
Improving NIM along with lending expansion

- Net Interest Margin (NIM) improved to 5.95% in June 2013
 - Reprofiled earning assets portfolio as a result of increased lending
 - Secondary reserves yield improved since 4Q12 in line with rising interest rates YTD
- Upwards adjustments in lending and deposit rates in 2H13

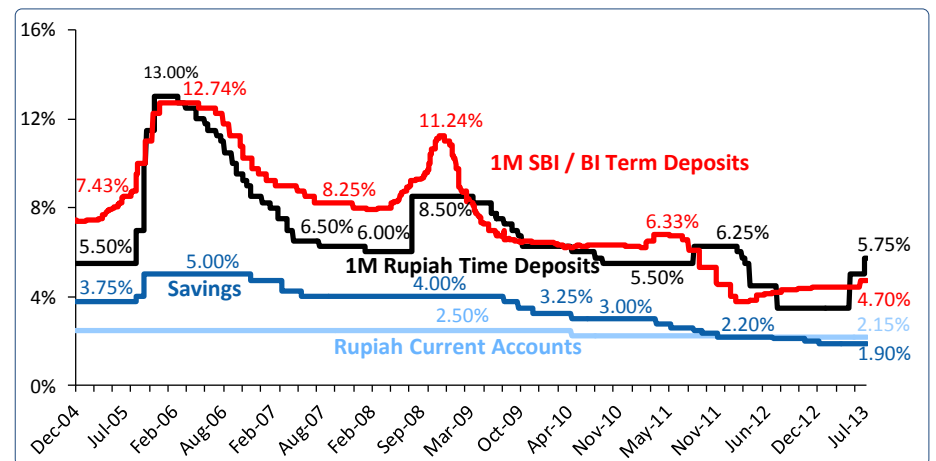
NIM, Yield and Cost of Funds (Bank only)



NIM (Bank only)



Interest Rate*

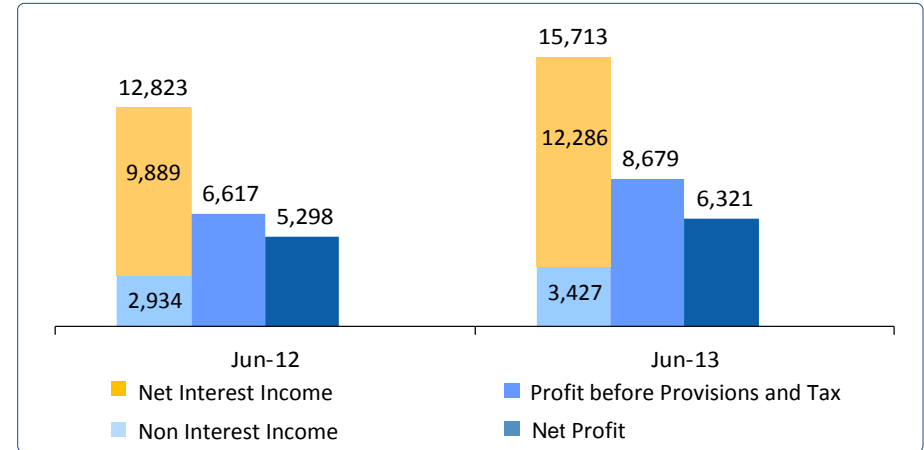


* Maximum interest rate offered

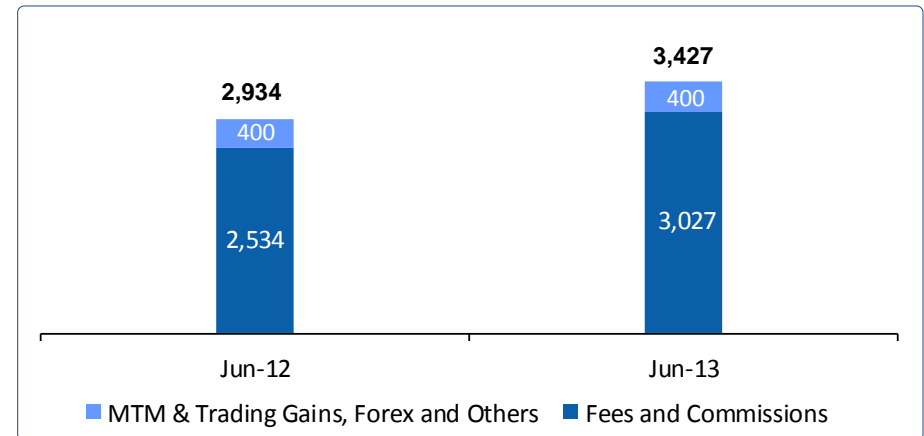
Sustained profitability

- Combined Net Interest Income and Non Interest Income increased by 22.5% YoY to Rp15.7 tln
 - Net Interest Income increased by 24.2% YoY to Rp12.3 tln supported by strong loan growth
 - Non Interest Income grew by 16.8% YoY to Rp3.4 tln supported by a 19.5% growth in transaction related fees
- Net Profit rose by 19.3% YoY to Rp6.3 tln

Profitability (Rp billion)



Non Interest Income (Rp billion)



Quality growth through enhanced relationship

Growth

- Expand transaction banking presence
- Expand loan portfolio in all segments
- Explore new business opportunities
- Deepen customer relationship

Quality

- Maintain and enhance the quality of:
 - Loan portfolio
 - Banking operations
 - Products and services

Efficiency

- Optimize existing human resources, infrastructure and logistics
- Simplify operational and administration procedures

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Macro Environment

Performance Overview

Financial Review

Balance sheet summary

(Rp billion)	Mar-12	Jun-12	Sep-12	Dec-12	Mar-13	Jun-13	YOY Change
Total Assets	400,731	408,579	427,015	442,994	447,445	458,024	12.1%
Secondary Reserves – Gross	78,862	59,759	65,404	66,036	61,523	56,144	-6.0%
SBI & Other Placement in BI	74,730	51,805	60,835	61,148	57,597	51,667	-0.3%
Placement with other Banks	4,132	7,954	4,569	4,888	3,926	4,477	-43.7%
Loans	209,204	225,966	237,693	256,778	264,978	280,402	24.1%
Government Bonds	35,832	43,378	43,949	36,752	35,407	34,891	-19.6%
Marketable Securities	13,001	12,566	11,315	11,587	10,481	12,838	2.2%
Impairment on financial assets	(4,609)	(4,461)	(4,722)	(4,802)	(5,118)	(5,419)	21.5%
Third Party Funds							
Savings	177,416	182,328	198,369	200,802	206,298	208,945	14.6%
Current Accounts	80,124	82,783	86,080	96,456	92,244	97,053	17.2%
Time Deposits	77,703	76,036	73,366	73,016	69,391	72,466	-4.7%
Equity (Bank only)							
Tier 1	38,314	38,113	39,916	41,035	50,177	50,108	31.5%
Tier 2	2,945	3,110	3,244	2,865	2,958	3,118	0.3%
Exchange Rate – Rp/USD	9,144	9,393	9,570	9,638	9,718	9,925	5.7%

