CORPORATE SOCIAL RESPONSIBILITY
Location:
Sendang Seruni, Desa Wisata Tamansari, Banyuwangi
CORPORATE SOCIAL RESPONSIBILITY

“BCA is continuously growing with its stakeholders to support sustainable development.”

Stakeholders are important factor in BCA’s sustainable business. BCA’s Corporate Social Responsibility (CSR) implementation has added value for all stakeholders who have supported the business and grown together with BCA. The CSR activities support the nine Sustainable Development Goals (SDGs) in the economic, environmental, and social aspects.

The CSR program beneficiaries are grouped into three, namely customers, employees, and communities. In this report, we will present the programs that cover the core values of human rights, fair operating practices, environment, employment practices, customer service, and community empowerment & engagement (Bakti BCA).

BCA continued to carry out CSR activities amid the COVID-19 pandemic with some adjustments and implemented strict health protocols. BCA believes that its CSR activities can support and provide more benefits to stakeholders, especially during the pandemic that affecting all communities. BCA’s dedication in carrying out its CSR activities were appreciated with various awards.

- Indonesian CSR Brand Equity Award 2020 - Excellence Corporate Social Responsibility Program - Bank Category
- Indonesia Human Capital Awards (IHCA) VI 2020
- Indonesia CSRxPKBL Award 2020 – Top 4 CSR, Category Finance, Subsector Bank - Book IV Category
- Foundation for International Human Rights Reporting Standards (FIHRRST) - Rank A+ for Public Company with the Best 2019 Sustainability Report
- Berita Satu Environmental, Social, and Governance (ESG) Award 2020
The Implementation of Policies and Strategies

The CSR policies and strategies cover the activities to be implemented in line with the three Pillars: Responsible Banking, Sustainability Culture, and Social Value Creation. These three Pillars form the basis for the implementation of the Sustainable Finance Vision, Mission, and Values. Under the three Pillars, all activities are carried out in accordance with the ISO26000 core values. The scope of these activities is carried out by following the strategies to support the achievement of the Sustainable Development Goals (SDGs) targets.

BCA reviews the achievement of CSR activities based on each objective every year. We ensure that CSR activities provide benefits for both internal and external stakeholders.

BAKTI BCA AS THE IMPLEMENTATION OF THE CSR STRATEGIES

BCA established a Corporate Social Responsibility Unit (SKCSR) as a commitment to implementing its Community Development CSR program. The SKCSR main duties and responsibilities involve developing and managing the Company’s image through corporate social responsibility activities as a form of corporate care. The SKCSR reports to the President Director.
The community empowerment program called “Bakti BCA” is implemented in accordance with regulations and takes into account stakeholder needs, which is conducted based on three key complementary Pillars, namely:

- **EXCELLENT BUSINESS**
  - Support for SMEs and Assisted Villages
  - Assisted Schools, Scholarships, Bakti BCA, Financial Literacy, Education Partnerships

- **SMART**
  - Culture, Health, Environment, Empathy

- **SYNERGY**
  - Building a society that is able to develop and prosper independently
  - Building competitive human resources, especially among the younger generation
  - Building community welfare in the fields of environment, health, culture and empathy

**FOCUS:**
- Improving community welfare in the areas of:
  - Economy
  - Education & Culture
  - Environment
  - Public Health

**“To participate in developing the country through programs aligned with the Sustainable Development Goals and Sustainable Finance”**

**CORPORATE SOCIAL RESPONSIBILITY & INTERNAL/EXTERNAL PARTNERS**

- **Limited Liability Companies Law No. 40/2007**
  - Presidential Decree No. 59/2017
    - The Implementation of Sustainable Development Goals
  - FSA Regulation No. 51/POJK.03/2017
    - The Implementation of Sustainable Finance for Financial Institutions, Issuers & Public Companies

**Smart Solutions (Solusi Cerdas)**
- Activities related to education and financial literacy

**Synergy Solutions (Solusi Sinergi)**
- Activities related to culture, health, the environment and empathy.

**Excellent Business Solutions (Solusi Bisnis Unggul)**
- Activities related to supporting Micro, Small, Medium Size Enterprises (MSME) and community development.

- Bukit Peramun, one of BCA’s Assisted Village, West Belitung
CORPORATE SOCIAL RESPONSIBILITY
GOVERNANCE

Social Responsibility Commitment
BCA’s CSR activities are carried out to support the SDGs and sustainable finance, with this commitment outlined in the Sustainability Governance Guidelines. This commitment and the policies also refer to the Financial Services Authority Regulation (POJK) No. 51/POJK.03/2017 concerning the Implementation of Sustainable Finance for Financial Service Institutions, Issuers, and Public Companies, as well as the 2007 Limited Liability Companies Law No.40, Article 1 Number 3 regarding corporate social responsibility (CSR). The CSR implementation is expected to encourage all BCA personnel and stakeholders to behave in a responsible manner.

All CSR programs’ planning, implementation, and achievements are comprehensively reported in the Annual Reports and Sustainability Reports. The CSR activities are also mapped to ascertain how they support the achievement of the Sustainable Development Goals (SDGs) and Sustainable Finance. The SDG mapping can be found in the Sustainability Report.

Due Diligence Method and Scope for the Social, Economic, and Environment Impact of Bank Activities
BCA’s social, economic, and environmental impact management is the responsibility of the Environment Sustainability Governance (ESG) Sub Division that was established based on the Board of Directors’ Decree No. 136/SK/DIR/2019. The ESG Sub Division is responsible for building and implementing Sustainable Finance culture across the organization to support the sustainability of the Bank’s activities.

The ESG Sub Division is under coordination of Corporate Secretary and Communication Division which reports to Corporate Secretary (EVP) who in turn reports the performance to the Planning and Finance Director. The sustainable governance implementation is the responsibility of all BCA personnel.

Currently, BCA is conducting an analysis and due diligence on the social, economic and environmental impact of the Bank’s activities to be implemented gradually in 2021.

The due diligence includes the following stages:
1. Identifying and formulating the Company’s CSR and stakeholders;
2. Identifying the significant direct and indirect impact of the Company’s activities and decisions;
3. Reviewing all regulations related to CSR issues;
4. Outlining the mechanism for formulating the important CSR issues;
5. Outlining the mechanism for dealing with risks that may occur from failure to implement CSR;
6. Outlining the mechanism for identifying and formulating the stakeholder expectations regarding the Company’s social role.

Key Stakeholders Affected or Influenced by the Bank’s Activities
BCA has mapped the stakeholders affected or influenced by its operational activities against the economic, social, and environmental aspects, and the mapping results have been used as a reference for developing the strategies and work programs. Details on the stakeholder mapping can be found in the Sustainability Report.

BQA has a collective approach to stakeholder management through a number of working units, including the Environment Sustainability Governance (ESG) Sub Division. BQA’s stakeholder engagement is conducted through surveys, discussions, and others activities to ensure there is a common understanding of the significant topics and stakeholder needs. This stakeholder input is taken into consideration when developing the policies and when implementing the banking activities.

Important Social, Economic, and Environmental Issues related to the Impact of the Bank’s Activities
The Bank’s main activities, including the deposit and distribution of funds, helps drive the economy at all levels of society. These activities provide benefits to the economic, environmental, and social aspects.

Banking activities need human resources with integrity, competence and reliability. These competencies are the foundation for building customers’ trust and minimizing economic and social risks.

In addition, the Bank pays attention to environmental issues arising both internally and through its financing activities. The internal activities include efficiencies in using electricity, water, paper, and the management of paper and plastic waste. For its financing activities, BCA only distributes funds to businesses that comply with the environmental regulations.

Information related to material topics can be found in the Sustainability Report.
Corporate Social Responsibility scope, both Obligatory or Beyond Compliance and Programs that Exceeded the Minimum Responsibilities and Relevance to Bank’s Business

BCA has established Sustainability Governance Guidelines covering corporate social responsibility aspects and the scope of their implementation. CSR is carried out in compliance with the 2007 Law No. 40 concerning Limited Liability Companies, in particular Article 1 Number 3, regarding corporate social responsibility (CSR). CSR activities are also carried out in line with the ISO26000 core values and follow the beyond compliance programs. The CSR activities were developed in accordance with the Bank’s business strategies, as well as the stakeholders’ needs.

