

Community Development Policy

Statement

This document is “the Community Development Policy” of PT Bank Central Asia, Tbk, which is prepared in accordance with the company's business process and refers to relevant regulations as well as national and international standards concerning corporate social responsibility, especially community empowerment. This policy is the umbrella for Community Development Policy which covers the CSR three pillars of Bakti BCA, namely Solusi Cerdas (Smart Solution), Solusi Bisnis Unggul (Excellent Business Solution), and Solusi SInergi (Synergy Solution). The implementation of this Community Development Policy will be carried out gradually according to the needs and level of urgency of each aspect stated in this policy.

Introduction

PT Bank Central Asia Tbk (BCA), hereinafter referred to as "Bank BCA", is one of the largest banks in Indonesia. Bank BCA offers a variety of banking solutions for the financial needs of both personal and business customers from various backgrounds. Bank BCA has also established its commitment as a socially responsible company and to running a sustainable business.

In running a sustainable business, Bank BCA understands the importance of having an impact on society and the surrounding environment in accordance with the company's sustainability commitment. Bank BCA is committed to continuously providing value to society and contributing to improving their quality of life.

The Company's Community Development Policy is the basis for policies, procedures and other operating activities to be in line with Bank BCA's commitment to social responsibility or community empowerment.

References

The formulation of the company's Community Development Policy is assisted by independent experts in the fields of sustainability and social responsibility. The formulation of community development policy is based on regulations and standards of social responsibility that apply both nationally and internationally, such as:

1. Law Number 40 of 2007 concerning Limited Liability Companies;
2. Government Regulation Number 47 of 2012 concerning Social and Environmental Responsibility of Limited Liability Companies;
3. Law No. 25 of 2007 concerning Investment (Articles 15, 16 and 34);
4. FSA Regulation (POJK) Number 51/POJK.03/2017 concerning Implementation of Sustainable Finance for Financial Service Institutions, Issuers, and Public Companies;

5. ISO 26000 Guidance on Social Responsibility;
6. BCA Sustainability Governance Guidelines.

Scope and Context of Community Development

The development scope and context of Bank BCA is in line with the scope of its business operations in the financial services industry and compliance with relevant regulations and standards concerning social responsibility (especially community empowerment). This policy is BCA's main commitment to contribute to the development of Indonesian society. Through the Community Development Policy, BCA has also showed its commitment to contribute to the development of Indonesian human resources (HR) with higher quality as an asset to improve people's lives in the future (Solusi Cerdas, or Smart Solution).

In addition, BCA is committed to continuing to help people become more financially independent by developing local tourism and providing guidance to Micro, Small and Medium Enterprises (Solusi Bisnis Unggul or Excellent Business Solution). Commitment to community development is also actualized through cultural preservation, health improvement, and preservation of the environment (Solusi Sinergi or Synergy Solution).

The Community Development Policy aims to create a framework that can serve as a guide for BCA in carrying out its commitment and contribution to improving the standard of living of the Indonesian people.

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1. Contribute to the Development of Quality Human Resources (HR) (Solusi Cerdas or Smart Solution)

BCA is committed to always supporting the improvement of the community's education level, especially for people who have financial problems and originate from low-income areas, through:

- Provision of scholarships for students
- Increase in financial literacy and inclusion of Indonesian society;
- Cooperation with institutions or universities to support the development of Indonesian education;
- Provision of educational programs at the secondary school level for students who excel and have an interest in improving their abilities;
- School development to improve the quality, access and development of education infrastructure in Indonesia, including in terms of improving the quality of teachers.

2. Developing Tourism and Micro, Small and Medium Enterprises (Solusi Bisnis Unggul or Excellent Business Solution)

BCA is committed to always supporting the improvement of the community's education level, especially for people who have financial problems and originate from low-income areas, through:

- Provision of scholarships for students
- Increase in financial literacy and inclusion of Indonesian society;
- Cooperation with institutions or universities to support the development of Indonesian education;
- Provision of educational programs at the secondary school level for students who excel and have an interest in improving their abilities;
- School development to improve the quality, access and development of education infrastructure in Indonesia, including in terms of improving the quality of teachers.

3. Supporting Community Development in the Sectors of Culture, Health, Environment and Empathy (Solusi Sinergi or Synergy Solution)

BCA is committed to continuing the contribution and support to the development of Indonesian society through synergies with various institutions or agencies that have the competence and credibility in particular sectors to:

- Preserving local culture of Indonesia;
- Supporting the improvement of the standard of community's health, by providing assistance but not limited to supporting health services, medical social services, blood donation, cataract surgery, and health assistance during a natural disaster;
- Maintaining and preserving the environment, including but not limited to preserving flora and fauna, conservation, rehabilitation and restoration of forests, and adopting an environmentally friendly culture.

Monitoring and Evaluation

The implementation of Community Development Policy for each scope is coordinated, monitored and evaluated by the related Head Office Work Unit (UKKP). The performance of the Community Development Policy implementation is reported regularly by the Environment Sustainability Governance (ESG) Sub-Division part of the Corporate Secretariat and Communications Division (DCS) to the Board of Directors, the Board of Commissioners and all stakeholders through BCA Sustainability Report.

This Community Development Policy is evaluated and, if necessary, it can be revised according to developments in community empowerment aspects and the business context of Bank BCA.

In order to run effectively, BCA Bank disseminates and communicates this Community Development Policy to stakeholders, namely: shareholders, commissioners, directors, management, employees, investors, regulators, work partners, debtors, customers, the media, and the relevant communities.

Closing

Further information regarding the Community Development Policy and its implementation can be obtained from the Environment Sustainability Governance (ESG) Sub-Division part of the Corporate Secretariat and Communications Division (DCS)

If there is a violation or potential breach in the implementation of this policy, the parties can report it to the BCA whistleblowing system (<https://www.bca.co.id/tentang-bca/tata-kelola-per-company/whistleblowing-web>).