Income statement summary

(Rp billion)	3Q-12	4Q-12	1Q-13	2Q-13	1H-12	1H-13	YOY Change
Net Interest Income *	5,425	5,932	6,028	6,258	9,889	12,286	24.2%
Non Interest Income	1,558	1,878	1,631	1,796	2,934	3,427	16.8%
Fees and commissions	1,378	1,543	1,423	1,604	2,534	3,027	19.5%
Gain on spot & derivative (realized) – net	93	158	148	120	191	268	40.3%
Mark to market on financial assets – net	(18)	(24)	34	(48)	(75)	(14)	N.A
Gain on sale of financial assets – net	32	112	(43)	25	128	(18)	N.A
Others	73	89	69	95	156	164	5.1%
Operational Expenses	(3,037)	(3,339)	(3,727)	(3,509)	(6,485)	(7,236)	11.6%
Personnel Expenses	(1,309)	(1,241)	(2,220)	(1,664)	(3,404)	(3,884)	14.1%
Other Expenses	(1,728)	(2,098)	(1,507)	(1,845)	(3,081)	(3,352)	8.8%
Income from Operation before Provision	3,946	4,471	3,932	4,545	6,338	8,477	33.7%
Non Operating Income - Net	124	27	84	118	279	202	-27.6%
Profit before Provisions and Tax	4,070	4,498	4,016	4,663	6,617	8,679	31.2%
Provision	(340)	(214)	(392)	(363)	55	(755)	N.A
Pre-Tax Profit	3,730	4,284	3,624	4,300	6,672	7,924	18.8%
Income Tax	(754)	(839)	(729)	(870)	(1,375)	(1,599)	16.3%
Net Profit	2,978	3,445	2,892	3,429	5,298	6,321	19.3%

* Starting 4Q12 income from BCA Finance reported as interest income (previously booked as other operating income). Quarterly income has been adjusted to reflect this change

Financial ratios

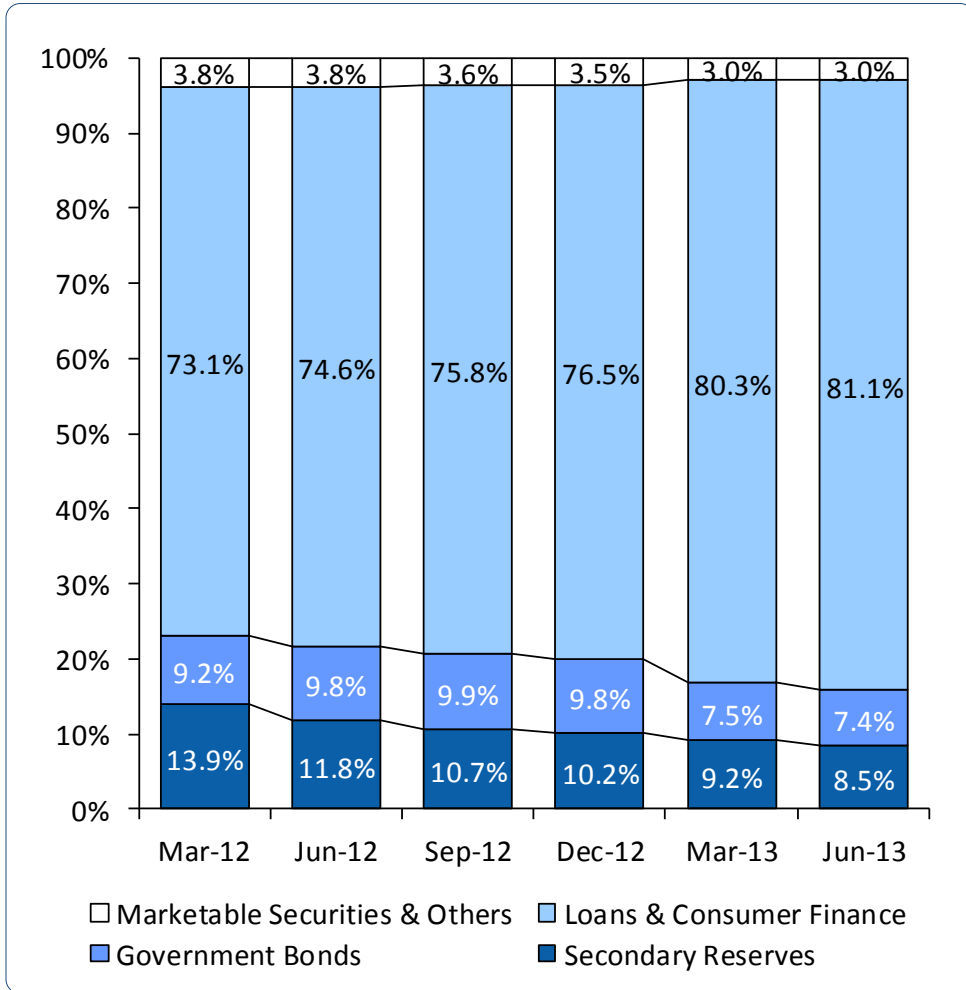
(Bank only, %)	Mar-12	Jun-12	Sep-12	Dec-12	Mar-13	Jun-13
ROA	2.7	3.5	3.4	3.6	3.0	3.4
ROE	22.1	29.0	29.2	30.4	21.7	24.6
NIM	5.2	5.3	5.4	5.6	5.9	6.0
CAR (credit and market risk)	18.0	17.1	17.1	16.3	19.3	18.5
CAR (credit, market and <u>operational risk</u>)	15.4	14.7	14.8	14.2	16.6	16.0
LDR	61.6	65.5	65.7	68.6	71.1	73.2
Cost Efficiency Ratio*	56.7	49.8	47.7	46.4	50.4	46.6
Cost to Income Ratio (BOPO)**	72.1	65.4	64.2	62.4	67.0	63.0
NPL Ratio - gross	0.6	0.5	0.4	0.4	0.4	0.4
NPL Ratio - net	0.3	0.4	0.2	0.2	0.2	0.2
Provision/NPL	308.2	314.7	386.7	408.5	398.9	384.5
NOP	0.5	0.3	0.2	0.9	0.3	0.7
	Mar-12	Jun-12	Sep-12	Dec-12	Mar-13	Jun-13
EPS (Rp)	95	217	339	480	118	257
Book Value/Share (Rp)	1,818	1,867	2,018	2,124	2,300	2,338

* Cost Efficiency Ratio = operational expenses to net interest income and non interest income