During the COVID-19 pandemic, BCA continued its support its customers, employees and the communities through: #ServingOurCustomer #CaringOurEmployee and #HelpingOurCommunity

The Bank’s Strategies and Work Programs to Manage Social, Economic, and Environment Issues, and Engage Stakeholders as well as Increasing Stakeholders and Shareholder Value

The strategies for managing the social, economic, and environment issues are implemented through CSR activities aligned with the Sustainable Finance Action Plan (RAKB) and the Bank Business Plan (RBB). CSR strategic planning involves the active role of stakeholders including the communities, customers, partners, businesses, and the Government. The stakeholder engagement mechanism in the CSR strategic planning is conducted through regular meetings, community surveys, and community training. BCA hopes that this stakeholder engagement during the CSR planning will help reduce any negative impact from the Bank’s decisions and activities.

The social, economic, and environmental issues are also managed through responsible financing activities. BCA applies sustainable banking by mitigating environmental, social, and governance (ESG) risks when providing loans to prospective debtors. All debtors must have the commitment, capacity, and capability to comply with the regulations related to these three issues.

The Bank only provides loans to individuals and companies that have a healthy business, trustworthy management, and have the ability to repay their loans. Any decisions to provide loans must be based on an analysis of the creditor/creditor group, the collateral, and the overall health condition of the company, to ensure they are adequate enough to repay their loans.
Corporate Social Responsibility

Corporate Governance
Consolidated Financial Statements

BCA Sustainability Governance Organization Structure

- General Shareholders Meeting
- Board of Commissioners
- Board of Directors
  - President Director
  - Vice President Director & Other Directors
  - Planning & Finance Director
- Corporate Secretary (EVP)
- Corporate Secretariat & Communication Division
- ESG Sub-Division
- Sustainable Finance Aspects

Work Units Related to Sustainable Finance:
- Supporting Units (HR, Training, IT, Operational, Enterprise Security, Compliance, Anti Fraud)
- CSR Unit
- Corporate Secretary (EVP)
- Corporate Secretariat & Communication Division
- ESG Sub-Division
- Sustainable Finance Aspects

Social Responsibility Funding and Budget
BCA prepares CSR budget every year, and for 2020 the Bakti BCA funds realization reached Rp116.8 billion.

Corporate Social Responsibility Related to Human Rights

BCA respects human rights, supports gender equality and conducts fair operating practice

Human Rights Social Responsibility Commitment and Policy
BCA respects the human rights (HAM) aspect and implements it as a reference in its employment or human resources (HR) management practices. Employees' rights and obligations are outlined in the 2019-2021 Collective Labor Agreement (CLA). At the end of 2020, the BCA Workers Union agreed that the CLA which will expire in early 2021 will be extended until 2022 due to pandemics. BCA's commitment to human rights and employment are stated in the Sustainability Governance Guidelines as part of the Sustainability Culture Pillar. The human rights aspect in these guidelines refers to the ISO 26000 Guidance for Social Responsibility that places human rights as one of the core values of social responsibility.

Human Rights Initiatives, Planning, and Implementation
The human rights initiatives relate to all employees and are in line with the Collective Labor Agreement (CLA). BCA ensures that all employees receive equal treatment, both during performance appraisals and evaluations, as well as for promotions and remuneration. Performance appraisals are conducted for all employees regardless of gender, age, ethnicity, religion, race, or other discriminatory matters.

BCA provides nursing rooms and facilities in the head office and some regional offices, demonstrating its respect for the rights and existence of its female employees. BCA ensures that the husbands and children of female employees also receive health benefits.

There were no significant complaints related to human rights throughout 2020.
BCA’s success in applying the human rights principles was reflected in an award as “Public Company with Best Sustainability Report for 2019 with A+ rating” from the Foundation for International Human Rights Reporting Standards (FIHRRST). This award was given based on an assessment of the disclosure completeness for the economic, social, environmental and other sustainability issues based on POJK No. 51/POJK.03/2017 and GRI standard indicators. This achievement indirectly shows that BCA has complied with the regulations and standards, and has disclosed its sustainability performance well, including human rights issues through its policies, training, and socialization of human rights procedures to its employees.

CORPORATE SOCIAL RESPONSIBILITY RELATED TO FAIR OPERATING PRACTICES

Fair Operating Practices Social Responsibility Commitment and Policy

BCA’s commitment to fair operating practices in its banking activities is stipulated in the BCA Sustainable Governance Guidelines. The implementation of fair operating practices covers employment, financing, services, and stakeholder relations. This fair operating practices commitment is also reflected in having a whistleblowing system, complaint management policies, anti-fraud policies, and product policies that include transparency. During 2020, the cost of supporting the fair operating practices was taken from the operational costs, and therefore, there was no separate cost budget allocation.

In 2020, BCA updated its anti-fraud policy through Board of Directors’ Decree No. 139/SK/DIR/2020 concerning Anti-Fraud Declaration and Integrity Pact. All employees must comply with this policy and must agree online to the latest integrity pact, using their respective user ID. Through the BCA online e-learning system, all employees are required to follow the socialization programs related to Anti-Money Laundering (AML) and the Prevention of Terrorism Funding (PTF). BCA also encourages its vendors to participate in implementing fair operating practices. BCA’s Circular No. 114/SE/POL/2020, stipulates that the appointment of new vendors must comply with BCA regulations, vendors must commit that there is no forced labor nor child labor and that they have implemented an Occupational Health and Safety Management System (OHSMS).

Through its BCA’s Corporate Governance policy, BCA provides freedom for employees to take part in political and social activities. However, BCA firmly states that any political/social participation or contribution is the employees’ personal initiative and they do not represent BCA.

Fair Operating Practices Initiatives Planning and Implementation

Fair operating practices include providing equal opportunities and career opportunities to all employees. Promotions are carried out objectively and fairly, and include providing female employees with the opportunity to reach the highest position in their career path.

Currently, BCA has two female directors, or 16.7% of the total number of Directors, and 613 female branch heads, or 56.7% of the total branch heads throughout Indonesia. The assignment of female employees to the top positions in BCA is carried out fairly, without discrimination, and is based purely on merit and required performance.

Fair operating practices for employees are facilitated through the ‘HC Inspire’ application, using Progressive Web Apps that can be accessed via mobile devices as a means of communication and information for BCA’s HR. In 2020, the ‘HC Inspire’ application feature was developed in line with the work from home (WFH) policy in response to the COVID-19 pandemic.

Fair operating practices are also reflected in the BCA goods and services procurement system that is integrated in the ‘Enterprise Backoffice Integration (EBI)’ application. This application covers all processes, from budgeting, procurement, preparing PO/contracts or rental agreements, building maintenance, procurement, through to payment. This system supports fair value chain and goods and services procurement practices. Procurement work contracts are also treated equally and adhere to good governance.

As part of its good corporate governance (GCG) implementation, BCA has implemented procedures and mechanisms to deal with any conflicts related to fair operating practices. Conflict prevention is carried out through policies and procedures, as well as adequate internal control. During 2020, internal controls and audits were conducted online. Prevention efforts implemented to date include an anti-gratification application, anti-fraud socialization, improved data security systems, and increasing awareness of the whistleblowing system. In addition, BCA provides digital communication facilities as well as the HaloBCA call center for customers who wish to report complaints.
BCA’s relationship with the public and its customers is also based on equality that supports fair operating practices. The financial literacy education programs in the communities are developed and implemented regardless of background. In 2020, BCA held a financial literacy and investment webinar for 500 UGM vocational school students. Bakti BCA also held a public lecture with the theme “Striving for Excellence during New Normal” for IPB students, and for Bakti BCA 2019/2020 academic year scholarship students in 18 state universities. Furthermore, BCA does not differentiate customers’ and debtors’ backgrounds in providing excellent services and fulfilling their rights.

BCA’s respect for equal employment opportunities complies with the 1998 Government Regulation No. 43 concerning Initiatives to Improve the Welfare for People with Disabilities.

