

Press Release

FOR IMMEDIATE RELEASE

Bank Central Asia is the Best Retail Bank in Indonesia for 2014

- **BCA has strong share of market in the mortgage, retail deposits and credit cards segments and has managed to grow its loan book by 30% in 2013.**
- **With a wide network of more than 1,021 branches and 12,173 ATMs in Indonesia, BCA aims to enhance its client relationships through customised products and services.**
- **The bank achieved robust financial performance in 2013, with more than 15% increase in retail deposits, growth rate of 35% in consumer loans and decreased cost-to-income ratio.**

Sydney, April 3rd 2014—Bank Central Asia won the Best Retail Bank in Indonesia award for 2014. The bank received the award at The Asian Banker's International Excellence in Retail Financial Services 2014 Awards ceremony, held in conjunction with the region's most prestigious retail banking event, the Excellence in Retail Financial Services Convention. The ceremony was held at the Shangri-La, Sydney, Australia on April 3rd 2014.

With its extensive reach, BCA combines competitive pricing and operational excellence to enhance its market leadership. Customer satisfaction is maximised by providing unparalleled services. To increase customer engagement, BCA provides a wide range of products in auto finance, insurance, Syariah banking and capital markets through subsidiaries and joint ventures.

The bank's efforts at improving net profit margins and low cost-to-income and loan-to-deposit ratios are supported by a rigid risk management process aimed at achieving an NPL ratio of about 0.4% and a loan loss provision coverage ratio of about 400%. A substantial growth in mortgage and vehicle loans of more than 40% and 30% respectively reflects BCA's consistent leadership in the retail loans business.

It holds a conservative 0.6% NPL ratio, which reinforces its strength of franchise.

About 200 senior bankers from award-winning banks in 29 countries across the Asia Pacific, the Middle East, Central Asia and Africa attended the glittering event that recognises their 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 three-month evaluation process based on a balanced and transparent scorecard used to determine the winners and the positions of various retail banks in the region is attached.

About The Asian Banker

The Asian Banker is the region's most authoritative provider of strategic business intelligence to the financial services community. The Singapore-based company has offices in Singapore, 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. The company's website is www.theasianbanker.com

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