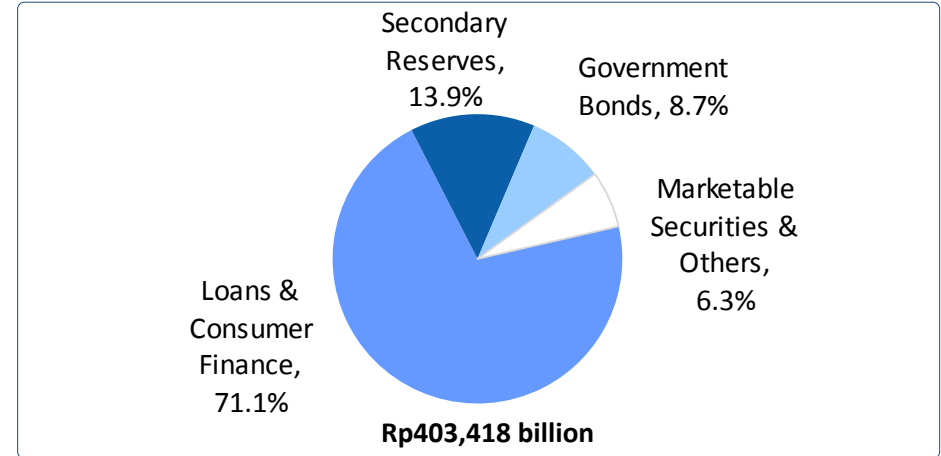
** Cost to Income Ratio (BOPO) = all expenses (operating expenses included interest expenses and provision for assets losses) to all revenues (operational income included interest income and reversal of provision for assets losses)

Diversified earning assets composition

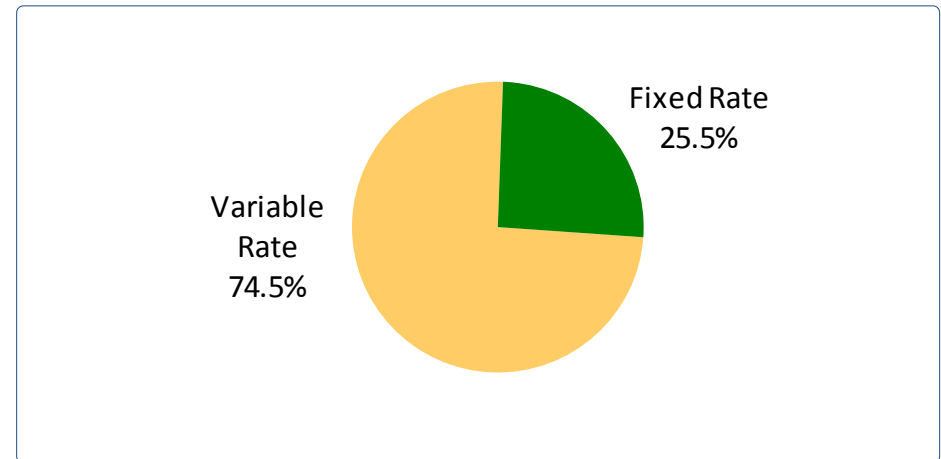
Interest Income Contribution



Earning Assets Composition (as of 30 June 2013)



Government Bonds and Loans Profile (as of 30 June 2013)

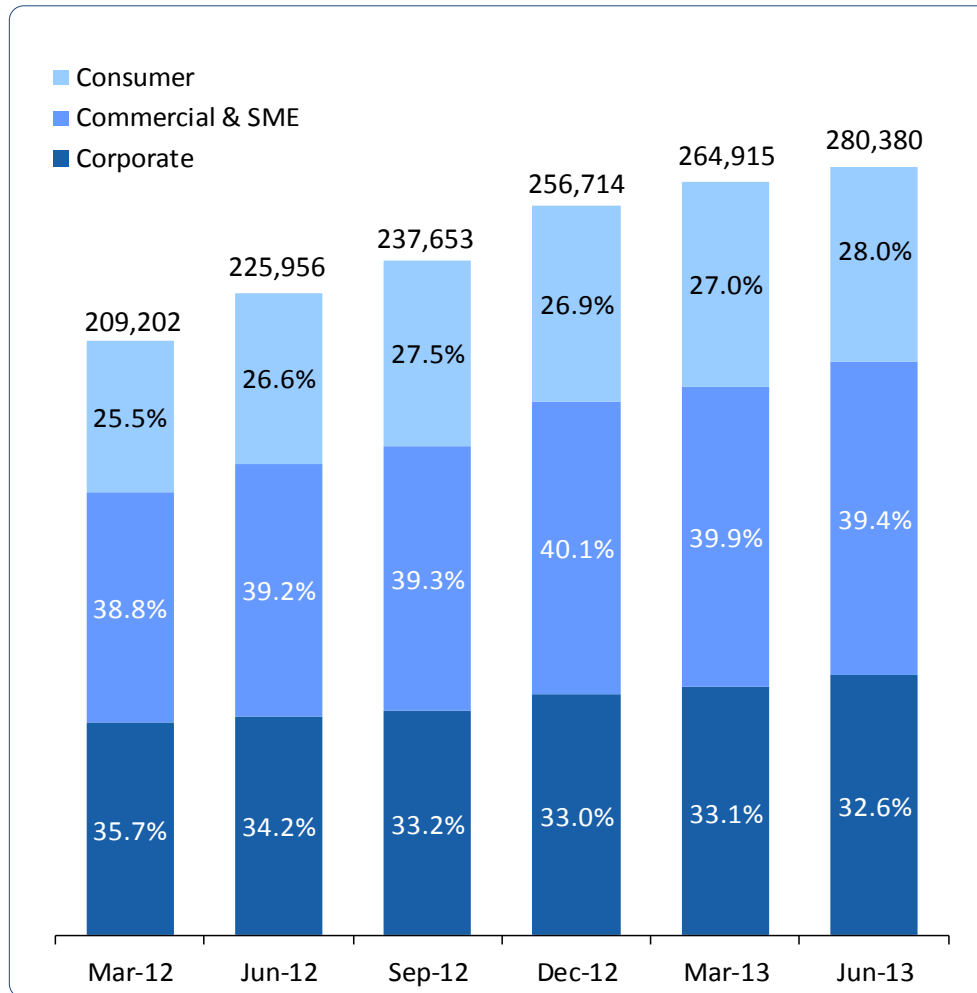


Breakdown of earning assets yield

Bank Only	Jun-12		Dec-12		Jun-13	
	Balance (Rp billion)	Yield (%)	Balance (Rp billion)	Yield (%)	Balance (Rp billion)	Yield (%)
Secondary Reserves	59,425	4.47%	65,431	4.29%	55,648 (-6.4% YoY)	4.37%
Marketable Securities	12,328	6.51%	11,366	6.27%	12,677 (2.8% YoY)	6.18%
Loans	225,956	9.26%	256,714	9.17%	280,380 (+24.1% YoY)	9.03%
Government Bonds	43,067	7.47%	36,436	7.12%	34,573 (-19.7% YoY)	6.49%

Balanced loan portfolio

Loan Portfolio (Bank only, Rp billion)