**Efforts to Promote Social Responsibility in the Fair Operating Value Chain Practices**

BCA also provides opportunities for people with disabilities to gain work experience. In 2020, 13 outsourced employees with disabilities were employed at the Center of Digital.

BCA implements fair employment contracts and provides equal treatment and adheres to good governance.

**Fair Operating Practices Achievements**

BCA’s CSR fair operating practices were carried out in a conducive manner in accordance with the duties and responsibilities of each employee. There were no complaints received from employees, customers, or the communities related to any unfair practices that had a material impact. BCA complies with the prevailing laws and regulations, and no sanctions or complaints were received regarding lost data or misuse of customer data.

BCA was listed in the top ten companies implementing the best corporate governance in Indonesia based on a biennial assessment by the ASEAN Corporate Governance Scorecard (ACGS) in 2019. BCA was awarded the ASEAN Asset Class predicate with a score of 101.93 thanks to its implementation of strict sustainability governance regulations, showing that ASEAN investors view BCA operations as being fair and reliable.

BCA will continue to carry out its fair banking activities to strengthen its stakeholder engagement, as well as to provide a sense of security and comfort for employees in carrying out their work. BCA’s efforts to manage fair operating practices are also directed at supporting the Sustainable Development Goals, especially Goal 3: Health and Well Being; Goal 4: Quality Education; Goal 5: Gender Equality; and Goal 10: Reduced Inequality.

**Procedures or Mechanisms for Handling Conflicts Related to Fair Operating Practices**

BCA provides a complaint facility for customers and business partners through the ‘HaloBCA’ call center or the whistleblowing system on the bca.co.id website.

During 2020, fair operating practices were conducted in a conducive manner in line with each employee’s duties and authorities. There were no complaints received from employees or customers regarding unfair practices that caused a material impact.
CORPORATE SOCIAL RESPONSIBILITY RELATED TO THE ENVIRONMENT

BCA received a Certificate as a Constituent of Sustainable Investment (SRI)-KEHATI Index from the KEHATI Foundation for its environmental support.

Environment Social Responsibility Commitment and Policy

As one of the largest national private banks in Indonesia, BCA is committed to reducing the impact of environmental damage and risks by reducing its use of energy and natural resources. This effort is in line with POJK No. 51/POJK.03/2017 concerning Sustainable Finance and supports the Sustainable Development Goals.

In 2020, BCA developed a strategy containing a climate change action road map, to be followed in 2021 to strengthen BCA’s commitment to the environment. In addition, BCA invited employees to take an active role in environment protection through education and internal communication media. External environmental preservation efforts include financing environmental, social, and governance (ESG) projects.

Environment Planning, Implementation and Achievements

For financing non-MSME Sustainable Business Activities (KKUB), especially in the plantation sector, BCA supports prospective debtors to obtain biodiversity management and sustainable land use certification.

Other environment preservation activities cover customer and bank activities which cover the implementation of e-statement system for savings, current accounts and credit card bills; cash withdrawal without receipt option at ATMs; STAR ATM; e-branch; and digital banking solutions (m-BCA, Klik BCA, and Sakuku). These efforts were made to reduce paper usage.

For its banking activities, BCA has taken advantage of technological advances enabling its employees to use HC Inspire, Enterprise Backoffice Integration (EBI), digital library (BLIMS), e-learning, teleconferencing, video conferencing, MyBCA portal, car pooling, tracking system and other applications. By using these technologies, BCA is supporting the efforts to preserve the environment and is reducing energy-intensive transportation and emissions and reducing paper usage.

In addition to banking activities, as part of its support for climate change action, BCA is working with independent parties to formulate a climate change strategy and roadmap this year to be implemented next year.

One of BCA’s internal environmental preservation activities involves establishing agents of change in each working unit to motivate its employees. This is to ensure that employees behave in an environmentally friendly manner in their...
daily activities. BCA provides its agents of change with environmentally friendly knowledge/insights to follow in their bank operations and everyday life. On September 24, 2020, BCA held an agent of change webinar throughout Indonesia.

In November 2020, BCA held a Sustainability Awareness Month using social media through Instagram @bcasemuaberes. The activities included direct commitments by the BCA Directors and management to raise awareness to the spirit of togetherness #OneBCA; energy savings with #BCASwitchOff, #BCAGreenTransport; a healthy and balanced lifestyle with #BCAHealthGoals; less waste more sustainable with #BCALessisMore, and #BCAGreenShopping.

BCA has adjusted its green office concept to save energy in the workplace. The programs implemented to date include regulating the temperature of air conditioners, turning off lights during breaks or in unused areas, and a water saving campaign. BCA is also reducing the use of styrofoam and paper, and has participated in Earth Hour Day, and the Green Ramadhan movement.

BCA also supports the green building concept. In 2020, the Wisma BCA Foresta Building that was built to green building specifications was opened. All building operations use the Building Automation System (BAS) technology to regulate air conditioning, LED lights, and electricity consumption automatically. This building also uses a sewage treatment plan (STP) system technology to treat colorless and odorless wastewater, making it more environmentally sustainable. The water from the STP is safe to reuse for watering plants and flushing toilets.

BCA is piloting a waste management project in two of its office buildings, the Wisma Asia 2 Building started in November 2020, and the Wisma BCA Foresta Building started in December 2020. In this project, BCA employees will start sorting waste by type, based on what can be recycled or not. BCA will be working with Yayasan Tzu Chi as a third party to help manage and process the recycled waste.

BCA also helps in the protection of Kalimantan’s endemic fauna that is protected by law and must be preserved. This effort involves collaborating with the Borneo Orangutan Survival Foundation (BOSF) in their programs to preserve and conserve the orangutans’ habitat. BCA also collaborates with the Banyuwangi Sea Turtle Foundation (BSTF). A series of programs includes relocation of turtle eggs, maintenance of semi-natural hatcheries and education on turtle conservation and the environment through the book “The Life of Sea Turtle”

CORPORATE SOCIAL RESPONSIBILITY RELATED TO EMPLOYMENT, OCCUPATIONAL HEALTH AND SAFETY PRACTICES

BCA pays attention to its employees' health, security, safety, and comfort while respecting the equal rights of each employee.
Employment and Occupational Health and Safety (OHS) Social Responsibility Commitment and Policy

Human Resources (HR) play an important role in determining the Bank’s performance. BCA is committed to focusing on its employees’ welfare and career development, including creating a healthy, safe, and comfortable work environment (occupational health and safety/OHS).

BCA’s social responsibility commitment is reflected in its comprehensive HR policies, including transparency of information for employees, implementation of Collective Labor Agreements (CLA), personal and career development, equal employment opportunities, as well as compensation and benefits programs. BCA’s HR policies also cover the OHS aspects whereby BCA is committed to complying with the prevailing laws and regulations. As a result of this commitment, BCA did not receive any sanctions or complaints related to employment.

Employment and OHS Practices Implementation and Achievements

BCA’s activities to support employment and OHS practices, include:

a. OHS Adjustments during the New Normal Period

To maintain its employees’ health during the COVID-19 pandemic, BCA made adjustments to several working routines. All employee activities and training were transferred to remotely accessible online programs, thus avoiding employees gathering in one place. BCA also established a work schedule for employees to rotate between work from home (WFH) and work from office (WFO), and split operations to reduce the number of employees in the office by 50%. To reduce contact with crowds, BCA also provided shuttle buses to transport employees to the office and implemented flexible work hours, between 07.00-09.30 to achieve a fixed eight-hour working day. Employees who are pregnant at a certain gestational age are not required to WFO but can WFH during the COVID-19 pandemic.

