

Press Release

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Bank Central Asia awarded the Best Retail Bank in Indonesia for 2017

- **Bank Central Asia's retail product portfolio grew 8.1%, showing strong market performance**
- **The bank demonstrated discipline and prudence in managing risks**
- **The bank has built a strong diversified transaction banking platform**

Tokyo, Japan, March 17th 2017— **Bank Central Asia (BCA)** was awarded the **Best Retail Bank in Indonesia** for 2017 at The Asian Banker's International Excellence in Retail Financial Services Awards Programme 2017. The awards ceremony was held in conjunction with the region's most prestigious retail banking event, the Excellence in Retail Financial Services Convention, held at Conrad Tokyo on March 17, 2017.

BCA's retail product portfolio grew 8.1%, showing strong market performance

In 2016, BCA surpassed its peers in terms of assets, which grew to more than \$7 billion. The bank dominated the mortgage and vehicle finance markets and has taken a significant share in the credit card business. In addition, its current and savings accounts, which comprise 78.2% of the bank's deposits, grew by 8.9%.

The bank demonstrated discipline and prudence in managing risks

BCA has shown discipline and prudence when it comes to managing risks. During the third quarter of 2016, the non-performing loan (NPL) ratio of the bank's consumer segment was kept to 0.9%. It also recorded low NPL ratio for mortgages, credit cards and four-wheeler auto loans at 0.7%, 1.6%, and 0.7% respectively.

The bank has built a strong diversified transaction banking platform

BCA's growing customer base has benefited from the bank's diversified transaction banking platform – supported by 1,204 branches, 17,057 ATMs, and digital channels. The volume of internet banking transactions increased 19% in September 2016 while mobile banking transactions grew by 31%.

About 200 senior bankers from award-winning banks in 25 countries in Asia Pacific, Middle East and Africa attended the Excellence in Retail Financial Services Convention, which recognises banks' efforts in bringing superior products and services to their customers. The awards programme, administered by The Asian Banker and refereed by prominent global bankers, consultants, and academics, is the most prestigious of its kind.

A stringent evaluation process across three months based on a balanced and transparent scorecard determines the winners of The Asian Banker International Excellence in Retail Financial Services Awards, and the positions of various retail banks in the region.

About The Asian Banker

The Asian Banker is the region's most authoritative provider of strategic business intelligence to the financial services community. The company is headquartered in Singapore, with offices in Manila, Malaysia, Hong Kong, Beijing, and Dubai, as well as representatives in London, New York, and San Francisco. It has a business model that revolves around three core business lines: publications, research services, and forums.

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