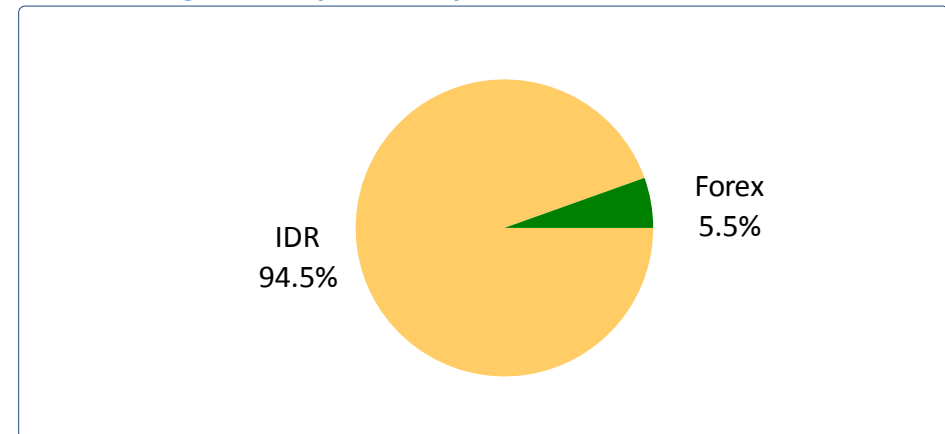


Loans Breakdown (Bank only, Rp billion)

	Jun-12	Dec-12	Jun-13	YTD Change	YoY Change
Corporate	77,273	84,815	91,472	7.8%	18.4%
Commercial & SME	88,684	102,973	110,503	7.3%	24.6%
Consumer	59,999	68,926	78,405	13.8%	30.7%
Total Outstanding	225,956	256,714	280,380	9.2%	24.1%
Total Facilities*	330,207	372,201	400,557	7.6%	21.3%

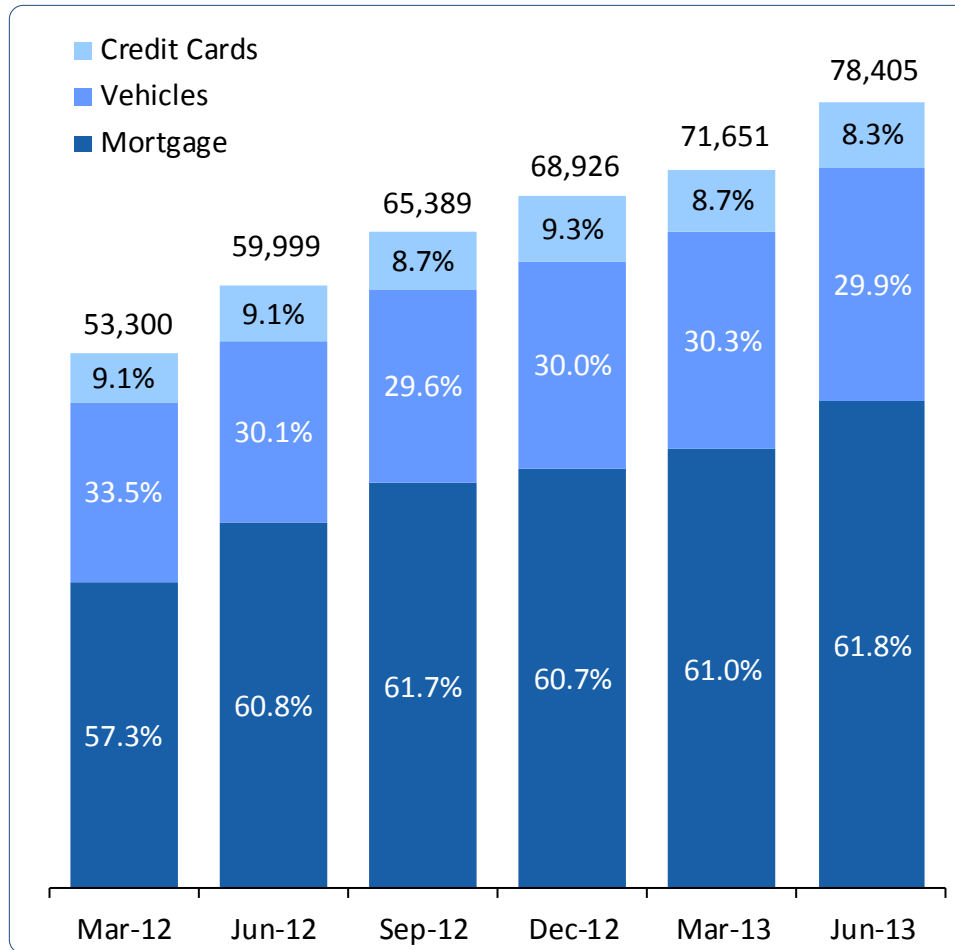
* Including uncommitted unused loan facilities of Rp8.8 trillion in June 2013

Outstanding Loans by Currency (as of 30 June 2013)



Growing consumer financing particularly in mortgage

Consumer Loans (Bank only, Rp billion)



Consumer Loans

(Bank only + vehicle loans booked by BCA Finance, Rp billion)

	Jun-12	Dec-12	Jun-13	YTD Change	YoY Change
Mortgage	36,487	41,806	48,466	15.9%	32.8%
Vehicles	18,051	20,689	23,402	13.1%	29.6%
Credit Cards	5,461	6,431	6,537	1.6%	19.7%
Total	59,999	68,926	78,405	13.8%	30.7%
Vehicle loans booked by BCA Finance	5,364	4,564	5,117	12.1%	-4.6%
Grand Total	65,363	73,490	83,522	13.7%	27.8%