BCA also provided a rapid test facility for employees who experienced symptoms or were at risk of contracting COVID-19. Employees in the office were given temperature checks, made to wear masks, fill out online self-assessment forms and maintain a safe distance. Office areas were routinely cleaned using disinfectants and ozonation. BCA instigated procedures to isolate floors or office areas if there were any positive cases of COVID-19 in those areas. BCA also provided masks, vitamins, and lunch for employees during the COVID-19 pandemic to create a healthy working environment. Employees could also contact the BCA call center to report on any health conditions or other matters related to COVID-19.

b. Gender Equality and Job Opportunities

BCA respects the right to equal opportunities and gender equality and provides equal opportunities to all employees to develop their careers based on their competencies. BCA does not differentiate ethnicity, religion, race, class, and gender when providing job opportunities. Female employees have the same opportunities as other employees to occupy the highest management levels.

c. Education and/or Training

Social responsibility also involves providing competency and performance development training opportunities. The training materials are tailored to the employees’ needs and covers banking and soft skills related to leadership, personality, expertise and environmental preservation. Training is conducted through in-class
During 2020, online training activities were conducted for a total of 160,361 days, with an average training 6.5 days per employee. This training is expected to deliver value and improve HR qualities for all employees.

As a form of employee development, every year BCA provides bachelor and master’s degree scholarships. BCA directors and management also became speakers in the online community of practice (COP) program, which was accessible to all BCA employees. Recordings were made available through the MyVideo portal so that all BCA employees could re-listen.

d. Employment Complaints Mechanism
BCA maintains open communication channels with its employees, including ‘Halo SDM’ (66900) that can be accessed through the internal telephone network, and the whistleblowing system (WBS) where employees can submit any complaints. The communication channels can also be used to find employment or industrial relations information. BCA guarantees the confidentiality of employee information and data when they use the Halo SDM and WBS services.

e. Occupational Safety Facilities
Work safety and comfort are important in supporting employee performance. Therefore, BCA pays attention to the completeness and appropriateness of the working facilities, environmental hygiene, spatial planning, and security facilities for employees, both at the head office, regional offices and branch offices.

During 2020 due to the COVID-19 pandemic, BCA ozonized the workspaces, and disinfected the working facilities and infrastructure regularly, and postponed regular evacuation drills to train employees in the event of force majeure situations, such as fires or earthquakes. However, fire extinguisher (APAR) checks were still carried out regularly.

f. Employees’ Health
Employees have access to health facilities, including inpatient care, outpatient care, maternity, optical, dental, laboratory examinations, medical check-ups, and pap smears. For employees over the age of 40 and their spouses, BCA provides annual medical check-up facilities. BCA collaborates with Halodoc, an online health consultation media. BCA also provided health services through Government programs by covering its employees and their families in BPJS Kesehatan.

During the pandemic, BCA established a COVID-19 call center for employees, accessible through (021) 2556-3119 ext. 66066. In addition, several health policy adjustments were made, including the work from home (WFH) program for pregnant women up to childbirth, and after childbirth during their maternity leave. This policy is expected to make a positive contribution on the employees’ well being.

BCA continuously conducted health education and socialization for all its employees through its internal media, including Instagram @bcasemuaberes, HCM We Care (Aku yang lebih baik) e-mails, and online Community of Practice (COP) discussions with health practitioners.

BCA has not let up on providing socialization and education to its employees regarding these new habits and the efforts taken to maintain health during the COVID-19 pandemic. The Human Capital Management
(HCM), Risk Management Work Unit (SKMR) and Public Relations socialize the information through email messages, plasma TV, myBCA, booklets, MyVideo and Instagram @bcasemuaberes. The COVID-19 socialization and education material includes knowledge-sharing, illustrations on the spread, anticipation and prevention, handling guidance, list of referral hospitals and COVID-19 call center service info. The costs incurred by BCA for implementing these health programs during the pandemic was Rp47.6 billion. This expenses is specifically for all BCA employees such as medical expenses, masks, disinfectants, thermo gun, vitamins and others.

The employment and OHS regulations were applied strictly and as a result, during 2020 there were no work accidents and no employee lay-offs. BCA recorded an employee turnover rate of 3.5%. During the pandemic, BCA did not terminate any employees, did not reduce any salaries, and bonuses and allowances were still paid on schedule. In fact, BCA paid some of the employees’ bonuses early to help them make ends meet during the economic uncertainty caused by the pandemic.
CORPORATE SOCIAL RESPONSIBILITY RELATED TO CUSTOMERS (CONSUMERS)

Customers Social Responsibility Commitment and Policies
BCA’s social responsibility to customers is implemented in accordance with the prevailing policies and regulations, as follows:

1. Financial Services Authority Regulation (POJK) No. 1/POJK.07/2013 concerning Consumer Protection in the Financial Services Sector; and


One of BCA’s responsibilities to customers in 2020 involved maintaining a healthy, safe, and comfortable environment when delivering its services. BCA is committed to implementing strict health protocols when it comes to meeting customers directly, especially during the COVID-19 pandemic. This commitment is stated in memo No. 212/MO/MRK/2020.

Activities Planning and Achievements
To increase customer trust and satisfaction, meet customer needs, and strengthen customer engagement, BCA has established service standards called SMART SOLUTION. The Operations-Services Strategy and Development Division ensures that BCA employees have adequate competencies in the services sectors. BCA has taken advantage of technological developments and has developed a complete and reliable digital banking service to respond to the dynamic needs of its customers.

During the pandemic, BCA implemented health protocols including the wearing of masks, checking body temperatures, completing online self-assessment forms, for all employees, whether they had direct or indirect contact with customers. The health protocols also applied to customers and debtors visiting the branches. In addition, BCA also installed partitions at the teller and CSO counters, and provided hand sanitizers.

As technology advances, BCA BCA management establishes target service activities that are more directed towards digital education including maintaining transaction security. These are aimed at reducing the possibility of technology crime. BCA also involves its stakeholders in its banking education programs via news sections in the media, such as Beritagar, Kompas.com, IDNTimes.com, and Kumparan.com.

Banking and financial solutions education is also delivered at customer gatherings as a medium for sharing experiences, knowledge, or current topics with customers and for networking. This joint activity enables BCA to get closer to its customers, so that together they can build a harmonious and mutually supportive relationship. In 2020, several activities were held online, including the Expo KPR, analyst meetings, General Meeting of Shareholders (GMS), Indonesia Knowledge Forum (IKF), Regional Office customer gatherings, and the Big Bad Wolf (BBW) book bazaar.

BCA endeavored to provide safe and comfortable banking services to its customers during the pandemic, and issued several policies to adjust its banking services to enable customers to conduct their transactions without coming to the branch offices. This was stipulated in Decree No. 048/SK/DIR/2020 dated March 27, 2020 concerning Key BCA Limit Changes for Fund Transfer Transactions using KlikBCA Individu. In addition, BCA also issued policies related to loan structuring, including:

- No. 054/SK/DIR/2020 dated March 31, 2020 concerning Credit Restructuring for KPR BCA Debtors Affected by the Spread of Coronavirus Disease (COVID-19);
- No. 059/SK/DIR/2020 dated April 6, 2020 concerning KPR BCA Interest Rates. Debtors affected by COVID-19 received special treatment and exemption from migration fees and penalties for repayment made during a minimum period of time (as stipulated in the Loan Agreement);
- No. 077/SK/DIR/2020 dated April 28, 2020 concerning Credit Restructuring for Debtors Affected by the Spread of COVID-19. This provision applied to loans in the SME, commercial and corporate sectors;
- No. 083/SK/DIR/2020 dated April 30, 2020 concerning changes in BCA credit card interest rates;
- No. 085/SK/DIR/2020 dated April 30, 2020 concerning the Signing of Agreement for Credit Restructuring for KPR BCA Debtors Affected by the Spread of COVID-19;
- No. 086/SK/DIR/2020 dated April 30, 2020 concerning Changes to the Maximum Cash Advance Limit for BCA Credit Cards;
- No. 088/SK/DIR/2020 dated May 4, 2020 concerning Issuance of EXPERT - Tax Policy, a temporary tax incentive for taxpayers affected by the Spread of COVID-19;
• No. 093/SK/DIR/2020 dated May 20, 2020 concerning Loan Restructuring Policy for Debtors Affected by the Spread of COVID-19;
• No. 094/SK/DIR/2020 dated May 20, 2020 concerning KUR Restructuring for Debtors Affected by the Spread of COVID-19;
• No. 095/SK/DIR/2020 dated May 28, 2020 concerning BCA Business Personal Loan and Non-KUR Channeling Restructuring for Debtors Affected by the Spread of COVID-19;
• No. 126/SK/DIR/2020 dated July 13, 2020 concerning a Review Period for Debtors when Calculating an Expected Credit Loss using a Worst Case Scenario. The worst case scenario review period is applied to debtors affected by the spread of COVID-19, and includes reporting stages for debtors affected by the spread of COVID-19;
• No. 132/SK/DIR/2020 dated July 24, 2020 concerning Additional Loan Restructuring Policy for Debtors Affected by the Spread of COVID-19;
• No. 149/SK/DIR/2020 dated August 31, 2020 concerning Credit Guarantees for MSMEs Affected by the Spread of COVID-19 in the Context of the National Economic Recovery (PEN);
• No. 204/SK/DIR/2020 dated December 29, 2020 concerning Interest Subsidies for BCA MSME and KPR Loans in the framework of the National Economic Recovery Program (PEN);
• No. 208/SK/DIR/2020 dated December 29, 2020 concerning Extension of the BCA Credit Card Easing Program Period in the Emergency of COVID-19;

During 2020, BCA realized Rp116.8 billion of its CSR budget. These funds were used for customer service improvements and community empowerment programs, including the Bakti BCA activities.