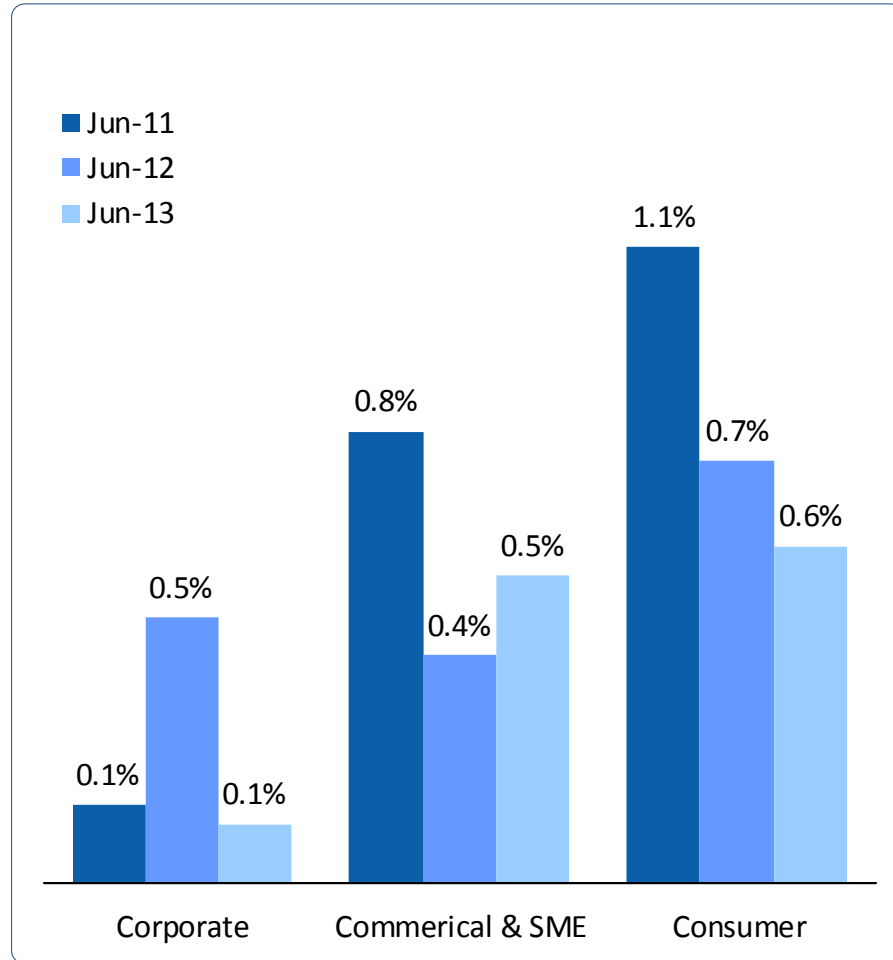
Diversified industry concentration

Top Ten Industry Sectors in Corporate, Commercial and SME

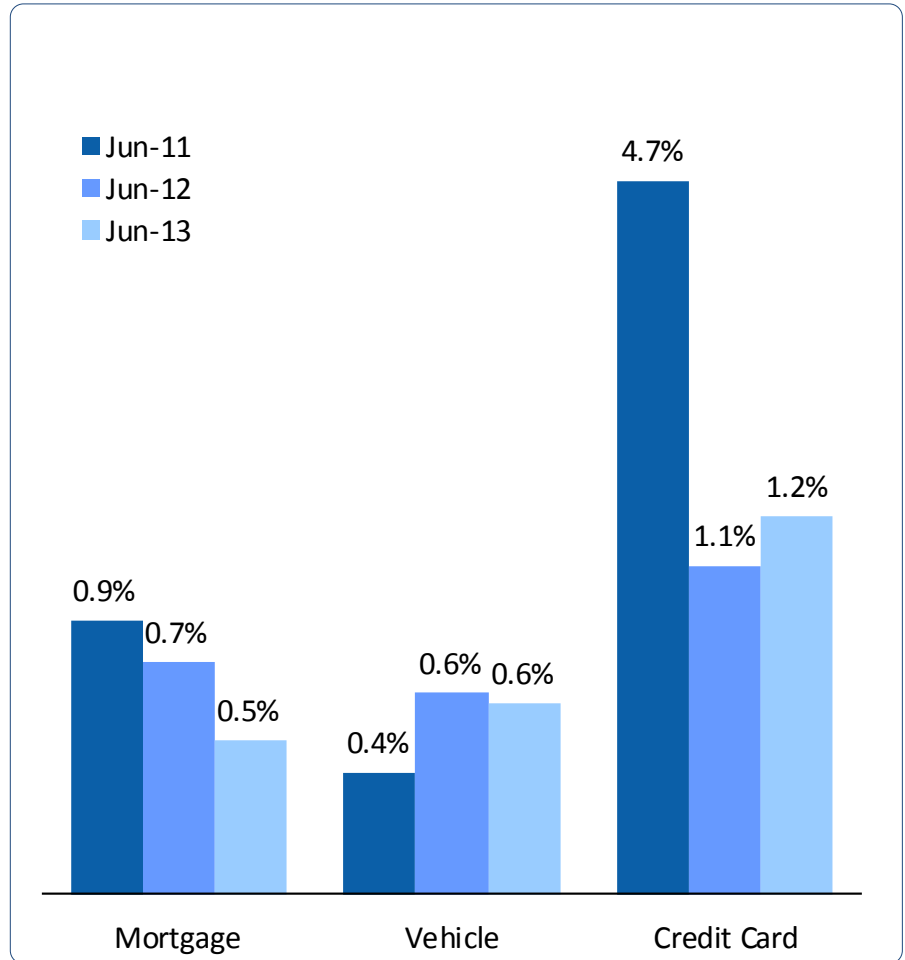
Sectors	Jun-12	Dec-12	Jun-13
1. Automotive and Transportation	6.5%	6.6%	7.5%
2. Transportation and Logistics	5.6%	6.4%	6.8%
3. Plantation and Agriculture	7.1%	6.9%	6.8%
4. Distributor, Wholesaler and Retailer	5.7%	5.9%	6.5%
5. Building Material and Other Construction Related	6.8%	6.2%	6.4%
6. Textile and Garment	5.5%	5.4%	5.3%
7. Properties and Construction	4.1%	4.4%	4.5%
8. Telecommunication	6.1%	4.6%	4.3%
9. Food and Beverages	4.1%	4.3%	4.2%
10. Tourism	3.5%	3.7%	3.9%
Total	55.0%	54.4%	56.2%

NPL maintained at a low level

NPL by Loan Segments (%)

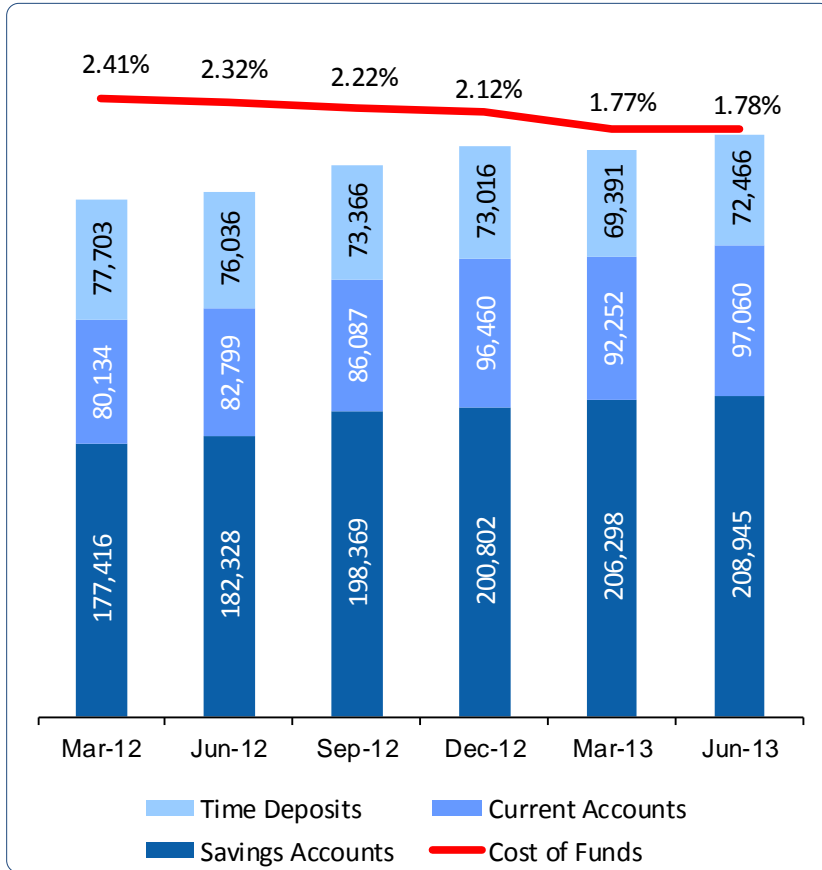


NPL by Consumer Loans (%)

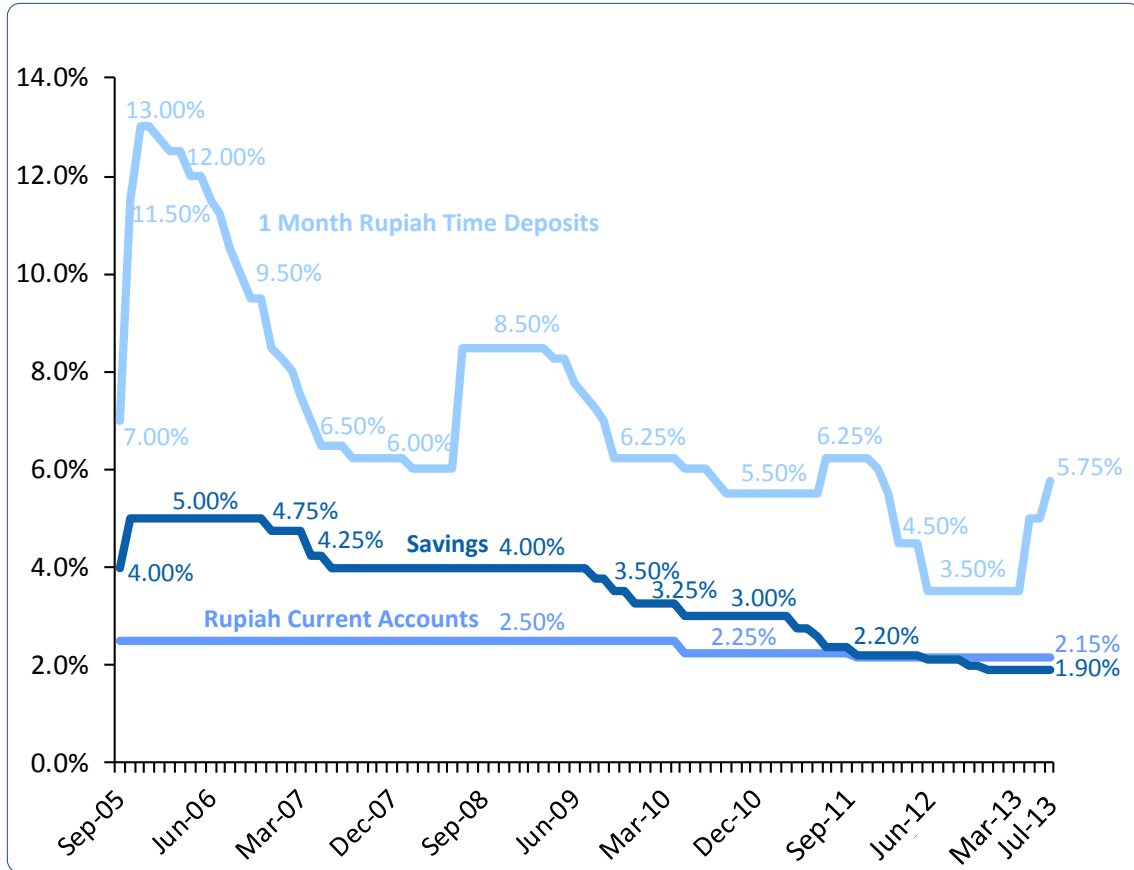


Active management of third party funds

Third Party Funds & Cost of Funds (Bank only, Rp billion)



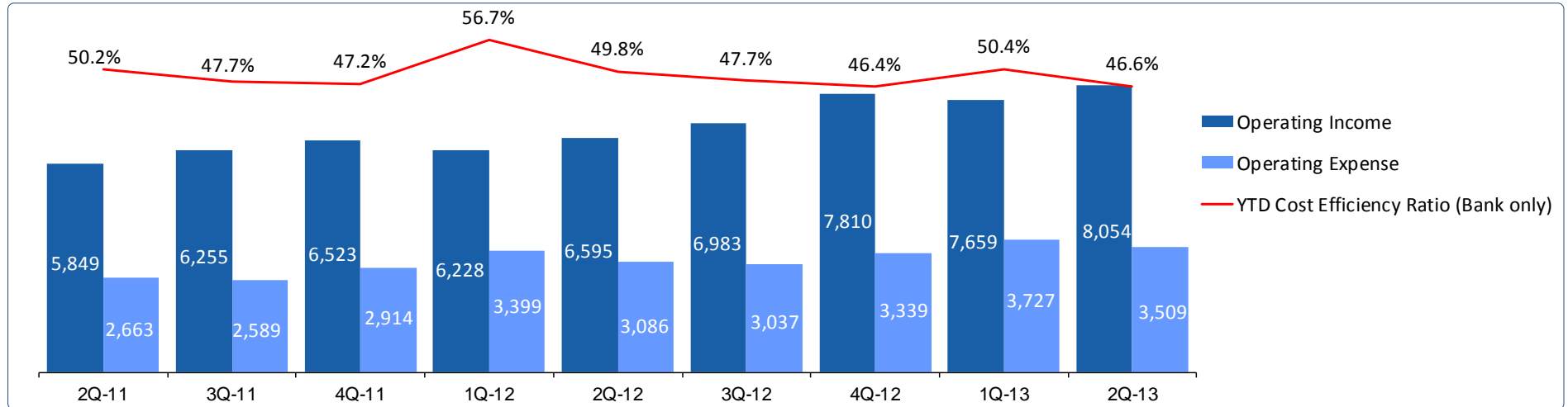
Interest Rate Adjustments*



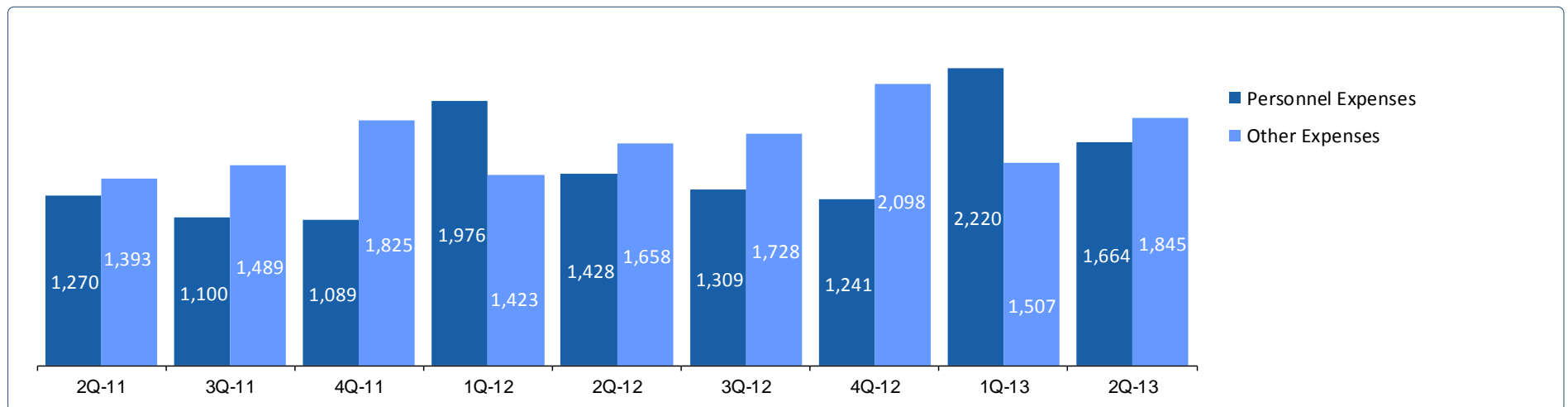
* Maximum interest rate offered

Cost efficiency ratio

Quarterly Operating Income & Expense (Rp billion) and YTD Cost Efficiency Ratio (%)