BCA provides an open communication channel for its customers through the 24-hour ‘HaloBCA’ contact center at 1500888, Whatsapp Bank BCA at 08111500998 - #halobca, Halo BCA Chat at www.bca.co.id, and Twitter @HaloBCA. Customers can use these channels to deliver suggestions, complaints, or their dissatisfaction with the BCA banking services or solutions. The customer complaints management and settlement refer to the Bank Indonesia provisions on Customer Complaints and Banking Mediation, as well as OJK Circular No. 17/SEOJK.07/2018 dated December 6, 2018.

BCA has continued to increase a sense of urgency in its work units for handling customer complaints appropriately and quickly. Customer complaint management and resolution follows service level standards that define the maximum period allowed for problem resolution, depending on the type and complexity of the problem. Service level fulfillment can be monitored via the HaloBCA application.

In 2020, 14,244,827 suggestions and complaints phone calls were received through HaloBCA. 61.70% related to requests (including limit increases, account blocking); 25.67% related to customers’ need for information on BCA banking solutions; 12.61% related to customer complaints; and 0.02% related to suggestions. Most complaints were related to cards stuck in ATM machines, money stuck in ATMs, accounts debited but the money not received by customers, and credit cards being declined.

**Achievements**

BCA continuously develops and delivers safe, comfortable, reliable, and easily accessible banking IT-based solutions. BCA has received several awards for its commitment to providing the best services and to resolving customer complaints. These awards include Contact Center Service Excellence Award (CCSEA) 2020.

Excellence in its comprehensive and exceptional customer service has positioned BCA as one of the largest market cap banks in Southeast Asia at year-end 2020.

To encourage customer interaction, BCA regularly conducts surveys. In 2020, BCA scored of 4.67 out of 5 in the Customer Engagement Index. This achievement was thanks to BCA's commitment and performance in providing the best customer service.

**CORPORATE SOCIAL RESPONSIBILITY RELATED TO SOCIAL AND COMMUNITY DEVELOPMENT**

**Community Development Social Responsibility Commitment and Policy**

BCA provides job opportunities in the surrounding communities based on the applicants’ competencies and suitability and the Bank’s needs. This is stated in the CLA article 7 paragraphs 1 and 2 that regulate the Recruitment of New Employees. BCA’s presence in the communities, and the resulting employment opportunities are expected to return economic benefits to the areas concerned.

BCA’s CSR program includes “Bakti BCA” community development activities, which are delivered through three pillars, namely Smart Solutions, Synergy Solutions, and Excellent Business Solutions. In 2020, the total funds for implementation of these three pillars was Rp116.8 billion.
BCA exists to grow with the people of Indonesia. Not only through its strength in its financial and banking business, but also through its contribution in building the country through its sustainable development programs in Indonesia.

### Smart Solutions

1. **Accounting Education Program (PPA)**
   - Participants: 396

2. **Informatics Technology Education (PPTI)**
   - Participants: 172

3. **BAKTI BCA Internship**
   - Participants: 1,920

4. **Assisted Schools**
   - Schools: 20
   - Teachers: 727
   - Students: >9,900

5. **BCA BAKTI Scholarships**
   - Students: 790
   - State Universities: 18
   - UI, ITB, UNPAD, LIGMA, UNDIIP, ITS, UNAIR, UNIBRAW, UNUD, UMUL, UMMAS, UNRI, UIN, UNISEK, UNY
   - Participation: >2,000

6. **Partnership with Educational Institutions**
   - Online training for elementary, middle & high school teachers in Eastern Indonesia. Followed by 740 schools in 12 cities and around 5,000 teachers.

7. **Financial Literacy Education**
   - Participation: >14,000
   - People: >90,000

### Excellent Business Solutions

8. **Yogyakarta - Villages & Communities Development**
   - Locations: Goa Pindul Tourism Village, Pring Banan Tourism Village, Wukir Candiwayan Tourism Village
   - Assistance: Visits to 100 villages

9. **Belitung**
   - Bakti Peramu, Wira Aji
   - Assisted Villages: 3

10. **West Sumatra**
    - Supporting Facilities Development: Construction of “Hand Washing Facilities”

11. **Semarang**
    - Pucak Tinggan Tourism Village

12. **Banyuwangi**
    - Pentingsari Assisted Village

### Synergy Solutions

13. **BakTI Environment**
    - BCA support in realizing environmentally friendly activities in BCA Office & Biodiversity Conservation
    - Examples:
      - Rehabilitated 31 orangutans
      - Released 100 turtle eggs
      - Released 8,909 hatchlings
      - Earthcare actions by 100 branches and work units
      - 14,700 mangrove trees planted in the Ujung Kulon National Park
      - 2,100 endemic seeds planted at Sepat Village, Bengkalis Regency, Riau
      - 4 new boats donated to fishermen

14. **BakTI Culture**
    - BCA support for growing the young generation’s love for the nation’s culture
    - Examples:
      - MSME batik painting training for 55 MSME
      - National cultural dialogue with the topic “Women and Indonesian Culture”
      - Nusantara Academic Awards granted to 2 culture activists
      - Waskita Nusantara cultural Awards to 2 cultural researchers
      - Nusantara Writing Grant to 5 students
      - Archipelago Creative Dance Competition with 564 participants and 16 winners
      - Regional Fashion Competition with 309 participants and 9 winners
      - 5 Virtual Wayang Performances
      - Basic food assistance to 100 wayang painters

15. **BakTI Health**
    - Support for adequate community health service distribution
    - Routine assistance for 2 clinics
    - Medicine subsidy assistance for 16,611 patients
    - Assistance for handling COVID-19: 443 blood bags
A. SMART SOLUTIONS
Developing quality human resources starts with available and adequate access to education. To that end, BCA supports Indonesian Education through its Smart Solution pillar. This involves supporting an education equality program throughout Indonesia that focuses on providing access to education for people with financial constraints or who live in low-income areas.

The Smart Solution programs carried out to date includes:
- Non-degree Accounting Education Program (PPA);
- Non-degree Technological Information Education Program (PPTI);
- Bakti BCA Internship Program;
- Bakti BCA School Assistance;
- Bakti BCA Scholarships;
- Education Partnerships; and
- Financial Literacy Education.

1. Non-degree Accounting Education Program (PPA)
BCA assists high school, vocational, or equivalent graduates who have performed well academically but have financial constraints to continue their education at a higher level. Since 1996, BCA has provided this non-degree Accounting Education Program (PPA) to graduates so they can continue their education and gain experience of the working world. It lasts 30 months and delivers accounting knowledge to high-achieving young people in regions across Indonesia.

After completing their education, alumni have the opportunity to continue their education at the undergraduate level as well as the opportunity to work at BCA. During 2020, there were 396 new PPA participants, with a total of 1,617 PPA alumni between 1996 and 2020. In 2020, there are 129 PPA alumni with 9 intakes still studying.

2. Non-degree Technological Information Education Program (PPTI)
BCA provides a non-degree Technological Information Education Program (PPTI) for high school, vocational or equivalent graduates who have excelled and are interested in improving their skills in the field of Technological Information. The PPTI program runs for 30 months and incorporates a dropout system with a relatively high passing standard.