Quarterly Breakdown of Operating Expenses (Rp billion)



Thank you

www.bca.co.id



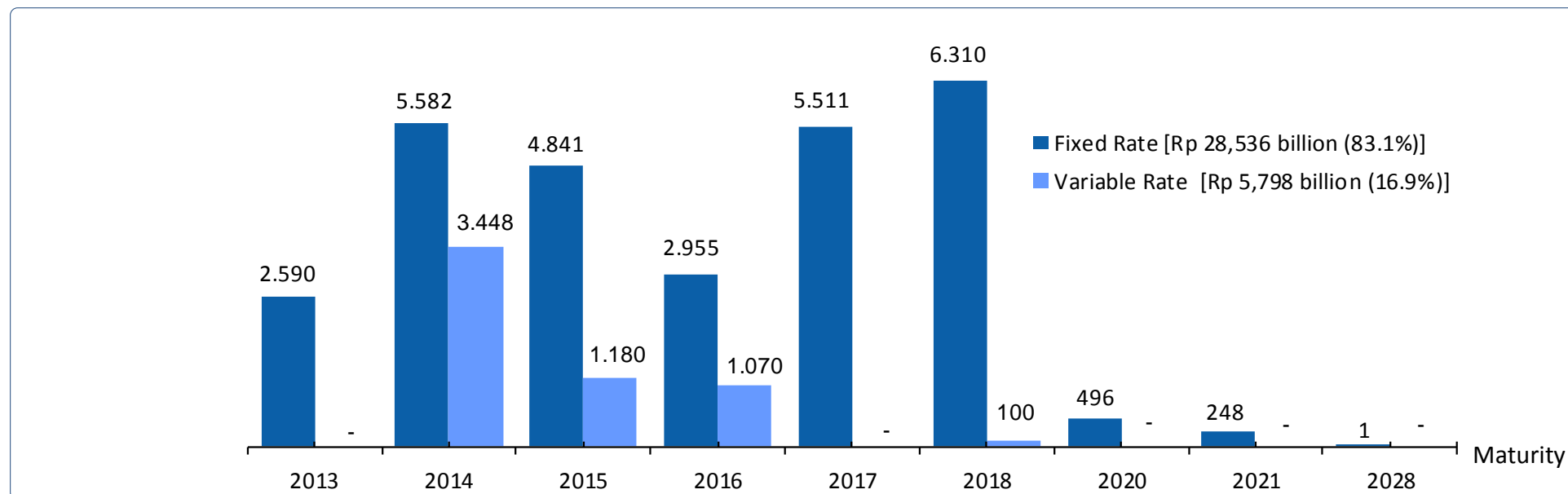
Appendix

Government bonds profile

Government Bond Maturity

(Bank only, Rp billion)

Nominal Value as of 30 June 2013



	2013	2014	2015	2016	2017	2018	2020	2021	2028	Total
Trading	5	11	12	7	-	-	-	-	1	36
Available for Sale	2,585	3,697	2,133	2,298	4,449	6,310	496	248	-	22,216
Investment	-	5,323	3,876	1,721	1,062	100	-	-	-	12,082
Total	2,591	9,031	6,021	4,026	5,511	6,410	496	248	1	34,334

BCA share performance

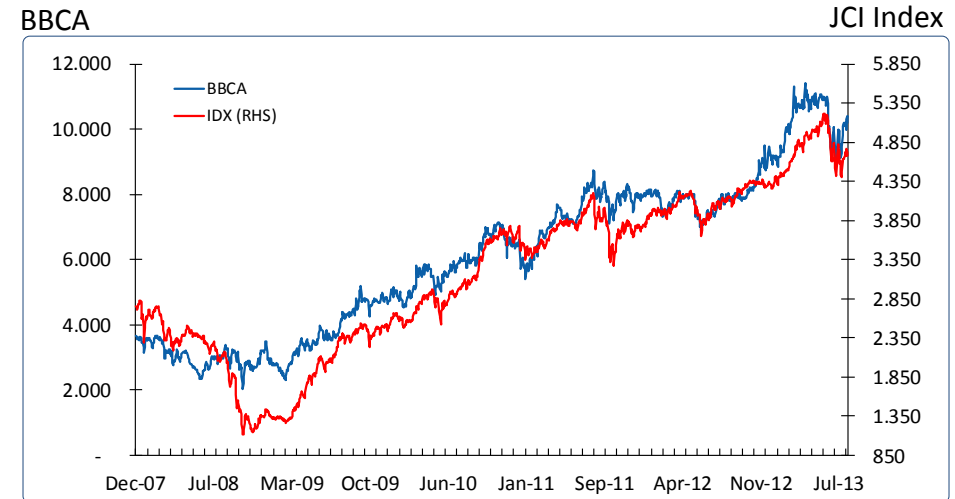
BCA Shareholding Structure (as of 30 June 2013)

	Number of Shares	Ownership Percentage
FarIndo Investments (Mauritius) Ltd qualitate qua (qq) Mr. Robert Budi Hartono and Mr. Bambang Hartono *	11,625,990,000	47.15%
Anthony Salim	434,079,976	1.76%
Public**	12,594,940,024	51.09%
Total	24,655,010,000	100.00%

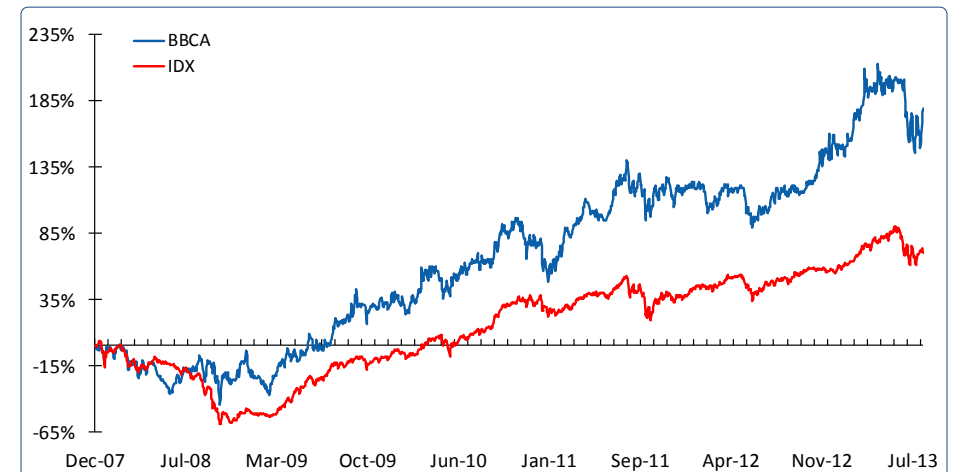
* Referring to letter of Bank Indonesia No. 12/21/DPB3/TPB3-7 dated February 25, 2010, The Ultimate shareholders of FarIndo Investments (Mauritius) Ltd ("FarIndo") are Mr. Robert Budi Hartono and Mr. Bambang Hartono

** In the composition of Shares held by the public, 2.45% of the shares are owned by parties affiliated with the Ultimate Shareholders; 0.02% are held by Mr. Robert Budi Hartono and 0.02% by Mr. Bambang Hartono

BCA Shareholding Performance vs JCI (28 December 2007 to 25 July 2013)



Growth



BCA credit ratings

Fitch Ratings

Published on September 2012

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

Moody's

Published on January 2013

Description	Rating
Bank financial strength rating	D+
Foreign currency issuer rating	Baa3
Foreign currency long term deposits	Baa3
Foreign currency short term deposits	Prime-3
Global local currency deposits	Baa3
Outlook	Stable

BCA winning awards - 2013

The Asset



The Asset Triple A Country Awards 2012 Southeast Asia

Best Domestic Bank in Indonesia

The Asian Banker

THE ASIAN BANKER
STRATEGIC BUSINESS INTELLIGENCE FOR ASIA'S FINANCIAL SERVICES COMMUNITY

The International Excellence in Retail Financial Service Awards 2013

BCA – Best Retail Bank in Indonesia

The Asian Banker

THE ASIAN BANKER
STRATEGIC BUSINESS INTELLIGENCE FOR ASIA'S FINANCIAL SERVICES COMMUNITY

The Asian Banker Lifetime Leadership Achievement Awards 2013

The William "Bill" Siedman Award for Achievements in Leadership in the Financial Services Industry:
Djohan Emir Setijoso

FinanceAsia

Asia's Best Managed Companies 2013

- Jahja Setiaatmadja - "Best CEO Indonesia" (2nd rank)
- BCA for category:
 - Best Managed Company (2nd rank)
 - Best Corporate Governance (2nd rank)
 - Best Investors Relations (5th rank)
 - Most Committed to a Strong Dividend Policy (7th rank)

Property & Bank Magazine



Indonesia Property & Bank Award 2013

- Jahja Setiaatmadja received Golden CEO Award 2013
- BCA awarded as Pioneer in IT Based on Modern Banking Services for Category Bank with Asset > Rp 200 trillion

Warta Ekonomi Magazine



Top 20 Indonesia Most Admired CEO 2013

- Jahja Setiaatmadja – Most Admired CEO

Men's Obsession Magazine



The Amazing Stars - Men's Obsession's 9 Tough CEO's

Jahja Setiaatmadja

AsiaMoney

ASIAMONEY

Corporate Governance Poll 2012

- Best Overall Company In Indonesia for Corporate Governance Poll (2nd Place)
- Best For Responsibilities of Management and The Board of Directors In Indonesia (1st Place)
- Best for Shareholders' Rights and Equitable Treatment in Indonesia (1st Place)
- Best for Disclosure and Transparency in Indonesia (2nd Place)

AsiaMoney

ASIAMONEY

Cash Management Poll 2012

- Best Local Cash Management Bank in Indonesia (2nd Place)
- Best Overall Domestic (Local) Cash Management Services in Indonesia as Voted (2nd Place)
- Best Overall Domestic (Local) Cash Management Services in Indonesia (3rd Place)

FX Poll 2012

- Best Overall Domestic Provider Of FX Services in Indonesia (2nd Place)

Bisnis Indonesia & Carre - Center for Customer Satisfaction & Loyalty

Bisnis Indonesia

Excellent Service Experience Award (ESEA) 2013

BCA is Awarded for Excellent Performance in Delivering Positive Customer Experience for Category Regular Domestic Banking Based on Mystery Shopping Research ISEI 2013

BCA winning awards - 2013

FinanceAsia



Country Awards for Achievement 2013

BCA awarded as The Best Bank in Indonesia

Fortune Indonesia Magazine & Hay Group International



Most Admired Companies (IMAC) 2013

- The Best 20 Most Admired Companies in Indonesia
- The Second Winner in Banking and Finance Industry
- The Third Winner in Cross Sector Industry

Frontier Consulting Group & Marketing Magazine



Top Brand Award 2013

The Best in Mind Share, Market Share and Commitment Share. In Recognition of Outstanding Achievement in Building the Top Brand for category:

- Credit Card: BCA Card
- ATM Card
- Deposit Accounts
- Internet Banking (KlikBCA)
- Home Loan (KPR BCA)
- Mobile Banking (m-BCA)
- Saving Account
- Call Center (HaloBCA)

Global Finance Magazine



World's Best Bank Award 2013

Bank Central Asia has been selected as Best Bank in Indonesia

Infobank & Markplus Insight



Indonesia Bank Loyalty Award (IBLA) 2013

- Indonesian Bank Loyalty Champion for Category
- Saving Account
 - Credit Card

Infobank



Digital Brand of The Year 2012 for Category:

- Corporate - Conventional Bank (1st Rank)
- Vehicle Loan (1st Rank)
- Debit Card (3rd Rank)
- Mortgage (3rd Rank)
- Time Deposit (3rd Rank)

Infobank



Infobank Awards 2013

BCA received "Excellent" Predicate for 10 Consecutive Years

Investor Magazine



Investor Best Bank 2013

The Best Bank in Indonesia for Category Bank with Asset > Rp 100 trillion

Marketeers & Markplus Insight



Indonesia's Brand Champion Award 2013

- Gold Brand Champion of Brand Equity for Category Conventional Bank with Asset > Rp75 trillion)
- Silver Brand Champion of Most Popular Brand for Category Conventional Bank

Marketeers & Markplus. Inc



Indonesia Most Favorite Youth Brand 2013

- Brand Champion in Financial Products in categories:
- Most Favorite Regular Savings
 - Most Favorite Credit Card

BCA winning awards - 2013

Service Excellence Magazine & Carre CCSL

Indonesia Service Quality Award 2013

BCA received awards for categories:

- Platinum Credit Card (1st rank)
- Regular Banking – Domestic (1st rank)
- Priority Banking (1st rank)
- Regular Credit Card (2nd rank)

Carre - Center for Customer Satisfaction & Loyalty

9th National Customer Service Championship 2013

BCA win 31 awards for categories:

- Service Star Award
- CRM Talent Award
- Guard Service Star
- CS Cheers Competition

SWA Magazine



The Indonesian Middle-Class Customers' Choice 2013

BCA is awarded The Indonesia Middle-Class Brand Champion for Category:

- Conventional Saving
- Internet Banking

Based on the Middle-Class Consumer Survey in 9 Cities in Indonesia

SWA Magazine



HR Excellence Award 2013 for Category:

- Talent Management (2nd rank)
- Training and Development (2nd rank)

Warta Ekonomi Magazine



Indonesia Most Admired Companies 2013

- The Best 25 Most Admired Companies in Indonesia