Since the program started until 2020, there have been 10 intakes resulting in 153 alumni. During 2020, there were 172 non-degree PPTI participants undergoing education.
3. **Bakti BCA Internship Program**  
The Bakti BCA Internship Program for high school to undergraduate students has been running since 2002 and is aimed at improving the quality of human resources among Indonesia’s younger generation. Through this program, the interns can gain new knowledge and experience related to the working world, especially banking. During 2020, there were 1,920 interns, a decrease from last year’s 4,602. This decrease was due to an increase in branch office productivity and an increase in PKWT (Fixed-term work agreement) employees.

4. **Bakti BCA Schools Assistance**  
The Bakti BCA Schools Assistance program supports the Government programs for improving the quality, access and development of educational infrastructure, and facilitates children’s access to quality and affordable education wherever they live. During 2020, BCA assisted 20 schools in Lampung, Serang, Yogyakarta, and Banyuwangi, and included three new schools in Banyuwangi, namely SMAN 1 Wongsorejo, SMPN 1 Licin, and SDN 1 Tamansari. This program benefited 727 teachers and educators as well as 9,938 students, an increase from 539 teachers and 8,694 students in 2019. The support of Bakti BCA Schools Assistance program is expected to ease children’s access to quality and affordable education from wherever they live.

The Bakti BCA Assistance School Program involves training teachers to increase their knowledge capacity to cope with the current needs and challenges. Especially during the COVID-19 pandemic, training was given to prepare teachers in using online and offline Teaching From Home (TFH) systems. BCA also delivered training for teachers related to the curriculum, soft skills and hard skills and how to teach creatively and effectively.

In 2020, training on 21st century learning was carried out for Bakti BCA assisted elementary school teachers in Yogyakarta in their third phase, with the theme “learning assessment and evaluation development”. In addition, during the COVID-19 pandemic, Bakti BCA held online training for 180 elementary, middle and high
school teachers in 20 assisted schools with the theme "Becoming an Effective Blended Learning Teacher in the Age of Teaching From Home". This training was aimed at motivating the teachers to implement TFH with tips on dealing with the learning challenges during the pandemic. This training program will continue with the SMART Teacher Awards program to encourage teachers to be innovative and creative in their teaching and learning activities in the schools.

5. Bakti BCA Scholarships
This educational assistance scheme is delivered through a scholarship program for bachelor’s degree (S1) students who have excelled but need financial assistance. By the end of 2020, the Bakti BCA scholarship funds amounted to Rp5.5 billion in 18 state universities throughout Indonesia.

The Bakti BCA Scholarships facilitated soft skill development programs for 790 students and included training on leadership, self-awareness, creative thinking, and financial planning for millennials. It is hoped that Bakti BCA scholarships will help students recognize and develop their true potential to achieve their optimal performance and prepare them for entry into the working world. During the COVID-19 pandemic this program was conducted online.

6. Partnerships with Educational Institutions
To support the development of education and human resources in Indonesia, Bakti BCA together with several institutions and universities in Indonesia held public seminars and lectures at a number of universities. In 2020, the seminars were held online and included public lectures at IPB University and Sekolah Vokasi UGM, and a webinar for young people in Indonesia on the Bakti BCA Youth Pledge Day.

With the aim of improving the competencies of teachers in providing TFH to students, BCA organized online training for elementary, middle and high school teachers in eastern Indonesia, involving 740 schools in 40 cities and around 5,000 teachers.

7. Financial Literacy Education
BCA continued its programs to improve the literacy index and financial inclusion of the Indonesian people. These included:

- Financial Literacy Education for Students to improve their financial management skills from an early age. The program was implemented in 105 school/universities and was attended by 14,941 students, including the Bakti BCA assisted school students. Students are expected to gain basic financial knowledge such as managing pocket money, and a culture of saving through SimPel (Student Savings) products.

- Financial Literacy Education to increase LAKU BCA products for housewives, SMEs, farmers and employees. Activities were carried out in West Java (Kuningan, Ciamis, Cirebon, Majalengka and Tasikmalaya), Central Java (Demak, Kudus, Grobogan, and Wonogiri), and Yogyakarta (Gunung Kidul). 90,000 participants attended the program.

- Financial Literacy Education using the Financial Literacy Cars (SIMOLEK) initiated by OJK (Financial Services Authority) to increase the financial literacy and inclusion index in areas with inadequate infrastructure. Education participants come from various backgrounds, including MSMEs, private sector employees, civil servants, lecturers and students. In total there were 353 financial literacy education participants.
• **Early Childhood Development**

Every year, BCA supports early childhood development programs, one way being in partnership with the United Nations Children’s Fund (UNICEF). In 2020, BCA donated Rp500 million to UNICEF to support holistic-integrative early childhood education (PAUD HI) in Sorong and Raja Ampat districts, West Papua. Through this assistance, BCA hopes that the quality of PAUD HI will improve. This activity also strengthens the coordination between government agencies, and creates alternative models for early childhood education based on local wisdom in accordance with the culture of Papua.

**B. SYNERGY SOLUTIONS**

BCA’s community programs cover culture, health, environment, and empathy and are included under the Synergy Solutions pillar. BCA synergizes with competent and trusted institutions in their respective fields in carrying out these programs, which include:

1. **Culture Preservation**
   a. **Wayang Art Culture**

   Since 2012, BCA has supported the development of regular “Wayang For Student” and “Wayang Day” puppet preservation programs, where young people are invited to learn about wayang and to understand the values of wayang art to ensure its future preservation. The younger generation can take part in puppeteer training, wayang training, wayang assembly workshops, puppeteer workshops, exhibitions, and performances.

   As a result of the pandemic, in 2020 there were no live wayang shows. Therefore, they were broadcast virtually in collaboration with:
   - Swargaloka, “The Indonesia Opera Drayang Swargaloka”
   - Rumah Cinwa, “Bakar Tongkang, Tradisi dan Masa Kini Budaya Peranakan, Tionghoa di Bagansiaiapi”
   - Sahabat Pencinta Wayang Orang “Pagelaran Wayang Orang Putri”
   - Puppeteer Jose Amadeus Krisna “Wayang Geger Pecinan”
   - Wayang Tavip “Beringin Satan”

   In addition, BCA provided direct assistance to 100 puppet artists.

   b. **Discussion on the Recognition and Preservation of Indonesian Culture**

   BCA held a discussion program on the recognition and preservation of Indonesian culture with the topic “Women and Indonesian Culture”. This discussion program focused on the complexity of problems faced by women in Indonesia and the important role women play in creating and preserving the Indonesian culture. By the end of 2020, 1,590 viewers had participated in this activity via YouTube.

   c. **Cultural Preservation Awards**

   BCA also held an award event for cultural observers and fighters in appreciation of their struggle to preserve Indonesian culture. This year, two awards were presented, the Nusantara Academic Award 2020 to 2 students, and the Waskita Award 2020 to 2 cultural activists.
d. Nusantara Writing Grant
In addition to the awards to the cultural observers and fighters, BCA also presented Nusantara Writing Grant to students to assist them in writing their master’s thesis or doctoral dissertation on the various local cultures and religions in Indonesia. In 2020, a Nusantara Writing Grant was presented to 5 students.

e. Indonesian Creative Dance Competition and Regional Fashion Competition
BCA collaborated with Sampan Bujana Sentra and the Ministry of Education and Culture to organize an Indonesian Creative Dance Competition and a Regional Fashion Competition. This activity was held virtually in Jakarta, and was attended by 564 participants with 16 winners for the Indonesian Creative Dance Competition, and 309 participants with 9 winners for the Regional Fashion Competition from different regions in Indonesia.

f. MSME Batik Painters Training
BCA Indonesian batik preservation involves the empowerment and basic training of batik MSMEs. From March 16-20, 2020, BCA held training for MSME Batik Painters in the Lamongan Regency. The participants included 24 MSME owners, 31 MSME employees, and 16 additional non-MSME people, including 8 teachers who taught batik techniques to students.

2. Health Improvement
BCA's contribution to improving public health is carried out through several activities, including:

• Cataract Surgery
The cataract surgery program is a collaboration between BCA and the Cataract Blindness Prevention Section of the Indonesian Ophthalmologist Association (SPBK Perdami) since 2001, and the Kick Andy Foundation since 2017.

Due to the pandemic conditions in 2020, cataract surgery was not carried out. However, BCA has already prepared plans and mapped the beneficiaries for future cataract surgery programs to be implemented as soon as the COVID-19 pandemic is under control.

In previous years, BCA also supported the procurement of cataract surgery tools, including microscopes that were donated to SPBK Perdami and Perdami DKI Jaya Branch, and phacoemulsification tools to Perdami Riau Branch.

• Bakti BCA Blood Donor
Since November 1990, BCA has collaborated with the Indonesian Red Cross (PMI) to organize regular blood donor activities over a four times period, eight days per year at BCA's Head Office. During 2020, due to the COVID-19 pandemic, the blood donor activities could only take place over two days from February 27-28, 2020, where 443 blood bags were collected.

• Free Healthcare
BCA has collaborated with Bakti Medika Clinic since 2015 and the Duri Utara Doctors since 2012 to provide quality healthcare facilities at an affordable cost. These healthcare services include general health consultations, treatment for common diseases, family planning services (KB), wound handling and care, immunization for children, and adult vaccinations.

By the end of 2020, this healthcare assistance had helped a total of 16,611 patients with 12,317 patients in Duri Utara and 4,294 patients at Bakti Medika Clinic. During the COVID-19 pandemic, BCA also helped provide 75 rapid test kits for the two clinics and 500 surgical masks. The total assistance distributed amounted to Rp541,245,000.

Free treatment social service in 2020 also provided healthcare services to the general public in the regions in the form of free reading glasses, blood pressure checks, and health check-ups through simple lab tests. A total of 325 patients benefited from this program.

3. Environmental Conservation
BCA's contribution to society is realized through environmental conservation activities that include maintaining the existing flora and fauna. These efforts help maintain the balance of nature, reduce any negative impact from global warming, and protect the surrounding ecosystem. The total funds disbursed for environmental CSR activities in 2020 amounted to Rp575.5 million.
BCA’s Environmental conservation activities include:

- **Orangutan Release**
  BCA has supported the Borneo Orangutan Rescue Foundation (BOSF) since 2012. In 2020, BCA donated Rp450 million to support the orangutan conservation efforts. In addition, BCA supported the rehabilitation efforts for 31 orangutans so that they have the chance to be released back into their habitat.

  BCA also supports orangutan conservation awareness activities in the community by providing big screen LED communication media at BCA Pluit, BCA Rawamangun, BCA Diponegoro Surabaya, Fairmont Senayan, Menara BCA, Merdeka Bandung, BCA Alam Sutera, SCBD, and at Bali Ngurah Rai Airport.

- **Biodiversity Conservation**
  BCA supports the NEWtrees Program initiated by WWF Indonesia to preserve and plant mangroves in the Ujung Kulon National Park area. Since 2017, Mangrove tree planting reached 27,918 trees, covering an area of 12 ha. The presence of Tsunami waves and changes in sea breezes are the biggest challenges in this planting effort. At the end of December 2020, 14,700 of the trees survived. By engaging stakeholders and local community groups such as the Bayawak and Compilation, this program is implemented in Ujungjaya Village which is part of the Ujung Kulon National Park. This planting potentially absorb emissions of 31.7 tons CO2eq/year. The amount of CO2 absorption will continue increase with the growth of trees.

  The mangrove planting had a positive impact on the surrounding communities, raising their awareness of mangrove nurseries, care, planting and monitoring of mangrove tree growth. This program is expected to create a sense of community togetherness, and open up an alternative source of income for the community.

  In addition, BCA has also provided support for the efforts to restore peat areas affected by forest and land fires. 2,100 endemic seedlings have been planted in an area of 6 ha in the peat area of Giam Siak Kecil - Bukit Batu in the Sepahat, Bengkalis Regency, Riau. This planting is estimated will absorb 8.0 tons of CO2eq per year.

  This restoration activity also involves the community Fire Care group and is expected to provide balanced and inclusive economic, social and ecological benefits in a sustainable manner for the community. Support for the fire prevention activities also comes from the villages, sub-districts, and Bengkalis district governments responsible for sustainable peat management.

  Environment and fauna conservation also includes turtle conservation where BCA collaborates with the Banyuwangi Sea Turtle Foundation (BSTF). This collaboration included the release of hatchlings in the Save and Preserve Turtle program. In 2020, BCA and BSTF relocated 100 turtle egg nests and 8,909 young turtles successfully released.

  BCA’s support for the turtle egg relocation program includes a semi-natural hatchery nest maintenance program, which was conducted in April 2020 before the egg-laying season started. The total cost of the turtle conservation program in 2020 amounted to Rp105 million.
- **Environmentally Friendly Culture**
  The environmentally friendly culture continues to be socialized to employees with the aim of creating a green office. Several programs help support an environmentally friendly culture at the Head Office and Branch Offices, and include:
  - Increasing environmental awareness every year through agents of change in the working units at head office, and in the regional offices and branch offices throughout Indonesia, and in the subsidiaries. Knowledge sharing event in 2020 was held on September 24, 2020, with the theme “Being an Environmentally Friendly Consumer” and was attended by more than 200 agents of change.
  - Socializing the environmentally friendly movement to all BCA employees through the agents of change with total more from 100 offices/work units throughout Indonesia.
  - Action to take care of the earth run by more than 100 offices/work units throughout Indonesia. This involved regular meetings to discuss the different projects’ progress, constraints, and evaluation. The projects included conserving electricity and water; reducing paper, plastic and waste; reducing the use of styrofoam, and participating in Earth Hour; growing plants; and other activities.
  - Calling for an environmentally friendly movement through the company’s internal communication media and social media. This activity was carried out seven times with various themes including: conserving water, earth hour, earth day, green Ramadan, environment day, mangrove day, and orangutan day.

- **Support for Sea Fishermen Sustainability Program**
  It is undeniable that fishermen have an important role to play in maintaining the fishery ecosystem, and this is also very important for improving the economy, as well as the nutrition of the communities, especially during the COVID-19 pandemic.

  Currently there are several boats used by fishermen that are sub-standard, and do not use environmentally friendly Fishing Gear (API), so fishing is not optimal.

  As an institution that is close to the communities, BCA saw the need to contribute to reviving the fishermen’s enthusiasm to go to sea. For that reason, we supported the Sea Fishermen Sustainability Program and provided 4 new good quality and environmentally friendly boats to the fishermen.

  BCA donated Rp280,000,000 to this program, collaborated with Benihbaik.com.

4. **Empathy Program**
  BCA’s Empathy Program involves assisting people affected by natural disasters, disease outbreaks, and other events. The assistance is distributed through partners who have the capability and competence in dealing with emergencies and dangerous situations.

  During 2020, BCA assisted in handling the COVID-19 pandemic in Indonesia, by:
  - Providing 41,000 rapid test kits at a total cost of Rp2.6 billion, to be distributed by PERSI to 30 hospitals.
  - Providing 9 ventilator units, 7 syringe pump units, 2 isolation transport units, and 2 N95 sterilizer mask units to 6 hospitals at a total cost of more than Rp6.1 billion.
  - Providing personal protective equipment (PPE) for the protection of medical personnel at several health agencies at a total cost of Rp6.3 billion.
  - Providing assistance to MSMEs to obtain masks at a total cost of Rp99 million. The MSMEs receiving assistance were located in Pekalongan, Kediri, Bogor, Jakarta and Padang.
  - Providing assistance to 21,750 families in communities around BCA’s branch offices that were affected by the pandemic in the form of food packages at a total cost of Rp2.2 billion.

  BCA donates personal protective equipment, rapid test kits, ventilators and other supplies to support the COVID-19 response.
- BCA also actively supported government partners and private agencies in dealing with the COVID-19 pandemic at a total cost of Rp3.2 billion.


During 2020, with the COVID-19 pandemic, BCA supported the ‘Movement to Wear Masks’ (GPM) program to educate on the use of proper masks, and donated 100,000 paper masks in East Java (50 thousand), Central Java (30 thousand) and West Java (20 thousand). Especially in East Java, BCA also distributes 500 PPE (Sidoarjo) and 5,000 surgical mask for health workers and for Central Java, BCA also distributed 1,000 sets of personal protective equipment (PPE) and 10,000 surgical masks for health center and hospital workers. These cloth masks were produced by MSME assisted by BCA and village community members of Bakti BCA. By using their masks, our business partners managed to increase their income, during the weakening economic times.

In an effort to help the Government reduce the spread of the corona virus, CSR BCA installed 60 washing facilities in the BCA branch offices in Jabodetabek. The locations chosen were based on the population density and closeness to public facilities. The hope is that these hand-washing facilities will not only be used by BCA customers, but also by the surrounding communities.

In addition BCA also donated 21 washing facilities in other areas in the Jakarta area, including Pasar Jaya, mosques, Islamic boarding schools, and community health centers, etc.

Outside the COVID-19 pandemic, BCA also made donations to communities affected by disasters, including floods in Jakarta and the surrounding areas. BCA distributed relief assistance after the earthquakes and tsunami in Donggala and Palu to be used in the construction of facilities and infrastructure for the Anatapura Lolu Kindergarten School, in Sigi Biromaru, Sigi, Palu Central Sulawesi, and for buying teaching and learning tools in several schools, TK Kartika XXI-18, TK Kartika XXI-19, Early Childhood Education (Paud) Kartika Kodim 1306/DGL, TK Negeri Satu Atap Petobo and TK Antapura Lolu.

C. EXCELLENT BUSINESS SOLUTIONS

For its community economic empowerment efforts, BCA has been running its Excellent Business Solution program since 2013. The programs are specifically aimed at Micro, Small and Medium Enterprises (MSMEs), rural communities, and community empowerment groups. Moving forward, it is hoped that these communities will become independent and able to support the development of the national economy over the long term.

During 2020, several partnership programs with communities were carried out, including:

1. Goa Pindul Tourism Village
The Goa Pindul tourist village located in Bejiharjo Village, Karangmojo, Gunung Kidul, Yogyakarta is a tourist destination with caves and a river that is 350 meters long with a width of 5 meters. The tourism village development is carried out with the Gelaran II Wirawisata Association.
2. **Pentingsari Tourism Village**
The Pentingsari Tourist Village (Dewi Peri) is located on the slopes of Mount Merapi, Cangkringan, Sleman, Yogyakarta. Dewi Peri’s tourism potential covers nature, cultural, and agriculture tourism. The attraction for tourists visiting this village is that they can live in the countryside directly with local residents.

3. **Wukirsari Wayang Tourism Village**
BCA has provided assistance to the Wukirsari Village in Imogiri District, Yogyakarta since 2015. The village is known for its tatah sungging (leather craft), used in the making of shadow puppets and other leather crafts. The village has become an art-learning destination for local and foreign tourists. Wukirsari Village also provides cultural education for the younger generation in preserving traditional puppets.

4. **Gemah Sumilir Assisted Batik Village**
BCA has provided assistance to the Batik Gemah Sumilir Village in Kajen, Pekalongan Regency, Central Java since 2016. The village has the potential to become a batik center offering batik education and research facilities. The village’s development plan focuses on batik education reaching a wider community of various ages and professions.

5. **Doesoen Kopi Sirap, Gunung Kelir**
BCA began developing Doesoen Kopi Sirap, a village located on the slopes of Mount Kelir, Semarang in September 2019. BCA has provided assistance in the form of tour guide training as well as assistance in developing research and development facilities for coffee and baristas.

Doesoen Kopi Sirap is known for having tens of hectares of land for growing coffee. The coffee farmers’ children in Doesoen Sirap have set up a coffee shop called Warung Ndeso as a coffee culinary attraction with the theme “Fun Coffee in the Beautiful Nature of Doesoen Kopi Sirap”. Visitors gain knowledge about the cultivation, processing and serving of coffee while enjoying the natural beauty.

6. **Tamansari Tourism Village**
BCA has provided assistance to the Tamansari Tourism Village on the slopes of Mount Ijen, Licin District, Banyuwangi Regency since 2015. The village has the potential for natural tourism thanks to its wealth of flora and fauna. Tourists are attracted to the rural life with its culture of coffee, corn, clove, and cocoa farming. The sulfur mining in the region is also a source of livelihood for the villagers, and is another tourist attraction. Tamansari Tourism Village is also known for its local cultural show featuring the Gandrung Dance.

7. **Pucak Tinggan Tourism Village, Badung, Bali**
The Pucak Tinggan (Dewi Cakti) Tourism Village is located in Pelaga, Petang, Badung, Bali. The village is known for its Hindu religious tourist attractions including the Kharisma Pira Pucak Mangu, and the natural beauty and culture of Tinggan. Since 2016, BCA has provided excellent service training for the village administrators.

8. **Gunong Lumut**
BCA has provided assistance in the Gunong Lumut protected forest area in East Belitung, with its wealth of flora spread over 42,000 hectares, with the highest peak at 1,210 meters. 70 meters below
9. **Bukit Peramun**

Bukit Peramun is located at an altitude of 129 mdpl in West Belitung and has a wealth of flora and fauna. The Bukit Peramun tourist destination has been developed into several points for taking pictures, including hobbit houses, love bridges, twin rocks, and flying cars. Bukit Peramun has become a digital-based village with a QR Code system as a virtual guide providing information on the types and benefits of the plants.

10. **Aik Rusa ‘Berehun, Terong Tourism**

BCA has provided assistance for the development and management of Aik Rusa ‘Berehun Tourism Village in Terong since 2018. The assistance provided covers service training, digital marketing, and leadership to the management. BCA also helped develop a cooking demo kitchen, selfie spots, and a bridge to complement the tourist facilities.

11. **Sijunjung Minangkabau Traditional Village**

The Minangkabau Traditional Village in Sijunjung is a cultural tourist attraction, as it still maintains and preserves the Rumah Gadang and the Minangkabau culture. Since 2018, BCA has provided assistance for training the traditional village administrators in excellent service and for refreshment of tourism materials.

12. **Silokek Village**

The Silokek Village is a national geopark area in West Sumatra that offers exotic panoramas, geological heritage, and a diversity of flora and fauna. BCA has provided assistance for training the tourism village administrators, as well as for the tourism facilities and infrastructure, such as cave railings and cleaning equipment. BCA has also provided assistance for the production of Silokek tourism videos, and donated funds for the sepak takraw championships at the RI Kemenpora Cup in Pasir Putih, Silokek.

During the pandemic, BCA provided other assistance to these communities and tourist attractions, including tourist car facilities, hand washing facilities and thermoguns, as well as masks and faceshields. The human resource capacity building continued through webinars. BCA also distributed basic food to all administrators during the new normal period.

### Philanthropic Activities

BCA makes donations to organizations that have shown their dedication and integrity in developing the nation’s culture, education, environment, social, sports, etc. During 2020, BCA philanthropic funds amounted to Rp7.3 billion.

### Bakti BCA Implementation Funds

The total funds disbursed for the Bakti BCA activities during 2020, including donations, amounted to Rp116.8 billion.

<table>
<thead>
<tr>
<th>Bakti BCA Activities</th>
<th>Funds Utilized (Rp)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. BCA Smart Solutions</td>
<td>Rp 46.5 billion</td>
</tr>
<tr>
<td>2. BCA Synergy Solutions</td>
<td>Rp 40.5 billion</td>
</tr>
<tr>
<td>3. BCA Excellence Business Solution</td>
<td>Rp 1.1 billion</td>
</tr>
<tr>
<td>4. Philanthropy</td>
<td>Rp 7.3 billion</td>
</tr>
<tr>
<td>5. COVID Assistance</td>
<td>Rp 21.4 billion</td>
</tr>
<tr>
<td>TOTAL</td>
<td>Rp 116.8 billion</td>
</tr>
</tbody>
</table>

Comprehensive information on **Corporate Social Responsibility** and **implementation of Sustainable Finance** can be read in the Sustainability Report.